Branch No. 4, London, Meets on the 2nd and 4th Thursday of every month, at eight o'clock, at their hall, Albion Biock, Richmond Street. P. F. Royle, Pres. Wm. Corcoran, Recording Secretary.

C. M. B. A.

The Controversy.

It is to be regretted that when Supreme Recorder Hickey saw the discussion in the press caused by his furnishing an erroneous financial statement, and saw the manner in which the editor of the Weekly tried to persuade its readers that this erroneous statement was "absolutely correct and a true copy of the accounts in the Supreme Recorder's office," he did not set the whole question at rest by immediately contradicting the assertions of the Weekly in this regard. He certainly must have known that the statement was wrong. If his books are kept in a systematic manner one glance at them would show him that the statement was not correct. See the position in which he has placed the proprietors of the Weekly, Supreme Deputy O'Reilly of Montreal and many others who depended on his being reliable in his statements! Surely he does not imagine that such discussions in public will do the C. M. B. A. cause any good? He sent that statement to the press, "for publication." A person holding the high position that Mr. Hickey does—a person of such experience—should not send so very important a document as a financial statement between the Supreme Council and the Grand Council of Canada to the press for publication without knowing whether it was right or wrong. This same statement was sent in type-written form to various parts of Canada before it appeared in the press at all. Why was this done? We have aalways entertained a very high opinion of Supreme Recorder Hickey, but we can hardly expect that his circular and statement which we publish in this issue is sufficient to exonerate him, or set him right in the eyes of his C. M. B. A. brothers in Canada. After that false financial statement has been going its rounds and doing its work for two or three months—after our assertion that "we were in a position to prove the statement these," and after certain opponents of separate beneficiary were caught in "their own trap"—the error is acknowledged, and the Supreme Recorder publishes an entirely different beneficiary The Controversy.

RECEIVED.	- 41 400 00
April 1880 to Sept. 12, 1882	.8 14,123.28
Sept. 12, 1882 to 9, 1884	. 26,244.87
	. 56,713.65
Sept. 9, 1884 4, 1886 Sept. 4 1886 2, 1888	86,006.21
	142,054.08
Sent. 2. 1888 29, 1890	57 501 75
Sept. 29, 1890 " May 1, 1891	. 57,561.75
	. \$382,703.84
Total	. 4000,100,01
DISBURSED.	
March 15 1890 to Sept. 12, 1882.	\$10,000.00
10000 10001 11 11 1 1000	58,000.00
61 at \$2000	100 000 00
10 at 1000	132,000,00
Cont 90 1890 to May 1, 1891.	
23 at \$2000	
6 at 1000	52,000.00
o at 1000	

Total number of deaths paid, 189, The figures up to September, 1888, clearly demonstrate the small difference as between the amount received and disbursed prior to that date, it being only \$5,08.01.

The reason for the surplus in favor of Canada since that date is obvious, as the membership during the past two years has increased 50% there being over 3000 new members admitted at the age of less than thirty-four years, all of which are supposed to be first-class risks. Under such circumstances, and according to the best mortality tables of regular life insurance companies, the death rate in Canada during such period should have been much less than it has been. If the 16 deaths in the \$1000 class, which we have paid; had belonged in the other class the surplus in favor of Canada would be only \$1,763.84.

pand, had belonged in the other class the surplus in favor of Canada would be only \$1,708.\$4.

According to my records, the death rate of the Grand Council of Canada is next to New York, and, comparing the average age of the membership, and the average duration, the difference is not very great. We must not overlook the fact that the first few branches of our association were established fifteen years ago, and that the fifty years age limit was not then a law. We must also take into consideration the fact that the Grand Council of New York had over 2,500 members eleven years ago, and at that time that the Grand Council of Canada had less than 200 members. Is it reasonable for any person who has the least idea of the principles and practices of life insurance to suppose that the death rate would be as low in the Grand Council of New York as in the Grand Council of Canada and in the other Grand Councils who have admitted over 50% of their membership within the past two or three years, and whose age at date of admission was only thirty-three years? This difference in the death rate of the Grand Council of New York as compared with the other councils is the most effective argument that can be advanced in favor of the position maintained by the Supreme Council as against separate beneficiary districts and in favor of a mitted organization. It also clearly demonstrates the necessity for a reserve fund.

Who can say that the death rate in Canada

faganst separate beneficary desired as clearly favor of a minted organization. It also clearly demonstrates the necessity for a reserve fund.

Who can say that the death rate in Canada will be less than in New York, or elsewhere, when its members have attained the same average age and duration? In the future, other Grand Councils will be instituted, and they may have apparent cause to complain of the high death rate in the Grand Council of Canada, or some other council, not realizing that said councils had been organized twelve to fifteen years previously.

To prevent such contentions, and relying on the best methods employed by the best life insurance companies, in the distribution of their risks, and acting on the words of Supreme President Mulholland that "Experience should teach us that the strength and glory of the C. M. B. A., as well as our individual welfare, lies in our standing together as one united band of Catholics, having everywhere the same mutual interests to preserve and perpetuale." the Supreme Council, at its recent convention, by a vote of 25 to 3, determined to strike out the article relating to separate beneficiary districts. The legality of this action has been questioned, and will, no doubt, be fully considered at the next convention.

The other reason advanced for separate beneficiary for Canada, to wit, the difference in exchange on drafts, is not of great importance. The fifty cents additional required from every Branch on assessment will more than pay all the expenses of such exchange, Grand Secretary Brown is in the practice of forwarding all drafts received by him direct, instead of depositing same to his account, and drawing against them. It may be stated that by adopting this method the Branch has to pay the exchange for a draft made payable on ondon, or some other bank in Canada—for stance, the branch at Wimipeg, Manitoba, any be able to procure a draft as cheap on New York as it could on Montreal.

In this country there would be no difficulty in obtaining from any bank which had the Grand Secretary's account drafts without exchange. They would be very glad to issue and collect drafts in consideration of having the account, and I have no doubt, that some bank would also be willing to pay interest. So far as the exchange on the drafts made payable to the beneficiaries in Canada is concerned, it is a very small item; but I think we can arrange to secure Canadian drafts for that purpose. This objection can be adjusted without great difficulty. Grand President MacCabe, in his recent statement, compared the statistics of the Ancient Order of United Workmen as against our association, and stated that only fourteen assessments had been issued by the Ancient Order of United Workmen, in Canada, during the year 1890. In that statement he showed that their membership had increased over twenty thousand during the past ten years. For many years after the Grand Lodge of the A. O. U. W. had been organized in New York State the number of assessments did not exceed twelve in any year, while, as he states, in 1890, with a membership of thirty thousand, they had twenty-three assessments. It only demonstrates the fact that the older the organization becomes the greater the mumber of deaths; and with the uniform rate of assessments in the A. O. U. W., and no provision of a reserve fund, the time will soon come when their assessments will be even greater than the maximum that they have established and to which Grand President McCabe alludes in the later part of his statement.

McCabe alludes in the latter part of his statement.

The scheme of levying special assessments to make all the Grand Lodges equal hracaused more trouble in the A. O. U. W. than all other causes combined. It has involved the association in litigation in several States, and in many caused a serious division in their ranks.

We desire to avoid such difficulties, and believe that our constitution as amended will enable us to continue our work, and retain our position as the safest, the most economical co-operative association doing business in this country.

There has been no discrimination against Canada in the transaction of our business, or

our position as the safest, the most economical co-operative association doing business in this country.

There has been no discrimination against Canada in the transaction of our business, or in denying the petition for as eparate beneficiary. On the contrary every reasonable concession has been made, such as granting permission to purchase supplies in Canada, and to defend all actions at law in the name of the Supreme Council without requiring suits to be brought in the United States.

The Grand Council of Pennsylvania, whose death rate for many years had been phenominally low, petitioned the Supreme Council in September 1888 for a separate beneficiary for the same reasons as advanced by the Canada Grand Council. Their petition was denied. Within a few months after the denial of such petition their death rate rapidly increased, so that in less than two years the representatives, instead of again petitioning for a separate beneficiary, voted to strike out the article relating to it. I feel quite sanguine that in case the Canadian membership fact in accordance with the advice of Grand President MacCabe, "to weigh well the important issues involved, and to postpone the decisive step until the next convention," that their representatives will vote to approve the action of the Supreme Council in striking out the separate beneficiary clause.

A reference to the assessment notices for the past ten years will show that the greater number of deaths in Canada have been confined to a comparatively few branches. Who would justify an objection on the part of those branches who were so fortunate as not to have any deaths, to protest against paying the claims in the less fortunate branches? It appears to me that the same principle ought to apply to Grand Councils.

We should continue united in our efforts to promote the welfare of the association, and not to draw the line on the death rate in any jute years hence, the names of over a hundred thousand of the best Catholic men in North America will be on our roll of membershi

May 14, 1891.

The Supreme Recorder's statement that "Grand Secretary Brown is in the practice of forwarding all drafts received by him direct, instead of depositing same to his account, and drawing against them," is not correct. The Grand Secretary of Canada keeps a current account in the Merchant's Bank of Canada, London. He deposits all C. M. B. A. money, except New York drafts, received by him from the branches in his jurisdiction, in that bank; and when the beneficiary money amounts to \$1000 or more he buys a New York draft for this amount, for which he has to pay one-quarter per cent, beneficiary money amounts to \$1000 or more he buys a New York draft for this amount, for which he has to pay one-quarter per cent, and forwards it, with any other New York drafts he may have on hand, to the Supreme Recorder. A few branches in Canada remit the Grand Secretary by New York drafts. Those drafts he does not deposit, as they will not be accepted at par; and to deposit them with one-eighth per cent, taken off their face value, and then have to pay one-quarter per cent, for a New York draft to remit the Supreme Council, would be losing money both ways. But the great majority of the branches remit by post office order, express order, cash in registered letter, cash by express, or draft or cheque on some bank in Canada where a New York draft can be obtained as cheaply as a draft on a Canadian bank. The Supreme Council has just as much right to make their remittances payable at par in Canada as the Grand Council of Canada has to make their's payable at par in the United States. The Supreme Council could, and should, arrange this matter so as to save to our own members, instead of giving to the banks, this large sum paid for exchange on drafts. Why not have the Grand Council of Ganada direct from the Grand Secretary's office?

Supreme Recorder Hickey says: "There

office?
Supreme Recorder Hickey says: "There has been no discrimination against Canada in denying the petition for a separate beneficiary."

ary."
Let us see. So long as any of the Grand Councils in the United States petitioned for, or agritated in favor of, separate beneficiary the sections in the constitution were left unnelested; but as soon as the petition and agitation were confined to Canada it was discovered by our United States friends that the separate beneficiary sections were a bad thing to have in the constitution, and they were struck out, and Canada told "We will never grant you separate beneficiary. You cannot again petition for it as it is out of the constitution."

will never grant you separate beneficiary. You cannot again petition for it as it is out of the constitution."

Brother Hickey says: The scheme of levying special assessments to make all the Grand Lodges equal has caused more trouble in the A. O. U. W. than all other causes combined. It has involved the association in litigation in several States, and, in many caused a serious division in their ranks. We agree with the Supreme Recorder in this remark. Such a scheme would not be beneficial to the C. M. B. A. A separate beneficiary such as our own C. M. B. A. constitution provided for is what Canada should be granted, otherwise the Supreme Council will drive Canada into total separation.

"We should continue united," says the Supreme Recorder, 'so that at the beginning of the next century the names of over one hundred thousand of the best Catholic men in North America will be on our roll of membership, with a reserve fund exceeding the sum of \$1,000.00. This indeed sounds very nice, but would separate beneficiary for Canada disunite us or retard our growth in membership? We are satisfied the very reverse would be the case. Were Canada granted a separate beneficiary the membership here would increase much more rapidly, and the fraternal feeling towards our United States brothers would, in consequence of their granting our just requests, grow much stronger. J Butler.
L Savard
E Cummings
P McDonough
T Marentette
C O'Connor.
Rev C J O'Hagerty
Rev L Funcken.
J Daub.
J Heartzner.

We cannot understand the Supreme Recorder's reference to a "reserve fund for \$1,000,000." We thought this proposal, on the part of certain Supreme Council officers, had been "nipped in the bud." Our constitution provides for a reserve fund of \$250,000, and we consider this quite sufficient. It is wrong in principle for such an association as the C. M. B. A. to create such a reserve fund as the Supreme Recorder mentions; besides, according to our amended constitution, this large amount of reserve fund money may at any time be in the hands of a Supreme President, an officer not under bonds to the amount of \$1.

We have before alluded to this matter and given warning in time. Read section five of the reserve fund affice and then answer the question: "Are you satisfied to create a reserve fund of \$1,000,000 under such a law?" The Supreme Recorder very adroitly selects a certain period by which, as he puts it. "To demonstrate the small difference as between the amount received and disbursed prior to that date." Recorder Hickey must think his brothers in Canada very simple. However, even giving the Supreme Council all the advantages of the plan adopted in the above financial statement it shows about \$21,000, in favor of Canada; but if we add the amount paid by Canada since 1st May to the \$822,003.84 it gives a total of \$830,392,74 paid by Canada from the date of the formation of its Grand Council to the 23rd day of May 1891 inclusive.

The total amount disbursed in Canada by the Supreme Council, in favor of Canada; but if we add the same period is \$830,000; leaving a balance in favor of Canada; so the surpere Council, in Canada, and included by us in the above total, was that of the late brother John Kelly, of Branch \$1, Montreal, date of drafts for this payment, May 23, and the last remittance by the Grand Council of Canada, included, was \$1400, dated May 23. This brings the payments by the Supreme Council of Canada and the disbursements by the Supreme Council to the same date.

The following is a statement of the b

G. Maloney W. McCaffery .		. No.	82,
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W Carpenter	119	1,000	1
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P McManus	50	2,000	1
A Deserve	83	2,000	1
J J Kane	26	1,000	1
1891.			1
Rev W J McGinley	57	2,000	1
E Trembley	127	2,000	1
J Fleming	63	1,000	1
J H Callaghan	16	2,000	1
P J Monaghan	21	1,000	
U Lemieux	109	2,000	
J Duffin	10	2,000	
M Sullivan	80	2,000	
A Ranger	43	1,000	
P Byrne	51	2,000	

Total sum paid.....

In this statement we have given the Supreme Council credit for the payment of the \$2000 beneficiary of the late Rev. Father Feron, of Branch No 6, but we are informed that \$1000 of this is yet unpaid. This will make \$31,282.74 in favor of Canada.

Dean Sin Axb Buorrises. Hindly permit an humble member of the civing colm expression to his views of certain correspondence which has lately appeared in our columns, made. For some time past this document, made. For some time past this document was anticipated, as several months ago it was intimated to the time of the collection of th

m desiring to postpone the decisive steps for the time being. In the meantime those who are opposed to separation expect that everything shall be made clear to them by the charity and intelligence of their separatist Brothers. They hope to be relieved of all anxiety regarding the discrepancy in the published reports of the Supreme and Grand Recorders and they wish to see the responsibility of the error attached to its proper author.

One paragraph in the Grand President's address attributes our rapid increase, in a certain degree, to the hope of a separate beneficiary. It is strange we mortals frequently interpret the expected to suit our cherished inclinations. I maintain that until the question of separation is permanently settled a great many who desire to enter the ranks of the C. M. B. A. will refrain from doing so until it be positively known that we are to remain in union with the United States. Should the decided otherwise there will be a great deflection from our ranks. Unless other reasons are forthcoming—unless some tabulated form is set forth distinctly showing the merits of separation to a greater degree than any yet advanced—l see no reason that would homestly justify my conduct towards the heirs of my beneficiary in severing attachment to my American Brothers, in whom I have every confidence and with whom I will ever feel proud to associate in the best spirit of Catholic and fracternal affection.

Letter from Bro. Tansey.

Montreal, May 22, 1891.

DEAR SIR—The circular of our Grand President deals with the most important matter which has ever come before our branches for consideration, and, before decisive action is taken by any branch the members should study the matter carefully, and the conclusion arrived at should for all time dispose of this vexed question.

the matter carefully, and the conclusion arrived at should for all time dispose of this vexed question. This not my purpose to claim we should weep over what has been overpaid. We have the consolation of knowing that the \$31,000 have gone towards paying the widows and orphans of deceased members, and in this way it has been well invested. Let us for the time being put away these side issues, and look into this question in a business way, and provide for the future. We should ask ourselves: Are we insuring as many new risks as we might? Are our rates for insurance higher or lower than our competitors? Are our inducement as a great as other organizations offer? What reserve have we against the fature? Is there any method by which we could give a cheaper rate of insurance, and suffer no loss by doing so? After a attitle time we could reach a conclusion—not by harsh words—not by arraying one country against another—not by referring to the past—but by sound reasoning, convincing those who hold opposite views that the cause we advocate is the only one possible under the circumstances.

In answering the question: Are we enrolling as many new members as we might? I would say that we are not. This is no doubt owing to the unsatisfactory feeling pervading all classes of our people, and this will certainly continue until the question is decided one way or the other.

In answer to the question are our rates any

other.

In answer to the question are our rates any higher or lower than our competitors, let the following table answer:

Cost of membership in four fraternal societies doing business in Canada—the C.B.L., C.M. B.A. and the A.O.U.W. on the assessment plan and the I.O.F. on the regular payment per month. Amount of insurance in each \$2,000;

CATHOLIC BENEVOLENT LEGION. Membership in the U. S. and Canada, 27,000 CATHOLIC MUTUAL BENEFIT ASSOCIATION.

Membership in U. S. and Canada, 31,000.

Average Cost Average Cost per month. per year. \$1.50 1 65 19 80 1 80 2 160 1 95 23 40 2 19 2 2 8 2 2 48 29 70 25 36... 30 35... 35 40... 40 45... 45 50... INDEPENDENT ORDER OF FORESTERS. Canadian Membership, 26,500. ANCIENT ORDER OF UNITED WORKMEN. Canadian Membership, 23,50°.

Average
ss. per month. per Cost

of the inability of the member to perform manual labor.

C. M. B. A. pays \$2000 on death of a member.

A. O. U. W. pays \$2000 on death of a member.

I. O. F. pays \$2000 on death of a member.

I. O. F. pays \$2000 on death of a member.

II. O. F. pays \$2000 on death of a member.

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rate should be about the same; if anything, the death rate of the A. O. U. W., being the oldest should be the greater. Therefore we have nothing to fear as to our ability to hold one own, and to provide an insurance much cheaper than at present. If we do not adopt some such plan we will not be able to increase, nor yet retain, our present membership. For example, in one office in this city there are at present some nine men working, two are members of the C. M. B. A., two of the I. O. F., and three of the A. O. U. W. One C. M. B. A. and three of the A. O. U. W. One C. M. B. A. and three of the A. O. U. W. One C. M. B. A. and three of the A. O. U. W. One C. M. B. A. but they are offered inducements such as return payment at the seventiest birthday, and, in cases of disability, one-half their insurance. They also have funeral benefits. They are satisfied. The A. O. U. W. men are about the same age as the C. M. B. A. neur, and they pay for the same insurance just \$11,00. The difference in one case is \$15,70, and in the other \$12.28. How long will these C. M. B. A. men, and they pay for the same insurance just \$11,00. The difference in one case is \$15,70, and in the other \$12.28. How long will these C. M. B. A. men continue to hold risks with us if this state of affairs continue? What is true in this state of affairs continue? What is true in this coffice is true in every office and shop of the C. P. R. and G. T. R. in Canada.

This letter would not have been written if the letter of the Grand President, able as it undoubtedly is, would meet the difficulty; but it does not. The scheme, as outlined, did it carry, would not have. The very society from which it has been drawn is disastisfied withits workings and is now acking to destroy it. Then why should we adopt it? We are told that this fund can be taken from us. If so, is it not better to allow our kind friends to use \$15,000 our hard carnings of years instead of service in the same provided that the find the provided that the summary of the summary of the summar

Letter from Grand Chancettor

DEAR SIR AND BROTHER—Although I am strongly opposed to discussing the difficulty in connection with our association through the press, still I consider that the press, still I consider that the press. The provider and the press. The provider and the press. The provider and the present dispute has been before our members so long, and has caused such an unseed effecting, that the time has arrived when come decisive step should be taken. My one service in the council, and the present dispute having originated during my term as President provider of granting separate provider and the present dispute having originated during my term as President and foresight when they include the present dispute having originated during my term as President and foresight when they include the present dispute having originated during my onto be inopiouse.

The framewer and foresight when they include the present and foresight when they include the present of the present during the present of the present and foresight when they acquired a certain membership, knowing from the history and experience of similar associations to the C. M. B. A. that a difficulty such as we are now experiencing would arise if that privilege was not cranted. This provision being revoked illerally at the late Supreme Council Convention, not having been discussed by our members or depth at the late Supreme Council Convention, and therefore the supreme council to sanction a change of such import to the great majority of our Canadian members, without allowing the amendment tog back to the branches for consideration. Our council presented its first petition for a separate juris diction at the Detroit convention of the Supreme Council in 18st and at every successive convention since, which proves that our what they considered essential for their welfare I two was the presented its first petition for a separate juris diction at the Detroit convention of the Supreme Council in 18st and at every successive convention since, which proves that our daman devery success

ation. Members who were in the association in it

branch of our society in the Province of Quebec if it was not that, at such time as our membership permitted according to the then existing constitution, we were to be allowed a separate beneficiary prisdiction for Canada, or, in other words, pay the death claims within our own territory. The representatives from that Province reierrated this at our Grand Conneil convention of 1884–1884, and I feel satisfied to day we must have joined did they think this privilege would be fenied them; hence the cause of the research at the content of the c

C. C. RICHARDS & Co.

SIRS,-I was formerly a resident of Port La Tour and have always used MINARD'S LINIMENT in my household, and know it to

be the best remedy for emergencies of

ordinary character. JOSEPH A. SNOW.

Norwaye, M.

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