

ARRANGEMENTS

For a Reception to Grand President Hon. M. F. Hackett.

A meeting of the representatives of the various branches of the C. M. B. A. of Canada in Montreal, Que., was held at 187 S. James St. on the 1st inst. and was largely attended. Grand Chancellor Finn and Dr. Germain, of Branch 112, acted as joint chairmen of the meeting. The object of the meeting was to perfect arrangements for a reception to be tendered to the Grand President, Hon. M. F. Hackett. It was decided that the date of the meeting be between the 26th and 29th of October. The following committees were appointed in connection with the event:

Reception Committee—Grand Chancellor Finn, vice Chairman, Dr. Germain and Presidents H. J. Ward 26; W. J. McElroy, 41; M. J. Polan, 59; T. Cahill, 54; J. Penfold, 74; S. Gaudry, 83; J. Courtois, 87; A. H. Spedding, 119; J. Girard, 112; Joseph Keiffer, 113; C. E. Olivier, 190; N. Racine, 191; F. Riel, 196; A. F. Lariviere, 27; A. T. Martin, 226; G. A. Carpenter, 232; F. X. Lenoir, 240; J. Fournier, 95; F. X. Lecavallier, 171.

Invitation Committee—The Joint Chairmen, and Brothers P. Reynolds, A. B. Pichon, W. J. Rafferty, T. P. Tansey, J. Fournier, and P. C. Shannon; Jos. Beland, ex-M. L. A.

Hall Committee—Brothers C. O'Brien, C. Daudelin, A. H. Spedding, B. Charbonneau, A. T. Martin, J. Keiffer, T. Cahill.

Musical Committee—Brothers G. A. Carpenter, J. A. Deniger, A. St. Germain, J. Gunning, Dr. Rivet, S. Gaudry, F. X. Payette, F. Riel.

Refreshment Committee—Brothers H. J. Ward, T. M. Ireland, C. E. Olivier, J. Cullen, J. Beaulieu, J. Clement, S. Latourneau, N. Racine.

Printing Committee—Brothers J. Coffey, Thos. Styles, N. Lamoureux, J. Bourdon, Geo. Paquette.

Treasurer—Brother F. X. Lenoir.
Secretary—Brother J. J. Costigan.
Assistant Secretary—Brother J. A. Deniger.

The reception will likely take place at the Seminary hall. Much interest is being taken by all of the Branches and the event promises to be a most successful affair.

BORROWING.

"And borrowing dulls the edge of husbandry."
—Shakespeare.

Not a few life insurance companies, in defiance of the above wise observation, draw attention to the fact that policies issued by them permit the policy holder to borrow a portion of the reserve after a certain number of annual premiums have been paid. In many instances this particular feature is employed to dispose of the policy, and the purchaser is too often led to believe that a policy from which he cannot borrow has no great intrinsic value. This is an all too common error, one which should be exposed at every opportunity by workers in the field of pure life insurance. A life insurance policy should not be, and properly is not, an article to pledge for a loan at one's pleasure for personal emolument; it is rather an instrument for the protection of persons who will be dependent upon its proceeds when it becomes a claim, and it should therefore be maintained in its integrity, through fortune and adversity, through sickness and health, for inevitably it must become a claim. The temptation to draw upon a ready recourse in time of need rather than make some special effort to meet the requirement is only one of many human weaknesses, and to put this

privilege of borrowing in the hands of the policy holder is but to encourage him to sooner or later involve his instrument to such an extent as to ultimately cause the relinquishment of the policy, and the defeat of its protective purpose. Some idea of the justness of this claim may be gained from the fact that, during the year 1895, one company, according to the statement of the chairman of its Board of Directors, had more than \$1,000,000 of its policies abandoned, due to the inability of those who had borrowed on them to make good their indebtedness. This gives some suggestion of the injury wrought to wives and children of policy holders by encouraging this practice.

If a person inclined towards a policy because of its loan feature would but stop to consider that the money which will be loaned him, at the highest rate permitted by law, will be his own money, which he will have paid the company in excess of the real cost of the insurance, and that he might have kept it in his bank, to use at his own pleasure, without any interest charge, then he will get a good idea of one of the several benefits he obtains in buying a Natural Premium or non investment life insurance policy. A life insurance company, properly, is not a pawnshop, to make loans on hypothecated policies, but rather the custodian of the payments of its policy holders and the dispenser of those payments in the form of death claims. It is an institution of protection, and not of banking. It encourages the habit of saving, and not of borrowing.—Insurance Economist.

THE MONTH OF THE HOLY ROSARY.

By the clients of the Mother of God—and they constitute a very large body in the Catholic world, if not its whole—the month of October is now awaited with much the same eagerness as the earlier one of the year that is named in her honor. For, owing to the repeated exhortations of the present illustrious Sovereign Pontiff, the tenth month is now known as the month of the Holy Rosary, when many who neglect the excellent practice at other times, make it a point to say their beads daily, and when special services in honor of the Rosary are held in the churches.

The devotion of the Rosary has many distinct peculiarities. The recitation of the beads is a form of prayer common to all Catholic countries, and people of all classes and conditions use it so generally that it is found taking the place of daily prayers and is employed as an excellent devotion during the hearing of the Mass. It is a form of prayer, too, which has been richly endowed with indulgences from the treasury of the Church, and in commendation of which Popes without number have written and spoken fervently, since the days of St. Dominic to our own time.

Who can tell what graces and spiritual favors earth has won from heaven through the fervent recitation by pious souls of the decades of the rosary! The saintly institutor of the Rosary, as we now have it, attributed to its efficacy the extinction of the Albigensian heresy that was ravaging France in his lifetime; but that boon was only the initial one of a long and still continuing series of graces which God has bestowed, and yet bestows, upon those who beseech His throne through this form of prayer so dear to the heart of the Mother of the world's Redeemer.

We have need, all of us, of all the graces that we can win by our prayers and otherwise. The work of salvation is always difficult; and there are evils to be prayed against, as well as benefits to be asked for. Why not resolve, then, to avail ourselves of the great opportunities which the present month will bring us and resolve to allow no day of its duration to pass without the devout recitation on our part, at least once, of the Holy Rosary?—Catholic Columbian.

Decoration Day.

Branch 180, Yarmouth, N. S., has set apart the first Sunday in August for a decoration day, on which all the

members are requested to go in a body to the graves of their deceased brothers and decorate them with flowers. There is probably no better way of keeping in mind memories of the dead and at the same time the good the Association extends to the families in case of death—Com.

QUESTIONS.

1. May a regular meeting of a Branch be held outside its own hall?
2. May such meeting be held in another parish?
3. Has a resolution taken and entered upon the minutes, with reference to the time and place of meetings and never changed, the force of a by-law?

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

October Assessment. | No. 12. Deaths Nos. 72, 73, 74, 75 and 76.
Cotisation du mois d'Octobre. | Décès

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A.C.B.M. du Canada.
Secretary's Office, London, Oct. 1, 1896. Bureau du Grand Secrétaire, London, Ont., 1 Octobre, 1896.
Dear Sir and Brother—You are hereby officially notified of the death of the following named brothers: Cher Monsieur et Frère—Vous êtes, par le présent officiellement notifié du décès des frères ci-après nommés:

NO. NO.	NAME. NOM.	BRANCH. BRANCHE.	LOCATION. SIÈGE.	POLICY. POLICE.	ADMITTED. ADMIS.	DIED. DÉCÉDÉ.	CAUSE OF DEATH. CAUSE DU DÉCÈS.
72	Michael Phillip	5	Brantford, Ont.	2000	Oct. 22, '83	Aug. 19, '96	Cancer of Liver
73	Jas. E. Fitzgerald	138	St. John, N.B.	2000	May 29, '85	Sept. 7, '96	Acute Phthisis
74	Ferdinand Bourgeois	188	Amherst, N. S.	1000	Mar. 27, '88	Sept. 14, '96	Peritonitis—Shock
75	Edward Hoie	78	Belleville, Ont.	2000	Oct. 2, '88	Sept. 19, '96	Carbuncle of Head
76	Thomas O'Rourke	19	Rock Island, Que.	2000	Feb. 20, '91	Sept. 25, '96	Paralysis

Death No. 72 not placed in regular order, proof of death not having been received in time. Le décès No. 72 n'est pas rapporté dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for September, 1896. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Sep', 1896.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES.		DE.	
Amount on hand Sept. 1st.	1896		\$ 1,211 80
Montant en caisse le 1er Sept.			
Received during Sept. from	No. 7 Assessment		500 70
Reçu durant le mois de Sept.	No. 8 and 9		4142 31
	No. 10		5,922 02
	No. 11		62 55
CR.			
1896.			
Sept. 12, Beneficiaries, and on account of	Bryan Doyle, Order 351		\$ 1,500 00
Bénéficiaires payés à compte de	D. McDonald, " 356		1,000 00
14, do	L. Robitaille, " 354		1,000 00
15, do	J. B. Labine, " 357		1,000 00
16, do	F. X. Fottler, " 358		2,000 00
20, do	W. L. McGannon, " 359		2,000 00
26, do	M. Cavallio, " 361		2,000 00
30, do	W. Donohue, " 361		1,000 00
30, do			340 00
October (Octobre) 1st, 1896, Balance		\$11,840 00	\$11,840 00

Total amount of Beneficiary Fund collected since 1st January, 1893, to date. \$194,097 57
Montant total du Fonds des Bénéficiaires collecté depuis le 1er Janv., 1893, à cette date \$194,097 57
Total amount paid to the Beneficiaries of deceased members to date \$193,757 57
Montant total payé aux Bénéficiaires des membres décédés à cette date \$193,757 57

RESERVE FUND—FONDS DE RESERVE.

Amount on hand September 1st.	1896	\$ 56,891 98
Montant en caisse le 1er de Sept.		
Amount accrued since last report		559 61
Montant accru depuis le dernier rapport		
Total		\$ 57,451 59

SAM. R. BROWN, Grand Secretary.

To the Members of the C. M. B. A. of Canada: Aux Membres de l'A. C. B. M. du Canada.
Brothers,—The foregoing statement of Assessment No. 12 (October Assessment) is given in compliance with Section 7 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Fin. Sec. of your Branch on or before the third day of Nov., 1896. Branch Treasurers must remit to me the amount of this Assessment, accompanied with Monthly Assessment Report, on or before the 9th day of Nov. Members, and especially officers of branches, are requested to carefully read sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments. Frères—L'état précédent de la cotisation No. 12 (cotisation du mois d'Oct.), est donné en conformité de la Clause 7ème de notre loi concernant le Fonds des Bénéficiaires; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Nov., 1896. Les Trésoriers des Succursales doivent me faire remise du montant de cette cotisation, accompagné du Rapport de la Cotisation Mensuelle, le ou avant le 9ème jour de Nov., 1896. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.

Yours fraternally, Fraternellement à vous,
SAM. R. BROWN, Grand Sec. SAM. R. BROWN, Grand Sec.