

day, or for that still darker day of final separation. It is perfectly natural then, that the wives and families of our brothers should long to know what the history of the institution has been, and what its future may be. The history of the C. M. B. A. is a story of struggle and sacrifice, of noble and self-denying service. It is a story which will be read with interest and sympathy by all who are true to the principles of our faith.

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Since 1875 we have paid out over \$100,000 for the support of our members, and for the happiness and comfort of our members. But we are also building a reserve fund for the future. An extraordinary death-rate might occur amongst our members, from epidemics or other causes, and to provide against that or other contingencies we have organized a reserve fund. We started this fund in 1877 by setting aside five per cent of the assessments collected, and already we have to our credit the magnificent sum of \$17,000, and of all the money we have thus collected, and of the money we have collected for administrative purpose, it has never been charged that one single dollar has either gone astray or has been misapplied.

It is frequently stated that assessment insurance associations cannot possibly survive, that the rates are not high enough to secure permanency, that it is a question of time till they all must go. To my mind assessment associations are the most equitable and safest insurance ever graded, and honestly administered. We have no toll gatherers, no luxurious offices to equip, and maintain no proconsuls or managers drawing princely salaries. Every dollar we collect is returned in the form of death claims. The only salaries in the C. M. B. A. are the Grand Secretaries and his assistant, and I am free to say that our Grand Secretary is not at all unduly remunerated for the faithful and efficient services rendered. What I have said so far relates mainly to the financial standing of our association. We have other duties to perform, no less important in their nature. One of the great aims of the association is to improve the social, intellectual and moral condition of the members of the association, and to educate them in integrity, sobriety and morality.

The nature of our associations must necessarily lead to frugality, the rules insist on sobriety, and the meetings, like this we are now enjoying, cannot but lead to social and intellectual improvement. Such has been our history. Wherever we have established a branch we have the confidence and respect of the community. We have never yet failed to pay a death claim nor to discharge our lawful obligations. We have been doing an honorable and a noble work. Our foundation has been laid wide and deep, and the house erected thereon will not soon crumble away. And when we have had such success thus far on our journey, may we not expect even better results and greater prosperity in the years yet to come.

The Catholic Almanac of Ontario for 1896.

A publication that is wanted in Every Catholic Family.

This annual has entered upon its second year, and good as we thought the first number, the second surpasses it. A number of pages in the book is

devoted to Catholic Societies, giving valuable information concerning each, and information that cannot be obtained elsewhere.

We would draw the attention of C. M. B. A. men to this deserving publication. We feel proud of the good showing our own association makes in the book, and thank the editor for the generous space accorded us. It is no small advantage for a traveling man to be able to learn, as he can from this useful publication, the dates of meetings, etc., of C. M. B. A. branches in whatever town or village he may be visiting.

The work of the Catholic Temples in Ontario is put prominently before the readers of the Almanac, and the work done in them will surprise those who thought they knew something of our Catholic institutions.

The Catholic members of the Ontario Legislature are introduced in pleasant chatty sketches by Brother J. D. Wardle; while the whole history of the Manitoba school question is treated in a concise and lucid style by Mr. Frank A. Anglin another C. M. B. A. man. To know this question thoroughly is a necessity today for all Catholics everywhere, and in no publication has there appeared such a clear and fair exposition of the subject.

Short stories by Dean Egan, Mrs. Sadler, Brother J. C. Walsh; poems by Dr. O'Hagau, and Mr. Joseph Sadler make most interesting reading. Mr. W. L. Scott of Ottawa writes a delightful sketch of "A new world Calvary." The well known features of the lamented Father Stafford—the Father Matthew of Ontario—look at us from the pages of the book; an account of the late Father Dawson with excellent portrait is contributed by Mr. J. E. O'Meara of Ottawa. The book abounds in numerous and interesting illustrations.

The meditations and selections for each month are a valuable feature of this Almanac. We notice at the beginning of this calendar for each month most appropriate texts from the Old and New Testament illustrative of the particular devotion of the month. The Calendar is compiled by the Rev. J. M. Cruise who has in charge every year of the Ordo for the Province. This makes the work an accurate guide to the coronations, feasts etc., of the year in Ontario. For this reason alone the book should have a large sale as no American publication supplies this information. Copies of the work can be obtained from the Sisters of the Precious Blood, 113 S. Joseph St., Toronto.

ANNIVERSARY OF BRANCH 215.

Branch 215, C. M. B. A., Summer side, celebrated its second anniversary on Monday evening last, by a very pleasant and successful concert, which was attended by the members and their families, and their invited friends and a number of representatives of sister societies, the hall being completely filled. All present appeared to be well pleased with the affair, which passed off in first rate style, and to the credit of Branch 215. The following was the programme, Miss Sarah Strong, organist of St. Paul's Church, playing the accompaniments, in her usual good style, for the different singers, with the exception of Mr. Turner, who was accompanied by Miss Silliphant:

Opening remarks by the Chairman, Rev. D. J. G. McDonald.
Instrumental Music, organ and violin, Miss Sarah Strong and Mr. John E. Delaney.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

The Grand Council of the C. M. B. A. of Canada. Le Grand Conseil de l'A. C. B. M. du Canada.
Bureau de l'Association, 120, Queen St. W., Toronto, Ont.
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NAME	RESIDENCE	CAUSE OF DEATH
John J.	Heart Disease
...	...	Alzheimer's
...	...	Ruptured Vein Heart
...	...	Apoplexy

ASSESSMENT	AMOUNT
Nov. 11	\$ 2,000.00
Nov. 12	1,000.00
Nov. 13	2,000.00
Nov. 14	2,000.00
Nov. 15	100.00

DATE	DESCRIPTION	AMOUNT
Nov. 11	Beneficiary Fund on account of ...	\$ 2,000.00
Nov. 12	Beneficiary Fund on account of ...	1,000.00
Nov. 13	Beneficiary Fund on account of ...	2,000.00
Nov. 14	Beneficiary Fund on account of ...	2,000.00
Nov. 15	Beneficiary Fund on account of ...	100.00

Total amount of Beneficiary Fund collected since 1st January, 1896, to date ... \$ 9,409.21

RESERVE FUND—FONDS DE RESERVE	AMOUNT
Amount on hand Nov. 1st	\$ 47,010.10
Amount accrued since last report	461.83
Total	\$ 47,471.93

SAM. R. BROWN, Grand Secretary.

To the Members of the C. M. B. A. of Canada: Brothers—The foregoing statement of Assessment No. 15 (December Assessment) is given in compliance with Sec. 7 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this assessment to the Financial Sec. of your Branch on or before the third day of Jan., 1896. Branch Treasurers must remit to me the amount of this assessment accompanied with Monthly Assessment Report on or before the 9th day of Jan., 1896. Members, and especially officers of branches, are requested to carefully read sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments. All Branches are now supplied with the new Constitution, and there can be no excuse for non-compliance therewith. Yours fraternally, SAM. R. BROWN, Grand Sec.

Vocal Solo, "Sweet Alice Ben Bolt," Mr. S. S. Turner.
Recitation, "Edinburgh After Plodden," Miss Regina Gaffney.
Vocal Solo, "The Song That Reached My Heart," Mr. L. J. Reddin.
Instrumental Music, organ and violin, Miss Sarah Strong and Master J. Albion Delaney.
Vocal Solo, "The Last Farewell," Miss Katie Keefe of St. John's.
Address, "The C. M. B. A.," Mr. S. M. Bent.
Instrumental Music, organ and violin, Miss Sarah Strong and Mr. John E. Delaney.
Comic Solo, "Learning McFadden to Waltz," Mr. Jas. R. Kenny. Mr. Kenny responded to an enthusiastic encore with another comic song, "I Thought It Was Mine."
Vocal Quartette, "Come Where the Lilies Bloom," Misses Priscilla and Henrietta Dempsey, Messrs. Charles Birch and Jas. W. Fanning.
Vocal Duett, "What Are the Wild Waves Saying," Miss Kat. Keefe and Mr. L. J. Reddin.
Violin Solo, Mr. John E. Delaney.
Short addresses, by Hon. W. G. Strong, High Sheriff Gaffney, and Mr. Charles Murphy, of the Customs Department.
"Auld Lang Syne."
God Save the Queen.
Bro. Bent's address, which occupied about twenty minutes in delivery and which was listened to with the keenest attention throughout, was a comprehensive and well defined exposition of the history, aims, objects and financial status of the C. M. B. A. He began with a few words of cordial welcome to the friends assembled, whom he thanked, on behalf of Branch 215, for the kind words and kind acts by which they had from time to time manifested their practical encouragement of the Branch and its good work, and expressed his desire, on this occasion, to make the principles of the order more fully known to those who were eligible for membership. Coming then to