

C. M. B. A. WORK IN NOVA SCOTIA

Since the retirement of Bro. Finley McDonald, the late Organizer for Nova Scotia, Grand Trustee Bro. Chisholm, to whom the matter was committed by the Board of Trustees, has adopted a new plan with respect to work in that Province. Instead of engaging an organizer for the whole Province at a fixed salary, the territory has been divided and an organizer appointed for each diocese, his remuneration to depend entirely on the results of his work—that is to say, the amount agreed upon at the last meeting of the Trustees as a reasonable payment per capita, to be paid to the organizers for every candidate brought in by them and initiated. For the Archdiocese of Halifax, Bro. W. F. Higgins has undertaken the work, and Bro. Angus T. Macdonald, of Antigonish, has been assigned to the eastern diocese. Both gentlemen are zealous C. M. B. A. men, and are well qualified for the important duties entrusted to them. The fact that their remuneration will be regulated by the number of candidates secured by them within their respective territories will ensure the greatest possible activity on the part of the organizers while duly conserving the interests of the Association. We would respectfully urge the Deputies and other officers of the Association in Nova Scotia to give these organizers every possible assistance.

INSURANCE REPORT FOR ONTARIO.

Interesting Statistics Prepared by Mr. J. Howard Hunter, Provincial Inspector.

Toronto, Ont., Nov. 6.—The Insurance department of Ontario has issued the annual report of Mr. J. Howard Hunter, Inspector of Insurance and Registrar of friendly societies for the province, for 1899, covering the year 1899, which comprises much useful information regarding the standing of corporations authorized to do insurance business in this province. Apart from its commercial value it has a general interest as indicating the extensive recent development of the mutual insurance principle, which is undoubtedly largely owing to the legislation requiring a strict registration of the companies or organizations undertaking to do an insurance business and the better provisions for stability and ability to meet their obligations now insisted upon. As the great majority of fire and life joint stock companies make their financial returns to the Dominion Government, their business is not summarized in the tables presented, only those holding provincial charters being included. The portion of the report devoted to mutual fire insurance companies and friendly societies show conclusively, however, the beneficial effects of the registration system in the rehabilitation of the co-operative principle formerly endangered by bad management and the latitude permitted to unsound concerns. The great volume of agricultural fire insurance is now effected in mutual companies, of which there are 75 on the purely mutual plan, which had policies in force to the number of 87,718, covering risks to the value of \$121,065,350. Their losses during the year were \$221,747, and their total expenditure, inclusive of this item, \$346,786, while their income was \$362,192. Nine other companies were conducting their business partially on the mutual principle

which, included with the purely mutual organization, gives a total of 84 mutual companies of all classes. The aggregate of risks carried by all amounted to \$148,250,500, their surplus of general assets over liabilities to \$5,289,169, and the new business accruing during the year to \$51,861,518.

Friendly societies have also thriven greatly since the legislation of 1892, which marked a new era in the history of these enterprises by the inauguration of the registration system, under which societies of dubious methods and uncertain solvency were wound up or obliged to retire from the field. The pressure of unfair competition had induced a lowering of rates to a perilous extent, but when the equilibrium was restored reliable organizations were enabled to maintain premiums sufficient to protect their membership. The extent of the transactions effected by these societies is shown by the report which gives the figures in regard to the business done in insurance and benefits of a similar nature by 30 societies having a membership in Ontario of 226,142. Their operations outside the province bring the total up to 621,015. The claims maturing in Ontario were 975 in number, the payments made being \$1,393,311 for insurance, and \$12,156 for disabilities. The total general assets of these companies were \$5,193,059 and liabilities \$1,305,480, the total assets and liabilities in Ontario being \$2,156,316, and \$161,737 respectively.

A number of other organizations granting sick and funeral benefits merely had a membership of 59,172, which, added to those insured, as given above, give a total of beneficiaries in Ontario of 285,311. Among those entitled to sick and funeral benefits there were 888 deaths, the funeral benefits paid being \$51,743. Members to the number of 11,617 received sick benefits, the total amount thus paid out being \$256,014 in addition to \$41,081 for medical attendance, and \$21,414 for a special relief. The assets of these organizations amounted to \$1,481,636 and their liabilities to \$37,250. The caution exercised by the Insurance department in granting registration is exemplified by the report of legal proceedings in the case of the Ancient Order of United Workmen of Manitoba, the judgment of the registrars refusing their application on several grounds, and the decision of the high court of justice upholding his action is given in an appendix to the report.

MARRIED PEOPLE WOULD BE HAPPIER

If home troubles were never told to neighbors.

If expenses were in proportion to receipts.

If they tried to be as agreeable as in courtship days.

If each would try to be a support and comfort to the other.

If each would remember the other was a human being, not an angel.

If each were as kind to the other as when they were lovers.

If both parties remembered that they were married for worse as well as for better.

If they were fewer "please dear" in public and more common manners in private.

If a man would remember that a woman cannot always be smiling who has to cook dinner, get rid of a neighbor who has dropped in, tend to a sick baby, tie up the cut finger of a

two year old, and get an eight year old ready for school. A woman with all this to contend with, may claim it as a privilege to look and feel tired sometimes, and a word of sympathy would not be too much to expect from the man who, during the honey moon, would not let her carry as much as a sunshade.—St. Joseph's Messenger.

THE MANLY BOY.

A boy who is polite to his father and mother is likely to be polite to every one else. A boy lacking politeness to his parents may have the semblance of courtesy in society, but is never truly polite in spirit, and is in danger, as he becomes familiar, of betraying his real want of courtesy. We are all in danger of living too much for the outside world, for the impression which we make in society, coveting the opinions of those who are in a sense a part of ourselves, and who will continue to sustain and be interested in us, notwithstanding these defects of the deportment and character. We say to every boy and girl, cultivate the habits of courtesy and propriety at home—in the sitting-room and in the kitchen—and you will be sure in other places to deport yourself in a becoming manner. When one has a pleasant smile and a graceful demeanor, it is a satisfaction to know these are not put on, but they belong to the character, and are manifest at all times, and under all circumstances.—St. Joseph's Messenger.

"GLENCOE."

Here's to you, Uncle Kruger! slainte! an' slainte go leor!
You're a dacent old man begorra; never mind if you are a Heer—
So with heart an' half me bouchal, w'll drink to your health to night;
For yourself an' your farmer sojers gave us a real good fight.

I was dramin' of Kutty Farrell away in the Gap of Dunloe,
When the song of the bugle woke me, ringin' across Glencoe;

An' once in a while a bullet came patherin' from above,
That told us the big brown fellows were sendin' us down their love.

'Twas a kind invitation an' written in such a ban!
That a Chinaman couldn't refuse it—not to speak of an Irishman:

So the pickets sent back an answer: "we're comin' with right good-will,"

Along what they call the kopje, tho' to me it looked more like a hill.

"Fall in on the left," sez the captain, "my men of the Fusiliers;
You'll see a great fight this morning—like you haven't beheld for years!"

"Faith, Captain, dear," sez the sergeant, "you can bet your Majuba sword
If the Dutch is as willin' as we are, you never spoke truer word!"

So we scrambled among the bushes, the boulders an' rocks an' all,

Like the gauger's men still huntin' on the mountains of Donegal:

We doubl'd an' turn'd an' twist'd, the same as a hunted hare,

While the big guns peppered each other over us in the air.

Like steam from the Devil's kettle the kopje was bilin' hot;

For the breeze of the Dutchman's bullets was the only breeze we got,

An' many a fine boy stumbl'd, many a brave lad died,

When the Dutchman's message caught him there on the mountain side.

Little Nelly O'Brien, God help her! over there at old Ballybay,

Will wait for a Transvaal letter till her face an' hair is grey.

For I seen young Croboore on a stretcher, an' I knew the poor boy was gone,

When I spoke to the ambulance doctor, an' he nodded an' then passed on.

"Steady there!" cried the captain, "we must halt for a moment here,"

An' he spoke like a man in trainin', full-winded an' strong an' clear.

So we threw ourselves down on the kopje, weary an' tired as leath,
Waitin' the Captain's orders, waitin' to get a breath.

It's strange all the humors an' fancies that come to a man like me:

But the smoke of the battle risin' took me across the sea—

It's the mist of Benbow I'm seein': an' the rock that we'll capture soon

Is the rock where I shot the eagle, when I was a small goosoon.

I close my eyes for a minute, an' hear my poor mother say:

"Patrick, avick, my darlin', you're surely not goin' away

To join the red-coated sojers?" but the blood in me was too strong—

If your sire was a Connaught Ranger, sure where would his son belong?

Hark! whist! do you hear the music comin' up from the camp below?

An odd note or two when Maxims take breath for a second or so.

Liftin' itself on somehow, stealin' its way up here,

Knowin' there's waitin' to hear it, many an Irish ear.

Augh! Garryowen! you're the jewel! an' we charged on the Dutchman's guns.

An' covered the bloody kopje, like a Galway greyhound runs.

At the top of the hill they met us, with faces all set and grim:

But they couldn't take the bayonet—that's the trouble with most of them!

So, of course, they'll be praisin' the Royals, an' the men of the Fusiliers.

An' the newspapers help to dry up the widows an' orphan's tears.

An' they'll write a new name on the colors—that is if there's room for more:

An' we'll follow whenever they lead us, the same as we've done before!

But here's to you, Uncle Kruger! slainte! an' slainte go leor!

After all you're a dacent Christian, never mind if you are a Heer!

So with heart an' half me bouchal, w'll drink to your health to night.

For yourself an' your brown faced Dutchmen gave us a real good fight!

—William Henry Drummond in Catholic Register.

Montreal, October 26th, 1899.

INITIATIONS IN OCTOBER.

Initiations on October.

Br. No.	Location.
214	Jocelyn Mines, N. S.
108	Amherst, N. S.
5	Montreal, Que.
49	Toronto, Ont.
162	Edmonton, N. W.
368	Chesleville, Ont.
313	Logville, N. B.
15	Stratford, Ont.
26	Bellefleur, Ont.
7	Gananoque, Ont.
130	Bathurst, N. B.
112	Montreal, Que.
17	Ottawa, Ont.
232	Montreal, Que.
210	St. Henri de Montreal, Que.
33	Napanee, Ont.
315	Westville, N. S.
10	St. Catharines, Ont.
50	Peterborough, Ont.
3	Port Lambton, Ont.
41	Montreal, Que.
51	Barrie, Ont.
62	Canard River, Ont.
71	Montreal, Que.
8	Tibury, Ont.
81	Smith's Falls, Ont.
84	Montreal, Que.
111	Toronto, Ont.
134	St. John, N. B.
116	Drummondville, Que.
148	Calumet Island, Que.
161	Carleton Place, Ont.
192	Antigonish, N. S.
194	Maribank, Ont.
202	Chatham, N. B.
222	Gravenhurst, Ont.
223	Springhill, N. S.
251	Battleford, N. W. T.
253	Hitchcock, N. B.
264	Barachois, N. B.
267	Truro, N. S.
270	St. Alexandre, Que.
277	Braddon, Man.
279	Lourdes, N. S.
364	Glace Bay, C. B. N. S.
306	Church Point, N. S.
317	Kennicott, Ont.
314	Shippegan, N. B.
319	Hebron, Ont.
320	Hitchcock Village, N. B.
321	St. Scholastique, Que.
322	Hanover, Ont.
323	St. Basile, N. B.
324	St. Leonard, N. B.
Total	140

N. B. The initiations in the last seven branches are charter members.

Les initiations des sept dernières succursales sont des membres fondateurs.