Branch No. 4, London. Meets on the 2nd and 4th Thursday of every nonth, at 8 o'clock, at their hall, Albion Block Richmond Street. P. Cock, Pres., P. F BOYLE, Recording Secretary.

all problems will be solved and our difficulties overcome. Fraternally yours, WILLIAM COMERFORD. Brantford, Mar. 9, 1894.

C. M. B. A.

The Constitution.

Branch 85, Levis, March 3da, 1955, Hernach 85, 60 of send you find the continuously also on the continuously also of the continuously also on the continuously also of the continuously also on the continuously also

of unamaged and precaution taken as far as possible to accept only healthy risks, the death rate can be kept at a low average, and will accomplish infinitely more than grading our membership.

To my mind there are at present matters of more paramount interest than the question of hazardous risks. The duty of providing for members who become incapacitated for life is a serious one. As the law now stands, a person whose membership extends over a period of many years, and who has always paid his calls promptly, should he be totally disabled, and consequently unable to pay as heretofore, loses the amount paid by him to the association and forfeits his rights as a member.

It has been urged that the branch to which such a member belongs will see that his wants are attended to.

We, of course, are obliged to cultivate a fraternal spirit amongst ourselves, and the flutual exhorts us to always be animated with a motherly feeling in dealing with each able. This is highly proper and commendable. This is highly proper and commendable. This is highly proper and commendable. This is highly proper and commendable in the treasury, consequently his faith his fact that when a member fails to pay his assessment. Thirty days after the date of Jiman and to teel that he is a burden the association, is, I think, patent to all, and urges in the formal provided for which every member should be devised whereby a member who is disabled for life will be provided for without being made to teel that he is a burden the association, is, I think, patent to all, and urges in the vanguard, and no doubt will be wisely and satisfactorily settled.

The C. M. B. A. in Canada has a record of which every member should feel proof. The use of the provision of decreased representation to Grand Council and total disability are in the vanguard, and no doubt will be wisely and satisfactorily settled.

The C. M. B. A. in Canada has a recor

but, worse still, of causing our many noble and active workers (a great number of whom would belong to the hazardous class) to relax in a great measure their efforts which have proved so fruitful of good results in the past.

As regards failure, Branch No. 130 (the banner branch of the Maritime Provinces) desires, in an humble manner, to be put on record as having complete faith in the success of the C. M. B. A. We believe that our brothers throughout the length and breadth of Canada are not of the sort who fail, but that the record of the association, particularly since the separation from the Supreme Council, is sufficient assurance that, under the present constitution, its persistent onward march will be kept up, each member working nobly, as heretofore, to make the organization what it should be, viz., a Catholic Mutual Benefit Association.

Thanking you for space in your muchvalued paper, I remain, Mr. Editor, Yours fraternally, W.M. J. LAPLANTE, Rec. Sec. Branch No. 130.

Rec. Sec. Branch No. 130.

Editor Catholic Recomb: Dear Sir—Would you kindly permit no make a few remarks in respect to circulars issued by Branch 15 in reference to Hazardous Risks. I wish to state I have a seasons ments, divided up hetween 1878-8-4, is assessments, divided up hetween 1878-8-4, is assessments divided up hetween 1878-8-4, is assessments divided up hetween 1878-8-4, is assessments of the state of death of each brother member. In 862 deaths twenty-eight of those are mentioned as having been killed by cars whom the cause of death of each brother and the sent of the employ of some R. R. Hat by cars were in the employ of some R. R. Hat by cars were in the employ of some R. R. Hat by cars were in the employ of some R. R. Hat he will be some that such is the case, as there are from time to time people killed by cars who he afform time to time people killed by cars who he afform time to time people killed by cars who he afform time to time people killed by cars who he afform time to time people killed have a seen as there are from time to time people killed by cars who he afform time to the people killed by cars who he afform time to time people killed by cars who he afform time to time people killed by cars who have been been to the people killed by cars who he afform the causes of death mentioned in our assessmenter—and which we have every reason to believe is correct—that in my opinion any member is liable to be stricken down by any member is liable to be stricken down by any member take the trouble of examining our assessments issued for the past seven or eight years—while would be a good average—all hit had been to be the stricken down by any member take the trouble of examining our assessments issued for the past seven or eight years—while would be a good average—all hit his he was the present the should have the high and the present the first

Niagara Falls, Ont., March 7, 1894.

Ed. CATHOLIC RECORD: Dear Sir — Referring to Brother Warde's letter in the RECORD of last week, entitled "Hazardous Risks," there is a diversity of opinion in our branch as to whether the C. M. B. A., as an institution doing an insurance business under Canadian law, could legally increase the rate of assessment on members holding certificates. Will you kindly inform us if Brother Warde's scheme is intended to affect the present membership or only those who hereafter apply for membership.

As far as our branch has considered the matter, such a move would be decidedly unpopular in any form.

Yours fraternally,
L. DRAGO, Fin. Sec.

L. DRAGO, Fin. Sec.

North Bay, Ont., March 9, 1894.

Ed. Catholic Record: Dear Sir and Bro—
I have followed with lively interest the discussion going on in the columns of your paper with reference to the ama of your paper with the proposed to the society. The
constitution that the changes proposed are
for the general benefit of the society. The
constitution that the changes proposed are
for the general benefit of the society. The
amendments proposed by our Toronto brothers will, if adopted, make it very difficult to
spread the association amongst our people.
The laboring classes—those that we are asked to discriminate against—compose the
bone and sinew of our C. M. B. A. As an
humble worker in the ranks, I may be permitted to give my experience in the difficult
work of organization, and that is, that in
variably our best risks and best members
are taken from the classes referred to. No,
brothers, do not discriminate against the
poor man; let us be Catholic in spirit as well
as in name. If the applicant is a h-althy
man and of good moral character, let us welcome him to our ranks, even though his
calling is a lowly one. After all, how much
longer does the doctor, the lawyer or the
man at his desk live than the employe of the
railway, the steamboat or others of the socalled hazardous occupations? Rather let
us see to it that all good, healthy Catholic
men in this "Canaca of ours" become enrolled under our banner. If the brothers
who labor with such pains and earnestness
to the cover defects in our constitution and
far more largely beneficial. There are hundreds of planting the second be to my mind,
far more largely benefi

Waterloo, March 12, 1894.

Waterloo, March 12, 1894.

Dear Sir and Bro.—At the last reguar meeting of Branch 101, held Feb. 27, the question of grading or classifying the members, as proposed by Branch 16, Toronto, was very fully discussed, and on a vote being taken it was overwhe mingly defeated, the concensus of opinion being almost wholly against any change in the present mode of cassification.

John Bierschbach, Rec. Sec.

John Bierschbach, Rec. Sec.

The following resolution was passed at the last regular meeting of Branch 23, Seaforth:
This branch is of the opinion that the interests of the association would be better served by holding fewer conventions of the Grand Council or by decreasing the number of delegates to a convention. This branch is also of the opinion that, especially in consideration of the great expense to which the association has been put by separation, and, secondly, as a matter of principle, the Grand Council should convene at a place centrally located and consider the holding of a convention on the outskirts of membership territory, unbusiness-like, and not in accordance with the custom of well regulated and powerful societies—even in the face of the plea that such a step might advertise the association and increase the membership.

Charitable Anymark

## Charitable Appeals.

Charitable Appeals.

Dear Sir and Brother—If our grand association is to be for our membership among the laboring classes the cheap one its ionnders intended, so that no father of a family need leave his wife and orphans dependent upon the gold charity of the world, our Grand Trustees should be very cautious about examining closely any appeals that may come before them.

My reason for writing upon this subject is that many oranches think it members' properties are destroyed by fire, or their vessels at sea nappen to be lost and that they

are not insured, the entire branches should be appealed to for aid in such cases.

To this, as one memb-rof the association, I respectfully demur. We never cialmed to run a fire or mar ne insurance company, and it is most untair to ask members for aid at uch a time.

If a member is deprived of his health for a long period, and not able to earn a livelihood for those dependent upon him, and after his own branch has aided all it could, this class of cases might deserve consideration; or, if deprived of reason, lost a leg or an arm, or was incapacitated in any other such manner, so as really to be a case for charity, I am satisfied the amounts raised for such would be large.

But where a member has his health, and only loses his property through not insuring the same, he is no more an object for charity than thousands of other members who never owned such.

The average member has all he can do these times to make both ends meet, but would be early give to any of the class of cases above mentioned.

Trusting branches will all be careful in the kind of appeals they send out, and keep down their number, even if any branch or member has the right to refuse, and that the Grand Trustees will act with caution, I remain traternally, OBSERVER.

belt of timber about eighteen miles south of Killarney.

It was the county town some years ago, but now the new town of Rolla, seven miles distant, has taken the lead.

St. John is the terminus of the N. P. Railway, and it is expected that the railway will be extended across the boundary to the extensive coal fields of Souris at an early date. Our visit being completed, we bade farewell to Father Bachand and started for Killarney and arrived there in time to take

the train for Deloraine, well pleased with our

JOY IN TWO HOMES. - A GENUINE SENSATION IN GREY COUNTY.

How Baby was Saved, and how a Young Lady Regained Health after Doctors and Friends had Given up Hope—Grateful Parents Speak for the Benefit of Other Sufferers.

From The Collingwood Enterprise

may where the work is bridged or colorated the same in it do mode another to colorate and the same in the of mode another to colorate and the same in the of mode another to colorate and the same in the of mode another to colorate and the same in the of mode another to colorate and the same in the of same and out and a section of the same in the same in

TORONTO,

March 15.—Butchers' Cattle—Prices were off about 10 per lb., extra choice pickled bringing 312 at the outside. Choice loads sold for \$4.10 to \$3.50, good loads from \$3.15 to \$3.30 and inferiors to medium from \$2.50 up to \$8.30 and inferiors to medium from \$2.50 up to \$8.30 and inferiors to the state of \$1.00 to \$1.00 up to \$1.00 u

22.55 to \$1.08 stors sows at \$3.55 to \$4 and stags at \$22.55 to \$3. Lambs.—Prices were about \$10 at \$10 easier. Some nice grain fed lambs \$3.64 at \$10 easier. Some nice grain fed lambs \$3.64 at \$10 easier. Some store grain fed lambs \$3.65 at \$10 easier. Some store grain fed lambs \$3.65 at \$10 easier. Some store grain fed lambs \$3.65 at \$10 easier. Sold at \$10 easi

milkers sold at \$50 each and two at \$45. Inferiors to mediums were held at \$50 to \$40. Springers were quoted from \$30 to \$50. Springers were quoted from \$30 to \$50. East Buffalo, N. Y., March 15.—Gattle—Five cars; dull; weak.

Sheep and Lambs.—Best lambs, \$1 to \$4.60; no Canadas; good to fancy wethers. \$3.50 to \$4.25; fair to good sheep, \$3. to \$3.50; Canada sheep, good to choice, \$3.50 to \$4.50; Canada sheep, good to choice, \$5.50 to \$5.25; mediums and packers. \$5.10 to \$5.15; good to choice heavies, \$4.35 to \$5.65.

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 LINIMEN'T so relieved me that
I fell into a deep sleep and complete recovery
shortly followed.

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JOHN S. MCLEOD. Annapolis.

# the world over, endorso it;

babies and children like the taste of it. Weak mothers respond readily to its nourishing powers.

## Scott's Emulsion

the Cream of Cod-liver Oil, is the life of the blood, the maker of sound flesh, solid bones and lung tissue, and the very essence of nourishment.

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MR. O. LABELLE WILL OPEN A FIRST-M Class Merchant Tatioring establishment on Richmond Street, next door to the Richmond 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. Satisfaction guaranteed.

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WE HAVE RECEIVED A SUPPLY of BENZIGER'S HOME ANNUAL, a delightful book for the Catholic fireside, Price 25c. free by mail. By the dozen \$2.00. Address, ThOS. COFFEY, Catholic Record Office, London, Ont.

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ESTABLISHED 1864. Subscribed Capital, - \$2,500,000 Paid up Capital, - - 1,300,000 Reservo Fund, - - 626,000

J. W. LITTLE, President JOHN BEATTLE, Vice-President DEPOSITS of \$1 and upwards received at highest current rates.

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DEBENTURES issued, payable in Can-ada or in England. Executors and trus-tees are authorized by law to invest in the debentures of this company. MONEY LOANED on mortgages of resi MORTGAGES purchased.

G. A. SOMERVILLE,

MRS. SHEPHERD in thy sheet form the letter written the letter written the letter written with the letter written with the letter written with the letter written with the letter written with the letter written with the letter with the lette

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