

THE C. M. B. A.

Halifax, N. S., Feb. 15, 1915. To the Grand President and Grand Officers, C. M. B. A.:

Dear Sir and Brothers: PREAMBLE Taking advantage of the extended time given before the enforcement of the new rates and option, viz.:—July 15, the branches of Halifax and Dartmouth, namely:

Halifax Branch 132, Membership 800
Halifax Branch 190, " 308
Halifax Branch 244, " 90
Dartmouth Branch 208, " 60

Total 148 each appointed a committee of five members to consider the rates and options particularly as it applies to the old members.

This joint committee met on several occasions, and at one of its sessions had the pleasure of organizer James Brown's presence.

The matter of the rates having to be increased was considered by this committee as a necessity, and it also realizes that the Grand Executive are using their best efforts in the interest of the members and the welfare of the association.

The postponement of enforcing the rates until July, 1915, was "for further consideration and consulting the membership," hence this joint committee of twenty members desires to place before the Grand Executive some suggestions which in the opinion of this committee are practical and will alleviate greatly the burden which the members are called upon to bear, particularly the older ones.

Whereas the new rates which are to be enforced are very excessive and will entail a very great hardship on the members, particularly those sixty years of age and over, and whose earning power has decreased with age, and in many cases will be unable to meet the demand.

And whereas Table No. 1 option is entirely out of the question for the older members as it reads now, viz, that the rate will be at the age attained July, 1915.

Therefore resolved that in the opinion of this committee that if the No. 1, option could be made to read that the members' rates will be at age of entry into the Association, provided such amount would not be lower than the amounts as at present paid, in such cases the larger amount be retained, then the great difficulty would be overcome and no hardship would be placed on the older members.

This committee considers option No. 2 the most favorable for both association and members. For the association because it will be a means of reducing the deficit, and for the members because the rates will bear the age of entry and not at that attained in July 1915; provided that a fund could be created to reduce the liens of each member's policies now.

Further resolved that in the opinion of this committee the Grand Executive be empowered to create this fund for the purpose above stated, and suggest that the revenue be obtained from the following sources:

1st. That the "Per Capita Tax" be increased to 15 cents per member, or \$1.80 per member per year, and the balance 60 cents of that tax be applied to this fund.

2nd. That the Grand Executive place a part of the earnings of the investments of the association into this fund—we would suggest one-third.

3rd. That the interest of 4 per cent, which the members will pay on the amounts of their liens be also applied to this fund.

4th. That in case this fund be created, that it first be applied to wipe out the liens of the members who are sixty years old and over and then to work back to the other members' liens automatically until all liens are wiped out.

In this way a very large amount would be raised every year and in such a way that it would not be a tax or burden on the individual member; the sum total of the fund to be used in reducing the liens of each policy yearly.

The committee is also of the opinion that this scheme would be the means of tiding over this crisis and would stimulate the members to greater energy and zeal for the welfare of the association. Also suggest that at this trying period in the history of our association that the very best and strictest economy be pursued by the Grand Executive and also by the Branches, and the balance each year, if any, could also be placed in the fund referred to above; also, this committee is strongly opposed to a convention being called to discuss the adoption of the new rates, for the following reasons:

a.—It will be a large, useless expense, and no better results will be obtained;
b.—The last convention gave the Grand Executive the necessary power to increase the rate if necessary compelled;

c.—That the matter of the rates, being of such vital importance to the welfare of the Association, can be better considered by a small Grand Executive than by an unwieldy convention. (Signed) JAS. KLING, President Br. 132. J. W. DYER, President Br. 160. W. S. FULTZ, President Br. 244. JAS. P. DEVAN, Pres. Br. 208. G. E. GRANVILLE, Chancellor Br. 132. JAS. J. BELLEW, Fin. Sec. Br. 160. (Signed) GNO. YERDI, Chancellor Branch 160, Chairman Committee. J. W. DYER, President Branch 160, Secretary of Committee.

BUILT FOR YEARS

This is not an organ simply built to sell. A

Karn Church Organ

built to-day will give equal satisfaction years hence. Is not that the kind you want for your church? Let us estimate for you.

The Karn-Morris Piano & Organ Co., Limited Head Office, Woodstock, Ont. Factories, Woodstock and Listowel

DEATH OF HON. DR. MICHAEL SULLIVAN

On the 26th of January, 1915, there passed to rest the Honorable Michael Sullivan, M. D. In his death Kingston loses a most valuable citizen, the medical profession one of the most brilliant leaders of his day, and the Catholic Church one of her most loyal sons.

For nearly half a century, in the various spheres in which he moved—in the Municipal Government of the city he loved so well, in the practice of his profession, in professional work at the medical school, and in the broad arena of statesmanship in the Federal Parliament of Canada—he nobly performed his part.

For nearly half a century he moved in the limelight of public life, admired, respected and loved. During the past decade he lived in partial retirement, but his fellow-citizens did not forget that in their midst there dwelt one who had borne the burden and the heat "of an arduous life, always with honor to himself and for the amelioration of his fellowmen. How could they forget him—those who had experienced his professional skill, and their names were legion; those who had been so fortunate as to be students under him, and whom he made his friends; those who in one way or another, had received kindness at his hands? For that cheery spirit and optimistic outlook upon life, which was his, reacted upon those with whom he came in contact, and made them happier and better.

His educational attainments were exceptional, and the diversity of subjects upon which he could discourse with facility, always astonished those who had the happiness to hear him. He loved the classics, and often asserted that a knowledge of them comprised the fundamentals of a good education, and surely few will deny the contention. To his mind a knowledge of the classics was the proper preparation for the study of medicine, or in fact, of any profession.

As a speaker he was always the delight of his audience. He possessed the proverbial Irish wit in its best and fullest sense, but his speeches, sparkling as they were with humor, always revealed the breadth of his knowledge and the great variety of subjects with which he was familiar. Fitting, indeed, were the honors paid to him at his obsequies by the university and by his medical brethren, the majority of whom had been at some time his students. The presence of representatives from the medical schools of Toronto and McGill, and from the Royal College of Physicians and Surgeons of Ontario of which he was an ex-President, testified to the broad extent of his influence in the medical life of Canada. All were inspired with but one purpose—to show respect to his memory.

But far above all the gifts with which he was endowed, we should thank the Giver of all good gifts, Who gave him the gift of faith. His faith was perfect, and his example in this respect was a beacon light to all his fellow-Catholics. It seems to us that the really great ones of the earth God crowns with His greatest gift, the gift of faith. Without it they are poor and small, indeed, much more to be pitied than the humblest laborer, whose soul is filled with the vision of his soul's immortality. The illustrious Pasteur has told us, near the end of his life, after all his years of study and the accomplishment of discoveries in medicine which had made his name immortal, that what he longed for and trusted he possessed, was "the faith of a simple Breton peasant." The really great ones appreciate the only thing in life, which is worth while. Such was the faith of the Honorable Michael Sullivan. No Catholic was "more loyal in the following of his Lord."

"Eternal rest grant unto him, O Lord, And let perpetual light shine upon him." To his family we respectfully extend our condolences in their bereavement.—The Canadian Freeman.

"Out of the fulness of the heart the mouth speaketh." It is hard to believe that a man has a clean, sound Catholic heart if his mouth is constantly foul with indecent "funny" stories.

NEW YEAR MESSAGES

Among the New Year messages from leaders at home and abroad published by the Daily Chronicle, are some from well-known Irishmen. Cardinal Logue says: "I wish the British nation success, prosperity and a triumphant end of this lamentable war." The following is from the Most Rev. Dr. Crozier: "My message is in the words of King David's greatest general, 'Be of good courage and let us play the man, for our people and for the cities of our God and the Lord. Do that which seemeth to Him good.'" The message of the Marquis of Aberdeen is: "Watchman what of the night? The morning cometh."

SHAMROCKS

We have on hand about 200 gross of shamrocks, and while they last will sell them at \$1.25 a gross. Easter Lilies, 40 cents a dozen. Iris Lily, 40 cents a dozen. Apple Blossom Sprays, 40 cents a dozen. Violet Bunches, 40 cents a dozen. White Chrysanthemums, 40 cents a dozen. Carnations, 15 cents a dozen. White American Beauty Roses, 40 cents a dozen. You may have flowers in any colors. A large White Floral Bell given free with a \$2 order or over. Write Brantford Artificial Flower Co., Brantford, Ont.

THE TABLET FUND

Toronto, Feb. 15, 1915. Editor CATHOLIC RECORD: I thank you for giving space to the Appeal for the Tablet Fund for the Relief of the Belgians. So far I have received because of this appeal:

- Previously acknowledged.....\$110 87
Anna L. Cameron, Cornwall..... 5 00
Mrs Mary Owens, Eganville..... 6 00
Lelia Gorman, Ottawa..... 1 00
Angela McDonald, Ottawa..... 1 00
Mr. J. Meagher, Manotick..... 2 00
A Friend, Riga, Saek..... 2 00
Rev. J. J. Gehl, Formosa, Ont. 56 15
Mr. E. F. Ryan, Sleeman, Ont. 1 00

If you would be good enough to acknowledge publicly these amounts in the columns of the RECORD I would be very grateful.

Respectfully yours, W. E. BLAKE, 93 Pembroke St.

DIED

SWIFT.—In Stratford, Ont., Feb. 8th, 1915, Thomas M. Swift, aged twenty years and four months. May his soul rest in peace!

MCMAMARA.—At Edmonton, Alberta, on Feb. 8, 1915, Mr. Daniel J. Mc-Namara, Barrister, aged forty-one years. May his soul rest in peace!

O'LOUGHLIN.—In Perth, on Feb. 13th, 1915, Martin O'Loughlin, aged eighty-eight years. May his soul rest in peace!

TEACHERS WANTED

A QUALIFIED NORMAL TRAINED CATHOLIC teacher for separate school. Duties beginning after Christmas holidays. Apply stating salary, to W. Ryan, Box 23, Chatham, Ont. 1887-2

TEACHER WANTED, HOLDING FIRST OR second class normal professional certificate for Separate School Section No. 1, Glengie, Grey county. Duties to commence March 1st, or April 12th, 1915. Applicants state salary, experience, qualification and nearest telephone office. Apply to Frank Meagher, Sec.-Treas., R. R. No. 6, Markdale Ont. 1897-2

TEACHER WANTED, HOLDING FIRST OR second class certificate, for Catholic school, Fort Williams, Ont. Salary \$700 per year. Duties to commence March 1st. Apply to G. P. Smith, Sec., 114 Simpson street, Fort Williams, Ont. 1893-4t.

NURSING PROFESSION

THERE ARE SEVERAL VACANCIES IN the training school for young ladies who wish to study the profession of nursing. Apply to Sisters of Charity, Good Samaritan Hospital, Suffern, N. Y. 1897-3

FARMS FOR SALE

EXECUTORS SALE OF STOCK AND GRAIN farm, in Oxford county, 333 acres clay loam; solid red brick house, basement barn 90x40; cement bog pen 30x30; cement silo 14x15; near town, villages, depots, schools, churches, creameries, condensing (Borden) hydro power, telephone and rural mail installed. Within easy driving distance of three Catholic churches. Write for printed description and price to J. J. McNally, executor, Otterville, Ont., R. R. No. 1. 1897-4

"POULTRY AND LIVESTOCK"

FREE WE WILL GIVE FREE TO ANY person interested in stock or poultry, one of our 80 page illustrated books on how to feed, how to build, ten houses; tells the common diseases of poultry and stock with remedies for same; tells how to cure roup in fowls; also how to build out Royal Purple Stock and Poultry foods and remedies Write W. A. Jenkins, Mfg. Co., London, Canada."

CHILDREN FOR ADOPTION

THE FOLLOWING NUMBER OF CHILDREN are available for placement in foster homes: Boys, aged 2, 3, 4, 5, four aged 6, two aged 7, three aged 8, one 9 and one 10. Girls: two aged 3, one aged 5, 6, 7, 8, and three aged 9. These children are all wards of the Children's Aid Society and are awaiting placement at the Shelters and Catholic Orphanages in the Province. Applications will be received by Wm. O'Connor, Inspector, Department of Neglected and Dependent Children, Parliament Buildings, Toronto, Ont. 1897-4

POSITION WANTED POSITION AS PRIEST'S HOUSEKEEPER wanted by a thoroughly practical person. Can furnish the best references. Address Box 7, Catholic Record, London, Ont. 1896-3

LADY WISHES A POSITION AS HOUSE-keeper for gentleman. Good plain cook. Address Box U, CATHOLIC RECORD. 1898-2

J. J. M. Landy

EVERYTHING IN Catholic Church Supplies Why not equip your Altar Boys with new Cassettes and Surplices for Easter?

Also booking orders for PALM FOR PALM SUNDAY AT 405 YONGE ST. Long Distance Phones Main 8555 and 5499 College 462 Toronto, Ont

Beautiful St. Patrick's Day Souvenir

A Picture For Every Irish Canadian Home Centrepiece contains beautiful photograph of old Irish House of Parliament, and surrounding it are life like portraits of J. E. Redmond, J. Dillon, Joseph Devlin, Daniel O'Connell, Michael Davitt, Henry Grafton, Charles Stewart Parnell, W. E. Gladstone, and H. H. Asquith. Picture is 12 inches by 16 in. mounted on embossed paper, beautifully finished in six colors, and is imported direct from Ireland. Mailed free to any part of Canada and the United States on receipt of money-order for 50 cents. AGENTS WANTED.

T. J. MCKENNA 261 Grove St. Jersey City, N. J.

Begin the New Year Aright

BY PLACING a policy on your life for the protection of your family.

NO OTHER SECURITY can approach a life insurance policy in a sound company.

IN NO OTHER WAY can you make sure that a fixed sum will be available at your death.

THE ANNUAL COST will be trifling compared with the benefit. You can provide for it out of the odds-and-ends which you spend every year.

THIS WILL BE taking a definite, practical step towards making 1915 a better year for yourself and those dependent on you.

WRITE US ABOUT IT.

The Capital Life Assurance Company of Canada

Head Office Ottawa

WAR SPECIAL POST CARDS

ALL THE RAGE NOW Boys! Girls! Make Big Money

Our Post Cards sell themselves at 3 for 5c. You just hand them out and take the money. ONE BOY HAS CLEARED OVER \$200.00 selling our cards. Lots have sold over \$100.00 worth. A GIRL SOLD \$10.00

WORTH IN AN HOUR AND A HALF. Our War Cards go like wild-fire. Patriotic Cards, Battleships, War Cartoons, etc., etc., also Easter Cards, Birthday and Greeting Cards, Scenery, Studies of Children, etc., etc.; hundreds of kinds, all the latest and best, and fastest selling.

DON'T SEND ONE CENT IN ADVANCE. We trust the readers of the Catholic Record with our Cards. Just say you will do your best; YOU CAN'T HELP SUCCEEDING. SEE WHAT YOU GET: We send you \$1.00 worth to start with. You sell these, and keep \$1.20 and send me \$1.80; or if you send us the whole \$3.00 we will send you \$1.00 worth of Cards, which you sell and we keep the \$3.00. DID YOU EVER HEAR OF AN EASIER WAY TO MAKE MONEY? Almost the finding it! For our Cards sell like hot cakes. Don't forget, "THE EARLY BIRD GETS THE WORM." Order today!

The Gold Medal Card Co. Dept. RE Toronto, Ont. OHMND EAST

Pope Benedict's Prayer For Peace

We are now in a position to supply the official prayer for peace issued by His Holiness, at the following prices: 250, 75c.; 500, \$1.00; 1,000, \$1.85. Postpaid on receipt of price. EVERY PARISH SHOULD HAVE A SUPPLY

The Catholic Record

LONDON, CANADA

To Our Mutual Friends

WE have in force to-day over fifty-four thousand policies, on the lives of about forty-four thousand members. The homes we represent are to-day protected against the contingency of death to the extent of \$94,477,360.

Each member should endeavor to induce at least one friend to join the society during 1915. Why not?

It is our Company. We are interested in its expansion. We know it is a privilege to be one of its members.

We could not do a friend or neighbor a greater favor than to induce him to take a policy in THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA WATERLOO, ONTARIO

Begin the New Year Aright

BY PLACING a policy on your life for the protection of your family.

NO OTHER SECURITY can approach a life insurance policy in a sound company.

IN NO OTHER WAY can you make sure that a fixed sum will be available at your death.

THE ANNUAL COST will be trifling compared with the benefit. You can provide for it out of the odds-and-ends which you spend every year.

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The Gold Medal Card Co. Dept. RE Toronto, Ont. OHMND EAST

C. M. B. A. Branch No. 4, London

Meets on the 2nd and 4th Thursday of every month at eight o'clock at their Rooms, St. Peter's Parish Hall, Richmond Street. Frank Smith, President.

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Send for catalog. Our bells made of selected Copper and Brass India Tin. Persons for full list of prices, volume and durability. Guaranteed. E. W. VANHOZEN CO., Prop's Bells and Chimes (Ink 1887), 602 E. Grand St., CHICAGO, ILL.

MEMORIAL WINDOWS STAINED GLASS

LYON GLASS CO.

CAPITAL LIFE Assurance Company

THIRD ANNUAL REPORT

BALANCE SHEET

Table with columns for LIABILITIES and ASSETS. Total assets: \$239,695.25

CASH ACCOUNT

Table with columns for RECEIPTS and DISBURSEMENTS. Total receipts: \$269,954.20

ASSETS: The following summary shows the distribution of total assets at December 31st, 1914: Municipal Bonds, 138,425.91 (57.8 per cent); Mortgages on Freeholds, 59,800.00 (25.0 per cent); Cash on hand and in Banks, 19,709.87 (8.2 per cent); Uncollected Premiums (Net), 13,983.40 (5.8 per cent); Policy Loans and Miscellaneous, 7,776.07 (3.2 per cent).

RATE OF INTEREST EARNED—6.18 per cent. RESERVE: The net Reserve Fund (\$84,727) is \$7,730 in excess of the requirements by the Dominion Government Standard.

SURPLUS: Total surplus security for Policyholders (Company's Standard)—\$189,238. INSURANCE IN FORCE—\$2,512,980

BOARD OF DIRECTORS

- President: M. J. O'BRIEN, Esq., Renfrew and Montreal
Vice-Presidents: L. N. POULIN, Esq., Ottawa; J. J. LYONS, Esq., Ottawa
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OFFICERS: A. E. CORRIGAN, Managing Director; M. D. GRANT, Secretary; E. NEWTON JORY, Supt. of Agencies; DR. B. G. CONNOLLY, Medical Referee

The Dominion Life Assurance Company

26th Year - 31st December, 1914

"The Best Insurance at Lowest Net Cost"

Steady, Substantial Progress the True Test of Merit

Table showing Assets, Surplus, and Business in Force from 1894 to 1914. 1914: Assets 3,738,938.81; Surplus 776,574.45; Business in Force 16,624,584

TOTAL PAYMENTS TO POLICYHOLDERS INCREASED BY 36%, due to high interest earnings—low mortality—decreased expense rates. These three main sources of profits enabled the Dominion Life to pay

Unexcelled Profits to Policyholders INTEREST RATE 8.22 PER CENT.

EVIDENCE FROM THE FRONT: "Your cheque for \$2,594.97 received. I find that this means a return to me of \$231.69 for every \$100.00 invested with your company. To receive my premiums back with compound interest at the rate of 4 1/2%, and insurance protection in addition, is certainly exceptionally gratifying." Policy No. 6.

SPECIAL SECTION FOR ABSTAINERS

Head Office: Waterloo, Ontario

Advertisement for Alabastine wall paper. Includes text: "The House Beautiful is the House Sanitary when Alabastine is applied to the walls. This beautiful modern flat-toned wall finish is sparkling alabaster rock, ground to a fine-grain powder. It has natural antiseptic qualities that destroy disease germs and banish vermin. Alabastine can be put on by anyone, skilled or unskilled. Painters and decorators like to use it because of the pleasing effects obtained and all-round satisfaction it gives. Modern standards of taste require soft, flat tones—that walls constitute what they are intended for, suitable backgrounds. Here Alabastine is ideal and gives results superior to the most expensive methods at far less cost. We furnish users of Alabastine with complete plans of interior decoration and stencils, free. Our artists also advise individually when desired, without charge. Let us tell you more about Alabastine. Just send a postcard with your name and address and we will mail you our booklet 'Modern Wall Decoration' free. Do it to-day." The Alabastine Co., Ltd. Paris, Ontario CHURCH'S Cold Water Alabastine