

our council considered just and right for Canada. At one time, while Grand President, because he would not ignore the resolutions of his Grand Council and Board of Trustees, the then Supreme President threatened to suspend him; but Grand President O'Connor paid no attention to such threats, and carried out to the letter the trust placed in him by the members in his jurisdiction.

Mr. O'Connor is married and has a family of five children. He is, in every sense of the word, a model husband and father, and with his estimable wife, is always pleased to entertain C. M. B. A. friends at his pleasant residence which he has lately erected in the "Classic" city. Brother O'Connor is a cousin to His Lordship Bishop O'Connor, of London.

**Correspondence on C.M.B.A. Matters.**

Editor of The Canadian:

Dear Sir and Brother—The "Catholic Record" has been favored lately with a communication signed by the President and the Recording Secretary of Branch No. 23, Seaforth, Ont., which was published under the heading: "C. M. B. A. Special Assessments."

When the Grand Council decided to have an official organ, it was certainly intended, and there is not the least doubt expected, that it should be the medium for interchange of views between the members of the Association, the source wherefrom information should be got, and the paper wherein matters of interest to the membership should be discussed. In fact, we find in the first issue of The Canadian, the following:

"We indulge the hope that The Canadian will come to be considered as a centre of unity and of authority to which members, how distant soever, may direct their looks in time of doubt and uncertainty. Through a misunderstanding, or want of appreciation of the exact import of certain points in the constitution, errors may arise and difficulties ensue among branches or members, which may be settled promptly and satisfactorily by an appeal to the official organ, whose decisions shall be final."

In my opinion the correspondence from Branch No. 23 deals on a matter wherein the interests of the Association are at stake, and for that good reason the writers were surely expected to seek publication thereof in the columns of the official organ, through which, in any event, they could better reach the entire membership. It was also, I think, an error of judgment to seek publication of such correspondence in a public paper. Do our brothers imagine they will better serve their interests and those of the Association by such action? I do not.

They say "they take the opportunity of making a few remarks, as the issuing of special assessments is getting so common in our Association, and they think there is something wrong in the practice of levying special assessments so frequently."

The above statement shows a want of understanding on their part of the exact import of the points in the Constitution to which it refers. This is fully proved by themselves when they write that "they think there is something wrong in the practice of levying special assessments so frequently." They did not succeed in explaining and showing in a satisfactory manner how there was something wrong. They say:

"It is our opinion we are paying for the living as well as the dead, and that it is for that purpose we are being called on for special assessments from time to time to keep in good standing carelessly-paying branches."

This explanation needs no refutation. It is too futile. They must also have misunderstood the meaning of the words "so frequently." Two special assessments have been levied since 1st January, 1893, the time we assumed control of our own funds. I fail to see how our brothers can be justified in using the words "so frequently."

Branch No. 23 has been informing applicants that 15 assessments are required in one year. They say:

"It is very discouraging to canvassers for membership in their respective branches, after informing intending applicants that 15 assessments are required in one year, and then to his sad dismay he finds out that it runs up to 17, or more; this places him in a bad position to procure members."

Canvassers in Branch No. 23 would find themselves in a better position were they more conversant with all the regulations regarding assessments. They could then bear in mind, when canvassing, the following paragraphs in Section 8 of the Constitution.

"Each member shall pay any further assessments which the Association may find it necessary to make in order to pay beneficiaries, not to exceed 24 in any year.

"Such special assessments may be made from time to time as occasion may arise by the Grand Secretary by notice published in the official organ."

From the last paragraph quoted above, they would also learn that the Grand Secretary has not the option of levying special assessments, but must do so as "occasion arises," not on account of whatever delinquent branches there may be, but according to the death rate, and in compliance with our Canadian insurance laws, which compel our Association to levy a sufficient number of assessments to pay all death claims within the time allowed.

In its April issue, The Canadian had the following note:

"The progress of the C. M. B. A. of Canada goes on with undiminished vigor. Its record is one to be proud of but if each member would do his share of the work in getting new members to join his branch, the progress would be much greater. Brothers, if you make no effort to increase our membership you must not grumble or be surprised at 'double-headers' occasionally."

I fancy that this note gives a good hint as to part of the reason why special assessments are necessary; and while I have much pleasure in congratulating the members of Branch No. 23 for having done their share of the work in getting new members, I think that, instead of being "surprised at double-headers" and sending such a communication to the Catholic Record, thus adopting the very best means possible to drive people from joining the C. M. B. A., it would have been a better move had they sent to The Canadian a good, strong article urging their brothers at large to help them in increasing our membership, and by this means endeavor, as far as in our power lies, to put a stop to what they term "this very annoying system of levying special assessments." So long as our regular assessments do not provide sufficient funds to pay the claims against the Association, caused by the death of its members, so long must we have special assessments, and our Constitution very wisely makes provision for this.

Branch No. 23 refers to the following resolution in the minutes of the St. John Convention: "That the official organ publish every month a list of

the branches in arrears for assessments to the Grand Council," which is not put into effect. The answer is this. The Committee on Laws, empowered to revise the Constitution, did not think it advisable to embody this in the duties of the Grand Secretary, as the legality of such a procedure was questionable. At all events, be this as it may, said resolution was not put in the Constitution, which defines the duties of our officers and is their guide.

Our brothers are of the opinion that representatives to the next convention should be specially instructed by their respective branches to try and devise means whereby late assessments should be the maximum and the minimum also. They say that other societies have a fixed amount of calls, and cannot exceed that, and they cannot see why we, with our ever-increasing fund cannot do the same, and not be hoarding it up for future generations. They also suggest to hold conventions every four years, the savings to be applied to the paying of special assessments.

The idea of fixing the maximum of assessments to 15 would be rather radical, but I share their views about not hoarding up funds for future generations. It would be advisable, I think, to amend our Constitution so that an amount equal to a certain number of special assessments could be taken out of the Reserve Fund to pay claims of beneficiaries whenever it be found that the regular assessments are not sufficient, providing, however, that the Reserve Fund be not reduced below a certain amount, and whatever special assessments would be required above this to be levied on the members as at present. Of course a similar provision is already in the Constitution, but it cannot take effect until the Reserve Fund amounts to \$125,000, or until more than 24 assessments are required annually.

To hold our conventions every four years would be against the Insurance Act, but we may hold them once in three years, and this is a matter which our Association can settle at its next meeting, as intimated in an editorial in last month's issue of the official organ.

Yours fraternally,  
J. E. H. HOWISON,  
Ass't. Grand Sec.

**The Kerrigan Fund.**

To the Editor of The Canadian.

Dear Sir and Brother—At a meeting of St. Patrick's Branch, No. 108, held on the 3rd inst. I was directed to close the above fund and respectfully request you to publish the following additional contributions towards it:

Amt. already acknowledged.....	\$483.99
Branch 227, Fort William, Ont.....	2.60
" 65, Lachine, Que.....	1.00
" 34, Almonte, Ont.....	3.40
" 236, Champlain, Que.....	2.00
" 108, Quebec, Que.....	52.28

To all..... \$544.67

In declaring the fund closed, let me once more, in the name of the members of St. Patrick's Branch, sincerely thank the generous donors not only for the handsome proportions their liberality has given to it and the timely relief which it has afforded to the family of a brother in distress, but for so signal a proof of the far-reaching fraternity of our noble organization. May God bless them one and all.

Yours fraternally,  
PATRICK KIRWIN,  
Sec. of Fund.

Quebec, June 13, 1896.

**The Harley Appeal.**

Grand Falls, June 6, 1896.

To the Editor of The Canadian.

Dear Sir and Brother—I forward you the names and location of the different

branches that have, up to date, generously responded to the appeal issued on behalf of our afflicted brother, Michael Harley:

Amount previously reported.....	\$185.40
Branch 110, Quebec, Que.....	2.00
" 206, Stoco, Ont.....	2.00
" 161, Carlsruhe, Ont.....	1.00
" 184, Nicolet, Que.....	1.00
" 20, Malden, Ont.....	1.00
" 162, Moncton, N. B.....	1.35
" 9, Kingston, Ont.....	2.00
" 129, Granby, Que.....	3.00

Total..... \$199.75

Yours fraternally,  
Geo. D. McCloskey,  
Rec. Sec. Branch 210.

**The Tousignant Appeal.**

Nicolet, June 30, 1896.

Dear Sir and Brother—I herewith send you an additional list of the branches which have generously responded to our appeal on behalf of Brother M. Tousignant.

Yours fraternally,  
W. CARIMAND.

Amount previously reported.....	\$110.60
Branch 162, Moncton, N. B.....	5.25
" 212, Owen Sound, Ont.....	2.00
" 30, Peterborough, Ont.....	1.00
" 227, Fort William, Ont.....	2.40
" 230, St. Boniface, Man.....	2.00
" 27, Petrolia, Ont.....	1.00
" 179, Fox Creek, N. B.....	2.25
" 258, Canso, N. S.....	1.50
" 251, Pomeroy, Man.....	1.10
" 47, Tilbury Centre, Ont.....	2.00
" 47, Arthur, Ont.....	2.00
" 217, L. Assumption, Que.....	2.00
" 23, Seaforth, Ont.....	2.00
" 269, L. E. Publico, N. S.....	1.00
" 210, Grand Falls, N. B.....	2.00
" 170, Elgin, Ont.....	5.00
" 5, Brantford, Ont.....	2.00
" 67, Pembroke, Ont.....	1.00
" 180, Yarmouth, N. S.....	2.65
" 23, Plantagenet, Ont.....	2.00
" 43, Brockville, Ont.....	5.00
" 181, Hespeler, Ont.....	2.00
" 242, Fredericton, N. B.....	2.00
" 223, Dalhousie, N. B.....	2.87

Total..... \$166.82

**The Letour Appeal.**

Cornwall, June 20, 1896.

Samuel R. Brown, Grand Sec. C. M. B. A., London, Ont.

Dear Sir and Bro.—I herewith send you an additional list of the Branches which have generously responded to our appeal on behalf of Brother Francis Letour, kindly requesting you to publish same in THE CANADIAN.

Yours fraternally,  
P. McCabe, Rec. Sec. Br. 38.

Amount previously reported.....	\$91.00
Branch 143, Toronto, Ont.....	2.00
" 10, St. Catherine's.....	2.00
" 218, New Glasgow, N. S.....	2.00
" 132, Montreal, Que.....	2.00
" 251, Kensington, P. E. I.....	1.00
" 4, London, Ont.....	2.00
" 13, Stratford, Ont.....	2.00
" 67, Pembroke, Ont.....	4.00
" 261, Maniwaki, Que.....	2.00
" 20, West Publico, N. S.....	1.00
" 115, Cheslow, Ont.....	1.00
" 111, Toronto, Ont.....	3.00
" 131, North Sidney, N. S.....	2.00
" 222, Gravenhurst, Ont.....	2.00
" 175, Kinkora, Ont.....	2.00
" 89, Perth, Ont.....	2.00
" 94, Levis, Que.....	2.00
" 110, Quebec, Que.....	1.00
" 203, Ekmont Bay P. F. I.....	1.00
" 239, St. J. P. I., Ont.....	1.00
" 141, Hespeler, Ont.....	2.00
" 143, Montreal, Que.....	2.00
" 60, Dublin, Ont.....	2.00
" 178, Mountaincook, N. B.....	2.70
" 20, Ottawa, Ont.....	2.00
" 211, Alberton, P. E. I.....	2.00
" 245, Kampanville, Ont.....	2.00
" 223, Dalhousie, N. B.....	2.80

Total..... \$145.20

**A "Free" Lunch.**

Edison, the inventor, gives a wise reason for not drinking intoxicating liquors. He has "a better use for his head."

Poverty never drives a man to drink unless he wants to go, but drink drives a man to poverty whether he wants to go or not.

Jacob Estey, of organ fame, gives these secrets of success: "Practice economy; avoid the use of tobacco and