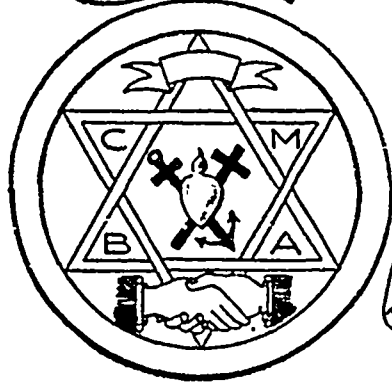


The CANADIAN



PUBLISHED IN THE INTERESTS OF THE GRAND COUNCIL OF THE C.M.B.A. OF CANADA

VOL. 2.

LONDON, ONTARIO, JUNE, 1896.

No. 6.

NOTES.

The address of the Supervising Medical Examiner of the C. M. B. A. of Canada is Edward Ryan, M. D., Kingston, Ont.

The real value of a policy of insurance lies in the stability and honesty of the association or company whose name it bears. Get a policy in the C. M. B. A. and you will be secure.

Brother Chas. E. McDonald, of Branch 254, Kensington, P. E. I., son of the Hon. J. A. McDonald, Indian River, has been appointed lighthouse keeper on Fish Island at the entrance of Malpeque harbor.

Among the deaths given in the C. M. B. A. circular, and in the January number of this paper, appears that of John Sharkey, London, Ont. The late Brother Sharkey was a member of Branch 52, Windsor, Ont., not of London.

Brother Martin O'Meara, proprietor of the Dominion House, one of the oldest and most active members of Branch 4, London, has been for some weeks confined to his bed with a serious illness. His fellow-members and his many other friends in the city will be glad to hear that he is now rapidly recovering, and ere long will be quite restored to health.

The Catholics of Stratford have purchased the Easser Block, on Wellington street, for \$10,000, and, in conjunction with the societies, intend remodeling the whole building, making it when completed one of the finest club and society halls in Western Ontario. The amount to be expended on improvements is about \$1,000.

Branch No. 90, Picton, had a very pleasant visit from Grand Trustee P. J. Rooney on Tuesday evening, May 5, and from the discourse he gave us we think Branch 90 will be benefited by it. It will set the boys a-hustling after new members. The members are always pleased to see Brother Rooney's smiling face when in town.

Last year the C. M. B. A. of Canada paid \$148,307.57 to the beneficiaries of deceased members. Somebody must have been benefited. The burden of sorrows must have been made a little lighter by the knowledge that families could be kept together, mortgages could be paid, the business could be continued or wound

up at a profit, the widow needn't ask charity and the children could be fed, clothed and educated. Worth doing, wasn't it?

The following from The Metropolitan is a very good reason why Catholic men should join the C. M. B. A.: "Providence will provide. He cares for the sparrows; He will care for my family." Yes. He does provide; for improvident people He provides a poor-house. God never does for a man what he can do for himself. True, He cares for the sparrows, but He never sends bread searching around a barn for a hungry sparrow. The birds have to go for it, and keep going. The opportunity is furnished you for protection, and if you spurn it, the fault is yours and no one's else."

An exchange remarks. "Widows and orphans are many. A man's highest ambition in life, next to the salvation of his soul, should be to provide for those whom God has committed to him, not only while he lives, but after his arm, which has so faithfully labored for his loved ones, has been paralyzed in death. Whatever I may or may not do, I shall provide a suitable competency for the wife of my bosom, who has given her strength and life to my home and the little ones whom I shall leave in her charge." This cannot be done more cheaply or effectually than by becoming a member of the C. M. B. A., if you are eligible.

On Sunday May 3, 1896, the members of St. John's Branch, No. 83, received Holy Communion in a body, and was by far the largest turnout they have yet had. During his sermon Rev. Father Daffus complimented the members on the progress they had made during the past year, and hoped it would continue. He spoke of the good work that was being done by this association and advised those of his parishioners who were eligible, and more especially the young men, to join some such association, and very pertinently remarked that it was not doing the association justice for a man to wait until he was advanced in years before joining. He also spoke of the benefits members derived from being able to meet together and discuss questions pertaining to religion and education, and referred to the advantages the members of Branch 83 enjoyed in having a reading room in connection with their branch hall. He said that this association was highly approved of and encouraged by the clergy of the Catholic Church, and expressed himself as well satisfied with the branch established in his parish.

QUESTIONS AND ANSWERS.

1. Can a member make his beneficiary payable to his children, leaving nothing to his wife?
2. Can a member leave all to his wife?
3. Supposing that a member in the first instance, made all the beneficiary payable to his wife, can he change it to give everything to his children?
4. And vice versa, could he take it away from his children to make it payable to his wife?
5. Supposing all the beneficiary was payable to wife, can it be so changed to give part to children?
6. Can a member, supposing he has a wife and children, make his beneficiary payable to a friend, not a relative?
7. Supposing a member makes a will altering the designation in the beneficiary certificate, would the Association not pay out according to the designation on the certificate, and not take the will into consideration?
8. Supposing a member on his death-bed makes a will leaving everything to wife and children under certain conditions, and at the same time he fills out the blank on the back of the beneficiary certificate, can he word it as follows: "Payable to my wife and children as per my last will just made?"
9. Can a member supposed to have made a will, word his designation as follows: "Payable to my executors, Mr. A. and Mr. B., as per my last will?"
10. Can a certificate be made payable "to my estate" or "to my legal heirs?"
11. Do you insist on a statutory declaration of age being made?
12. Where is such declaration to be deposited?

ANSWERS.

- 1, 2, 3, 4, 5. Yes.
6. A policy payable to a person having no insurable interest in the life would be invalid.
7. Payment would be made according to will, if the declaration in it was valid.
8. Yes, but the less a man so interferes with his certificate the better.
9. Yes.
10. Such designations, though not illegal, are for many reasons objectionable.
11. Yes.
12. With branch secretary and forwarded with application for membership to the Grand Secretary as soon as the applicant is initiated.

The Touseignant Appeal.

Nicolet, Que., May 1, 1896.

Dear Sir and Brother, - I herewith send you an additional list of the branches which have generously responded to our appeal on behalf of brother Mathias Touseignant.

Yours fraternally,

W. CAMRANO, Pres. Branch 161

Amount previously reported..... \$ 72 00
 Br. 146, Drummondville, Que. 5 00
 " 143, Montreal, Que. 2 00
 " 183, Snyder, Ont. 1 00

" 221, Murray Bay, Que.	2 00
" 57, Orillia, Ont.	2 00
" 167, Dorchester, N. B.	2 00
" 19, Ingersoll, Ont.	2 00
" 112, Merrickville, Ont.	2 00
" 64, Dublin, Ont.	2 00
" 154, Eganville, Ont.	1 00
" 96, Lewis, Que.	5 00
" 142, Montreal, Que.	2 00
" 111, Waterloo, Que.	2 00
" 247, Riviere du Loup, Que.	2 50
" 241, Halifax, N. S.	1 00
" 243, Egmont Bay, P. E. I.	2 00
" 251, Battleford, N. W. T.	2 00
" 241, Pakenham, Ont.	1 00
" 169, Halifax, N. S.	2 00
" 168, Quebec, Que.	2 00
" 158, St. Vincent de Paul, Que.	1 00
" 148, New Glasgow, N. S.	2 00
" 251, Kensington P. E. I.	1 00
" 110, Quebec, Que.	1 00
" 151, St. Jean Baptiste, Man.	2 00
" 95, Lechins, Que.	2 00
" 157, Flatber, Ont.	2 00
" 211, Bat Portage, Ont.	2 00
" 9, King-ton, Ont.	2 00
" 151, Brechin, Ont.	2 00
" 186, Victoriaville, Que.	2 00
Total.....	2 140 00

The Letour Appeal.

Cornwall, May 20, 1896.

Samuel R. Brown, Esq., Grand Secretary, London, Ont.

Dear Sir and Bro. - Kindly permit me to express, through the official organ, the very sincere thanks of the officers and members of Branch 38 to the different branches of our Association throughout the country that have so generously contributed to the assistance of our afflicted brother, Francis Letour.

I enclose a list of the names and branches that have responded up to 20th May, hoping that you will publish same in next month's CANADIAN.

I beg to remain, yours fraternally,
 P. McVey, Sec. Branch 38.

Branch 3, Cornwall, Ont.	1 00
" 15, Toronto, Ont.	2 00
" 7, Victoria, Ont.	2 00
" 186, Victoriaville, Que.	2 00
" 29, Champlain, Que.	1 00
" 29, Cornwall, Ont.	2 00
" 24, Murray Bay, Que.	2 00
" 19, Ingersoll, Ont.	2 00
" 161, Branch 161, N. B.	2 00
" 168, Quebec, Que.	5 00
" 142, Montreal, Que.	2 00
" 111, Waterloo, Ont.	2 00
" 247, Riviere du Loup, Que.	2 50
" 241, Halifax, N. S.	1 00
" 243, Egmont Bay, P. E. I.	2 00
" 251, Battleford, N. W. T.	2 00
" 241, Pakenham, Ont.	1 00
" 169, Halifax, N. S.	2 00
" 168, Quebec, Que.	2 00
" 158, St. Vincent de Paul, Que.	1 00
" 148, New Glasgow, N. S.	2 00
" 251, Kensington P. E. I.	1 00
" 110, Quebec, Que.	1 00
" 151, St. Jean Baptiste, Man.	2 00
" 95, Lechins, Que.	2 00
" 157, Flatber, Ont.	2 00
" 211, Bat Portage, Ont.	2 00
" 9, King-ton, Ont.	2 00
" 151, Brechin, Ont.	2 00
" 186, Victoriaville, Que.	2 00
Total.....	2 061 00