

members. The causes of rejection were as follows :

Family history, phthisis 84, alcoholism 24, heart disease 16, disproportion between height and weight 23, rheumatism 12, general appearance unsatisfactory to local Medical examiners 9, incipient phthisis 7, epilepsy 5, family history of insanity 5, high pulse temperature 5, over constitutional age 3, cystitis 3, asthma 3, diabetes 2, intermittent pulse 2, bronchitis 1, bright's disease 1, chronic otorrhoea 1, general family history 1, haemoptysis 1, debility 1, total blindness 1, total deafness 1, partial paralysis 1, loss of consciousness 1, laryngitis with loss of voice 1, dyspepsia 1.

As will be observed, the chief cause of rejection arises from imperfect family history and alcoholism, and a glance at the death column will show how requisite it is to be guarded in these respects. To protect the Association against an imperfect membership is a matter which concerns all alike. The Medical Examiners can but speak of the physical condition of an applicant. His habits of life and his family history may be entirely unknown to him. Where such is the case the responsibility of action rests with the branch officers, and their hearty co-operation should be extended to the Medical Examiners, that we may secure a healthy and vigorous membership.

The death rate of late has been unusually heavy. Since the Grand Secretary closed his books for our last convention one hundred and seventy-three of our brothers have passed away.

Among these the Association has to deplore the loss of many able, active workers, some of whom were present at our last gathering, and who seemed then in the enjoyment of perfect health.

The causes of death were as follows : Phthisis 24, inflammation of lungs 20, heart disease 12, cancer 11, bright's disease 9, apoplexy 6, typhoid fever 6, drowned 5, killed by cars 5, accidentally killed 4, paralysis 5, diabetes 4, inflammation of liver 3, bronchitis 3, asphyxia 2, cerebro spinal meningitis 2, epilepsy 2, cirrhosis of liver 2, cystitis 2, puerpera haemorrhagica 2, paralysis of heart 1, chronic laryngitis 1, empyema 1, erysipelas 1, killed by tree 1, fracture of spinal column 1, pleurisy 1, abscess 1, inflammation of bowels 1, pleuro pneumonia 1, congestion of brain 1, laceration of brain 1, fracture of skull 1, inflammation of throat 1, burned to death 1, obstruction of bowels 1, porphyria 1, influenza 1, sarcoma of rectum 1, hemorrhage 1, suicide 1, chronic gastritis 1, pernicious anaemia 1, peritonitis 1, pericarditis 1, inflammation of brain 1, paresis 2, hypertrophy 1, gangrenous bowels 1, myelitis 1, aneurism of aorta 1, malaria fever 1, diphtheria 1, tumor of brain 1, syncope 1, rheumatism 1, spinal disease 1, paraplegia 1.

The above record shows the large number of twenty deaths from various accidental causes. In other respects the death rate is quite within the expectation. The average duration of membership was five years. The longest was fifteen years, eight months and twenty one days. The shortest term was one month fourteen days. The average age at death for the year 1895 was 46. The present year so far bears the same ratio.

By circulars and private correspondence with the local Medical Examiners, and also through the columns of THE CANADIAN, I am constantly urging diligence, care and despatch in the transaction of all matters in connection with the Medical department of the

Association. Improvements occurring to me from time to time, also suggestions offered by the local Medical Examiners, have been adopted in part by the Board of Trustees and are already in force. Others will be recommended for your consideration and approval.

I have pleasure in reporting that our Local Examiners are earnest and zealous in the discharge of their duty, and heartily co-operate in promoting the interest of the Association. All of which is respectfully submitted.

EDW. RYAN

The report of the committee on laws, which always introduces a lengthy debate, was presented by Brother T. P. Coffey, Q. C., of Guelph, Ont., chairman of the committee. The report stated that the committee had considered many proposed amendments by the branches, the Quebec advisory board and the Board of Trustees.

The following amendments to the constitution were adopted :—

That the Executive be authorized to employ one or more organizers to form new branches obtain new members and perform such other duties as may be assigned to them by the Executive upon such terms as to payment and for such period of time not exceeding one year as the Executive may consider in the best interests of the association.

That whenever possible in the general interests of the association all contracts for printing supplies shall be let by tender (sec. 136).

That sec. 170 of our constitution be amended so as to give to the Financial Secretary the power to accept arrears of dues and assessments and to reinstate members paying subsequent to the third day of the month, and prior to and inclusive of the day of the first regular meeting thereafter.

That the Secretary publish in the official organ every month the numbers of all branches and the amount paid by each branch during said month opposite the number of such branch.

That the Financial Secretary as well as the President should make a declaration of affidavit as to the standing of a deceased member in the books of the branch at the time of his death, this to take effect when new forms being obtained.

That only one class of deputies shall hereafter be appointed to be designated Grand Deputies, their territory to be that assigned by their appointment and the duties to include those now performed by District and Grand Deputies.

That sec. 60 be amended by inserting on the fourth line after the word standing the words "on the branch roll on the last day of the quarter" and after the word "quarter" on the seventh line insert the words "and on all members who were under suspension on the last day of each quarter and who have been subsequently reinstated" and that the word "President in 17-11 line be struck out and the words "Recording Secretary" inserted.

That sec. 139 be amended by striking out the words "and all Grand Deputies."

That sec. 10 be amended by inserting the figure "1" and a comma before the figure "8" on second line.

That sec. 81 be amended by inserting after the form of credential the following words "duplicate copies of credentials shall be filled in by the Recording Secretary of the branch and one copy thereof forwarded to the Grand Secretary not later than July 15th, prior to the convention and the other copy brought by the representative or alternate to the convention" and that the word "session" in the sixteenth line of sec. 109 be struck out and the word "convention" inserted in lieu thereof.

That there be added to sec. 115 the words "such declaration of age or certificate of birth to be forwarded to the Grand Secretary to be filed along with the application."

That the word "annual" in sec. 15 on the fifteen line from top of page 59 be struck out and the word "quarterly" inserted in lieu thereof.

That sec. 177 be amended by striking out the word "he" on third line and inserting the word "and" in lieu thereof and after the word "shall" on third line insert the words "within three days and on 6th line from top of page 60 strike out the words "annual meetings" for nomination of officers" and insert the words "last regular meeting of the branch in December of each year."

That the words "if possible" in the sixth line of sec. 16 be struck out and the words inserted in lieu thereof "after the receipt by the branch of notice from the Grand Secretary of the approval by the Supervising Medical Examiner of the applicant's medical certificate."

That sec. 173 and 177 be amended by providing that all bonds of Financial Secretaries and Treasurers be taken in an incorporated guarantee company designated by the Grand President and Board of Trustees, the expense of such bonds to be borne by the branch.

That sec. 18 be amended by striking out the words beginning with the word "they" thirteenth line from top of page 6 and ending with the word "council."

That sec. 18 be amended by adding the word "therein" after the word "language" in the fifteen line.

That sec. 76 be amended by adding thereto the words "this rule shall not apply in the case of an appeal by one branch to another in the same city, town or parish."

That sec. 35 be amended by adding after the word "President" in fifth line "in the branch which he represents."

That it is desirable to limit the assignability of certificates to creditors and speculators by amending section 5 to the following effect: "Sec. 5. A member may at any time subject to the law of the province or territory in which the branch of which he is a member is located, change or alter or extend the designation of the person or persons to whom his policy is payable by a declaration in writing, endorsed on said policy or referring to it by number or otherwise identifying it or by will whereever practicable the Secretary of the branch shall attach his signature and the seal of his branch to each assignment and shall forward same or a duplicate thereof to the Grand Secretary who shall note the change in designation or issue a new policy in accordance with such change provided that the amount payable to a creditor or to an assignee who has no insurable interest in the life of the member, and notwithstanding that the assignment is absolute and unlimited in form shall not exceed the amount of the actual consideration paid for the actual bona fide indebtedness of the member to such assignee or creditor, as the same exists at the time of the death of such member together with any assessments made by such creditor or assignee to the association with interest thereon at 5 per cent. per annum, and the said certificate or policy as to all amounts in excess thereof shall be against such creditor or assignee or any person or persons claiming by through or by descent, be null and void and the excess of such policy over the amount payable to such creditor or assignee as aforesaid, shall be paid to the original beneficiary or to the estate of the assured if such beneficiary shall have predeceased him."

The Grand President appointed a committee composed of Dr McCabe and Brother Latchford, to invite His Grace the Archbishop and Bishop Emard to visit this convention. This the committee did, and the Archbishop, accepting the invitation, made his appearance in the Opera House about five o'clock, accompanied by Vicar General Rouhier. He was formally welcomed by President Fraser, who stated that the delegates were exceedingly happy that His Grace should honor the convention with his presence.

In his address His Grace expressed himself as follows :—

It was with great pleasure that I heard some time ago that the delegates of the great Catholic society which is known by the name of the Catholic Mutual Benefit Association, was to hold its convention in the city of Ottawa on this 25th August. I was well pleased when I was asked that Pontifical High Mass should be celebrated on that occasion, to accede to these desires. It was certainly a proof that this association is really Catholic, because the greatest act of religion is the Holy Mass. There is nothing to compare to it, because it is the continuance of that great sacrifice in which the Man God has offered Himself as a victim to atone divine justice, and there is no other act that can be performed which is as great as that and a which man can assist. Therefore when the members of a society that calls itself Catholic, as far as Divine service we can well say that such an act of religion is sufficient proof that they are truly and thoroughly Catholics.

Our Holy Father the Pope has always shown his entire approval, his cordial encouragement, in every possible way, for Catholic social actions. I considered it my duty to have every thing prepared for the Mass, so that it might be as solemn as possible, and it was with this view that I invited the Bishop of Valleyfield to come to day he being a member of your association, to offer up the sacrifice of the Mass. He did so most willingly, because he understands the good that your association does, especially throughout Canada. What pleased me also was the desire expressed that a sermon should be delivered on this auspicious occasion. I am sure that the Bishop of Valleyfield had had more time at his disposal he would have accepted to give the sermon. Fortunately I may say, others have been found to deliver the sermons in English and French respectively and who, I am sure, have fulfilled their task well, and to the edification of all.

It is surely a great sight, not only to Catholics, to see men coming from every part of the Dominion, men who have the full confidence of their fellow members, to meet together to look after the interests of their association. To see men who exercise influence where they are living, express before they do anything else, their joys and their religious feelings by assisting at Mass.

It would seem at first that there was no need of hearing the word of God, when you were yourself to act in accordance thereto. Yet you have shown a desire of hearing it knowing that no matter how bright or intelligent men may be they will not succeed in doing all the good that is expected of them, if they be not guided by the word of God.

So long as this association will manifest such an earnest desire of hearing and being guided by the word of our Heavenly Father, so long will it continue to do good and right and attain the end for which members have united together. You have shown your attachment to the Church, to its pastors, and it pleases me very much.

I am most thankful for your cordial reception. I hope that your meeting will be productive of much good to the association as well as to the Church. I pray that God will bless your society so that you may prosper more and more. I pray that He will extend His blessings to you in your undertakings, and to those

whom you dearly cherish. You may feel assured that when you come to Ottawa again, you will receive a hearty welcome.

PLACE FOR HOLDING NEXT CONVENTION.

The Grand Council received invitations from Quebec, Windsor, Peterborough, Stratford and Guelph, as the place in which to hold its next regular convention.

A show of hands was taken and Old Quebec, with its historic surroundings and scenic grandeur, as a delegate put it, was chosen by a large majority.

ELECTION OF OFFICERS.

For President, Brother B. O'Connell of Dublin, Ont., nominated the Hon. M. F. Hackett of Stratford, P. Q., in a speech eloquent and witty. Brother Hackett's name was received with tremendous applause, and there being no other nomination he was declared elected. His appearance upon the platform to acknowledge the honor was the occasion for another demonstration. Brother Hackett thanked the convention in one of the most eloquent speeches that has ever been listened to in the Ottawa opera house.

For First Vice President, there was a contest, Rev. Father Burko of Prince Edward Island and Dr. Belliveau of Shediac, N. B., being nominated. Dr. Belliveau was elected.

For Second Vice President, there were nominated, Brother J. D. Murphy of Halifax, Bernard O'Connell of Dublin, Rev. Father Burko and Thomas McDonald of Morrisburg. Brother Bernard O'Connell was elected.

For Grand Secretary, Grand Chancellor McCabe nominated, seconded by Judge Roylear, S. R. Brown of London, and "carried" came from every voice.

"The Assistant Secretary has cast a ballot and I find that Brother Brown has a majority," said Grand President Fraser, and the crowd yelled with delight.

Brother McKee, M. P. P., of Windsor Ont., was re-elected grand treasurer. Brother P. J. Montreuil, of Levis, Que., was re-elected Grand Marshall and Brother J. J. Welner, of N. Ustead, Ont., Grand Guard, and the convention then proceeded to elect two trustees for a term of four years. There was a lengthy nomination list, but on the first ballot Brother O'Keefe of St. John, N. B., was re-elected and the next ballot Brother P. J. Rooney was similarly honored.

The Committee on Laws and the Finance Committee were also re-elected.

Votes of thanks were accorded Their Excellencies the Earl and Countess of Aberdeen, the mayor and corporation, the local committee, the press, the ladies, and the retiring president, O. K. Fraser, after which the installation of the officers took place and the convention adjourned to meet at Quebec, August, 1898.

The next morning the Board of Trustees convened at the Russell House and appointed the non elective officers.

The complete list of officers for the ensuing term is as follows :

- Grand Spiritual Adviser — Archbishop Walsh, Toronto, Ont.
- Grand Chancellor — O. K. Fraser, Brockville, Ont.
- Grand President — Hon. M. F. Hackett, Stratford, Que.
- Grand First Vice-President — Dr. L. J. Belliveau, Shediac, N. B.
- Grand Second Vice President — B. O'Connell, Dublin, Ont.
- Grand Secretary — S. R. Brown, London, Ont.
- Assistant Secretary — J. E. H. Howland, London, Ont.