

"in monthly dues alone" 33.00 per annum to each branch. Arguments are sometimes used that in time the calls will be stablishing a reserve fund, I might say, the pockets of every member, by giving a cheaper insurance, and, at the same time, establishing the association on rock basis. To do this a law might be passed to retain a small percentage of the beneficiary of all members who die within a certain period, say fifteen years, graded as fol-lows: 15 per cent. or 3300.00, off the beneficiary of those who die during the first year; 14 per cent.

on the beneficiary of those who die during the first year; 14 per cent. off those who die in their 2nd year, and so on, reducing by one per cent. per annum for 15 years. By this plan mem-bers deceased within the fifteen years would contribute to the support of the association for the ordinary life period. Without proper consideration this might appear like a hardship to many, but it should not be many, but it should not be so for it must be remembered that the deceased member's heirs have the bird in hand whilst the living member' bird is still in the bush. All members to be amenable to the above tax on benefi-ciary, and only those who are paying rding to the present scale or tho are willing to pay according to it, to receive benefit from it after first five years in good standing in the society. By this means each year's fund retained B. A would have five years to accumulate, and should be then applied in paying the first assessment in the sixth year as far as first assessment in the sixth year as far as it would go. And now for separation, I say separate, by all means. Under the head of C. M. B. A. in last week's RECORD it is asserted that in many branches in it is asserted that in many branches in New York State the average age is 50. The great bulk of the association is in that State and it is quite safe to assert that the greater number of these old men are paying only two-thirds of what they should pay, according to the present graded scale. viz. : \$1.10 instead of \$1.65 at each call, so that it is bring to all they are paying paying the state of \$1.65 at each call, so that it is the state of \$1.65 at each call, so that it is obvious to all that we are paying pretty dear for our connection with them. There is another matter that I would like to see taken up, that of authorizing Branches or being taken, to assist those who a vote being taken, to assist those who have been in good standing for a number of years but who through illness or no fault of their own are unable to pay their calls, the policy of the person assisted to be pledged as security until amount due is refunded with interest. I would also like to see policies issued for half and double the present bound form all and double the present beneficiary, viz. : for \$1000.00 and \$4000.00. With the above laws in force for chear insurance and good security I would not hesitate to withdraw from the best company in existence to join what might be safely called, The Perpetual C. M. B. A. ompany in existence to join what might be safely called, The Perpetual C. M. B. A. of Canada. Fraternally yours, T. J. O'MEARA, lon. T. J. O'MEARA, ist Vice-President, Branch No. 4, Lon-ton. of Canada.

Erysipelas ! Salt rheum, blood poisoning, dyspepsia, ndigestion, and in fact almost all diseases

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Danger Signals. Reader, if you are troubled with pain, weakness, weariness and a dragging feel-ing in the small of the back, with thickhigh colored-slimy urine, then you have alarming signals of danger, and should resort to Burdock Blood Bitters, the grand kidney regulator and iblood and liver cleansing tonic. Mr. H. McCaw, Custom House, Toronto, writes: "My wife reacter blod with Dece

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a specialty.

It is not a secret society. It has no lodge igs. It insures Its officers are men of established reputa-tion and long experience in insurance. Assessments graded according to age. Its certificates are free from restrictions, excepting those which experience has shown to be necessary to stability and success. Its Life and Accident departments are separate and distinct, each plan paying its own losses. writes : "My wife was troubled with Dys-pepsia and Rheumatism for a long time; pepsia and Kneumatism for a long time; she tried many different medicines, but did not get any relief until she used Northrop & Lyman's Vegetable Discovery and Dyspeptic Cure. She has taken two bottles of it, and now finds herself in bet-ter health than she has been for years." Sold by Harkness & Co., Druggists, Dun-das St AGENTS WANTED On Selary or commission. Apply to THOS. LEAHY, Gen'l Agent, HARTFORD, CONN., Or GRIGG HOUSE, London, Ont. FINE ARTS .- All kinds of art materials

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BY H. A

per cent. d year, and and I trust Heaven's choicest blessings shall be brought down upon their delib-erations, and that the work of the Grand Council shall be of benefit to all the Branches. Thirty-one C. M. B. A. Branches

shall be represented at this con-vention, that is quite an increase, and I presume the total Canadian mem-bership is verging onto 1,200. It is now that our Catholic people are beginning to see and realize the benefits of mem-bership in the C. M. B. A. and seeing, are bound to enroll under its banner Catholics do well now to join the C. M. B. A., as the time will come, and that before long, when it will be next to an impossi-bility to obtain membership in the C. M.

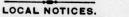
For the best photos made in the city go to EDY BROS., 280 Dundas street. Call and examine our stock of frames and paspartonts, the latest styles and finest assortment in the city. Children's pictures I think it would be a good thing young Catholic men from 18 upwards, instead of from 21 upwards, were admitted into the C. M. B. A. Our secretary read at the last regular meeting an explana-tion of the "Sinking fund," on which action shall be taken at the next meeting. Of course, on this subject as well as on all others of such importance, a diversity of opinion will arise. And in my humble opinion Canadian members should let well alone, till we have our own Supreme Council in Canada. When we obtain that we can talk of "Sinking funds," etc. Till that time I would say, keep cool, be calm and considerate. More anon.

Yours fraternally, M. J. MALONEY.

A DESERVED PROMOTION .- We see it A DESERVED FROMOTION. — We see it stated that Mr. G. Connolly has been appointed to a responsible position on the Grand Trunk Railway at Niagara Falls. He has held the position of station master at Appin for the past few years. It is pleasing to note that the Company thus appreciates genuine worth in its employees.

The colored Catholics of New York thronged in large numbers to the Church of St. Benedict, the Moor, to celebrate the feast of their patron saint, on

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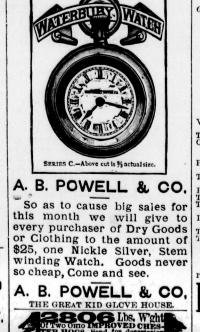
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