Continued from Sixth Page.

phone carrying light and knowledge and civilization to its darkest corners, Africa cannot long remain unknown or unknowing

"It was only after the explorers—Livingstone, Speke Stanley and others—had discovered, through persistent and heroic efforts, that there existed vast navigable water-ways above the falls near the mouths of the great streams which flow from the interior that European nations awoke to the physical and commercial possibilities of Africa, and then in a twinkling, the Dark Continent was seized upon and divided up, and became, as by magic a vast European 'hinter land' Between 1881 and 1898 an area two and a half times the size of the United States, and containing a population of 100,000,000 was parceled out by an agreement of the European powers. At present scarcely a foot of African territory remains unclaimed

REV FATHER McMENAMIN ENTERTAINS HIS C. M. B. A. BRANCH

On Tuesday evening, Jan 9th, at St Augustine, the Rev Father McMenamin, parish priest and Recording Secretary of Branch No 32 of the C M B A, treated the members to an oyster supper. Needless to say that the evening was a most enjoyable one and was spent in song and instrumental music.

The members enjoyed it very much, and heartily thanked the Rev Father for his kindness and generous hospitality.

During the evening the following address was read by Father McMenamin on behalf of the branch to Brother Michael Corrigan who, although greatly taken by surprise, responded in a few very happy and appropriate words

Address and Presentation to Michael Corrigan, Esq.:

It is with great pleasure that we, the members of Branch 32 of the C. M B. A., profit by the present happy occasion to offer you a few words, expressive of our sincere appreciation of your arduous but successful efforts for the welfare and interests of our Branch.

Fifteen years have now rolled by since you first gave us a helping hand, and ever since you have on more than one occasion proved yourself our devoted friend and benefactor We thank you sincerely and trust you will accept this mutual testimony as a mark of our appreciation and brotherly love. We pray that you may be long spared to continue on the good and noble work you have so faithfully accomplished

We also respectfully ask you to accept the accompanying gift, of a gold and ebony cane, as a souvenir of the deep respect and warm friendship that your brother members harbor towards you; and we wish you and Mrs. Corrigan and family a happy and prosperous New Year with God's choicest blessings.

Signed on behalf of the Branch—Rev. D P McMenamin, P. P.; Thos. Cummins, President; P. Kearney, M Leddy, W. Brophy, R. Phelan, and others.

NEW BRANCHES.

Branch 328 was instituted on the 5th day of December, 1899, at St Cesaire, Que., by Provincial Organizer J. E H. Howison. The following is the list of officers:

Spiritual Adviser, Rev. T. Boivin.
President, Frs. Mercure.
1st Vice-President, Pierre Denis.
2nd Vice President, Alfred Gingras.
Recording Secretary, J E. O. Demers.
Assistant Secretary, C. A. Bernard.
Financial Secretary, J. E. O. Demers.
Treasurer, M. N Jarry.
Marshal, Edward Messier.
Guard, Anthime Gaulin
Trustees, C. A. Bernard, Elzear Bourbeau, Joseph Plamandon, R. Ostigny, Alfred Gingras.

To pray together, in whatever tongue or ritual, is the most tender brotherhood of hope and sympathy that man can contract in this life.—Madame de Stael.

STATISTICAL.

Table showing the number of initiations in each Province from January 1st, 1899, to January 1st, 1900.

Tableau démontrant le nombre d'initiations dans chaque Province du 1er Janvier, 1899, au 1er Janvier, 1900

Provinces	January	February	March	April	May	June	July	August	September	October	November	December	Totals
Ontario	12	5	5	4	7	5	4	2	7	7	6	12	72
Quebec	4	6	5	7	4	7	8	7	12	8	12	18	98
Nova Scotia	1	4	2	1	1	1	2	1	10	1	8	12	45
New Brunswick	2	2	1	1	5	5	5	5	5	5	7	12	52
Prince Edward Isl'nd	3	1	1	1	1	2	3	5	2	1	5	1	25
Manitoba	1	4	1	1	1	1	4	1	7	1	8	1	31
North West Territories	1	1	1	1	2	2	6	1	4	1	1	1	22
Totals	23	23	16	15	22	23	32	22	47	23	47	57	345

BRO. JAMES STRONG'S APPEAL.

Receipts of monies from branches in favor of Bro. James Strong of Branch 173, Belle River, Ont.

Br. No.		
133	St. John, N. B	1 00
148	Calumet Island, Que.	1 50
86	Deseronto, Ont	2 00
12	Berlin, Ont	2 00
63	St Mary's, Ont.	2 00
230	Stoney Point, Ont.	2 00
9	Kingston Out	2 00
77	Cayuga Ont	1 00
67	Pembroke Ont	2 00
217	Fredericton, N. B.	1 00
286	Oakville, Ont	2 00
219	Cap St. Ignace, Que.	2 00
91	Alliston, Ont	1 00
202	Chatham, N. B.	2 00
188	Snyder, Ont	2 00
307	Toronto Junction, Ont.	1 00
323	St Basile N B	1 00
221	Woodslee, Ont	5 00
107	Moncton, N. B	1 50
122	Hanover, Ont	1 00
303	Napanee, Ont	1 00
60	Dublin, Ont	2 00
141	Carlsruhe Ont.	1 00
234	St Joachim,	1 00
30	Peterborough, Ont	1 00
219	Grand Falls, N B	1 00
	Total	$32 00

Bro J Strong is very thankful to all the members of the above-mentioned branches. It should be said that since the appeal was sent, Bro. Strong and wife were very sick with small pox.

ACKNOWLEDGMENTS.

Penetanguishene, Dec. 20, 1899.

S. R. Brown, Esq., Financial Secretary C M. B. A

Dear Sir—I beg leave to express my sincere thanks to the officers of Branch 57 and the C. M B. A. in general for the prompt payment of the beneficiary of my late husband.

I also wish to express my heartfelt thanks to the members of Branch 75, of Penetanguishene, for the kind and courteous treatment I received at their hands during my late bereavement.

Yours sincerely, Mrs. M. A. TESSIER.

ASSESSMENT SYSTEM.

ARE YOU INSURED?

If Not, You Should Be, and You Cannot Do Better than Join the C. M B. A. of Canada.

The Leading Assessment Association Registered in the Dominion.

This Association collects only what is required, but has wisely made provision for enabling it to collect a SUM SUFFICIENT FOR ALL TIME, TAKING THE EXPERIENCE OF THE LAST EIGHTY YEARS FOR A GUIDE.

Its principles are sound and its rates low, giving insurance at actual cost from year to year When it requires more it has power to collect more, and therefore can never fail to fulfil its obligations to each and every one of its members. By this system Benefits are assured to C M B A members at a figure not exceeding the actual cost thereof.

The C M B A. has been twenty three years in existence and has still to delay demonstrated the soundness of its system

Every claim has been paid without any litigation whatever on the part of the Association

Is there a life insurance company anywhere that does more than this? No one, but there ARE companies that have done a good deal less and collected from their policy holders about three times as much money

The importance of providing means of support for one's family or dependents, after the death of the bread winner, needs no argument It is that for which we labor and economize plan and hope, and death comes to us with add terror when it exists but the thought that provision is made.

The question, then, is How can this provision be best and most easily made?

BY BECOMING A MEMBER OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION.

For Catholic men this Association is undoubtedly the CHEAPEST, SAFEST AND BEST.

NO UNCERTAINTY AS TO WHETHER THE CHURCH WILL CONTINUE TO ALLOW CATHOLICS TO JOIN IT OR REMAIN MEMBERS OF IT. NO CONFLICTING INTERESTS. NO EXTRAVAGANT EXPENDITURE NO ENORMOUS SALARIES, NO WHIMS OF OFFICIALS NO FLUCTUATION OF VALUE OF POLICIES. NO MILLION DOLLAR OFFICES NO HIGH SALARIED OFFICERS. NO SPECULATION IN INVESTMENTS WITH MEMBERS' MONEY, IN THE C M B. A.

For the amount of business done, the cost of management of the C M. B. A. is infinitely lower than any other assessment association or life insurance organization on the continent of America.

AMOUNT RECEIVED ON ASSESSMENTS.

Table showing the amount received on Assessments from the Branches of the C. M. B. A. of Canada from date of organization of Grand Council, in 1889, to January 1st, 1899:

In 1889	3,249 00	
" 1891	4,471 04	
" 1892	9,308 17	
" 1893	11,365 29	
" 1894	21,123 24	
" 1895	24,955 49	
" 1896	32,388 17	
" 1897	46,750 24	including Reserve
" 1898	55,467 79	" "
" 1899	69,949 44	" "
" 1900	100,168 20	" "
" 1901	122,232 95	" "
" 1902	132,696 03	" "
" 1903	100,219 45	" "
" 1904	125,162 36	" "
" 1905	153,948 63	" "
" 1906	175,098 09	" "
" 1907	138,659 24	" "
" 1908	209,294 33	" "
" 1909	179,825 17	" "
Total	$1,786,692 94	

To al Reserve Fund is now $95,000 00

PROGRESS IN MEMBERSHIP.

Membership in 1889	230
" 1892	500
" 1894	1,250
" 1896	1,900
" 1898	3,120
" 1899	5,600
" 1902	8,000
" 1903	8,665
" 1904	10,051
" 1905	10,103
" 1906	11,116
" 1907	11,818
" 1908	12,117
" 1909	13,100

What it will cost a person between the age of 18 and 25 years to become a member and take a $1,000 in the C. M B. A.:

Application fee	$3 00
Supervising Medical Examiner's fee	50
Medical Examination fee	1 50
One Assessment for $1,000	50
One month's dues	25
Total	$5 75

Rejected applicants have the $3.00 of application fee returned to them.

TABLE OF RATES.

For a $500 Policy—

Members' Ages.	Amount of Assessments.
From 18 and not over 25	25c
" 25 " " 30	28c
" 30 " " 35	30c
" 35 " " 40	33c
" 40 " " 45	40c
" 45 " " 50	45c

For a $1,000 Policy—

From 18 and not over 25	50c
" 25 " " 30	55c
" 30 " " 35	60c
" 35 " " 40	65c
" 40 " " 45	75c
" 45 " " 50	85c

For a $2,000 Policy—

From 18 and not over 25	$1 00
" 25 " " 30	1 10
" 30 " " 35	1 20
" 35 " " 40	1 30
" 40 " " 45	1 45
" 45 " " 50	1 65

THE PROBABLE YEARLY COST ON $1,000 BENEFIT.

For a member at age of 21

Eighteen assessments at 50c each	$9 00
Twelve months dues at 25c	3 00
Total	$12 00

The Constitution provides for fixed assessments and also for special assessments in case the fixed assessments be not sufficient, but the total assessments can never, according to the laws exceed twenty four in any one year, as, should it be necessary, through any cause to require more money than said number of assessments would bring, the Reserve Fund is drawn upon Eighteen assessments is the greatest number we have had.

The rate fixed for the age at which an applicant becomes a member remains the same throughout.

INITIATIONS IN DECEMBER, 1899.

Initiations en Decembre.

Br. No.	Location.	
1	Moncton, N B	42
284	Glace Bay, C. B., N. S	11
21	St Clements, Ont.	8
279	Lourdes, N. S	7
18	Cornwall, Ont	5
216	Cap St. Ignace, Que.	5
285	Huntley, Ont	5
287	Belliveau's Cove, N S	3
202	Chatham, N B.	3
278	St Joseph, N. B	3
28	Ottawa, Ont	2
107	Cobourg, Ont	2
150	Halifax, N. S.	2
196	Montreal, Que	2
214	Halifax, N. S	2
291	Cape Bald, N. B	2
23	Seaforth Ont.	1
31	Guelph, Ont	1
45	Tecumseh, Ont.	1
47	Arthur, Ont	1
62	Canard River, Ont.	1
74	Montreal, Que.	1
79	Gananoque, Ont	1
101	Three Rivers, Que	1
126	Calgary, N. W. T.	1
159	Ottawa, Ont.	1
175	Kinkora, Ont	1
181	Hespeler, Ont	1
187	Sturgeon Falls, Ont	1
189	Sydney, C. B., N. S	1
240	St. Henri de Montreal, Que.	1
249	Joggins Mines, N. S.	1
258	L'Original, Ont.	1
264	Barachois, N. B	1
276	Tracadie, N. B	1
281	Tignish, P. E. I	1
305	Quebec, Que	1
315	Westville, N. S.	1
316	Port Mulgrave, N. S	1
317	Durham, Ont	1
328	St. Cesaire, Que.	8
	Total	138

N. B. The initiations in the last branch are charter members.

Les initiations dans la dernière succursale sont des membres fondateurs.

RESOLUTIONS OF CONDOLENCE.

Branch No. 272, Wellington, P. E I., on the death of Bro. Geo. W. Alexander's sister.

Branch No. 267, Truro, N. S., on the death of Bro. Archibald McPhie's wife.

Branch No. 44, Arnprior, Ont., on the death of Bro. John Sullivan's daughter

Branch No. 69, Deemerton, Ont., on the death of Bro. Jos. S. Schwartz's wife.

Branch No. 223, Springhill, N. S., on the death of Bro. Daniel R. Gillis' brother; also on the death of Bro. Wm. Canty's sister.

Branch No. 8, Chatham, Ont., on the death of Bro. Jas. Blair's father; Marshal Bro. Wm. O'Brien's father-in-law; also Treasurer Bro. R. D. Payne's infant daughter.

Branch No. 179, Fox Creek, N. B., on the death of Bros. Gregoire and Solomon LeBlanc's mother.

At the last regular meeting of Branch 8, Chatham, Ont., the following resolution was passed:

Whereas it has pleased *Almighty God* to remove from this life W. J. Donovan, a member of this Association in Detroit, Mich., U. S., a brother of our esteemed brother John Donovan and a son in law of our worthy Chancellor, George F. Kuhn; therefore be it

Resolved that we, the members of Branch 8, Chatham, Ont., in meeting assembled, do herewith tender to the young wife of our deceased brother, relatives and friends, our