

Who May Become Members of The C M B A

Applicants for membership must be practical Catholics, males, not under 18 years of age nor over 50 at date of initiation, must pass a medical examination, be approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership.

Three grades of policies are issued, viz.: a \$2,000, a \$1,000, and a \$500. WHAT IT WILL COST TO BECOME A MEMBER.

The application fee, \$3.00; Supervising Medical Examiner's fee, 50 cts; the medical examination fee, \$1.00; one monthly assessment, according to age and grade of policy, as given below; one month's dues, 25 cts.

Rejected applicants have the \$3.00 of application fee returned to them.

Table with columns: No. of Fixed Assn'ts., Members' Ages, Am't of Assn'ts., Total. Rows for yearly cost for \$500, \$1,000, and \$2,000 policies.

The dues are 25c. per month. This added to the assessments will be the average cost. EXAMPLE OF COST ON \$2,000 BENEFIT.

Table showing costs: Application Fee \$3.00, Supervising Medical Examiners' Fee .50, Medical Examination Fee 1.50, One Assessment 1.10, One Month's Dues .25. Total \$7.35.

The first three items (\$5) are required only once.

The Constitution provides for 15 regular assessments and for special assessments in case the 15 fixed assessments be not sufficient; but the total assessments can never, according to the laws, exceed 24 in any one year; as, should it be necessary, through an epidemic or any other cause to require more money than said number of assessments would bring, the Reserve Fund is drawn upon.

The rate fixed for the age at which an applicant becomes a member remains the same throughout.

A Reserve Fund is Necessary.

The idea of creating a man of straw, endowing him with attributes to answer given purposes, and then belaboring him as if he were actually extant, is a favorite pastime with many who desire to "point a moral and adorn a tale" from their own imaginings. As bearing upon the tendency of fraternal organizations to adopt the lessons which experience has taught, the Spectator, an old-line insurance journal, recently gave deliverance to the following:

"Correspondence is said to be going on between the national officers of the various fraternal beneficial associations, including the Royal Arcanum, National Union, Royal League, and Macabees, looking to united action at the next meeting of the national fraternal congress in favor of the adoption by the societies of a reserve fund and the increase of regular assessments, or the calling of special assessments for that purpose. The supporters of the plan take the ground that

the steady increase in deaths and consequently in assessments, must inevitably lead to disintegration of the fraternal societies, and that it is absolutely necessary, for the protection of the older members, to create reserve funds in order to meet such a demand upon the finances as might be brought about by an epidemic or similar catastrophe.

The Monitor has no hesitancy in saying there is no truth in the above extract. It does this despite the fact that fraternal institutions are earnestly looking to the creation of a reserve on safe and ample lines. This, however, can only be done by the institutions individually. There could be no combined action on the part of the National Fraternal Congress in this direction. It is a purely voluntary organization, and its action can only be of a suggestive nature. The various Orders must work out their own salvation by themselves. Their plans are so different that it would be a fruitless undertaking to attempt to enact legislation calculated to create a reserve that would be uniform among them.

There is no question but that this reserve matter will be solved in due time and that practically all the organizations will make arrangements looking far enough into the future to protect their membership against a day of adversity, which will prevent such a day from ever coming. The National Fraternal Congress can be of material benefit in hastening this time. As has been said, however, its work can only be of a suggestive or educational nature.—F. Monitor.

THE FILLION APPEAL.

St. Jean Baptiste, Man., July 5, 1897.

S. R. Brown, Esq., Grand Secretary C. M. B. A., London:

Dear Sir and Brother—I herewith enclose a list of the Branches which have answered our appeal in favor of Bro. Zenon Fillion, up to this date. Yours fraternally,

JOSEPH BARRIL, Rec-Sec. Br. 193.

Table listing branches and amounts: Br. 193, St. Jean Baptiste, Man. \$25.00; Felix P. Queen, personal, Halifax 1.00; Br. 2, St. Thomas, Ont. 2.00; 163, Winnipeg, Man. 3.00; 258, L. Original, Ont. 2.00; 143, Montreal, Que. 2.00; 126, Calgary, N. W. T. 2.00; 12, Berlin, Ont. 2.00; 275, Georgetown, P. E. I. 1.00; 235, Ridgetown, Ont. 1.00; 148, Calumet Island, Que. 1.00; 173, Belle River, Ont. 1.00; 32, Wingham, Ont. 1.00; 147, Portage du Fort, Que. 1.00; 203, Canso, N. S. 1.50; 37, Hamilton, Ont. 2.00; 100, Baden, Ont. 1.00; 183, Snyder, Ont. 1.00; 206, West Pubnico, N. S. 1.00; 243, Egmont Bay, P. E. I. 1.00; 44, Arnprior, Ont. 3.00; 254, Kensington, P. E. I. 1.00; 202, Chatham, N. B. 2.00; 19, Ingersoll, Ont. 1.00; 133, St. John, N. B. 1.00; 70, Porton, Ont. 2.00; 192, Antigonish, N. S. 1.00; 9, Kingston, Ont. 2.00; 157, Fletcher, Ont. 4.25; 151, Brechin, Ont. 2.00; 142, Montreal, Que. 2.00; 177, Newcastle, N. B. 3.00; 122, Halifax, N. S. 2.00; 270, St. Alexander, Que. 1.50; 181, Hespeler, Ont. 1.00; 110, St. Sauveur, Que. 1.00; 259, Lourdes, N. S. 1.00; 277, Brandon, Man. 1.00; 222, Gravenhurst, Ont. 2.00; 67, Pembroke, Ont. 2.00; 210, Grand Falls, N. B. 2.00; 247, Fraserville, Que. 2.50; 124, Biddulph, Ont. 2.00; 260, East Pubnico, N. S. 1.00; 77, Lindsay, Ont. 2.00; 13, Stratford, Ont. 2.00. Total \$101.75.

A brother in relating his experience said: "One evening while discussing with my wife the advisability of joining some Benefit Association, the question of cost was overcome by my little five-year-old boy, who on hearing me remark that there was no one to care for my wife if I was taken, said: 'I could work papa when I get out of school and support mamma.' I then realize how necessary it was that his mother should have the necessary funds to allow of his attending school and acquiring an education that he might perhaps be a support when she was unable to gain a livelihood. I applied, was accepted, and to day rest satisfied that my boy will receive as good an education as his father, and the cost has not added any apparent denials on our part mode of living."

A kind word costs but little, but it may bless all day the one to whom it is spoken. Nay, have not kind words been spoken to you which have lived in your heart through years and borne fruit of joy and hope? Let us speak kindly to one another. We have burdens and worries, but let us not, therefore, rasp and irritate those near us, those we love, those Christ would have us to save. Speak kindly in the morning; it lightens the cares of the day, and makes the household and all its affairs move along smoothly. Speak kindly at night, for it may be before dawn some loved one may finish his or her space of life for this world, and it will be too late to ask forgiveness.—Old Homestead.

Resolutions of Condolence.

Branch No. 2, St. Thomas, Ont., on the death of Brother John Amyott's wife.

Branch No. 244, Halifax, N. S., on the death of brother G. F. Griffin's father.

Branch No. 108, Quebec, Que., on the death of brothers James and Michael Thomas' father.

Branch No. 108, Quebec, Que., on the death of J. B. Lambkin's father.

Branch No. 103, Quebec, Que., on the death of brother Joseph Dempsey's father.

Branch No. 111, Toronto, Ont., on the death of brother Powers' daughter.

Branch No. 215, Summerside, P. E. I. on the death of brother J. R. Kenny's son.

At a regular meeting of Branch 51, Barrie, held on Monday May 31 1897, the following resolution was unanimously adopted. Moved by Bro. Thomas Kennedy and seconded by Bro. Wm. Crossland

That the Brothers of Branch 51, have with feelings of sincere regret to record the lamented and sudden death of their esteemed Bro. James O'Farrell. And that the society has suffered an incalculable loss, and his wife and child, are deprived of a devoted husband and father. It is therefore resolved That the members of the branch desire to place on record their high esteem and appreciation of their deceased Bro. Jas. O'Farrell, as a true type of thoroughly practical Catholic and while they deplore his early and tragic death, bow submissively to the inscrutable will of Providence, and hope that his exemplary life has merited for him the reward of a good and faithful servant.

That they hereby extend to his sorrowing widow and his afflicted parents in Ireland the expression of their heartfelt sympathy in their bereavement.

That this resolution be inserted in the minutes of the branch and that copies be forwarded to Mrs. O'Farrell and to his parents in Ireland.

That the resolution be published in THE CANADIAN and other Catholic newspapers.

At a regular meeting of Branch 126, Calgary, N. W. T., held on June 8, 1897, in its hall, the following resolutions were unanimously adopted:

Whereas it has pleased Divine Providence, in His infinite wisdom, to call to his eternal rest on the 26th of May last, our late lamented Brother, William Carroll, Marshall and ex President of this branch:

And whereas by his decease the branch has lost an esteemed and worthy friend, his wife a model husband, and his children an affectionate father, be it therefore

Resolved that we desire to extend to the widow, the family and the sorrowing relations of our departed brother our heartfelt sympathy and condolences in this their hour of sore affliction and trial, trusting that he whom we mourn is in a world where care and sorrow are unknown: Further be it

Resolved that out of respect for our departed brother our charter be suitably draped in mourning for three months, that these resolutions be inscribed in the minutes of this branch, of this date, that a copy of the same be sent to THE CANADIAN for publication and that another copy be tendered to his widow.

At a regular meeting of Branch No. 151, Eganville, Ont., the following resolution of condolence was adopted:—

Whereas it has pleased Almighty God to remove by death our esteemed Brother James Parrigo, and while bowing submissively to the Divine will we, the members of St. James, Branch, No. 151, wish to place on record our heartfelt sorrow for the sudden and tragic death of the youngest member of our branch. Be it therefore:

Resolved that we hereby express our deep sorrow for the loss sustained by his family and extend to them our most sincere sympathy and condolence in their sad affliction.

That this resolution be inscribed in the minutes of this branch, that a copy be sent to his parents, and that it be sent for publication to THE CANADIAN.

At the last regular meeting of Branch No. 14 the following resolution of condolence was unanimously adopted:

Whereas it has pleased the Almighty God in His infinite wisdom to remove by death our worthy brother Eugene Sullivan who was a chartered member of this branch,

Resolved that we, the members of Branch 14, tender to Mrs. Eugene Sullivan and family our sincere and heartfelt sympathy, and pray that God may enable them to bear their great loss with Christian fortitude.

Resolved that a copy of this resolution be entered on the minutes and a copy be forwarded to Mrs. Eugene Sullivan and family.

Stratford, June 14, 1897.

Mrs. Dr. Hanavan, London:

Dear Madam—We, on behalf of the members of Branch 13 of the Catholic Mutual Benefit Association, and Brothers of your late lamented husband, beg respectfully to tender you and your bereaved family our heartfelt sympathy in your very deep affliction and irreparable loss.

If knowing that your late husband was, on account of his high moral character and fine sense of honor, always held in the greatest esteem by the members of this branch, can be in any degree consoling to you in this sad time of trial we humbly assure you that such was the feeling—and the only feeling—in which he was always regarded.

But God's inscrutable ways must not be questioned, and knowing what He has done is right we can only pray for the pure soul departed and for those left to bear the loss of so loving a husband and affectionate father, that they may receive the necessary grace to support them in their deep affliction.

Musings.

The charitable man is like an apple tree—he gives his fruit and is silent. The philanthropist is like a hen.

The patient heart is a willow; the impatient heart is a dry reed; when the storm of sorrow comes the reed breaks, but the willow yields and recovers.

A man's life in the world is like a bubble that arises in a lake. It glitters for an instant, bursts and leaves no trace—not even a blur on the water-mirror. Or it is like the leap of a minnow; it sends a tiny ripple at least for a few feet and then all is over again.—Ave Maria.

It must have caused something of a sensation in the Senate Chamber of the United States when Senator Vest, in the course of his speech on the Indian Appropriation Bill, eulogized the self-denying and self-consecrating influences of Catholic missionaries; and exclaimed: "I am exceedingly sorry that I am not a good Catholic; for I think that some of the best people I have ever known are members of that denomination. And I have no doubt that the Roman Catholic Church has done more in the form of practical charity than any other denomination that has ever existed."—Ave Maria.