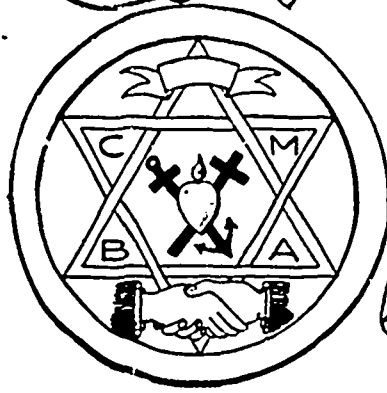


# The CANADIAN



PUBLISHED IN THE INTERESTS OF THE GRAND COUNCIL OF THE C.M.B.A. OF THE C.M.B.A. of Canada

VOL. 2.

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No. 10.

## ASSESSMENT SYSTEM.

### My Heeds.

FATHER RYAN

Sweet, blessed beads! I would not part  
With one of you for richest gem  
That gleams in kingly diadem;  
Ye know the history of my heart.

For I have told you every grief  
In all the days of twenty years,  
And I have moistened you with tears,  
And in your decades found relief.

Ah! time has fled, and friends have failed,  
And joys have died; but in my needs  
Ye were my friends, my blessed beads!  
And ye consoled me when I wailed.

For many and many a time, in grief,  
My weary fingers wandered round  
Thy circled chain, and always found  
In some Hail Mary sweet relief.

How many a story you might tell  
Of inner life, to all unknown:  
I trusted you and you alone,  
But ah! ye keep my secrets well.

Ye are the only chain I wear—  
A sign that I am but the slave,  
In life, in death, beyond the grave,  
Of Jesus and His Mother fair.

### The Rosary of My Tears.

FATHER RYAN.

Some reckon their age by years,  
Some measure their life by art;  
But some tell their days by the flow of their  
tears,  
And their lives by the moans of their  
heart.

The dials of earth may show  
The length, not the depth, of years,  
Few or many they come, few or many they  
go,  
But time is best measured by tears.

Ah! not by the silver gray  
That creeps thro' the sunny hair,  
And not by the scenes that we pass on our  
way,  
And not by the furrows the fingers of care

On forehead and face have made,  
Not so do we count our years;  
Not by the sun of the earth, but the shade  
Of our souls, and the fall of our tears.

For the young are oft-times old,  
Though their brows be bright and fair;  
While their blood beats warm, their hearts  
are cold—  
'Tis them the spring—but winter is there.

And the old are oft-times young,  
When their hair is thin and white;  
And they sing in age, as in youth they sung,  
And they laugh, for their cross was light.

But, heed by heed, I tell  
The Rosary of my years;  
From a cross to a cross they lead: 'tis well,  
And they're blest with a blessing of tears.

Be'er a day of strife  
Than a century of sleep;  
Give me instead of a long stream of life  
The tempests and tears of the deep.

A thousand joys may foam  
In the billows of all the years;  
But never the foam brings the lone back  
home—  
It reaches the haven through tears.

## NOTES.

The strongest educating factor in insurance during the last fifteen years has been the fraternal societies and assessment companies

There are scores of families to-day living in straightened circumstances simply because the bread-winner neglected joining the C. M. B. A.

The amendments to our C. M. B. A. Constitution, adopted at the Ottawa Convention, shall not go into force until the Revised Constitution is promulgated by Grand President Hon. M. F. Hackett, which will be about the 1st January, 1897. Notice of this will be given in The Canadian.

Hereafter, Trustees of branches shall not be required to give bonds; but Financial Secretaries and Treasurers must give same amount of bonds as heretofore, and all bonds must be from an incorporated guarantee company designated by the Grand President and Board of Trustees.

Every member of the C. M. B. A. should do all in his power to increase our membership. A large membership reduces the ratio of expense, and the most eminent authorities on Insurance Associations testify that a large membership, scattered over a vast area of healthy territory, is essential to stability and perpetuity.

The attention of officers of branches of the C. M. B. A. is called to the following clause of Section 9 of our Constitution: "Any member remaining suspended for a longer period than three months for the non payment of assessments is ipso facto expelled from the Association and his policy rendered void." No branch has authority to reinstate such a member. This is very clear.

The C. M. B. A. of Canada has \$17,000,000 insurance in force. It has paid claims amounting to \$500,000 since 1st January, 1893, and has at

present a Reserve Fund of about \$58,000. From the very first loss, each successive claim has been satisfied in full, without any litigation whatever. How could better testimony be adduced evidencing the prosperity of its plans and the ability of its management.

The per capita tax for the third quarter of 1896, ending September 30th, is due, and we request all branches to pay same as promptly as possible. The Grand Council gave a note for \$2,500 to raise sufficient funds to defray the expenses of the Ottawa Convention. This note will be due shortly, and we are depending upon the per capita tax to pay it. We hope, therefore, our branch officers will look upon this as a business matter and not dis-appoint us.

In 1875 the total amount of life insurance effected in Canada was \$15,071,258. The total amount effected in 1895 was \$11,311,198. In 1875 the total of life insurance in force in Canada was \$5,000,261, while in 1895 the total amount was \$19,257,581. The total amount of premium income in 1895, including the business done outside of Canada by the Canadian companies other than assessment companies doing a life insurance business in Canada, was \$10,887,501, of which \$5,862,417 was returned to policyholders in the shape of death claims, matured endowments of bonuses, annuities, surrender policies and dividends to policy holders. The total amount of policies upon the assessment plan taken out during 1895 was \$12,802,026, and the total net amount in force at the end of the year was \$71,180,000, an increase for the year of \$1,000,000. The total amount paid by members for membership fees, annual dues, assessments, etc., was \$915,007, and the amount paid for death claims was \$610,651.

Let us claim truth wherever found, and try to fix God's trade-mark upon it—the Catholic sign.—The Missionary.

## The Letour Appeal.

Cornwall, Sept 14, 1896.

S. R. Brown, Grand Sec.

Dear Sir and Brother— I herewith send you an additional list of the names and location of branches that have generously responded to our appeal on behalf of our ailed brother, Francis Letour, kindly requesting you to publish same in next month's official organ.

Yours fraternally,

P. McCABE Rec. Sec. Br. 38.

Amount previously reported.....	\$173 70
Br. 249, Joggins Mines, N.S.....	1 50
" 188, Carleton Place, Ont.....	2 00
" 217, L'Assomption, Que.....	1 00
" 162, Moncton, N. B.....	3 25
" 255, Richibucto, N. B.....	4 00
Total.....	\$185 45

## Initiations in August, 1896.

### Initiations du Mois d'Aout, 1896.

Br.	Initiated.	Members.
81	Perth Ont.....	1
82	L'Avenir Que.....	1
83	Somersel Man.....	1
84	Perth Ont.....	1
85	Montreal Que.....	1
86	Eganville Ont.....	1
87	Truro, N. S.....	1
88	London Ont.....	1
89	Amherst Ont.....	1
90	Levis Que July 1, Aug 2.....	2
91	Charlevoix Ont.....	1
92	Halifax N. S.....	1
93	Cap. St. Ignace Que.....	1
94	Joggins Mines N. S.....	1
95	Kennington P. E. I.....	1
96	Yamachiche Que.....	1
97	Windsor Ont.....	1
98	Brockville Ont.....	1
99	Toronto Ont.....	1
100	Montreal Que.....	1
101	Mount Forest, Ont.....	1
102	Mattawa Ont.....	1
103	Pembroke Ont.....	1
104	Trenton, Ont.....	1
105	Montreal, Que.....	1
106	Deseronto, Ont.....	1
107	Montreal, Que.....	1
108	Ottawa, Ont.....	1
109	Quebec, Que. (May 1, Aug 1.....	1
110	Campbellford, Ont.....	1
111	Three Rivers, Que.....	1
112	Toronto, Ont.....	1
113	Waterloo, Que.....	1
114	Niagara Ont.....	1
115	Calgary N. W. T.....	1
116	St. John, N. B.....	1
117	LaSalle, Ont.....	1
118	Moncton N. B.....	1
119	Rock Island, Que.....	1
120	Perth, Ont.....	1
121	Bellefleur, Ont.....	1
122	Sydney, N. S.....	1
123	Alberton P. E. I.....	1
124	Springhill N. S.....	1
125	Fort William, Ont.....	1
126	St. Barthelemy, Man.....	1
127	Plantagenet, Ont.....	1
128	Quebec, Que.....	1
129	Stoney Point, Ont.....	1
130	St. Henri de Montreal, Que.....	1
131	Maniwaki, Que.....	1
132	Richibucto, N. B.....	1
133	Lehigh, N. W. T.....	1
134	Halifax, N. S. (June, July.....	1
135	Wilmington P. E. I.....	1
136	Portage La Prairie, Man.....	1
137	Total.....	137

N. B.—The Initiations in the last two branches are charter members. Les Initiations dans les deux dern. suc- cursales sont des membres fondateurs.