Branch No. 4, London Meets on the 2nd and 4th Thursday of every onth, at 8 o'clock, at their hall, Albion Block, lehmond Street. P. Cook, Pres., P. F. ovl.s. Recording Secretary.

C. M. B. A.

Hazardous Risks. Last week we gave place to a communication from Branch 145, Toronto, dealing with the subject of hazardous risks, and suggesting that a change may be made, grading the assessments on the members according to the avocations which they follow in life. The gentlemen who prepared this re-commendation, there is no reason to doubt, are actuated by the most praiseworthy motives, and have sincerely at hearts the present well-being as well as the permanent existence of the C. M. B. A.; but, in our humble judgment, the carrying out of their proposal would bring to the society, not an accession of strength, but much weakness. Strictly as a matter of business, it seems on the face of it unfair in insurance transaction to place on the same level for assessments the priest and the brakesman, the lawyer and the switchman, the doctor and the grinder of edged tools; but it must be borne in mind that the great bulk of our member. hip consists of those whose occupation might be ranked as more or less hazardous. the non bazardous risks being only a small percentage of the whole. If we draw the percentage of the whole. If we draw the line and increase the amount of assessments on the present membership we will break faith with them, for, on their entrance into the society, no suspicion ever crossed their minds that such an increase would be made; and a bulky looking assessment figure placed before our workingmen who are engaged in occupations that might be deemed angerous, who have families to support, and whose incomes are very moderate, would serve as a high wall to keep out accessions to our ranks.

From Ingersoll.

Dear Sir and Brother — It has been my object for some time past to write a few lines in regard to C. M. B. A. matters, and especially in regard to our own Branch. No. 19. I make say is it in a flourishing condition. We have of late several new members to join our having established the Relief fund —which is one of the grandest and most beneficial resorts to all members; and I for one would divise all branches to establish the Relief fund, as there are a great many benefits to be received from being a member of the same.

serve as a high wall to keep out accessions to eur ranks.

So far as this matter is concerned, we do think it would be advisable to allow the work to go on in the usual groove. It were more important to direct all our energies towards the acceptance of only healthy risks, taking good care, too, not to admit anyone over the specified age. By this means we would keep down the assessments to the lowest possible figure. It would be the best standing advertisement we could have; and all the while our reserve fund would be piling up into a snug sum to provide for wet weather.

Be received from being a member of the same.

Now in regard to the circular sent out by Branch No. 145, Toronto, our branch has the conclusion that the changes which the said circular contains to the amendments to the constitution which Branch 145 seeks to have done at our next Grand Council, we, as members of Branch No. 19, think it not advisable to change; and, as Brother Conway of Branch So. Hamilton, as Brother Conway of Branch So. 145, Toronto, our branch has the same.

Now in regard to the circular sent out by Branch No. 145, Toronto, our branch has the same.

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A Good Move.

A Good Move.

Brother Quillinan, of Niagara Falls, stands well up in the ranks of the association for the energetic work he has performed in its behalf during many years. His services have been rendered all the more valuable, too, because of his intelligence and large mindedness. We are in receipt of a letter from the branch of which he is a member—No. 18, Niagara Falls—in which it is announced that their annual banquet will take place on April 3, and an invitation to be present is extended to representatives from the adjoining districts. The banquet, of itself, would, of course, be the same as gatherings of a letases in its ranks. On the contrary, my object was to so improve the would, of course, be the same as gatherings of a like character; but Brother Quillinan is not satisfied with that, for he wants to take advantage of the occurrence to bring some permanent good to the C. M. B. A., as the following extracts from the letter of invita

The early part of the evening might be profitably devoted to the dissussion of proposed amendments to the Constitution for presentation to the Grand Council. No doubt measures endorsed by a local convention of this nature would have more weight with the Grand Council than if emanating from a single branch.

from a single branch.

To render the results of the proposed meeting more effective and beneticial, I would take the liberty of suggesting that each branch discuss those amendments deemed desirable during the time intervening before the banquet—bolding, if necessary, special meetings for that purpose and using every effort to secure a full attendance of members at these discussions; and when the subjects are thoroughly considered, the branch might pass a resolution embodying its views, and select its representatives to our embryo convention.

I might mention a few of the more promise.

I might mention a few of the more promi-

The desirability of embodying a disability clause into the constitution.

The best scheme of branch representation to the Grand Council—the present mode being admittedly too costly and cumber-

some.

I trust the district branches will heartily endorse the proposal of Branch 18, and that we may be favored with representatives from your branch to assist in our deliberations and discussions. The meeting will, I hope, be productive of much good to the association in both districts, as it will serve to stimulate the individual interest of members in the good of our cause; and promote in a large measure the spirit of fraternity between the various branches.

We would like to see our branches through.

We would like to see our branches through out the country initiate a movement some what similar to that set on foot by Bro. Quillinan. We are sure that it would, as he says, promote in a large measure the spirit of fraternity between the various branches.

The Grand President of the C. M. B. A. The Grand President of the C. M. B. A. has been pleased, upon the recommendation of Grand Deputy O'Keetle, of St. John, to appoint the Rev. A. E. Burke, P. P., of Alberton, Prince Edward Island—the first priest to introduce the organization into the "garden of the Golf"—District-Deputy for that Province. The C. M. B. A. is sure to take deep root, extend itself thoroughly and do much good in little Prince Edward Island under Father Burke's enlightened direction. We fraternally congratulate priest and Province alike.

The Grumbling Members.

The Grumbling Members.

Editor CATHOLIC RECORD—Dear Sir and brother, —As promised in my last, we will now proceed to discuss the grumblers, and lucky indeed is the branch who can boast of having none in their midst.

Usually they are of the kind who seldom attend meetings and who think they are conferring a favor on the association by sending their assessments by some other member, or perhaps paying the Financial Secretary if he goes to the trouble of calling on them at their residence or place of business.

on them at their residence or place of business.

Should the branch get up an entertainment this class never render any assistance, but find fault with all that has been done, and begin showing how much better they would have done. If a worthy Brother is to be aided they suddenly forget their obligation and absolutely refuse to do any more than the law compels them, viz., pay their dues and assessments. It makes no matter to them what the majority of their branch decides.

Should they occasionally attend a meeting they sit dumb during the proceedings but have more oratorial power than Cicero when outside of branch hall.

Anything that cheapens their insurance.

providing some one else does the work, meets with their approval.

When the funds are large (through the exertions of the working members) they are very large-hearted in seeing it spent, so long as they do not have to place their hands in their own preclats.

very large-hearted in set ing it spent, so long as they do not have to place their hands in their own pockets.

They usually favor Brass bands and no end of display at funerals providing it comes out of the funds.

Such members should be made to understand fully their duty on these matters in branches where they are to be found.

They are in the C. M. B. A. only for the cheap insurance and don't believe in the social benefits unless they require assistance themselves, when they think that every deputy and leading member should give up everything in the shape of business and look after their interests.

I am pleased to know from a wide knowledge of C. M. B. A. affairs that their numbers are small in each branch, but in an association such as ours, where all pay equal, we should have none amongst us.

OBSERVER.

New Branch.

New Branch.

Branch No. 22s was organized at Springhill, N. S., on the 15th ult. by Deputy G. W.
Cook. The following is the list of officers:
Spiritual Adviser, Rev. Father Egan.
Chancellor, James Murphy,
President, J. W. Campbell.
ist Vice-President, W. J. Hollantan.
2nd Vice-President, W. J. Cook.
Rec. Sec., R. J. McDonald.
Asst. Sec., Jude Gould.
Fin. Sec., Michael Dunn.
Treas, Alex. McKinnon.
Marshal, Daniel McLeod.
Guard, Martin Maloney.

From Ingersoll.

pensible to any society claiming to unite Catholics of all classes in its ranks. On the contrary, my object was to so improve the standing of our association as to make it even less of a burthen on the poor man than it now is, and I maintain that the way to do this is to insist on a careful selection of the lives it is proposed to insure; to continue the present grading of rates according to age and to increase slightly the payments of persons following certain occupations recognized the world over as more or less hazardous.

Now to take up first Brother Conway's paragraph wherein he refers to the universality of the Church and urges us to follow the example she sets us and embrace all classes in our order. I would say the Catholic Church is not an insurance society, and in managing an insurance society we must follow certain regulations and obey certain laws laid down and considered absolutely necessary for the successful working of such societies, by all authorities on the subject.

In observing these laws the C. M. B. A. has

absolutely necessary for the successful work ing of such societies, by all authorities on the subject.

In observing these laws the C. M. B. A. has a laready exercised a wise discriminatir in several particulars, which I shall proceed to point out; and it was only for the purpose of increasing its stability and removing a weak point that the amendment alluded to was proposed.

An estimable workingman who fulfils all this duties as a citizen and a Catholic, desiring to join the G. M. B. A. presents himself before a branch physician. After the order to remove his upper garments has been obeyed, a critical examination takes place. The medicine man places a cold black instrument to certain portions of his anatomy and looks thoughtful, as his ear at the other end of the instrument learns the secret condition of his heart and lungs; he thumps his back until it sounds like a bass drum; he asks a long list of pertinent, and some applicants think impertinent questions about his occupation, his habits, his health, his appetite; the causes of death in his own family and that of his ancestors both immediate and remote; and after feeling his pulse and admiring his tongue, takes himself and his fee of \$2 off. Shortly afterwards the candidate learns to his dismay that owing to certain conditions on his maternal of to lung disease, consumption, insantity or some other dire affliction, and he is rejected. This is discrimination number one.

If, however, he passes the ordeal and be duly elected and initiated, he is introduced to the

assessments while our separated brethren paid inheteen—wholesale discrimination number three.

No, Brother Conway, discrimination we have, and discrimination we must have if we expect the C. M. B. A. to flourish. I have now before me a list of 13i3 assessment societies, framed on lines more or less similar to ours, which be came insolvent in the United States and Canada during the past fifteen years. This list is too long to print here, but the names of several of them are no doubt familiar to the reader.

Think of the misery and suffering caused the innocents depending on the men who carried policies in these orders. They were, no doubt, as hopeful of success as we are, but their methods were bad, and failure was the result.

As stated in the circular issued on the subject the largest friendly societies existing today have classification of risks. Look at the Independent Order of Foresters, with a membership of 55,600 composed largely of the working classes, and a reserve (und of 2875,000. It has a strict classification.

They exer Frovident Society, composed wholly of years Frovident Society, composed wholly of the classes, one of which pays to cents per moth mere than the other. These societies cannot be accused of exclading the working much the results of the pays to cents per moth mere than the other. These societies cannot he accused of exclading the working much the pays to cents per moth mere than the other. These societies cannot he accused of exclading the working much mere than the other. These societies cannot he accused of exclading the working much mere than the other. These societies cannot he accused of exclading the working content members and those dependent on them.

Yours truly.

J. D. Wardel.

Election of Officers. Rat Portage, Feb. 20, 1894. Editor CATHOLIC RECORD-Dear Sir-

We have chosen your paper as the official organ of Branch 211. We take pleasure in sending you a list of the officers for 1894, and would ask for their publication, as follows: Pres., C. Dahm; First Vice Pres., A. Leullier; Second Vice Pres., J. Charbonneau; Rec. Sec., John H. Murphy, Russell House; Treas., J. Dahm; Asst. Sec., Wm. McVeigh; Fin. Sec., A. McKinnon; Guard, A. McDonald; Marshal, A. Porrier; Chancellor pro tem, C. E. McMurdie, Representative to Grand Council Convention, C. Dahm; Alternate, J. H. Murphy; Trustees, A. Mcdonald, A. Derry, A. John, C. E. McMurdie and B. Rochon. Fraternally Yours, JOHN H. MURPHY, Re. Sec.

St. Michael's Branch, 76, Belleville. St. Michael's Branch, 75, Belleville.

Spir. adv. Rev. Father O'Brien, chan. Francis Flynn, pres. C. D. Macaulay, first vice pres.

Jas. Gillick, second vice pres. T. Valiquette.
rec. sec. Wm. A. G. Hardy, asst. sec. Edward
McGinty, fin. sec. Jas. Copland, treas. Joseph
Foltz, mar. Alex. Tisdale, guard Michael Lynch,
trus. Wm. Quinn, John Taugher. Alex. Tisdale, Henry Foltz. Francis Dolan, rep. to grand
council Francis Flynn, alt. Francis Dolan.

Resolutions of Condolence.

Resolutions of Condolence.

The following resolution of condolence was unanimously adopted at the last meeting of Branch 12f, Sudbury, held Feb. 20, 1894. Moved by Brother P. S. Frawley, seconded by brother M. J. Powell, that

Whereas it has pleased the Almighty to remove by death our late Brother, D. T. Flannery, after a lingering illness borne with true Christian fortitude and resignation. be it therefore

Resolved that we, the members of Branch 121, C. M. B. A., do hear with great sorrow of the death of our esteemed Brother, D. T. Flannery, and do take this opportunity in meeting assembled, of expressing our sincere sympathy with the mother and family of our deceased brother, in their bereavement. And be it further

deceased brother in their bereavement. And be it further Resolved that a copy of this resolution, suitably engrossed and signed by the President and Secretary of this Branch, be sent to the mother of our deceased brother, and also copies thereof be sent to the CATHOLIC RECORD and United Canada for insertion. sertion.
Signed, J. McCormick, Pres.; F. F. LE-MIEUX, Rec. Sec.

The following resolutions of condolence were unanimously adopted at a meeting of Branch No. 44, Arnprior, Ont., held on the 12th Feb., 1894:

Whereas, Almighty God in His wisdom has removed by the hand of death Mrs. Carty, beloved mother of our esteemed brother, John J. Curran.

beloved mother of our esteemed brother, John J. Curran,
Resolved that the members of this branch deeply sympathize with Bro. Curran, and relatives in their sad bereavement, and trust Almighty God will grant them spiritual consolation in their great sorrow. Be it further Resolved that a copy of this resolution be forwarded to Bro. J. J. Curran, entered in the minutes of the branch and published in the CATHOLIC RECORD and local papers.

Whoreas Almighty, God has seen fit to

Whereas Almighty God has seen fit to remove from this life, Mary, the only child of Brother Alexander McDougall, at the age of Brother Alexander McDougan, at the age of three years,
Resolved that the members of this branch sincerely sympathize with Brother McDougall and Mrs. McDougall in the sad loss they have sustained, and trust that God will grant them grace to be reconciled to his holy will. Be it further
Resolved that a copy of this resolution be forwarded to Brother McDougall, entered in the minutes of this branch and published in the CATHOLIC RECORD and local papers.

E. C. ARMAND, Sec.

Branch No. 14 C. M. B. A. having learned with regret, the sad loss our respected Financial Secretary, Brother B. Maurer, has sustained in the death of his aged mother. Be

Resolved that this branch tender to Brother Maurer and his family their heartfelt sympathy in their sad bereavement. Be it further

Resolved that this resolution be entered in the minutes of this meeting and that a copy of the same be given Brother Maurer, and also sent to the CATHOLIC RECORD for publication.

P. RADIGAN, Rec. Sec.

Galt, Feb. 19, 1894.

Whereas it has pleased Almighty God to remove from our midst by shipwreck our late Brother. Terrence Farell, therefore be it Resolved that in the death of Brother Farell this Branch, No. 214 of the Catholic Mutual Benefit Association, Alberton, P. E. Island, has lost a worthy and esteemed member, his family a loving and affectionate husband and father and the community a skilled master-mariner and a noble citizen; and be it further Resolved that our charter be draped in mourning for thirty days that these resolutions be spread upon the records of this branch and that a copy of the same be sent to the wildow of the deceased brother and to the public press.

J. A. O'KEEFFE, Sec.

At a recycler meeting of Fannel, No. 80

At a regular meeting of Branch No. 80, Tilbury Centre, held February 13, the fol-lowing resolution was adopted: Whereas it has pleased Almighty God m His infinite wisdom to take from our midst, Brother Joseph Daniels, therefore be it

copy be sent to the CATHOLIC RECORD for publication.

At the same meeting it was moved by Brother Patrick Carty, Assistant Secretary, seconded by Brother Cornelius Crowley, and unanimously adopted:

Whereas it has pleased Almighty God to call to her eternal reward on the 14th of Jan.. Miss Margaret Longeway, dearly beloved daughter of our much esteemed Brother, Peter Longeway.

Resolved that the sincere sympathy of this branch be extended to Brother Longeway and family in their affliction, and pray God to give them strength to bear their sad loss. Be it further

Resolved that a copy of this resolution be forwarded to Brother Longeway and family and recorded on the minutes of this meeting, also a copy be sent to the CATHOLIC RECORD for publication

JOHN KELLY, President.

JOHN KELLY, President. JAMES STOCK, Rec. Sec. E. B. A.

St. Patrick's Branch No. 30, Kinkora. At the last regular meeting of St. Patrick's Branch, No. 39, held in their hall on Feb. 10, the members had the pleasure of listening to a very pleasing lecture from the branch. Chaplain, Rev. Father O'Neill The Rev. Father highly commended the association, characterizing it as wholly Catholic. He impressed on the mem-

bers the necessity of being united and the need of brotherly love among Catholics. After wish-ing the Branch success and advising the mem-bers to follow the rules laid down in the consti-tution, he retired. He was accorded a hearty vote of thanks by the members. This brauch is at present in a very flourishing condition and two members will be initiated at the next meet-ing.

ing.

CARD OF THANKS.

M. C. Lee lat one time a very active worker in St. Patrick's Branch, No. '7, Toronto, having receutly died, after a very snort siekness, leaving a widow and family unprovided for, "having run so far in arrears that his insurance could not be paid," a committee of the city branches resolved to run a concert for their beneit; and, considering the great number out of work in the city, met with a good success, and gave to the widow \$104, that being the amount realized.

Feb. 1894.

To the Members of the Concert Committee:
Gentlemen, -This is to certify that I have received the sum of \$104, being the proceeds of a concert under the auspices of the Emersid Beneficial Association, undertaken by them in consequence of my late husband, M. C. Lee, not being entitled to the benefits provided by the said association.

Signed, Witness, W. LANE.

17 Hamburg ave, Torento.

OBITUARY.

PATRICK KELLY, J. P., BLYTH.

PATRICK Kelly, J. P., Blyth.

On the morning of Wednesday, Feb. 14, there died at his home in Blyth a man whose honored name might almost be termed a household word throughout the county of Huron; nor was his p-pularity limited to his own county; in the political werld, from one end of Ontario to the other, his name was a familiar and a universally respected one, — Patrick Kelly, J. P.

Deceased was of Irish parentage and was born in the county of Tipperary, Ireland, whence he came to Canada in the year 1847, locating with his parents in the county of Carleton, where they lived about six years, at the end of which time they removed to Morris, which was then an almost unbroken forest. Here, by dint of almost superhuman efforts and untiring perseverance, he succeeded in making for himself a home, and in 1858 he married Mary Welsh of Morris township, who died some four years later, leaving one son, who now succeeds deceased in the milling interests in Blyth. Mr. Kelly a number of years afterwards married Annie Tahney, who also predeceased him, leaving two daughters who are still at home. Mr. Kelly followed farming for thirteen years, when he purchased the mills in the village of Blyth, and proved himself as successful in the milling business as he had been as a farmer, and his success in both avocations was fully equalled by his popularity as an energetic, enterprising citizen, and a genial, kind and courteous gentleman. The influence which the deceased swayed in local, municipal and political affairs was unbounded. He was President of the West Huron Conservative Association, and was the candidate of that party for parliamentary honors at the elections in 1879, but was defeated by the Hon. A. M. Ross.

Mr. Kelly was the first man north of Exeter to call a public meeting in regard to the building of the L. H. & B. Railway, and was one of the most active supporters of that enterprise from the time of his inception till its ultimate completion, while to his advocacy many of the benefits which have since accrued to Bl

him.
At the church Solemn High Mass was celebrated by Rev. Father Quigley, of St. Augustine, assisted by Rev. Fathers West, of Goderich, Aylward, of Port Lambton, and Downey, of St. Augustine. A Requiem Mass was sung by the choir of St. Augustine, assisted by Rev. Father McGee, of Maidstone Cross; Mr. James Doyle, of Goderich, and others.

stone Cross; Ar. James Doyle, of Octobers, and others.

The pall bearers were Judge Doyle, and E. Champion, of Goderich; Joseph Beck, Salt-ford; Wm. Hawkshaw, Seaforth; Chas. Tanner and J. Emigh, Blyth.

BERNARD MCNALLY, PORT DOVER. Death has once more visited this village— on Friday, the 23rd Feb., 1894—and taken from our midst one of the oldest and most respected members of the Catholic Church— Bernard McNally, in the eighty-first year of his age. His name is well known throughout Whereas it has pleased Almighty God m
His infinite wisdom to take from our midst.
Brother Joseph Daniels, therefore be it
Resolved, that we tender our sympathy to
the family of our deceased Brother, in his
their sad hour of trouble.
Resolved, that Franch No. So has lost a
good zealous member, and his family aloving
husband and father.
Resolved, that our charter be draped in
mourning for the space of sixty days, and
that a copy of this resolution be sent to the
family of our deceased brother, and be published in the CATHOLIC RECORD.
J. O'NEIL, Rec. Sec.

At a regular meeting of St. Patrick's
Branch, No. 175, Kinkora, held in their hall
on the 12th Feb., it was moved by Brother Patrick J. Finegan, Financial Secretary, and unanimously adopted:
Whereas it was the will of Almighty God
to call to her eternal reward on the 29th Jan.
Mrs. Maurice Neagle, dearly beloved sister
of our much esteemed Brother, William Haragan, trustee, be it therefore
Resolved that the members of this Branch,
whilst bowing in humbble submission to the
will of Divine Providence, who decrees all
things for the best, tender to Brother Haraagan, trustee, be it therefore
Resolved that the members of this Branch,
whilst bowing in humbble submission to the
will of Divine Providence, who decrees all
things for the best, tender to Brother Haraagan and family our sincere sympathy and
the little of the original of the community, and the call to her eternal reward on the 29th Jan.
Mrs. Maurice Neagle, dearly beloved sister
of our much esteemed Brother, William Haragan, trustee, be it therefore
Resolved that the members of this Branch,
whilst bowing in humbble submission to the
will of Divine Providence, who decrees all
things for the best, tender to Brother Haraagan and family our sincere sympathy and
the little of the original of the community, in the eighty-first year of our both the country as one of the most cont out the foundation in the country as one of the most country so nee of the most country so nee of the most country so nee o

A NEPHEW OF BISHOP HORAN.

REV. FATHER MAGUIRE, OF QUEBEC, APPOINTED TO THE PARISH OF SILLERY.

The Quebec Telegraph says: "We hardly know which to congratulate the more—the worthy chaplain of Bellevue Convent, Rev. Eastice Maguire, upon the signal mark of contidence and honor conferred upon him by his ecclesiastical superiors in his elevation to the rectorship of so important a parish as Sillery, or his parishioners upon their good fortune in securing so talented, so devoted, and so eminently lovable a young Irish priest to preside over their spiritual destinies. Father Maguire's appointment must undoubtedly be regarded in the light of a special compliment to the old country section of the population, to whom he is allied by national ties and associations. But it will be equally acceptable to the French-Canadian element, with whom he has been so closely identified since his youth and whose mother-tongue is as familiar to him as his own. To both he is well and favorably known, and it is therefore unnecessary to bespeak for him the cead mile faithe which the good Catholics of Sillery have ever extended to their pastors. We have no doubt that his welcome,

when he takes charge of his ministry next Suniay, will be most hearty, for we may say that no priest, since the days of the good Father Harkin, of lamented memory, will enter upon its duties under brighter auspices or with greater promise of usefulness to the people of the parish. Father Maguire, in deed, possesses in a high decree all the qualities to win their love and esteem as a pastor. In all the positions which he has filled since his ordination, he has distinguished himself as much by his spiritual zeal as by his tact and the gentleness of his manners, and from all his retirement in obedience to the orders of his superiors has been viewed with extreme regret. Such is the case in this instance with his retirement from Bellevue, but the loss of the good nuns is the gain of our Sillery friends, and once more we warmly congratulate them upon it."

[St. Columba of Sillery, the parish above referred to, adjoins the city of Quebec, and has rather a notable history. The early missionary Jesuits made a "residence" there, and we believe the remains of some of them lie there. A former pastor was the late Rev. P. H. Harkin, a relative of the late Judge Drummond; his successor for a time was Mgr. Persico, the late Bishop of Savannah, Georgia, and subsequently Papal Delegate to Ireland. The new incumbent is a son of the late Judge Maguire, of the Superior Court of the Province of Quebec, and nephew of the late Doctor Horan, Bishop of Kingston.]

Canadian C. M. B. A. Reilef Associa-

SICK BENEFITS. During the past few years many local organizations in the various cities and towns in Canada, making "Sick Benefits" their principle feature, have been compelled to lower the weekly benefits or to suspend operations. The number of societies iailing to meet their obligations has been very large, with the result that thousands of Catholics feel disposed to avoid taking membership in any society of this nature. These failures can be attributed to several causes, chief of which are the following:

which are the following:

Local only in their operation.

Expenses of management.

Heavy drain of sick claims.

High weekly benefits.

No limit as to payments of benefit.

Low cost of membership.

Extra assessments.

Restricted to one nationality.

Competition of fraternal societies, combining sick, tuneral and death benefits, etc.

In the Canadian C. M. B. A. Relief Association, the causes as enumerated above have

In the Canadian C. M. B. A. Keiler Asso-ciation, the causes as enumerated above have been considered by the system adopted. The system of the Relief is that already followed out so successfully for seventeen years by the C. M. B. A., the branch sys-tem."

The benefits of this system can be readily seen by a glavee at the receipts and dishurse.

The benefits of this system can be readily seen by a glance at the receipts and disbursements of each branch of the Relief since organization. The expenses of management are limited to 20 per cent. of the total receipts; thus from every member yearly \$3.20 is put aside for beneficiary purposes.

Five dollars per week is the stipulated sum of weekly benefits, and this sum cannot be considered as more than the association can afford. Fifteen weeks in one year is the extent of a member's claim and considered afair limit. The cost of membership is reasonable but sufficient to meet the liabilities, Extra assessments are not called for in any way. There is no restriction as to nationality or color.

Extra assessments are not called for in any way. There is no restriction as to nationality or color.

In reference to competition, being in the front rank of benefit societies, and members of the C. M. B. A. of Canada, competition cannot injure the financial standing, because it brings more clearly before the Catholic people of Canada the greater benefits of the Relief Association.

We believe that sufficient has been written to prove that the system of the Relief Association is a reliable system, and applicants are safe in joining its ranks.

The causes which led to the failure of local societies are overcome, and a bright future with good management awaits the Relief Association.

ACCIDENT INSURANCE BENEFITS.

with good management awaits the Relief Association.

ACCIDENT INSURANCE BENEFITS.

The Accident Insurance features of the Relief Association provides benefits that will strengthen the organization, and are to be congratulated upon the addition of these benefits. We understand that a policy has been arranged with a leading Accident Company of Canada, covering the present and future members of the Relief Association, and a certificate issued by the company to each member for \$150.

Therefore the guarantee under this head provides against serious loss to the society from a heavy casualty, and a member can feel safe that every accident will be promptly met.

MARKET REPORTS.

London, March 1. — Wheat had no change, rom 92c to 31 per cental. Oats 97c to 51 per cental. Corn, 95c to 51; rye, 99 to 95c; barley, 9 to 99c; oats, 88c to 81; peas, 85 to 90c. Beef vas dull, at \$4.50 to 88.50 per ewt. Lamb &c a was dull, at 84.50 to 85.50 per cwt. Lamb Sc a pound wholesale. Pork & to 85.25 per cwt. But-ter 22 to 25c per pound. Eggs, 14 to 25c a dozen. Apples were scarce, \$1.50 a bag, and \$3 a bbl. Potatoes \$5 to 75c a bag. Onlons 80e a bushel. Cabbages 50e to 81 per dozen. Hay 87.56 to 88.50 per ton. A few milch cows sold at \$35 to 815 aplece.

piece.

Toronto, Mar. 1.—Flour—Straight roller, \$2.6 o \$2.70; extra, \$2.40 to \$2.50. Wheat—white, 57 oping No. 2. 60; red winter, 57; goose, 56; to 60; No. 1 Man. hard, 75c; No. 2, 75c; peas, No. 5, 5; barley, No. 1, 42; to 43; feed, 35 to 37c ats. No. 2, 32c.

2, 53; barley, No. 1, 42½ to 43; feed, 35 to 57c; oats, No. 2, 35c.

Montreal, March L.—Wheat—No. 1 hard Manitoba, 72 to 73c; No. 2, do. 70 to 71c; peas, per 66

18s. 68 to 69c; oats, per 34 lba, 40 to 41c; corn, duty paid, 62 to 44c; barley, feed, 42 to 43c; barley, maliting, 50 to 55c. Flour—Winter wheat, 85.60 to 83.80; Manitoba patents, best brands, 85.60 to 83.80; Manitoba patents, best brands, 85.60 to 83.80; superfine, 82.50 to 82.65; Manitoba strong bakers, 83.50 to 83.45; Manitoba strong bakers, 83.50 to 83.45; Manitoba strong bakers, 83.50 to 83.45; Manitoba strong bakers, 83.50 to 83.46; Manitoba strong bakers, best brand, 83.50 to 83.60. Oatmeal — Standard, bbls., 84 to 84.10; granulated bags, 82.06 to 82.10; granulated bbls, 84.20 to 84.25. Bran, 817 to 818; shorts, 818 to 819; moulle, 83 to 825. Provisions quiet. Canadian short cut, per bbl, 316 to 816.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 316 to 816.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 316 to 816.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 316 to 816.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 316 to 816.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 316 to 816.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 30 to 826.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 30 to 826.50; hams, city cured, per lb, 74 to 825. Provisions quiet. Canadian short cut, per bbl, 30 to 826.50; hams, city cured, per lb, 74 to 826; hams and short cut, per bbl, 30 to 826. Provisions quiet. Canadian short cut, per bbl, 30 to 826. Provisions quiet. Canadian short cut, per bbl, 30 to 826. Provisions quiet. Canadian short cut, per bbl, 30 to 826. Pro

Latest Live Stock Markets.

Latest Live Stock Markets.

TORONTO.

March 1.— Butchers' Cattle — Prices ranged from 2½ to 3c for inferior to medium; 3 to 3k for medium to good; 3½ to 3k for good to choice; 3½ to 3 70e for choic to extra choice loads, with rather more for picked lots.

Hogs—Prices remain about the same. Long all-fish thogs, weighing 140 lbs up to 220 lbs for going into beacon for the British market, sell readily at \$5 up to \$85.10, weighed off car; as high as \$5.12\frac{12}{3}\$ was paid to-day. Thick fats making the same weights are quoted fully 50 per cent. less. Stores and mixed lots sold to-day at \$4.65 to \$4.75, and thick fats at \$4.40 to \$1.55. Rough sows sold at \$4 to \$4.25 and stags at \$2.50 to \$3.

Sheep and Lambs—Prices were steady at 4½ for choice grain fed lambs weighing 90 lbs and over. Sheep were in slow demand at \$4 to \$4.50.

Calves — Offerings were light and prices unchanged at \$2 to \$8, according to quality. A bunch of 14, averaging 10 lbs, sold for \$83.

Milch Cows and Springers — A pair of good springers sold to a dealer at \$40 each. Milch cows were quoted at \$30 to \$45.

cows were quoted at \$30 to \$45.

East Buffalo, N. Y., March 1.—Cattle—Fairly good mediums, \$3.55; good to choice fat cows, \$2.60 to \$3.25.

Sheep and Lambs—Choice to fancy Michigan lambs, \$4.50 to \$4.75; do. Canada quoted at \$4.65 to \$4.90; good lambs, \$4.25 to \$4.40; eastern reports are better; good sheep in light supply, better demand and firmer.

Hogs—Two thousand three hundred; opened active for good hogs and pigs; closed 10 to 15c lower, and market very dull and draggy; Yorkers not quoted above \$5.50 at close; others in proportion; mediums and heavy especially draggy and weak.

MISSION GOODS.

A large stock of Mission Goods kept on sale at the CATHOLIC RECORD Office. Bibles, Testaments, Prayer Books, Rosaries, Scapulars, Medals, and a large stock of books of devotion and works treating on Catholic doctrine.

C. C. RICHARDS & Co.

Gentlemen—In driving over the mountains
I took a severe cold which settled in my back
and kidneys, causing me many sleepless
nights of pain. The first application of
MINARD'S LINIMENT so relieved me that
I fell into a deep sleep and complete recovery
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from Weak Lungs to Consumption. from Depleted Blood to Anæmia, from Diseased Blood to Scrofula, from Loss of Flesh to Illness.

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the Cream of Cod-liver Oil, prevents this step from being taken and restores Health, Physicians, the world over, endorse it.

Don't be deceived by Substitutes!

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ONE MILLION BARRELS of the Tho old Cement have been used in the impor-tant public works constructed by the Canadian Government. In 1891, 1892 and 1893, among other sales, were the follow

St. Clair Tunnel Co......10,000 Bbls. Kingston Graving Dock ... 2,000 " Edison Gen. Electric Co... 2,000 Town of Petrolea..... 2,000 " Sault Ste. Marie Canal... 13,540

ESTATE OF JOHN BATTLE,

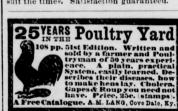
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MR. O. LABELLE WILL OPEN A FIRST-M. Class Merchani Tailoring establishment on Richmond Street, next door to the Rich-mond House, and opposite the Masonic Temple, in a few days. He will carry a full range of the very choicest goods. Prices to suit the times. Salisfaction guaranteed.



Pictorial Lives of the Saints The Catholic Record for One Year

For \$3 00. For \$3 00.

The Pictorial Lives of the Saints contains Reflections for Every Day in the Year. The book is compiled from "Butler's Lives" and other approved sources, to which are added Lives of the American Saints, recently placed on the Calendar for the United States by special petition of the Third Plenary Council of Baltimore; and also the Lives of the Saints Canonized in 1881 by His Hollness Pope Leo XIII. Edited by John Gilmary Shea, LL.D. With a beautiful frontisplee of the Holy Family and nearly four hundred other ill ustrations. Elegantly bound in extra cloth. Greatly admired by our Holy Father, Pope Leo XIII., who sent his special blessing to the publishers; and approved by forty Archbishops and Bishops.

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VOLUME XVI.

ANGLICAN CL.

To the Editor of the CATI -Sir-Your issue of the ary contained a letter of Baum as an answer to M "Anglican Claims in story." Dr. Baum quote History." Dr. Baum quote for his statements and se no authority in history e of the Church of England does he mean by Church The Anglican Church of hundred years? or the dates back to Pentecost I If the former, then, how of that Church be an aut Acts of the Council of V 664, the Theodore-Wilfr 680? If the latter, the must admit such authori ings of the Venerable authentic documents of poraneous writers. The in history is to cease to tant." No doubt this is modern historians are so lowness in historical kno as to Dr. Baum's staten

THE COUNCIL OF WHITE This council was held Hilda was abbess. Then the King Oswin and hi Coleman and his Scoto Abbess Hilda and her p sided with the Scotch, Bishop Agilberctus wi Agatho and Wilfrid, Roman, etc. Bede, the this council, says:
"The king in his or said that all who serve

should serve Him in one manner and not differ tion of the heavenly fe expect one and the sam heaven. All should in the truer tradition, and adopted by all. He is Bishop Coleman to expla trace its origin. Colem received his rite from hi who had received it fre St. John, and it should n for St. John is said to h it into all his churches man had said this and the king asked Bishop explain his rite. Bu said that he would prefe speak in his stead, w thus: 'Easter, as we c saw celebrated at Ro Apostles Peter and Paul died and are buried; celebrated in Italy and thus celebrated in Africa Greece, in the whole w the Church of Christ is o those Picks and Scots the extremities of have a different co John observed the of celebrating Easter many Jewish conv to his churches. St. I formed to Jewish rites for sons. And in later year according to the Jewis am sure had anyone ta men the more correct would have followed it.

to be preferred to the Prince of the Apostle whom the Lord said : and upon this rock I Church and the gates o prevail against it, and thee the keys of the heaven.' Then the kin man : "Did our Lord Yes." answered Coler then all acknowledge said to Peter and that t kingdom of heaven we our Lord?' All a Then I say to you the but I wish to obey his when I arrive at the g he will open them for r

man, and your comp

chair (sedis Apostolice

quently of the univers

no doubt, do wrong. of an insignificant part

those present showed favor of his opinion adopted the more exact Easter. 'Hæc dicenter adsistentes quique majores una cum i abdicata minus perfec ad ea quæ meliora sese transferre fest Council was then close and Agilberctus Council Coleman, seeing that not accepted, returned took with him those accept the Catholic East to further deliberate v subject.—(Beda, Histoica, lib iii., cap. 25 26.

concerning the Cour which was as follow Church? And if the accept the customs of ate them?" Bede, wh an eye-witness, says on the king's side a

customs of Rome, exc

The reader can now

much there is in Dr. B