C. M. B. A.

Assessment No. 6 was issued on the 5 h inst. It calls for the payment of 25 beneficiaries: 10 in New York State; 8 in Pennsylvania; 3 in Micoigan; 1 in Ohio, and 3 in Canada.

Important Letter from the Grand President.

The following circular from the Grand President is now being sent out to branches for consideration:

To the Members of the Catholic Mutual Benefit Association in Canada:

DEAR BROTHERS—At last the time has come when I am able to place before you a true picture of the relations at present existing between the Supreme Council and the Grand Council of Canada, our standing with respect to that Council, how far the wishes of your representatives at the Montreal convention have been carried out, how far the desires and hopes of the large majority of the Canadian members of the association have been realized, and the conclusions to which I have come, after a calm and dispassionate consideration of every question and every detail affecting the welfare of the association in Canada and our relations with our Brothers of the States.

To do all this it will be necessary to go somewhat into detail. For your convenience, and to make things perfectly clear, matters will be taken up in regular order. And I ask from you, Brothers, a careful consideration of the topics I shall place before you.

In the Montreal convention your representatives, by an almost unanimous vote, decided in favor of a separate beneficiary jurisdiction for Canada. This simply means the collection and payment of our own beneficiaries by our own Grand Council, without the agency of the Supreme Council.

The arguments introduced in favor of the scheme are briefly these:

Since the formation of the Grand Council of Canada, in 1880, up to this date, we paid the Supreme Council $388,220 beneficiary money. During the same period the Supreme Council paid $358 000 to the heirs of deceased members in Canada, leaving $30,220 paid to the Supreme Council, by Canada, more than was received back in the same time; and other Grand Councils in the association have had a like experience.

All remittances from Canada to the Supreme Council must be made by New York draft, as that council will not accept our Canadian money at par, thus necessitating our paying one quarter per cent. out of our general fund to purchase these drafts. This item alone will now amount to $250 per annum, and a total of $970 since our council was organized. In addition to this the Supreme Council pays the beneficiaries of deceased members in Canada by New York drafts, and the party receiving this draft has, generally, to pay one-eighth per cent. for exchange, causing a loss of $2 50 for every $2,000 beneficiary draft, which cannot be cashed at par. This loss now amounts to about $1 000 per annum; and a total of, say, $430 since our council was organized. These exchanges of New York drafts, a total of, say, $1,400 to date, and amounting now to about $350 per annum, could be saved to our people had we separate beneficiary jurisdiction.

The Canadian sections of nearly all the co-operative life-assurance associations doing business in Canada, and having their head offices in the United States, are seeking a separate beneficiary, not just the kind we have been asking for, but a modified form such as is now enjoyed by the Ancient Order of United Workmen, and which will be explained later in this circular. This is owing, chiefly, to the difference between the death rate in Canada and in some sections of the United States. The experience of all such associations is, that the death rate in portions of the United States is much higher than in Canada; and such is the experience of the C. M. B. A.—its death rate in Canada being about 7 per 1 000, while its death rate in New York State is about 11 per 1,000.

The position of the Ancient Order of United Workmen in Canada to-day is a strong proof of the benefits to be derived from having a separate beneficiary for Canada. When this society was granted a separate beneficiary jurisdiction in 1881 it had only 5,841 members in Canada. It has now a membership in Canada of over 22 500. Its assements in Canada in 1890 numbered 14, while in New York State they numbered 23; and this State had to call on the Supreme Lodge of the A. O. U. W. for $138 586 to make up deficiencies. The maximum number of assessments now assigned to the A. O U. W. in Canada is 20, while in New York State the maximum is 26; and the average maximum in the States where we have Grand Councils organized is 30 38.

At three successive conventions of the Grand Council of Canada of the C. M. B. A. our branch representatives, by resolution, instructed the council to petition the Supreme Council for a separate beneficiary for Canada. In 1889, out of 105 branches then in Canada, 99 adopted resolutions in favor of a separate beneficiary, and, in 1890 at a convention the most representative ever held for our association, the officers and branch representatives were almost unanimous in favor of a separate beneficiary for Canada.

Our rapid increase in number of branches is in some measure due to the fact that we in Canada looked forward to the obtaining of separate beneficiary. The constitution governing us warranted our asking for this; and a compliance on the part of the Supreme Council with our just and constitutional request was certainly expected.

The principal objections urged against this are:

(1) The fraternal relations existing between us and our Brothers of the other Grand Councils—the great benefit of which fraternity to those Brothers who cross the border to one side or the other, we all concede—would be impaired, if not totally destroyed.

(2) We would be deprived of the social and pecuniary advantages of withdrawal and visiting cards.

(3) Although the present state of money relations between us shows that we would, at present, be better off financially with a separate beneficiary jurisdiction, this may not continue; and besides this, in the event of an epidemic or sudden excessive call on our resources for any cause we would be entirely without assistance from outside sources.

(4) A refusal on our part to pay our share of the beneficiaries of those sections of the association which might from time to time have the misfortune to have a large number of deaths was an almost total abandonment of the fundamental principles of mutuality and charity which are the bulwarks of our association, and consequently contrary to the spirit and the letter of our constitution, and a violation of the contract with each and every one of the members of the other Grand Councils.

(5) The loss to each Canadian member of the small sum paid annually to make up for the increased death rate in the other Grand Councils was more than compensated by advantages referred to before.

(6) Separate beneficiary meant, in the near future, total separation; and it is better to spend the small sum mentioned than to be shut out from intercourse with the American brotherhood.

To this the advocates of separate beneficiary reply:

(1) It is not sought to totally sever the fraternal connection. The acceptance of and obedience to the constitution and by laws issued by the Supreme Council, the payment of our contribution from the per capita tax, the uninterrupted exchange of withdrawal and visiting cards—all would keep up the fraternal relation with our American brothers just as strong as it is now.

(2) Ten years are long enough to show what we may expect in Canada as to proportion of deaths, and to justify our conclusions on the financial aspect of the question. And although assessments Nos. 4 and 5, issued this year, show a remarkable increase in Canadian deaths, this is an isolated instance, and does not in any way interfere with the general theory here laid down.

(3) If the C. M. B. A. in Canada were composed exclusively of well-to-do members they might overlook the payment of more than the Canadian rate of mortality obliges them to pay. But as a large proportion of the Canadian members of the association are workingmen, who cannot afford for the sake of fraternal feeling to pay, every year, a much greater amount than they, in justice, should pay, if the assessments on them were levied according to the rate of mortality in Canada, the "fraternal" obligation brings with it a serious burden. Last year there were 131 expulsions in Canada; and nearly all those were for non-payment of sums ranging from $3 to $7. Those members would have at least that much less to pay were we in Canada not connected financially with the United States brotherhood, and therefore would not have been expelled.

The petition of the Grand Council of Canada for a separate beneficiary jurisdiction was presented in due time and form to the Supreme Council by the Canadian representatives to that council. Not alone was the prayer of the petition refused by the Supreme Council; but, illegally, that council struck out from the constitution and by-laws the clause giving them power to grant it. Not wishing to act on mere newspaper reports of the doings of the convention, I waited for the issue of the official minutes to confirm or contradict the statement made in the papers that this illegal act was accomplished. The official minutes and the constitution itself, since issued, show that the report was only too true.

I at once called the attention of the Supreme President to this unconstitutional act. The Supreme President, in answer, acknowledged that he doubted the legality of removing the clause from the constitution; but he wished to consult the Supreme Committee on Laws—one of whom had already expressed his dissent from the action of the Supreme Council. Thus matters rested until a proposal came from the Supreme President that a joint conference of the Supreme and Grand Executive Boards be held in Toronto on the 25th February for the purpose of a friendly discussion on the points of difference between the Canada Grand Council and Supreme Council.

The joint conference was held in Toronto on February 25th, and the case of Canada was presented to the Supreme Board of Trustees. It was urged by us that in petitioning for separate beneficiary we were only seeking justice at the hands of the supreme body and only asking for what the constitution as at present framed gave us the right to expect, when almost unanimously requested. But this contention did not meet with the approval of that body—on the ground that they know better than Canadians what is best for Canadian interests.

The illegal action of the Supreme Council in striking out the clause referred to before, was next taken up; and, through the Supreme Legal Adviser, who was present at the meeting, the Supreme Council has at last acknowledged its wrong doing in removing the clause relating to a separate beneficiary jurisdiction—a very important admission.

The great principle of brotherhood was strongly urged by the Supreme Trustees; and they found fault with Canada for objecting to pay the amount she annually pays to the Supreme Council over and above the amount she would pay had she a separate beneficiary jurisdiction. This objection on the part of Canada was styled "unbrotherly." It may be asked, is it not just as unbrotherly for any other Grand Council to take this excess?

At the last Supreme Council Convention it was announced that at the next convention of that council the constitution would be so changed as to oblige every Grand Council to invest the Reserve Fund in the name of "The Supreme Council of the C M. B. A." thus giving the Supreme Council sole control over this fund. This is another matter that should receive the serious attention of the brotherhood. In justice to the Supreme Council, it is but right to say the Supreme Legal Adviser stated that it is not the intention of that council to remove this fund from Canada, or to interfere with it or its investment in any way other than to give them the power "to follow it into Canada," as he expressed it, and claim as a right a certain portion of it whenever the increase in assessments warranted a call upon it.

This is, in brief, Brothers, a true statement of how matters stand at present. Four courses are now open to us:

(1) To go on as we are now, without a separate beneficiary of any kind, with the results mentioned herein before.

(2) To renew our application for a complete separate beneficiary—that is to say, we collect assessments from our own membership only; and pay only our own death claims. This proposition has been before you so often that you are thoroughly acquainted with it.

(3) To petition for a limited separate beneficiary for all Grand Councils, similar to that enjoyed by the Ancient Order of United Workmen, the plan of which is as follows:

At the end of every three years a computation is made showing the average number of assessments for a year that would be required in each Grand Council to meet the deaths which occurred in that council during the preceding five years. To this number seven is added, and the total thus found denotes the maximum number of assessments each Grand Council would be liable to be called upon to pay during each of the next three years, before it would be entitled to relief from the whole society.

To illustrate—At last meeting of the Supreme Lodge A. O. U. W. it was found that the average number of assessments paid during the five preceding years by Ontario Grand Lodge was 13; Michigan, 15; New York, 19, and Pennsylvania, 20. To each of these numbers seven was added, thus making each of these Grand Lodges liable for all deaths occurring therein during each of the ensuing three years, to the extent of 20 assessments for Ontario, 22 for Michigan, 26 for New York, 27 for Pennsylvania.

If none of these lodges should require more than the maximum number of assessments thus allotted to them in any one of the three years then no further call could be made on the association, but if any one of them should in any year have a death rate that would more than exhaust its maximum number of assessments then it and all the other lodges would be liable to a general per capita assessment to meet the extra death rate in such lodge.

For instance, if in one of the three years Ontario required 19 assessments; Michigan 21; New York 23; Pennsylvania 26; and all other Grand Lodges were similarly within the maximum, no special assessment would be levied. But if Ontario required 23 assessments; Michigan 20; New York 30; Pennsylvania 25; then in this case Michigan and Pennsylvania being under the maximum would not require any relief, but Ontario, and New York having exceeded the maximum would be entitled to call upon all the other Grand Lodges to join with them in levying a general assessment to cover the three extra assessments for Ontario and four for New York.

Thus ample provision is made to prevent any jurisdiction from being oppressed by excessive calls which may from time to time occur as the result of epidemics or other causes.

There is also a provision that the lodge or lodges thus obtaining relief shall be required to pay it back to the extent of the difference between the amount actually required to pay their death claims and their maximum number of assessments during the following three years—that is to say, the Grand Lodge procuring relief will be required to assess its member for the maximum number of assessments during the three years following the one in which relief is so granted, and out of the moneys thus collected they will first pay all their death claims and the balance will be handed over to the Supreme Lodge to be distributed amongst the lodges who contributed the extra assessment.

In addition to this, provision is made that in no event can any member be called on to contribute more in any one year than $3 for this relief fund.

Instead of making special relief calls, as is now done by the A. O U. W, we may continue to accumulate our Reserve Fund, and out of this the relief calls may be paid.

It is for the branches to say, through their representatives at the next convention of the Grand Council of Canada, to be held in Hamilton next year, which of these three courses will be adopted; and in the event of once more agreeing to try the experiment of petitioning the Supreme Council for a separate beneficiary, which of the two schemes herein set forth will be demanded.

Of course, if the Supreme Council, after our thus having taken every legitimate means to secure from them what we consider is but right and fair, show a determination to ignore our petition, based on the decision of our branches, the only course then left us is total separation, and your representatives should be instructed to authorize the new executive board and officers to put this into effect immediately after the next meeting of the Supreme Council.

For myself, I am most sincerely desirous that it may not be necessary to adopt the latter course. I always have been, and always will be, anxious to preserve the fraternal relations now existing; but, at the same time, feeling that too large a share of the burdens of the association is being thrown on the shoulders of this and some of the other Grand Councils, it cannot be expected that we shall sit quietly by and submit to an inequitable distribution of liabilities for all time to come.

If, after all our efforts, the Supreme Council leaves us but one way out of the difficulty, that body, and not the Grand Council of Canada, will be to blame.

For the sake of harmony and fraternal courtesy, to afford plenty of time for calm and temperate discussion, and for weighing well the important issues set forth in this circular, to prevent hasty or injudicious action, and to respects all interests involved, I think it well to postpone the decisive step until after the convention of next year.

Brothers, the whole matter is now before you. I commend it to your most careful consideration.

Yours fraternally,
JOHN A. MACCABE,
Grand President.

Grand President's Office, Ottawa,
5th May, 1891.

Bro. McCabe's Letter.

The document which appears in this issue of the RECORD from the pen of our worthy Grand President will be read with interest by all the members. Since his assumption of that important office, it may with truth be said that Bro. McCabe's every act has been guided by a desire to do what he conceives to be best for the good of the association. The document is written in a calm and judicial style, every point raised by the contestants being spread out fairly and fully before the membership. We hope its contents will be carefully read and studied by all, and the question at issue discussed in a brotherly and amicable manner at the branch meetings.

There are some points to which we desire to direct attention, and which, we think, have been altogether overlooked. The course adopted by the Supreme Council proves conclusively that Canada's persistent demand for separate jurisdiction, or home rule, has been rated a bore. The clause justifying or permitting the application for this privilege has been deemed a sort of forbidden fruit. It was inserted for ornament and expunged on financial grounds by the councils having a high death rate. Up to 1888 the Pennsylvania section had a low death rate. At the supreme meeting in Cleveland in that year the members from that state fought hard for separate beneficiary, but New York, Michigan and Ohio combined to defeat the motion. From 1888 to 1890 the death rate of Pennsylvania increased very much, and at the Niagara Falls meeting last year its delegation concluded that the separate beneficiary principle was not a sound one.

As far as Canada is concerned it appeared to us that there are but two courses debatable or feasible—separate beneficiary or total separation. It would be better, we fancy, were the discussion narrowed down to these two points, and a final demand made at once for the first named privilege, and, in case of refusal, then the adoption of the latter course. In some regards the Canadians occupy a position not at all comfortable. We have at present in our own hands our own reserve fund money—over $14 000 This money, it must be remembered, can at any time be demanded by the supreme body and it has to be invested in their name. They are in a position to say to us: "We will not grant you separate beneficiary; we have told you so over and over again, and if you are not satisfied you may go away altogether; but if you leave us, you must hand over all that money." Were Canada to strike out for herself this would be a serious loss, no doubt. In leaving the matter to be dealt with by the Grand Council of 1892 we incline to the belief that the President, although acting, no doubt, from the very best motives, has not fully weighed the consequences. In that year the reserve fund will be nearly doubled, and the links of the chain that binds us will have become very much stronger. Our members may then be unwilling to make a sacrifice so great; a few years more will pass on, and the reserve fund will have assumed proportions that would render secession disastrous. The waiting principle is precisely what would best suit the opponents of separate beneficiary on both sides of the line.

It would be better, we think, were the Branches permitted to take definite action. If the great bulk of the membership decide in favor of separation, in case separate beneficiary is refused, let us start housekeeping ourselves. If the majority be the other way, then there should be an end to all further discussion.

Other Considerations.

It has been said that the question of the relations existing between the American and Canadian brothers was simply and solely separate beneficiary. This is without doubt the chief matter now claiming attention from our Canadian members, but there are other phases of the dispute well worthy of consideration also. Great prominence has been given the matter of "fraternal regard" and doubts expressed that were home rule given Canada this feeling on the part of our friends across the border would weaken if not die out altogether. It is a fact that those who put special value on this feature are mere theorists, or, rather, those who never had an opportunity of measuring the breadth and depth of the love entertained for us by the citizens of the United States who are C. M. B. A. men. Many years back at meetings of the Supreme Council in Buffalo, Detroit, London, Cleveland and Niagara Falls the Canadian delegates could not help feeling that they were amongst men of another nationality. True, we were Catholics and members of the same organization. We were allowed to express our view and cast our ballots, but when the time arrived for the distribution of honors, it became very plain that we were foreigners—strangers in a strange land. No Canadian has ever yet been deemed good enough for the Presidency, though the few Canadians who were allowed to qualify in the past ten years would, we think, any of them, have filled the office with as much distinction as many of those who are now Supreme Chancellors. The reason for this, we feel assured, was not so much a disinclination to elect this or that man, as a dislike to place at the top of the ladder a brother who owes allegiance to the maple leaf instead of to the star-spangled banner. Account for it how we will, this distrust existed, does exist and will exist. At the time of the Supreme meeting in London fifteen offices were in the gift of the President. *Not one* was given a Canadian. Since the law was changed, and all offices made elective, *two Canadians* have been permitted to occupy places on committees, having had, however, to qualify at Niagara Falls, by proclaiming unfriendliness towards the Grand Council of Canada. Furthermore, in the distribution of the scattering honors, the tail pieces, after the supreme meeting adjourned, the Supreme President made choice, with one exception, of those who were on unfriendly terms with our Grand Council—those whom the Canadian ballot had left without place or power in the apportionment of its offices.

We recollect very well one instance of the cold neglect with which we have been treated. At the supreme meeting in Detroit Bro. O'Neall, of Paris, one of the most respected and prominent laymen of the Province, was appointed a member of the Printing Committee. This is a very important committee, and much care had to be taken in the management and distribution of the work. During the two years which elapsed between the meeting in Detroit and that held in London, Brother O'Neall was not even once notified to take his place at the deliberations of the committee.

It has been claimed by many of the American brothers, and asserted by a few Canadians also, that it is wrong in principle that any of the members from this side of the line should seek office because they are Canadians. It makes a very pretty flourish to declare that we should be one compact body, governed by feelings of devotedness one to the other, ignoring boundary lines and all working unitedly for the common good. We are well accustomed to this mode of argument in this Protestant province of Ontario. Time and again we have been told that we should not seek place or power because we are Catholics. We do not seek office because we are Catholics. We do so because we are Canadians and we are sent adrift because we are Catholics. So far as nationality is concerned the same may be said of the treatment meted out to us by our American friends. We look for fair play because we are C M. B. A. men and we are left shivering in the cold because we are Canadians.

It may be said that the anti Canadian feeling reached its greatest height at the Cleveland meeting. On the last day, when business was nearly all transacted, an adjournment was made for dinner at 12 o'clock, all being requested to be on hand at 2 for the election of officers. Two o'clock came and no quorum appeared. Half past two was announced, and then a quarter to three; still no President—no Supreme Recorder—no Treasurer—no Committee on Laws, and still no quorum. At three o'clock the majority came in a body into the room. Brother Bulger, one of the American members, arose and protested against the scheme that had been carried out. He said he had been invited, but refused to join a number of members who organized a secret conclave, and, as the Americans put it, formed a *slate* and elected all the officers in a room in the hotel before they came to the meeting. He denounced in scathing terms the introduction of this pernicious system into C. M. B A work, and expressed the belief that much mischief would result therefrom. His protest, was, however, useless, and, one after another, *slate* officers were elected, until, towards the close, shame came to the rescue and two Canadians were permitted by very close voting to occupy places on committees. The Niagara Falls meeting was another chapter exactly similar, so far as Canada was concerned. The same two brothers, to whom we have already referred, still hold places at the foot of the class, while the Canadian delegates, who were sent to represent Canada's hopes and aspirations, were punished for their loyalty, having experienced an arctic coldness so far as honors were concerned.

So much for the "fraternity" argument. In ten years we have paid $30,000 for fraternity, and the goods were never delivered. It would be some advantage were the few Canadian members who leave us helped by the way by brother members when they cross the line, but the importance of this phase of the subject is magnified to too great a degree. Very few of our members cross over, and those who do, as a rule, manage to get along very well without the assistance of brother members, in the search for employment. Before the C. M. B. A. was ever thought of thousands of our people went to Uncle Sam and prospered, their own merits winning them place and promotion in the battle of life. The payment of the very large sum of money just mentioned, will, we think, be deemed too high a price for what is undoubtedly to a great degree an imaginary benefit. It is to be hoped that the United States members have not measured the extent of their good will towards us by the example set by the supreme body. It would be of interest were we to be favored with some little proof that our Canadian members ever experienced at the hands of the Americans any substantial assistance in the direction indicated. It appears to us, indeed, that this fraternity benefit, about which there is so much said and written, is a very uncertain quantity.

Bro. Fraser's Letter.

Some of the members of the Grand Council of Canada are under the impression that the Supreme Council will yet grant Canada separate beneficiary jurisdiction. Brother O K. Fraser, in his letter in our last week's issue, says, "Let us discuss separate beneficiary, and separate beneficiary *only*" Now, we can see very little use in discussing separate beneficiary only. This has been discussed in Canada for the past six years. Our branches have several times voted in favor of it; our Grand Council has several times petitioned for it; our petitions have been rejected every time; and at last the Supreme Council, no doubt having for object to forever hinder us from again discussing separate beneficiary, or petitioning for it, struck out of the constitution all the sections relating to this subject. Brother Fraser says, in effect, "Whether the separate beneficiary section be in the constitution or not, we may petition for separate beneficiary." We certainly may, but with what result? Now, let us see how the Supreme Council views this matter.

In Supreme President Mulholland's address at the late Supreme Convention, he said: "*So long* as this clause *remains* in our constitution Grand Councils have a perfect right to *petition* for separate beneficiary jurisdiction if they feel so disposed. Having this object in view, I am firmly of the opinion that the separate beneficiary clause in our constitution serves no good purpose and should be stricken out." We will now quote what Supreme Solicitor Keena says, in his address to the convention on this matter: "I would recommend that to *remove* the *possibility* of any such division to our association, the *articles permitting separate beneficiary* be *obliterated* from our books." Again, at the late conference in Toronto between the Supreme and Grand Councils, a member of the Supreme Board of Trustees, said: "Whether the clause is in the constitution or not, the Supreme Council will *never* grant Canada a separate beneficiary jurisdiction;" and in the last issue of the *C. M. B. A. Journal* of Montreal, Supreme Deputy O'Reilly said: "Separate beneficiary will never be granted."

Letter from Branch 84.

OTTAWA, May 8 1891.

Editor Catholic Record—Sir—In reply to Mr. Richardson's enquiry as to "who Brothers of Branch 84 are," who sanctioned what he is pleased to call "the hysterical rejoinder addressed to you in reply to the article in the *C. M. B. A. Journal*," permit me to inform him that all the members of Branch 84 did so. Although there may have been, and still may be members of the C. M. B. A. in Montreal who are in favor of a separate beneficiary, since the convention I have never heard a member of our branch say one word in favor of separation, and in my intercourse with the officers of the several other branches in the city, who have been elected since then, and the other members of these branches, all that I have heard advocating separate beneficiary were three delegates to the convention, one of whom spoke strongly in its favor thereat, and has since been appointed our Grand Deputy, another who was in favor of it, but stated he was instructed by his Branch to vote against it—he and the other delegate have been appointed District Deputies. I would further inform Mr. Richardson that the members of Branch 84 deprecate as strongly as he does the internecine differences with which we are threatened, that they have no interest in office, and are desirous of seeing all our Brothers act in unity, and if they consider Mr. Richardson's communication deserving of any further notice, I have no doubt they will reply to it in such an official manner as will leave no doubts as to who the members of Branch 84 are that are opposed to separation.

T. O'FARRELL,
President Branch 84,
755 St. Denis street.
Montreal.

Resolutions of Condolence.

Port Lambton, Ont., April 30, 1891.

At the regular meeting of Branch 36 the following resolutions were moved by Brothers John McCarron and P. J. Gilroy and passed unanimously:

That whereas Almighty God in His infinite wisdom has been pleased to remove from our midst our late and worthy treasurer, Brother John Hinnegan, who departed this life on April 24th inst., therefore be it

Resolved, That this branch in the death of Brother Hinnegan has lost a true and active member, the C. M. B. A. a warm and energetic supporter and his family an ever kind and affectionate husband and father.

Resolved, That the members of this branch tender our sincere sympathy to his bereaved wife and children in this their hour of sorrow and affliction.

Resolved, That our charter be draped in mourning for the space of sixty days, that these resolutions be placed on the minutes of our Branch and that a copy of the same be sent to his bereaved wife and family and also be published in our official organ, the CATHOLIC RECORD.

N. HALL, Rec. Sec.

Port Lambton, Ont., April 30, 1891.

At the regular meeting of Branch 36 the following resolutions were moved by Brothers John McCarron and P. J. Gilroy:

Resolved, That whereas it has pleased Almighty God to remove by death the sister of our esteemed Secretary, Brother N. Hall,

Resolved, That the members of Branch 36 tender Brother Hall and family our sincere sympathy in the sad bereavement which it has pleased the will of Divine Providence to inflict on them.

Resolved, That a copy of these resolutions be given to Brother Hall and published in the CATHOLIC RECORD.

JAS. O'LEARY, Ass't Rec. Sec.,
M. L. O'LEARY, President.

Ingersoll, May 4, 1891.

At the regular meeting of Branch 19, Ingersoll, held in their hall this evening, (May 4, 1891) the following resolutions were unanimously adopted:

Whereas, it has pleased Almighty God in His infinite wisdom to take to Himself the father of our esteemed Brother, A. W. Murdoch, Financial Secretary of Branch 19, C. M. B. A.; be it

Resolved, That, although his beloved father was spared to attain a venerable old age, still we seem never ready to lose a kind and religious father; therefore, while bowing to the Divine will, we extend our heartfelt sympathy to our Brother, A. W. Murdoch; be it further

Resolved, That a copy of these resolutions be sent to Brother Murdoch and to his bereaved mother and to the CATHOLIC RECORD and local papers to be published.

M. J. MCDERMOTT, President.
W. H. HENDERSON, Rec. Sec.

At the last regular meeting of Branch 27, Petrolia, held in their hall, it was moved by Brother A. Kavanaugh, seconded by Brother W. White, and carried unanimously:

That, whereas it has pleased Almighty God, in His divine wisdom, to remove from our midst Michael McCall, brother of our esteemed Brother, P. H. McCall, be it

Resolved, That the members of this branch tender their sincere sympathy to our Brother in his hour of sorrow, and trust that God may give him strength to bear with resignation the loss of a loving and kind brother; be it further

Resolved, That a copy of these resolutions be incorporated in the minute book of the branch, as well as presented to our afflicted Brother and also sent to the CATHOLIC RECORD for insertion.

G. A. BAYARD, Rec Sec.

MESSRS. C. C. RICHARDS & Co.

GENTS.—Having used MINARD'S LINIMENT for several years in my stable, I attest to its being the best thing I know of for horse flesh. In the family, we have used it for every purpose that a liniment is adapted for, it being recommended to us by the late Dr. J. L. R. Webster. Personally I find it the best allayer of neuralgic pain I have ever used.

B. TITUS,
Proprietor Yarmouth Livery Stable.

BEST ON EARTH.
SURPRISE
SOAP.
The "Surprise" way ON WASH DAY.
Takes out the dirt; makes "the wash" sweet, clean, white; leaves the hands soft and smooth; without boiling or scalding.
READ the directions on the wrapper.
Surprise Soap can be used on anything; everywhere; in any way; at any and every time.