

1. When the child for whose benefit it was effected or appropriated, or the surviving child for whose benefit solely it exists, dies without issue before the person insured.

2. When the wife for whose sole benefit it exists, either by the policy, appropriation or revocation or by accretion, predeceases her husband with or without issue.

The benefit of any share in an apportionment likewise reverts to the insured when the child to whom it was apportioned dies without issue before the insured parent, or when the wife to whom it was apportioned predeceases her husband with or without issue.

When a policy reverts to the insured in whole or in part, the insured may deal therewith in so far as it so reverts as if the insurance had been effected and been always held for his own benefit.

The insurance effected in the cases mentioned in the preceding articles may be made payable by the application and policy or by the declaration of appropriation, or by a revocation either to the parties benefited or to any other persons as trustees for the parties benefited.

A policy payable to a wife cannot be assigned to a creditor or other person, even with her consent, except for the purposes of securing such sums as may be necessary to keep the policy in force, and only to the extent of the premiums so paid.

It will therefore be seen that while considerable freedom is allowed in the Province of Quebec in dealing with policies effected for the benefit of persons other than wives or children, yet, when one policy is so made payable, the restrictions upon the change of beneficiary are even more stringent than in the Province of Ontario. The insured can only vary the apportionment among the parties bearing the relationship to him above specified, and he cannot, even with the consent of the wife or other beneficiary, assign a policy, except to secure an advance to keep the premiums paid.

Letter From Winnipeg.

Winnipeg, April 13, 1895.

Editor of THE CANADIAN:

Dear Sir and Brother:—In your article headed "Non-Catholic Societies" of April issue it is pointed out in effect that since the inception of the C. M. B. A. and like Catholic institutions, Catholic young men can show no reason why they should attach themselves to outside organizations, contrary to the wish and command of their spiritual advisers. It is very true, Mr. Editor, that our Catholic benefit societies are second to none as regards the facilities they afford men worthy of their membership to make the necessary provision for those dependent upon them in case of death or accident, but are they not in many ways susceptible of improvement or reform? Have we not drawbacks existing in the shape of laws and rules, which, even in what may appear to be their legitimate form, are contrary to our sense of honor and justice? Have we not laws which are so easily and frequently abused, that, owing to their very existence, the benefits of our otherwise excellent societies are unjustly placed beyond the reach of many worthy and highly deserving applicants who are as a consequence driven into the very societies to which you so strongly but justly object, that they may thereby secure the rights which we deny them?

Let us examine our *ballot system*: Is not the "black ball" a disgrace to us? Why do we condemn the grips and signs and other forms of secrecy peculiar to the different fraternal bodies outside—which are after all only precautionary signals or safeguards against imposition—while we persist in retaining secrecy here in its most repugnant form—its very essence? Here we afford an opportunity to the narrow minded and unprincipled man to take a secret advantage of his neighbor that some petty spleen or grudge may be vented or satisfied, at a cost perhaps to the family of the applicant of a lifetime of want or utter destitution. We hear people argue that the blackball is never turned against an applicant without sufficient justification, but if we give the matter our consideration for a moment, our experience will prove the contrary. Many worthy and excellent Catholics have been debarred from our societies; many a widow and orphan are today left in a state of destitution throughout this continent, owing to the abuse of this unnecessary feature of our society laws.

If you wish to be successful in your pro-

worthy efforts to stay the flow of Catholic tide in the direction of objectionable associations, it will be necessary for you to see to it that justice is done them when they apply to you. You cannot with any degree of justification prevent them from joining outside societies, while at the same time you refuse them, without a show of reason, a place in your ranks. It will also be necessary for you to not only offer them associations equal to those with which you are competing, but you must be in a position to point to yours as infinitely superior, at least from a moral point of view.

Outside societies are cosmopolitan; they are open to all; ours are confined not only to Catholics, but to the cream of the Catholic Church, and therefore the cream of Christianity—practical Catholics. Moral irregularities, which may be allowed to pass unnoticed, and may be considered quite in order in secular societies, would appear then, amongst us, glaring inconsistencies, not to be brooked or countenanced for a moment, as ours are to all intents and purposes Church societies. Fancy a practical Baptist or other adherent of the different Protestant denominations being blackballed by a society comprised exclusively of practical members of his particular religious belief. Such a thing would be contrary to their religious principles. To what religious body may a Catholic young man turn in his desire to find an absence of everything which is out of keeping with his sense of honor and justice, and contrary to his religious and moral principles if it be not to a Catholic body? Where may he apply with an unflinching assurance that he will be honorably and justly dealt with, if it be not to a body of practical Roman Catholics, headed by the Bishops and clergy of the Catholic Church? If justice, honor and morality are not here, in so far as the laws governing this body can be made to inculcate these principles, where are we to find them? If this is not a truly Christian society as regards the rules and laws upon which it is based, then there is no such thing existing, and therefore the one is as good as the other. Thus may the young man reason, and such may be his conclusion, erroneous though they may be.

We must endeavor as far as possible to remove all grounds for such reasoning on the part of Catholics; we must no longer aid or facilitate the ignoble works and methods, nor countenance the unworthy motives of the less honorable and unthinking amongst us. Now that we possess the advantage of a channel through which to work, let us set about to purify our association, and endeavor to raise its moral standard away above the level of any of its competitors. We must eliminate every rotten and unworthy feature; every rule whereby Christian men with a show of impunity or justification may commit acts, which really under all other circumstances would appear to be unworthy of the uncivilized aborigine; every rule the existence of which only tends to the development of propensities which in their results are at variance with those of Christian morals. For these we must substitute rules consistent with the teachings and moral laws of our holy Church, and in this way inculcate principles of honor, justice and true manhood, desirable characteristics which I am sorry to say, notwithstanding our practical catholicity, are in my opinion lacking to a certain extent.

I have already exceeded the space allotted. I will with your permission, in the course of a series of short letters in future issues, deal further with this question. Meanwhile I would recommend the subject to the earnest and careful consideration of my C. M. B. A. brothers.

Fraternally,
T. M. WOODFORD.

Notes by the Way.

To the Editor of THE CANADIAN:

Having late made a tour through the Lower Provinces on business, it was my great privilege and pleasure to note the vast improvement in favor of our people—due to the C. M. B. A.—all along the line. A few short years ago a Catholic, simply because he was such, found himself in most cases unknown to his fellow-travellers, and his time on the train and at the hotel being heavily on his hands, but with his neighbors it was entirely different. Now, thanks to our grand institution, much of that is done away with. It was my privilege to attend a meeting of a branch of the C. M. B. A. at Parsonboro, N. S., held in their hall over the beautiful new store of Bro. Gillespie. Bro. Cooke, the organizer, must have certainly done his work well, as one finds a splendid class of members and the officers all well up in the work and in perfect harmony with each other and proud of the fact that they are in line with Catholics now in nearly every part of this

Dominion. All along the line, as you travel now, you meet individual members, all pleased to meet each other and compare notes.

My next visit was to Pictou, N. S. There is no branch here, but I have started the good work, and hope soon to see this grand town in line.

At Antigonish, it being Good Friday, there was no meeting, but some of the brothers kindly came to the hotel and took me to the rooms, where I spent a most pleasant evening, and was proud to see the Catholic spirit here displayed.

At New Glasgow I had the pleasure of meeting Rev. Father McDonald, proud of the fact that at last he had succeeded in having a branch established by that indefatigable worker, Rev. Fr. McIntosh, D. Deputy from North Sydney. Last winter I spent sometime with Father McDonald, at Port Hawkesbury, explaining C.M.B.A. matters, and succeeded in showing him the necessity for our existence. He is an active and a most energetic young priest; and New Glasgow will soon be among the large branches, as he never does things by halves.

At North Sydney you are among the veterans and in Father McIntosh's own parish, and meet a class of men to be proud of.

At Sydney you meet members of a branch that all other branches in Canada might copy. A short time ago they only numbered thirty members, and they all bound themselves by agreement to double their number in three months, each man agreeing and pledging himself to bring in at least one other, which was carried out to the letter. Now they are working to again increase the roll thirty more, and I am certain before the end of the year they will succeed. The President, Brother Curry, called a special meeting, which your humble servant had the pleasure of attending, and which was a C. M. B. A. meeting in every sense of the word.

Upon leaving Sydney next morning to my agreeable surprise I found in the parlor car Brothers O'Rourke, of Moncton, Cragg, of Halifax, the conductor of the car, and many others were all C. M. B. A. men; and when we reached Grand Narrows we found on the platform enough members to have had a regular meeting. They all spoke in the highest terms of the order and its benefits.

At Halifax I met the perfection of C. M. B. A. displayed in all its moods and tenes; progress in everything, they having a most beautiful hall and other rooms for pleasure and everything else needed. On Easter Sunday Brother Compton presided at the organ and Brother Lean, of Hamilton, gave all in the grand cathedral a great treat by his excellent singing at Mass, also at Vespers in a duet with Bro. Curry, of Halifax. On Wednesday evening Bro. Maloney, of Quebec, and all other visiting brothers were invited to an at home, where a most enjoyable time was spent and made us all feel proud we were able to entertain each other. With such men as Bros. Cragg, Burns, Powers, Neville, O'Connor, Murphy, Powell and others too numerous to mention, one will certainly not spend a lonesome moment in Halifax, for, as the song says, they are jolly good fellows.

The Provinces of Nova Scotia and Cape Breton afford an immense field for the spreading of our order, and it is pleasing to note how our clergy are from day to day realizing the need of branches where none now exist.

Travelling members can all do a great deal to spread the light by explaining the scheme to our priests and leading Catholic laymen, and I am certain, where a proper explanation is made, a branch will surely be organized. In the County of Antigonish alone ten more branches could be organized if a determined effort were made. I am pleased to note that already many more branches are under way in these provinces.

Trusting these few notes may prove interesting reading to our brothers all along the line, and that we will soon have five hundred branches in Canada, all working harmoniously, making better practical Catholics of all, hence better citizens for the country.

C. M. B. A. ANNIVERSARY.

A Fine Concert and an Address by Hon. J. J. Curran.

From the Freeholder, Cornwall, Ont.

The members of the Cornwall F. and of the Catholic Mutual Benefit Association celebrated their tenth anniversary by a concert in the Music Hall on Monday evening, when an excellent musical programme was presented, principally by local talent, under the direction of C. J. Fleck, organist of St. Columban's. The first number on the programme was an operatic selection by Fleck's orchestra, which was followed by a solo by B. Davey, which was heartily encored. Miss B. Murphy recited "Mr. Brown has his Hair Cut," and H. Brown sang "Maloney's Fourth of July." Miss Hollinshead, of Montreal, followed with a beautiful solo, "The Holy City." She has an exceedingly good soprano voice of great compass and well-trained, and fairly delighted the audience, with that and her second selection, "When the Heart is Young," being recalled several times. We hope to hear her again in Cornwall some of these days. A ballad by J. E. McPhee and a selection of Scotch airs by the orchestra completed the first part, and the same artists contributed other selections in the second.

When the curtain rose after the intermission the officers and a few members of the society were seated on the stage, President John Lally in the chair, who in a few brief remarks introduced the orator of the evening, Hon. J. J. Curran, Solicitor-General of the Dominion.

Mr. Curran, who was heartily cheered on coming forward, after thanking the Cornwall C. M. B. A. for the invitation to be present, had a few words to say in behalf of the Order, of which, he said, he was one of the oldest members, having joined the first branch established in Montreal and seen it grow to very large proportions. It was a prosperous society and deserved to be so, as it furnished those especially who could not afford to use the line companies with a provision for their wives and families when they were removed from the scene. Until the C. M. B. A. was established they had no society of the kind, but now all could be depriving themselves, it might be of a few luxuries, make it sure that their helpless dependents were out of the reach of want. The C. M. B. A. was safe and secure, having a good reserve fund and subjecting itself to Government inspection. The expenses of management were reduced to a minimum, and all the funds went to the widows and orphans. Great as had been the success of the Order, he predicted for it still larger prosperity.

Turning his attention to a larger field, the speaker touched on the advantages that existed in Canada for every one to acquire a liberal education, it being a fact that one-fifth of the entire population of the Dominion were attending educational institutions of some kind. Canadians were a religious people too, for there was a church of some kind to every four hundred inhabitants. An educated and moral people must be a free people, and a magnificent future was in store for our great and glorious country. All nations had contributed to build up our country, and there were no nobler heroes in history than the Missionary Fathers, who in the earliest days went into the woods to do the work of their Master and watered the land with their blood. In later times, what country could show greater men than John A. Macdonald, Alexander Mackenzie, Sir J. J. Abbott and Sir John Thompson, each of whom had set a magnificent example for young men to emulate, as showing that energy, perseverance, honesty and sterling worth would bring even the humblest to the highest positions. With our magnificent natural resources and our hardy, ambitious people, we must build up a great nation, but it could only be done by a spirit of forbearance and toleration; without a spirit of justice and brotherly love pervading our people an end would be in vain. As the English which we are proud to be a part, profess itself on keeping faith, so must we if we would attain greatness. If we held to the traditions of the past all burning questions would soon disappear.

Mr. Curran received a hearty round of applause on resuming his seat, and at the close of his remarks a vote of thanks was moved by Mayor Mallan, seconded by Dr. Harrison.

The C. M. B. A. may congratulate themselves on the success of their entertainment, and the admirable manner in which all the details were carried out. The audience was large and thoroughly enjoyed the affair throughout.

They who recognize, by the light of faith, the sovereignty of God in all things, will recognize the sovereignty of God in the daily and hourly details of their own personal life and in the changes of their lot.—Cardinal Manning.

TRAVELLER.