CATHOLIC MUTUAL BENEFIT ASSO-CIATION

The Slight Investment of Five Cents per Day Will Scoure \$2,000 For the Poor Man's Family Be Wise in your Generation, and Insure in this Good Association.

There is no sadder sight than a help less woman with a family of young child, ren, thrown upon the world, after the head of the house had been cut off by death. And yet it is a thing of almost daily occurrence, for, in this age men live so comfortably, and often so impro. vidently, that they are able to leave nothing behind them for their depend. ents to live upon. They take no care for the future, and the result is that death overtakes them, with an empty purse and their last moments are distracted with distressing thoughts about the helpless, penniless family which they must leave to the care of cold unpitying

Nevertheless there is imposed upon every man a most sacred obligation of providing for those whom God has placed under his care- The father is in: tended by Nature to be the provider for a family, and, if he be gifted with that prudent foresight which every fath. er should possess he will look to the future and amass wealth enough to protect his family against contingent evils-He will gather property with which to endow those dependent on him, should he be called away to the better land. True' this is impossible for the poor manbut he can buy by his sweat but little more than enough to tide over the present time, and he has not many opportuni. ties of laying up for the rainy day. How is he to protect his family, by leaving them a means of support after he has passed away, and thus console himself, in his last moments; with the thought he has done his part for those near and dear to him. We answer, by insuran

Insurance is the only means which the poor man, or a man of moderate circumstances, has, of leaving his family a competency, should he be suddenly taken away from them; for, as a rule the poor man will not lay aside the little he could spare from his daily earnings and, even should he do so. in the majority of cases, the aggregate would amount to very little. But this little which he can spare, will enable him to enroll himself in an Insurance Society, which will guarantee a respectable amount for his family, after his death, or in a Mutual Benefit Society, where, by a combination of means and by brotherly partic. ipation of risks, the same end may be obtained. Our manner of life, heedless ness and extravagance forbid any pro. vision for the future except through in surance, which is the growth of modern civilization and a necessity of our times. The prudent man will therefore take some reliable society.

When a man has convinced himself of iety which he should jour. Whitst we cure the \$2,000, are levied on the follow. freely admit that there are numberless companies, each claiming superiority over all others, but all more or less de fective, and, accordingly, more or less liable to fail, we must confess that the Catholic Mutual Benefit Association offers advantages to Catholics which no other society could possibly possess,

lst. It is distinctively and exclusively Catholic' for it has a constitution form. ed according to the spirit of the Church and whilst it enables Catholics to avoid those societies which, because of their oaths and their secrecy, are distasteful to the church it at the same time, affords them all the advantages and more protection than any non.Catholic society could offer. The C. M. B. A. was found ed by the Most Rev. Bishop Ryan, of Buffalo, who has since its establishment been its warmest friend and most ardent supporter, and who, together with the Lord Bishop of London-also a member of the ecciety—has given it his official sanction. Many other Rt. Rev. prelates have approved of the society, whilst others both in the United States and Cana. da, are enrolled as members. In fact, to prove that the C. M. B. A, is that, whilst it does not exclude the rich Catholic, in fact, whilst it affords him the double opportunity of making a safe investe. ment for himself, and, at the same time of helping to elleviate the distress of the widow and orphans of his less for. tunate brother it is, nevertheless, with in the reach of the very poorest man for even the laborer can afford a. daily outlay of 3 or 4 cents. in order to purchase, for his family, the round and re; spectable sum of \$2,000 in the case of demise. The third great advantage of the C. M. B. A. is that it gives no occasion for sharp practice or embezzelement, or rebbery. The ass. night. London Truth.

essments are levied in accordance with the number of deaths, and hence, since there are no large sums of money on ists for the officials of those other companies, where thousands are reserved and which is, unfortunately, too often vielded to, is absent from the C. M. B A. and look out for the good of all. Some. quired to meet possible contingencies. but if they remember that the deathrate to be bright and cheerfull, a sort of do. year, and if they look at the history of the defalcations of the clerks and officials of those insurance companies wher large reserve funds are maintained, they willunderstand that the system of "pay as you go" whilst not more burdensome or less attractive, is far less dangerous and more practicable than the reserve system. The fourth and chief advantage of the C. M. B. Asis that unlike all other insumance companies, it pays no large salaries, and, consequently, can afford to give a larger sum for a less investment than any other society. The ordinary mode of procedure amongst insurance companies is to put up beautiful building in the cities in order to attract, by their appearance to expend large sums of money on salaried officials, to employ agents in every village and town and pay them a good percentage on every policy, and finally to advertise largely in the news papers. All this costs an immense sum of money. And where is the money to come from? Not, you may be sure, out of the shareholders of the company, but rather from the pockets of the policyholders, who will have to pay for the imposing building, and the salaried official, and the agent, and the advertisment, as well as for their policies. The Catholic Mutual Benefit Society on the contrary, erects no grand buildings, ad vertises not at all, has no agents, except its own members, who help to extend its usefulness, and pays salaries—and these very small ones only to two of its offi cials. Hence it is that the C. M. B. A. can gaurantee you \$2,000 for the small nvestment of about \$20 a year, whilst any other existing company would require an investment of, at least, double that amount, i. e. \$40, in order to secure a policy for an equal sum. By joining the C. M. B. A. an expenditure of 5 cents a day will secure the poor man, stamily against destitution in the event of his ideath whilst it will take at least ten cents a day to whilst take, at least ten cents a day to procure the same advantage in any oth. er society. And moreover, in the C. M. B. A. the expenditure of \$20 a year as distributed throughout the whole year in order that it may not press too heavily upon the man of limited means, whilst in the other insurance societies the call time by the forelock, and insure in or assessment of say \$40 must be paid up in a lump. Any practical Catholic from 20 to 50 years can become a mem. the necessity of Insurance, his next ber of the C. M. B. A. provided he be in thought will naturally be about the soc; good health. The assessments, to se,

Placing the number of calls per year at 15, and very often the number, is much lower, we find that a man can hold a beneficiary of two thousand dollars in CAMB.A. and be entitled to all the lights and privileges of the society for about \$1.50 per month. Can an other Insurance Company come near these figures? We confidently assert that no existing company gives two thousand dol. lars for anything less then double that smount. It would be well, therefore, if Catholies, who are about to insure their sherr lives, would examine the claims of the C. M.B. A. belora going elsewhere.

"GOD SAVE THE QUEEN" UNENOWN IN KENMARK

Irish people tell a good story about the 'National Band" of Kenmare is a place where, in the memory of man not much has been done to encourage "loyalty." But when, the other day, Mr. Gladstone's Lord Leiutenant was coming that way, the Kenmare bandsmen felt that. in common civilty, to say nothing gratitude, they ought to play His Excellency a "loyal" tune. Unfortunately, they did not know one. However, some or other procured the music of "God Save the Queen," and these good Kenmare bandsman sat up all night and practiced it: In the morning they appeared pale, but perfect, or nearly so, and Lord Aberdeen was very much pleased with the performance; and indeed, not without reason. He is the first Lord Lieutenant for whose sake a "national band" ever sat up all BE AGREEABLE AT MEALS,

Every one can do something to add to the social life at the table. If one can. hand for any length of time that temp. nof talk, he can listen or ask questions tation of appropriating monies, which ex and draw out others who can talk. Good listeners are as necessary as good talk. ers. Never argue at the table, but tell pleasant stories, relate or read anecdotes This may appear defective to those who times a single anecdote from a paper imagine that a large reserve fund is re starts a conversation that lasts during the meal time. The family table ought and consequently the number of the mesticaltar, where every one casts down assessments vary very little from year to his or her offering, great or small, of pleasantness and peace; where, for at least a brief space in the day, all annoy. ances are laid saide, all stormy tempers hushed, ail quarrels healed; every one being glad and content to sit down at the same board and eat the same bread and salt, making it, whether it were a rich repast or a dinner of herbs, equally a joyful, almost sacramental meal.

YEST YOUR BARING POWD . TO DAY

ands advertised as absolutely pulls

THE TEST:



DOES NOT CONTAIN AMMONIA. TRANSPORTER BAR WEALS BREE OF

In a million homes for a quarter, of a contary is he

THE TEST OF THE OVEN. PRICE BAKING POWDER CO. Dr. Price's Special Flavoring Extracts

Dr. Price's Lupulin-Yeast Coms For Light, Healthy Breed, the Best Dry Elop

FOR SALE BY CRODERS.

NO FEE | Equalished 1811. | 186 So. Buth Bottori | CHICAGO, ILL. | Clark St.



continues to treat with his usual great skill all private ohronic, nervous and apecial diseases. DR. CLARKE is the oldest Advertising Physician, as files of Papers show and all old Residents know. Age and experience im-

Young men and maddle aged near and all who surer should consult the colebrates of Dr. Clark at once. Ear the terrible poisous of all bed blood and skin disease of eyer, kind, name and nature completely eradicated. Remember, that one has rible disease. nt hindrance to business.

IMPORTATION IN 1879.



22,526 Cases mor than of any other brand.

CAUTION,—Beware of impositie or mistakes, owing to the great semilaris of caps and labels, under which inferio brands of Champagne are sold.

In ordering G. II. MUMM C. CO. Champagne, see that the labels and con bear its manne and initials.

COMPARATIVE WORTH OF BAKING POWDERS.

ROYAL (Absolutely Pure). GRANT'S (Alum Powder) # . RUMFORD'S, when fresh .. HANFORD'S, when fresh... REDHEAD'S..... CHARM (Alum Powder) # ... AMAZON (Alum Powder) #. CLEVELAND'S(shortwt.joz.) PIONEER (San Francisco) ... CZAR DR. PRICE'S SNOW FLAKE (Groff's) ... LEWIS PEABL (Andrews & Co.) HECKER'S GILLET'S ANDREWS&CO."Regal" BULK (Powder sold loose)... RUMFORD'S, when not fresh

REPORTS OF GOVERNMENT CHEMISTS

But se the.

As to Purity and Wholesomeness of the Royal Baking Powder.

"I have tested a package of Royal Baking Powder, which I purchased in the open market, and find it composed of pure and wholesome ingredients. It was cream of tartar powder of a high degree of merit, and does not contain either alum or phosphates, or other injurious substances.

E. G. Love, Ph.D."

"It is a scientific fact that the Royal Baking Powder is absolutely pure.
"H. A. Morr, Ph.D."

"I have examined a package of Royal Baking Powder, purchased by myself in the market. I find it entirely free from alum, terms alba, or any other injurious substance.

HENRY MONTON, Ph.D., President of Stevens Institute of Technology." "I have analyzed a package of Royal Baking Powder. The materials of which it is composed are pure and wholesome. S. Dana Hayns, State Assayer, Mass."

The Royal Baking Powder received the highest award over all competitors at the Vienna World's Exposition, 1873; at the Centennial, Philadelphia, 1876; at the American Institute, New York, and at State Fairs throughout the country.

No other esticle of human food has ever received such high, emphatic, and universal endorsement from eminent chemists, physicians, extentists, and Boards of Health all over the world.

NOTE-The above DIAGRAM Illustrates the comparative worth of various Baking Powders, as shown by Chemical Analysis and experiments made by Prof. Schedler. A pound can of each powder was taken, the total leavening power or volume in each can calculated, the result being as indicated. This practical test for worth by Prof. Schedler only proves what every observant consumer of the Royal Baking Pender knows by practical experience, that, while if-costs a few costs per pound more than ordinary kinds, it is far more economical, and, besides, affords the affirmtage of better work. A single trial of the Royal Baking Powder will convince any fair-minded person of these facts.

While the diagram shows some of the alum powders to be of a higher degree of strength than other powders ranked below them, it is not to be taken as indicating that they have any value. All alum powders, no matter how high their strength, are to be avoided as dangerous.

The Only Catholic Paper

PUBLISHED IN THE ENGLISH LANGUAGE IN THE NORTHW

POUR PREPIETE WITH

Bright, Instructive, SHODICAS Interesting Reading

Agricultural News, News From Ireland,

Telegraphic News

THE BEST WESKLY PUBLISHED VI THE NORTHWEST.

The Columns of the NCRIHWEST REVIEW will contain the latest Foreign and Domestic News, paying particular attention to matters affecting Manitoba and the Northwest. The REVIEW has already a large circulation amongst its if riends and therefore fiers special advantages to advertisers.

Every Department will receive special attention and will supply the latest and most instructive intelligence under the dirent heads.

The NORTHWEST REVIEW will be mailed free to any address for \$2.50 per annum strictly in advance. The price is slightly in excess of that charged for other papers published in the Northwest, but our friendswill readily understand that there are great diffcaltles to be met with in issuing a Catholic paper, especially so in this new country, we trust that the extra fifty cents will not deter any of our friends from giving their warm upport to the only paper in the Northwest published in the interest of Catholics in the he English Language

equal of other papers published here and as soon as The REVIEW will be made circuulation warrants it our r ders may confidently expect that the annual subscrip tion price will be readily reduced.

A ddress all orders to

NORTHWEST REVIEW, 13 OWEN ST

Winnipeg, Manitoba-