

CORRESPONDENCE.

Montreal 27th May, 1897.

Editor THE CANADIAN

Sir,—I have read with pleasure, in your May number, the letter of Father Burke, in reference to the resolution passed at our last convention, empowering the Grand Council to employ paid preachers, and like all motions, having for their object the expenditure of money, it passed with scarcely any opposition. As you are aware there was hardly any discussion, as we were told there was no time to be lost, about these matters. But since then it has been discovered that the resolution is impracticable, and, I think, that could have been shown at the time, if the motion had been thoroughly debated, as all motions should be before being placed upon our statute book. As Father Burke remarks in his letter "our growth is about as fast as it can be with safety to the organization." I am not in favor of any inducements being offered to members, as the custom might lead to abuses, which would be most injurious to our association.

T. J. O'NEILL, Branch 50.

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, \$1.50; 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 Ass'ts, Members' Ages, Am. of Ass'ts, Total. Rows for \$500, \$1,000, and \$2,000 policies.

The dues are 25c. per month. This added to the Assessments will be the average cost.

Table titled 'EXAMPLE OF COST ON \$2,000 BENEFIT. At Age of 25.' with columns for Application Fee, Supervising Medical Examiner's Fee, Medical Examination Fee, One Assessment, One Month's Dues, and Total.

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.

On the Death of Bernard Taylor, late a Member of Branch 74, C. M. B. A.

BY F. D. DALY

An upright soul has gone to join the land of heaven's elect. His labors here are o'er. It grieves our hearts to see his form no more. His soul has he should rule from shore to shore.

His lot was hard and no spirit proud contained the pain, nor envy did he share. 'Tis to his friends, now wrapped up in his shroud; Warn his heart while he was here below.

Consoled them, God, with weeping wife and child. Lament to feel that such a pure child. Yet comfort brings the thought his soul un-ascends to heaven while here his body lies.

Farewell, kind heart, dear Bernard, kindly soul. Remembrance of thy virtues dries the tear. Because we feel thy goodness round us still. In pleading God while living with us here.

Let us Help one Another.

This little sentence should be written on every heart and stamped on every memory. It should be the golden rule practiced not only in every household but throughout the world. By helping one another we not only remove thorns from the pathway and anxiety from the mind, but we feel a sense of pleasure in our own hearts, knowing we are doing a duty to a fellow creature. A helping hand or an encouraging word is no loss to us, yet it is a benefit to others. Who has not felt the power of this little sentence? Who has not needed the encouragement and aid of a kind friend? Low soothing, when perplexed with some task that is mysterious and burdensome to feel a gentle hand on the shoulder and to hear a kind voice whispering: "Do not feel discouraged, I see your trouble and let me help you." What strength is inspired, what hope created, what sweet gratitude is felt, and the great difficulty is dissolved as dew beneath the sunshine. Yes, let us help one another by endeavoring to strengthen and encourage the weak and lifting the burden of care from the weary and oppressed, that life may glide smoothly, and the fount of bitter ness yield sweet waters, and He whose willing hand is ever ready to aid us will reward our humble endeavors, and every good deed will be as "bread cast upon the waters, to return after many days, if not to us, to those we love.—Washington Catholic.

How to Get on in the World.

Most of our successful men began life without capital. They have won success by hard work and strict honesty. You can do the same. Here are a dozen rules for getting on in the world:

- 1. Be honest. Dishonesty seldom makes one rich, and when it does riches are a curse. There is no such thing as dishonest success.
2. Work. The world is not going to pay for nothing. Ninety per cent. of what men call genius is only a talent for hard work.
3. Enter into the business or trade you like best, and for which nature seems to have fitted you, provided it is honorable.
4. Be independent. Do not lean on others to do your thinking or to conquer your difficulties.
5. Be conscientious in the discharge of every duty. Do your work thoroughly. No one can rise who slight his work.
6. Don't try to begin at the top. Begin at the bottom, and you will be sure of reaching the top some time.
7. Trust to nothing but God and hard work. Inscribe on your banner—"Luck is a fool; pluck is a hero."
8. Be punctual. Keep your appointments. Be there a minute before time, if you have to lose dinner to do it.
9. Be polite. Every smile, every kind word will help to win friends.
10. Be generous. Meanness makes enemies and breeds distrust.
11. Spend less than you earn. Do not run into debt. Watch the little leaks, and you will be able to live on your salary.
Make all the money you can, honestly; do all the good you can with it while you live; be your own executor.—The Young Man.

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Suicides and Large Insurance Policies.

There have been several suicides of late where an abnormal amount of life insurance was carried. This naturally suggests the question of the wisdom, or indeed, the propriety, of heavy life insurance. The greed of companies often leads them into the temptation of writing \$50,000 or even \$100,000 up on a single life. At least one of our companies writes without limit and boasts of the fact. This is a perversion of the purpose of life insurance, and converts what would otherwise be a blessing into a curse. Excessively large fortunes are not benefits to any community, nor even the families which inherit them. By the inheritance of them useful members of a community are almost always changed into idlers and spendthrifts. Thus from this aspect alone it would be well for the law-making power to impose some limit to the amount of insurance a man is allowed to carry upon his life unless it be taken for the benefit of some public charity. The temptation to self destruction which heavy insurance offers, while it may not be fully appreciated by well-balanced minds, cannot be denied. We have the cases of E. E. Barney in Virginia, Louis Morris, of Pittsburg, and Delbridge, of Atlanta, all of recent occurrence, with numberless others which will be suggested to the mind of the reader, to impress this fact upon us. Therefore, we cannot help questioning the wisdom of any life insurance company, not only in taking large amounts upon individual lives, but also in writing any insurance upon a life already heavily insured. It is the duty of the government to protect the lives of its citizens in every way possible. It must take away all temptation which exists for others to take life. Likewise it should throw its restraining arm around one about to take his own life. Thus would it not seem that this over insuring, which is generally conceded to be a fruitful cause of suicide, should be prohibited by law?—The Insurance Press.

Resolutions of Condolence.

- Branch No. 27, Petrolia, Ont., on the death of brother Arthur McPharland's mother.
Branch No. 88, Cornwall, Ont., on the death of brother John Cummins' wife.
Branch No. 41, Montreal, Que., on the death of brother Michael O'Brien's son, William, jr.
Branch No. 33, Kenilworth, Ont., on the death of brother Michael French's wife.

Branch No. 121, Biddeford, Ont., on the death of brother James Toohy's daughter Mrs. Whelan.

Branch No. 162, Munton, N. B., on the death of brother John Sutton's wife.

Branch 175, Kirkora, Ont., on the death of brother P. J. Finigan's mother-in-law, Mrs. Daniel J. Wright.

Branch No. 233, Egmont Bay, P. E. I., on the death of brother Joseph L. Gallant's oldest son, Felix Gallant, in religion brother Benignus Benignus, of the Society of Christian Brothers, Amoskoc, N. Y.

Branch No. 245, Kennebec, Ont., on the death of brother John McCann's father.

Branch No. 251, Kensington, P. E. I., on the death of brother Daniel McNeill's mother.

Branch 108, Quebec, P. Q., on the death of Brothers P. J. and Luke Kurw's mother.

Branch No. 173, Belle River, Ont., on the death of brother Dr. N. J. Amyot's mother.

Branch No. 173, Belle River, Ont., on the death of brother Charles Gerard's father.

A regular meeting of Branch 27, Petrolia, Ont., held in their hall on Sunday April 20, 1897, the following resolutions were moved by Bro. M. J. Kelly, and seconded by Bro. Wm. Gleason and carried unanimously.

That whereas it has pleased Almighty God to remove from our midst by death our worthy and esteemed brother William John Cowan, be it therefore

Resolved that while bowing to the will of Divine Providence we the members of this branch desire to express our sincere sorrow for the sudden death of our late brother, and convey to the wife and family of our late lamented brother our unfeigned sympathy in their sad bereavement; and we pray that God in His infinite mercy will comfort and sustain them in their loss of a kind and loving husband and father; be it further

Resolved that these resolutions be spread on the minutes and a copy of the same sent to the official organ, THE CANADIAN, and Catholic Record, for publication.

At a meeting of Branch 49, Toronto, Ont., held on the 14th May, the following was unanimously adopted as a fitting expression of sentiments held. In the death of Bro Robert Thompson, our branch once more experiences a severance of congenial ties and friendly associations. Henceforth we shall miss the kindly face and personal influence of our deceased brother. By the draping of our charter, we present a visible testimony of our loss; it is a reminder also that prayer for mercy and forgiveness will ascend to the throne of God by a united brotherhood for a departed member.

The life of our deceased brother was a Christian and a Catholic one, and, as such, we hope and pray as blameless in the sight of God as it appeared to that of his fellow-man.

This branch realizes its loss and, doing so, know that his family must feel it keenly; they therefore tender their heartfelt sympathy to them, and ask the Almighty to temper their sorrow and affliction as He tempers the wind to the shorn lamb; be it further

Resolved, that this expression of branch feeling follow the usual course pursued in the case of deceased brothers

At a regular meeting of Branch No. 241, Pakenham, Ont., on the 6th inst., the following resolution, moved by Bro. Lunney, seconded by Bro. Harvey, was carried: That the members of this branch desire to record our heartfelt sorrow at the death of our esteemed brother John E. O'Connor, one of its charter members, its first President and active worker for the welfare of the association.

Resolved that the members of this branch extend their deep, sincere sympathy to his father, mother, brother, sisters and relatives; and while they regret his early death, bow to the inscrutable will of Providence and hope that God in His mercy will comfort them for the great loss they have sustained.

Resolved that our charter be draped for thirty days, these resolutions be entered on the minutes, a copy sent to his parents and also THE CANADIAN.

At a regular meeting of Branch No. 81, Tilbury, Ont., held April 13, 1897, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death our respected brother, Hermeaus Sauve,

Resolved that we, the members of Branch No. 80, hereby express our heartfelt sorrow for the loss sustained by the widow and the family of deceased, and extend to them our most sincere sympathy and condolence in this sad affliction; also

Resolved that a copy of this resolution be forwarded to the widow of deceased and spread on the minutes of this branch and a copy sent to THE CANADIAN for publication.