



# Canadian

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

Volume 5.

LONDON, ONTARIO, AUGUST, 1899.

Number 8.

### THE SONG OF HIAWATHA.

Ye who love the haunts of nature,  
Love the sunshine of the meadow,  
Love the shadow of the forest,  
Love the wind among the branches  
And the rain shower and the snow storm,  
And the rushing of great rivers  
Through their palisades of pine-trees,  
And the thunder in the mountains,  
Whose innumerable echoes  
Flap like eagles in their gyres;  
Listen to these wild traditions,  
To this song of Hiawatha.

Ye who love a nation's legends  
Love the ballads of a people,  
Hear like voices from afar off,  
Call to us to usse and ussen,  
Speak in tones so plain and childlike,  
Searched out the ear distinguish  
Whether they are sung or spoken,  
Listen to this Indian legend,  
To this song of Hiawatha.

Ye whose hearts are fresh and simple,  
Who have faith in God and Nature,  
Who believe, that in all uses  
Every human heart is human,  
That in even savage bosoms,  
There are longings, yearnings, strivings,  
For the good they comprehend not,  
That the feeble hands and helpless,  
Groping blindly in the darkness,  
Touch God's right hand in that darkness,  
And are lifted up and strengthened;  
Listen to this simple story,  
To this song of Hiawatha.

Ye, who sometimes in your rambles  
Through the green lanes of the country,  
Where the tangled barberry bushes  
Hang their tufts of crimson berries,  
Pause by some neglected arveyard,  
For a while to muse, and ponder  
On a half-effaced inscription,  
Written with little skill of song-craft,  
Homely phrases, but each letter  
Full of hope and yet of heart-break,  
Full of all the tender pathos,  
Of the here and hereafter;—  
Stay and read this rude inscription,  
Read this song of Hiawatha.

—Longfellow.

### A Good Motto.

A good motto for your Branch would be  
"Quit grumbling and do something to  
increase the membership of the Association."

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### A New Member's First Assessment.

A member initiated in any month in which  
there is more than one assessment called for  
is required to pay only one assessment for  
that month.

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### Who Shall Examine Applicants.

No examination of any applicant shall be  
legal or accepted by the branch, unless made  
by an Examiner duly appointed and com-  
missioned for such branch, except by the  
special dispensation of the Supervising  
Medical Examiner.

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### A Decision.

A decision in the suit of Mrs. Emily V.  
Hopkins against the Northwestern Life  
Assurance Co. of Chicago, to enforce payment  
of a \$10,000 policy on the life of her husband,  
who committed suicide, held that plaintiff  
cannot recover collections, notwithstanding  
no suicide clause was in the contract.

### Progress in Membership.

Membership in 1881	221
1882	260
1883	1,750
1884	1,129
1885	1,650
1886	2,689
1887	3,889
1888	1,000
1889	1,000
1890	1,000
1891	1,110
1892	1,140
1893	1,140

### Change of Address.

Whenever a brother changes his address  
he should at once notify the Recording  
Secretary of his Branch, who will in turn  
notify the Grand Secretary. A great  
majority of the complaints from members  
who do not receive THE CANADIAN arises  
through the failure of such members to give  
their proper address to the Recording Sec-  
retary.

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### A Talkative Member.

Because a member has something to say  
upon all topics brought up for discussion at  
Branch meetings is no indication that he is a  
faithful worker. Many members are unfor-  
tunately addicted to the habit of indulging in  
arrant nonsense and meaningless rant, and  
their loquacity often renders their presence  
decidedly offensive. The "wind bag"  
spends his force in double quick time, and  
then falls to the ground with a dull and sick-  
ening thud.—C. Forester.

× × ×

### Decreasing Amount of Policy.

Any member holding a high grade bene-  
ficiary certificate or policy may change for  
a lower one by surrendering his certificate  
and making application on the Association's  
regular printed forms for a lower grade cer-  
tificate through his branch Recording Secre-  
tary, who shall immediately forward said  
beneficiary certificate and application to the  
Grand Secretary, and thereafter he shall  
pay assessments according to grade of cer-  
tificate applied for, and according to his  
age at the date of his initiation.

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### What It Will Cost to Become a Mem- ber and Hold a \$1,000 Policy.

To become a member of the C. M. B. A. of  
Canada will require the payment of the  
following fees:

Application fee	\$1.00
Supervising Medical Examiner's fee	1.00
Medical Examination fee	1.00
One Assessment for \$1,000 policy	2.00
One month's dues	2.00
<b>Total</b>	<b>\$7.00</b>

The probable yearly cost on \$1,000 policy  
for a member at age of 35:

Eighteen assessments at \$4.00 each	\$72.00
Twelve month's dues at \$2.00	24.00
<b>Total</b>	<b>\$96.00</b>

### What Association Should Catholics Join

According to the instructions of our Holy  
Father the Pope, Catholics are forbidden to  
enter societies, no matter how deserving from  
other points of view which has not the formal  
approbation of the Church.

The C. M. B. A. has this formal approba-  
tion. Therefore it is essentially the Catho-  
lic Association.

### Number of Assessments.

Our C. M. B. A. regular assessments are  
as follows:

January, No. 1; February, No. 2; March,  
Nos. 3 and 4; April, No. 5; May, No. 6;  
June, No. 7; July, Nos. 8 and 9; August, No.  
10; September, No. 11; October, Nos. 12 and  
13; Nov. No. 14; December, No. 15.

In addition to these regular assessments,  
our Constitution provides for special assess-  
ments whenever required, and therefore the  
Association can never fail to fulfil all its obli-  
gations to each and every one of its members.

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### Amount Received on Assessments

Table showing the amount received on  
Assessments from the Branches of the C. M.  
B. A. of Canada from date of organization of  
Grand Council, in 1881, to January 1, 1899.

In 1881	\$ 3,250 00
1881	4,474 04
1882	9,318 17
1883	11,365 29
1884	21,123 24
1885	24,365 59
1886	32,385 17
1887	46,750 21 including fees etc
1888	55,107 79
1889	6,919 44
1890	100,108 29
1891	122,282 95
1892	142,096 63
1893	160,219 41
1894	175,112 76
1895	187,568 61
1896	171,000 00
1897	196,600 44
1898	200,000 00
<b>Total</b>	<b>\$1,000,000 00</b>

### Increasing Amount of Policy.

Any member who has not arrived at the  
full age of fifty years holding a lower grade  
beneficiary certificate and desiring to take  
a higher grade certificate may make applica-  
tion on the Association's regular printed  
form to his branch for such. The granting  
of the application shall be subject to the same  
routine of medical examination and fees as  
is now provided by law for the admission of  
new members. If the ball is favorable  
the applicant upon payment of an assess-  
ment on the additional beneficiary certificate  
to his age at that time shall be entitled to  
the higher grade beneficiary certificate, and  
this amount of assessment in addition to the  
amount of assessment he was paying for his  
lower grade certificate shall be his assessment  
thereafter for his higher grade policy or  
beneficiary certificate.

### Reasons for not joining the C. M. B. A.

1. If you are sure you cannot die, there is  
no use providing for a contingency when  
there can be none.
2. If you expect to get insurance for  
nothing, don't join the C. M. B. A.
3. If you know that you are poor, are old  
and indigent, to keep your assessments paid,  
Don't join the C. M. B. A.
4. If you need your money for tobacco  
and whisky and get your support from your  
family, Don't join the C. M. B. A.
5. If you prefer to see our oxen for your  
self, to raise money to buy your family,  
Don't join the C. M. B. A.
6. If you are too selfish to wish any com-  
fort to others, because you cannot enjoy it  
yourself, Don't join the C. M. B. A.
7. If you feel good over the idea that your  
children may be dependent on the cold chari-  
ties of the world after your death, Don't join  
the C. M. B. A.
8. If you are happy over the idea of going  
to heaven while you are contemplating the  
probability of your family going to the poor-  
house, Don't join the C. M. B. A.
9. If you have no respect for yourself, and  
no regard for your family, Don't join the  
C. M. B. A., but spend your money to get rid of  
your life, for it is not worth living.

### The Association Recommended by Our Holy Father.

The C. M. B. A. has from its inception  
been sanctioned by our Holy Father Leo  
XIII., who has blessed it with especial glad-  
ness whenever occasion offered and urgently  
recommended it to the faithful children of  
the Church in Canada. It is under the  
special patronage of the entire hierarchy,  
the Venerable Archbishops and Bishops  
precluded by age, etc. gladly blessing it  
and encouraging its spread in their respec-  
tive dioceses.

- The names of the following Archbishops  
and Bishops, with those of nearly all the  
parish priests and curates in Canada, where-  
ever branches are established, adorn the  
C. M. B. A. membership list:
- Most Rev. John Archbishop of Hal-  
ifax
  - Most Rev. H. G. G. Archbishop of  
Montreal
  - Right Rev. R. A. O'Connor, Bishop of  
Peterborough
  - Right Rev. J. D. Wang, Bishop of Ham-  
ilton
  - Right Rev. M. Desjardis, Bishop of St.  
Hyacinthe
  - Right Rev. J. M. Howard, Bishop of Valley  
field
  - Right Rev. A. G. G. Bishop of Prince  
Albert
  - Right Rev. E. J. Lange, Bishop of St.  
Albert
  - Right Rev. F. A. G. Bishop of Trois  
Rivers
  - Right Rev. F. P. McEvoy, Bishop of Lan-  
dsdown

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

And invited to members on or about the 10th of each month.

Members are invited to send us papers of news or information that will be of benefit to the Association. Communications upon all subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

Correspondents will please remember that copy must reach us before the 10th of the month, if intended for publication in the following month's issue, and that space is limited and of very much desired.

Address all communications to

S. H. BROWN,  
Editor and Manager,  
Cato Block, Dundas Street,  
London, Ont.

ASSESSMENT SYSTEM.

LONDON, AUGUST, 1896.

RIGHT REV. F. P. McEVAY

CONSECRATED BISHOP OF LONDON ON SUNDAY, 6th INST.

Right Rev. Mgr. McEvay arrived in London on Friday evening, August 4, by the 5:10 G. T. R. train, from Guelph, where he had been in retreat preparatory to his consecration as Bishop of London. He was met and warmly greeted by the Administrator of the diocese, Very Rev. Joseph Bayard, Dr. Kilroy, of Stratford, and the city clergy, as well as a deputation of laymen.

Sunday, the 6th inst., the feast of the Transfiguration of our Lord Jesus Christ will be a memorable day in the ecclesiastical history of this city and diocese of London. It was the day on which the diocese of London received its new chief pastor, by the consecration of the Right Rev. Fergus Patrick McEvay, in St. Peter's cathedral, to be Bishop of the diocese.

The Church was beautifully decorated with old gold, red, green and white bunting, the colors blending together most harmoniously and producing a very pleasing effect. The high altar of marble, on which were placed flowers rich and fragrant, had a grand and pleasing effect, and the entire sanctuary, ornamented with flowers and hangings artistically arranged, manifested the good taste of the Sisters of St. Joseph, who had charge of the decorations.

The consecrator and celebrant of the Pontifical High Mass was the Most Rev. Denis O'Connor, Archbishop of Toronto, formerly Bishop of London.

His Grace was assisted by the Very Rev. Father Marillon, Provincial of the Basilian Order in Canada; and the Rev. Fathers P. Brennan, P. P., St. Mary's; J. Gnam, P. P., Heeson; J. Baudoine, P. P., Walkerville.

Mgr. McEvay was assisted by the Very Rev. D. Cushing, O. S. B., President of Assumption College, Sandwich, and Very Rev. Francis Solanus, O. S. F., P. P. and Superior of the Francis can Order in Chatham.

The assisting Bishops were the Right Rev. T. J. Dowling, Bishop of Hamilton, and Right Rev. Richard O'Connor, Bishop of Peterborough. Bishop Dowling was assisted by Rev. Fathers Mahoney and B. O'Connell; and Bishop R. O'Connor by Archdeacon Casey, Rector of Peterborough

Cathedral, and Rev. F. Ryan, Rector of St. Michael's Cathedral, Toronto. The Cross bearers were Rev. Fathers Whalen, of Caledon, and P. Lavigne, of Tilbury.

Chanters: Revs. J. T. Aylward, P. P., of Port Lambton, Chas. McGee, P. P., Maldstone, D. J. Downey, P. P., Mitchell.

The Holy Father's Bull appointing the Right Rev. Mgr. McEvay Bishop of London, and authorizing his consecration, was read by the Very Rev. Joseph Bayard, Administrator of the Diocese during the vacancy.

The ceremonies were directed by Very Rev. Wm. Klopfer, of St. Jerome's College, Berlin, first master of ceremonies, assisted by Revs. J. Schweltzer and Ladouceur, assistant masters of ceremonies.

The clergy present from various dioceses were the following:

Most Rev. Denis O'Connor, D.

P. P., St. Patrick's, Ottawa; Rev. Archdeacon Casey, Peterborough; Rev. D. O'Connell, Mount Forest; Rev. T. J. Tinnin, Pullman, Ill.; Rev. S. J. Crogan, C. S. R., Toronto; Rev. J. M. Mahony, Hamilton; Very Rev. D. Cushing, Pres. Assumption College, Sandwich; Rev. F. Solanus, O. S. F. M., Chatham; Rev. E. F. Murray, C. S. B., St. Michael's College, Toronto; Rev. M. V. Kelly, C. S. B., St. Michael's College, Toronto; Rev. Dr. Treacy, St. Michael's College, Toronto; Rev. F. R. Frachon, Toronto; Rev. E. B. Kilroy, D. D., Stratford; Rev. L. A. Campbell, Chicago; Rev. F. Soade, C. S. B., Sandwich; Very Rev. W. Flannery, D. D., Windsor; Very Rev. F. Van Antwerp, Our Lady of Rosary, Detroit; Rev. R. E. M. Brady, Hamilton; Rev. M. J. Brady, Windsor; Rev. F. Knox New York; Rev. W. J. McCloskey, Campbellford, Ont.; Rev. J.

Rev. J. Gnam, Heeson; Rev. P. J. Gnam, Wyoming; Rev. J. J. Gohl, Formosa; Rev. J. G. Migan, Corunna; Rev. J. Noonan (Biddulph) Lucan; Rev. P. Langlois, Tilbury; Rev. D. J. Downey, Mitchel; Rev. E. C. Ladouceur, London; Rev. P. L'Heureux, St. Thomas.

The Rev. M. J. Tiernan, Rector of St. Peter's Cathedral, and Rev. Joseph Kennedy, P. P., Sarnia, superintended the ceremony as a whole, and assisted greatly in the maintenance of the good order and decorum which graced the entire ceremony.

The music rendered by the choir was specially fine and appropriate to the solemn occasion. A large number of voices participated and the great organ of the Cathedral was played by Dr. Carl Verrinder, of Detroit, the effect of the whole musical programme being exceedingly grand.

At the end of the Mass the newly consecrated prelate was conducted by the assisting Bishops through the aisles of the Cathedral, to impart his Episcopal blessing to the congregation.

Rev. Father Tinnin delivered a very impressive sermon on the Episcopal office and dignity, taking as his text:

"In the goodness and readiness of his soul he appeased God for Israel. Therefore He made to him a covenant of peace, to be the prince of the sanctuary, and of His people, that the dignity of priesthood should be to Him and to His seed forever." (Ecclesiasticus, xiv. 29, 30)

Addresses were received from the clergy and the laity.

The clergy's address was read by the Very Rev. W. Flannery, D. D., P. P., Dean of Windsor, and the laity's by Mr. James Egan.

His Lordship announced the appointment of Very Rev. Joseph Bayard, pastor of St. Thomas, to be Vicar General of the diocese of London.

In addition to those who were present at the consecration, the following clergy came in on Monday:

Rev. P. Corcoran, La Salette; Rev. J. O'Neill, Kinkora; Rev. H. G. Traher, Mount Carmel; Rev. J. J. Corcoran, Teeswater; Rev. D. A. McRae, Parkhill; Rev. J. T. Aylward, Port Lambton; Rev. D. P. McMenamin, Ridgetown; Rev. N. J. Dixon, Ashfield; Rev. P. Andrieux, Patincourt; Rev. P. McCabe, Seaforth; Rev. P. Quinlan, West Lorne; Rev. S. A. Rocheleau, Bothwell; Rev. J. Cook, Stratford; Rev. D. Forster, Simcoe; Rev. C. McGee, Maldstone; Rev. Geo. Cleary, Dundas; Rev. I. J. McKeon, St. Augustine; Rev. J. A. Kealy, Raleigh; Rev. W. Fogarty, Irishtown; Rev. T. J. Valentin, Zurich; Rev. J. Hogan, Sarnia.

Large delegations of the laity from many of the outside parishes, as St. Thomas, Stratford, Windsor, Hamilton, Chatham, etc., assisted. Many likewise availed themselves of railway excursion rates to come to the city from great distances, even so far as from Chicago, Toronto and Buffalo, to be present on the solemn occasion, and the cathedral was thronged to its utmost capacity. Amongst others we noticed: Bishop McEvay's mother and brother, his two cousins—Sister St. Dominic of St. Joseph's Community, Lindsay, and Miss Minnie Corkery, Lindsay; Bishop Dowling's sister, Mrs. Keough, of Windsor, and his two nieces, the Misses Genevieve and Maud Coleman, of Chicago; Hon. J. M. Gibson, Crown Lands Dept.; Judge Barron, Stratford; Messrs. Adam Brown, P. M., Hamilton; John Ronan, E. Furlong, I. L. D., M. J. O'Reilly, Dr. Balfe, Fred Harris, J. J. Bucke, of Hamilton; Mr. Ed.



RIGHT REV. F. P. McEVAY, BISHOP OF LONDON.

D., Archbishop of Toronto; Most Rev. J. Duhamel, D. D., Archbishop of Ottawa; Right Rev. T. J. Dowling, D. D., Bishop of Hamilton; Right Rev. R. O'Connor, D. D., Bishop of Peterborough; Very Rev. Mgr. Heenan, V. G., Dundas; Very Rev. Mgr. Laurent, V. G., Lindsay; Very Rev. Canon Racicot, V. G., Montreal; Very Rev. F. J. Baumgarten, V. G., Detroit; Very Rev. J. Turgeon, S. J., Rector St. Mary's Church, Montreal; Very Rev. F. Scaphman, S. J., Detroit; Very Rev. G. O'Brien, S. J., Montreal; Very Rev. Jos. Bayard, V. G., London; Very Rev. J. De Lavigne, C. S. R., Montreal; Very Rev. V. Marillon, C. S. B., Toronto; Very Rev. F. Mitchell, S. J., Fr. Minister, Detroit, Coll.; Very Rev. A. Krolat, Prov. of Carmelites, Falls View, Niagara; Very Rev. R. W. Klopfer, C. R., D. D., St. Jerome's College, Berlin; Rev. H. A. Constantineau, O. M. I., rector University of Ottawa; Rev. M. J. Whelan,

R. Neven, Grand Seminary, Montreal; Rev. J. Schweitzer, C. R., St. Jerome's College, Berlin; Rev. A. Lorton, Ruscom; Rev. B. Boubat, Chatham; Rev. J. Connolly, Ingersoll; Rev. F. Ryan, C. S. B., Amherstburg; Rev. P. A. Twobey, Westport; Rev. T. Davis, Perth; Rev. D. L. Buckley, Owen Sound; Rev. J. B. Collins, Assumption College, Sandwich; Rev. P. J. Brennan, St. Mary's; D. Eran, eccl., St. Mary's; Rev. F. Ryan, St. Michael's College, Toronto; Rev. M. D. Whelan, Caledon; Rev. J. P. McMannus, Port Huron, Mich.; Rev. M. J. McGuire, Wooler; Rev. J. Kennedy, Sarnia; Rev. L. A. Baudoine, Walkerville; Rev. T. West, Goderich; Rev. G. R. Northgraves, Ed. CATHOLIC RECORD, La Salette; Rev. N. D. St. Cyr, Stony Point; Rev. J. E. Meunter, Belle River; Rev. J. F. Spratt, Wolfe Island (Kingston); Rev. M. Helm, Mildmay; Rev. A. McKeon, Stratford; Rev. M. McCormack, Woodstock;

Collins, of Detroit; P. J. Keogh, Windsor; James Spereman, Sarnia; E. J. Kneilt, James O'Loane, J. J. Coughlin, Dr. Dwyll, C. Stock, C. McIlhargy, J. Hagarty, M. J. Dillon, M. E. Goodwin, Stratford; Joseph Kidd, Goderich.

Right Rev. Forgas P. McEvay was born at Lindsay, Ont., on the 8th of December, 1852. He received his education at Lindsay Separate school, St. Michael's college, Toronto, St. Francis Seminary, Milwaukee, and the Grand Seminary, Montreal. He took the Dowling medal for literature at St. Michael's in the class of 1877, and stood high in all his classes and captured several prizes. He was ordained priest on the 9th of July, 1882, and was then appointed parish priest for Fenelon Falls, where he remained five years. While in this parish he had charge of several churches, scattered over a wide area, and did much traveling on horseback, administering the comforts of religion to the people and accomplishing a heroic work. After this he was appointed rector of St. Peter's cathedral, Peterborough, and chancellor of the diocese. On May 1st, 1889, on the occasion of the translation of Bishop Dowling to Hamilton, it was arranged between the Bishop of Peterborough and the Bishop of Hamilton that he should be transferred to the diocese of the latter, which arrangement was subsequently ratified at Rome, and he obtained a new *titulus* for the diocese of Hamilton. Soon after this he was appointed rector of St. Mary's cathedral, which position he has held with great acceptability. Bishop McEvay has been very successful, not only in the spiritual work of the Church, but also in church building and repairing. While in Peterborough he ably carried out the Bishop's idea in erecting St. Joseph's Hospital and several other important improvements in connection with the church there. Since his arrival at Hamilton, he has been in labors abundant, supervising the erection of the magnificent new presbytery, St. Lawrence church, and a beautiful mortuary chapel and vault at Rock Bay cemetery, as well as extensive repairs to the cathedral. His busy life contains the fullest evidence of his untiring efforts to promote the interests of the Church.

His Lordship Bishop McEvay is a member of the C. M. B. A., having joined Branch 56 Hamilton, in 1890. At the C. M. B. A. Convention held in Hamilton in 1892 it was Bishop McEvay who preached the sermon.

APPEALS

From Branch No. 175.

Kinkora, July 23, 1899.

S. R. Brown, Grand Secretary, London, Ont.

Dear Sir and Brother,—Please find list of subscriptions for the Kenny appeal since your last publication:

Previously reported	\$87.00
27 St. Boniface, Man.	1.00
14 Moncton, N. B.	1.00
20 Midstone Cross, Ont.	1.00
31 Almonte, Ont.	1.00
215 New Glasgow, N. S.	1.00

Total.....\$93.00

The members of Branch 175 wish to thank, through THE CANADIAN, most kindly all branches that have responded to their appeal. Brother Kenny is now well, and wishes to have the appeal stopped. He also returns his most sincere thanks to all branches who responded in his behalf.

Yours fraternally,  
F. JORDAN, Rec. Sec.

NOTES

Rev. D. V. Paelan, District Deputy for the County of Guysborough, and lately parish priest at Canoe N. S., has been appointed Professor of English Literature at St. Francis Xavier's College, Antigonish, N. S. Rev. Bro. Paelan is well known to readers of the Antigonish Casket, St. Louis Watchman, and other leading Catholic periodicals for his sparkling contributions over the pen-name of "David Creedon." We wish Rev. Bro. Paelan every success in his new field of labor.

There is only one Assessment for August, the regular No. 10. Members must pay the assessment on or before the 3rd day of September: any member neglecting to do so, stands suspended, and should he die while under suspension his beneficiary shall not be payable under his policy. No officer or other member of the Association has any authority to change this law excepting that the Financial Secretary is empowered to accept the assessment money and to re-instate members paying said assessment subsequent to the said 3rd day of the month but prior to, and inclusive of, the day of the date of the first regular meeting of the branch thereafter.

The per capita tax, initiation tax and Supervising Medical Examiner's fees are due by all Branches on the last day of each quarter. The quarters end as follows: 1st quarter, March 31st; 2nd quarter, June 30th; 3rd quarter, September 30th, and 4th quarter December 31st. Section 17 of our Constitution makes it obligatory on the Financial Secretary of each Branch to make out a report on the last day of each quarter, showing the amount due Grand Council for said tax and fees; and this amount should be remitted with the next remittance on assessment account after said quarter. Any Branch neglecting or refusing to comply with this regulation of the Association shall, when thirty days in default, be suspended by the Grand President. See Sections 19 and 17 of our Constitution.

CORRESPONDENCE.

To the Editor of THE CANADIAN.

Dear Sir:—The letter of the Rev. A. E. Burke, which appears in the June number of THE CANADIAN, interests me, inasmuch as I am one of those who, after having been rejected by the examiner of the local branch, was accepted elsewhere. Believing him (the local examiner) not infallible in matters medical, and being perfectly satisfied that, physically speaking, I was a good risk, I having a perfect right so to do as, applied for examination to a physician, an examiner in another branch: when after a full explanation of the circumstances attached to my case, I was examined, accepted, and initiated in his branch. This medical examiner was a man of long and good standing in his profession, has as much interest in the welfare of the C. M. B. A., and re-

spects an oath just as much as the man who had previously rejected me. I did not look for sympathy but I asked and wanted justice and fair play, and I got it.

As for the inference conveyed in the letter of a sister or brother dying of consumption, I will here say that I hereby challenge anybody to state and prove that there has been a single case of death from tuberculosis among my brothers and sisters, parents, grand-parents, or even great-grand-parents on either the paternal or maternal side of my family. It would be very interesting to the readers of THE CANADIAN to know why this "very honest physician" treats certain cases with so much severity, when it is well known that he has approved the admission in the Association of men whose family history presents one or more cases of death from consumption. He may aver that these facts were concealed from him, but there are cases where he was or should have been cognizant of the existence of Tuberculosis in the family. Honest and conscientious physicians need never be afraid of the proper discharge of their duty towards any life assurance association. If an error of judgment be committed by them, it can at least in the matter of life assurance be rectified, and it will in no manner lessen for them the respect and confidence of the intelligent and reasonable portion of the community among whom they live.

Section 19 does not forbid to join a branch outside the parish, and I consider it none of the reverend gentleman's business what branch I join as long as both the branch and myself are agreed.

Rev. A. E. Burke's letter is altogether uncalled for and unjustified by facts. The attitude he has taken against his C. M. B. A. brethren does in no way savor of that fraternal charity which is so much desired in our ranks. If he believed that there existed certain abuses or grievances in the Society, he could very well have taken other ways and means to remedy them instead of the harsh language of his letter to THE CANADIAN.

Signed J. DONOHUE, M. D.  
Tignish, P. E. I. July, 12 1899

THE LATE BRO KILLACKEY.

At the regular meeting of Branch No. 132 of the C. M. B. A., Halifax, held on the 14th of July, Bro. Grand Trustee Chisholm called attention to the sad intelligence of Bro. Killackey's death contained in the previous day's papers. He stated that the death of Bro. Killackey was a loss not merely to his own personal friends—and they were many—and to the Association in Ontario, but a loss to the Association everywhere. Young, energetic, and eloquent, he filled with rare fitness the position of Organizer, and only those who have attended the conventions of the Association can have a proper idea of his influence in council. It is not too much to say that his place in the Association cannot be filled without the greatest difficulty, if at all. Personally, he was a man of alert intellect, and he was courageous to a degree. The following resolution, moved by Grand Trustee Chisholm, and seconded by Chancellor Monaghan, was adopted:

Whereas the sudden death of Brother W. P. Killackey, C. M. B. A. Organizer for the Province of Ontario, and sometime Grand Trustee, was announced in yesterday's papers; and whereas Brother Killackey was one of the ablest as well as one of the

most effective workers in the Association in Canada

Therefore resolved that Branch No. 132 make a minute of its regret at the great loss which the Association has sustained in the lamented death of Brother Killackey, and that a copy of the same be sent to THE CANADIAN for publication.

STATISTICAL

Table showing the number of Initiations in each Province from January 1st to August 1st, 1899.

Tableau démontrant le nombre d'Initiations dans chaque Province du 1er Janvier au 1er Août, 1899.

Province	Jan	Feb	March	April	May	June	July	Aug.
Ontario	10	12	15	18	20	22	25	28
Quebec	8	10	12	15	18	20	22	25
New Brunswick	5	7	9	11	13	15	17	19
Newfoundland	3	4	5	6	7	8	9	10
Prince Edward I.	2	3	4	5	6	7	8	9
Manitoba	1	2	3	4	5	6	7	8
N. W. Territories	0	1	2	3	4	5	6	7

NEW BRANCHES.

Branch No. 111 was instituted on August 1st, 1899, at South Durham, P. E. I., by Provincial Organizer J. F. H. Howison. The following is the list of officers:

- Spiritual Adviser, Rev. J. Beland, P. P.
  - Chancellor pro tem, Olivier Leclerc, President, H. H. Prefontaine, M. D.
  - First Vice President, Alexandre Desfoes
  - Second Vice President, Charles Bolsvert
  - Recording Secretary, J. Pierre St. Onge
  - Assistant Recording Secretary, Eugene B. Dionne
  - Financial Secretary, Ismael Goyette
  - Treasurer, J. Hector Descaamps
  - Marshal, Wilfrid Proulx
  - Guard, Ernest Laplante
  - Trustees, Joseph Lafontaine, Joseph Prefontaine, Theode Lusler, J. Bio. Bolsvert, Joseph Lusler.
- The President, brother Prefontaine, was already a member of Branch 290, L. Avenir, Que., and deserves credit for being instrumental in organizing the C. M. B. A. in his parish.

Branch 112, was organized on July 22nd at Loggieville, New Brunswick, by Grand Organizer B. J. Johnson.

The following is the list of officers:

- Spiritual Adviser, Rev. M. Donald
- Chancellor, pro tem, Wm. H. Liberty
- President, George Harper
- First Vice President, H. Astro Thercault
- Second Vice President, John James McMackin
- Recording Secretary, Albert J. Fraser
- Assistant Secretary, John W. McIntyre
- Financial Secretary, James P. Landry
- Treasurer, Riley Aberou
- Marshal, Benjamin Crowley
- Guard, Thomas J. Donovan
- Trustees, Alexandre McGrath, Wm. J. A. Landry, Alexandre Labriton, Wm. G. Kelly, Wm. A. Murdeck

To be silent, to suffer, to pray, when we can not act, is acceptable to God. A disappointment, a contradiction, a harsh word received and endured as in His presence, is worth more than a long prayer.—Fenelon

FROM "IN MEMORIAM"

Strong son of God immortal Love
Whom we had loved and worshipped true
By faith and truth we cannot pry
Believing what we cannot pry

SUSPENDED MEMBERS LIABLE.

Important Judgment Handed Out by
Chief Justice Meredith - Case of
Select Knights of Canada Referred
back Again.

Toronto, July 20 - Chief Justice
Meredith has given judgment in the
Select Knights contributory case, in
which the contributors to the society
appealed from an order of the local
master at St Catharines, made in
November, 1898, settling the list of
contributors.

His Lordship upholds the decision of
the master on the point that the by-
laws of the Supreme Legion were not
as contented, unauthorized and inef-
fective

The chief question is as to whether
the members of the society so construct-
ed, or of its beneficiary department,
are personally liable for payment of
dues which became due on assessments
made

AFTER THEY WERE ADMITTED

as members. I agree with the conten-
tion of the appellants, that the mere
fact of a person being a member of
such society or its beneficiary depart-
ment, raises no implied contract that
he will pay dues or assessments which,
according to the rules of the society,
afterwards became due, and that in the
absence of a contract on his part to do
so, there is no obligation to pay, for
breach of which action against him
will lie. Members of the society at the
date when the new constitution came
into force are liable for payment of
dues which became payable after that
time, while they continued to be mem-
bers, and for assessments made after
the same date so long as they remained
members of the beneficiary department.

A SUSPENDED MEMBER

is none the less a member of a society,
and where there is personal liability
on the part of the members to pay dues
or assessments, that liability continues
notwithstanding the suspension, not
only as to dues and assessments payable
at the time of suspension, but also as
to those which became payable during
the suspension and before, by the opera-
tion of the rules, his default results in
his ceasing to be a member."

His Lordship does not see how a per
capita tax can be charged against the
members by the Grand Legion. A sus-
pended member after his reinstatement
has been refused is not liable for
assessments made after the refusal.

"The report will be set aside, and
there will be a reference back to the
master to re consider the case of the
alleged contributory, with a direction
to him in doing so to have regard to
the opinions expressed upon the vari-
ous questions with which I have dealt,
and there will be no costs of appeal to
either party, each having succeeded in
part in his contentions."

SHE KILLED HER SISTER

To Get Insurance, and For This Mary
Ansell Was Hanged in England.

London, July 19. - Despite strenuous
efforts to secure a reprieve, including
an appeal to the Queen, Mary Ann
Ansell, who was convicted of murder-
ing her sister, an inmate of an insane
asylum, by sending her poisoned
cake, was hanged today at St. Alban's.
The crime for which Mrs. Ansell was
executed was committed for the pur-
pose of securing the payment of life
insurance money, the murderers hav-
ing obtained a policy upon the life of
her sister, giving a false description.

BRIEF CHAPTER ON LIFE IN-
SURANCE.

As To Standards.

Unquestionably, one of the most ser-
ious of the impediments which have
been encountered in the work of
securing recognition, on the part of
assessment and fraternal organizations
of the operation of the laws which fix
mortality cost in practical life insur-
ance, has been the confusion of ideas
due to failure—not to say inability—to
distinguish between what is necessary
to sound practice and the one concrete
standard of sound practice which has
been incorporated into statutory law.

This one standard has by this acci-
dent of legislation, taken the character
of an arbitrary official criterion, ex-
ceedingly convenient for use, especial-
ly to such as find it easier to be
thought for than to think.

It is by no means alone the poor be-
lighted apostles of assessment and
fraternal insurance—whose hopeless
wanderings in outer darkness are so
amusing to a certain class of writers—
who have fallen into this slough of mis-
conception; for even some of the elect
themselves use words with such care-
lessness, or want of knowledge of their
true meaning, as to suggest the
thoughtfulness of the parrot and the
imitative ability of the monkey.

These are the gentlemen who admit
no distinction in meaning between the
words "sound methods" and "State
standard;" who use the words "suffi-
cient rates" as the synonym of "rates
based on the State standard," and say
"mortality cost" when they mean
"the rate of mortality determined from
the Actuaries' Table."

These people have one criterion of
judgment, when the premium tables of
a life insurance organization fall under
their critical inspection. Are they
the "legal reserve" rates? Do they
conform to the Actuaries' Table and
four per cent. interest? Is the com-
pany compelled by law to accumulate
exactly such a reserve—no more and
no less? Is the institution in accord
with "THE" standard? If, yes; that
is sufficient—there is nothing further
required. If, no;—that too is suffi-
cient! Breath need not be wasted in
discussion. Its one use is for denuncia-
tion.

It is, probably, too much to ask, that
this latter class of self appointed critics
should prove themselves capable of
learning. Little of practical good
could be imagined to result, even if
they did. But is it too much to hope
that the men who are honestly striving
to fulfil the obligations which rest up-
on them as managers of the assessment
and fraternal insurance organizations
of the country, may be brought to see
that the Actuaries' Table of mortality
is not the standard, but merely a stand-
ard, with its right to standard-hood
resting mainly upon the accident of
legislation?

THE AVERAGE AGE.

The average age of a society and
the bearing of such average age upon
the death rate have been correspond-
ingly misunderstood and misrep-
resented by members of fraternal socie-
ties. The assumption has been that
if one thousand members of varying
ages would average 40 years of age
that then the death rate among such
one thousand members must be the
death rate for the age of forty. The
conclusion at first seems to be entitled
to credence, but upon consideration it
will be found that, under certain con-
ditions, the conclusion is not correct.
Let us see why this is so. One thou-
sand members of 40 years of age
would have a death rate for one year,
according to the actuary's table of
mortality, of 1030; a little over 1 per
cent per annum. Now, if instead of
the one thousand members being all
40 years of age, five hundred of them
were 20 years of age, and five hundred
of them 60 years of age, their average
age would still be 40, but the number
of deaths among the five hundred who
are 20 years of age would be 305, and
the number of deaths among the five
hundred who are 60 years of age
would be 1517, a total of 1822 or
nearly 5 per cent. Attention is called
to the fact that in each case there are
one thousand men, in each case their
average is 40 years, but in the one
thousand men, divided up between
those of 20 and 60 the death rate is
near 2 per cent., whereas in the one
thousand composed of men, all of
whom are 40 years of age, the death
rate is but a fraction over 1 per cent.
It will be seen, therefore, that the
average age of a given number of men
is no indication of what the death rate
may be. The members of a society
are scattered along among all ages,
and the only way that average death
rate can be found is to find the death
rate for each age, add the respective
death rate of all the ages together,
and from the result obtain the average.
The fact of it is that the average age
theory is an exploded theory, and no
member of a fraternal society who is
posted in the principles of fraternal in-
surance will, in the year of grace,
1899, put forward the average age
skeleton, as an argument in favor of
the perpetuation of fraternal societies.
It has absolutely no foundation in
theory or in fact, but is a figment of
the imagination, and has been releg-
ated by all intelligent men to the
limbo of useless and exploded proposi-
tions.—Columbian Herald.

PRESENCE OF MIND.

The presence of mind of an Ameri-
can soldier in moments of danger is
one of his chief characteristics. A
brother of Father de Smet, the noted
Jesuit missionary, who labored among
the Indians of the west about a quarter
of a century ago, was with his regi-
ment on some western campaign.
One day he wandered too far from the
command, and suddenly found himself
surrounded by a band of hostile In-
dians. He was seized and was just
about to be tomahawked, when he re-
membered hearing his brother say one
day that the Indians had a great devo-
tion for the sign of the cross, the sym-
bol of the Catholic faith. Accordingly
he raised his right hand to his fore-
head and in distinct tones repeated the
words: "In the name of the Father
and of the Son and the Holy Ghost."
As De Smet had expected the effect was
magical, and in less than five minutes
he was a free man.

INITIATIONS IN JULY.

Initiations en Juillet.

Table with 2 columns: Br. No. and Locality. Lists various branches and their initiation counts for July.

N. B. The initiations of the last two
branches are charter members.
Les initiations des deux dernières
sont des membres fondateurs.

It is strange that men will talk of
miracles, revelation, inspiration, and
the like, as things past, while love
remains.—Thoreau.

**BENEFICIARY MONEY PAID.**

TABLE showing the amount paid, to date, by the C. M. B. A., to Beneficiaries of deceased members of Branches located in each of the following places, arranged in alphabetical order:

TABLEAU démontrant la somme payée à cette date, par l'A. C. B. M., aux bénéficiaires des membres décédés des Succursales dans chacune des localités suivantes arrangée par ordre alphabétique:

LOCATION.	Branch No.	Amount.
Amberburg, Ont.	3	\$1000
Almonte, Ont.	34	1000
Arnprior, Ont.	44	500
Arthur, Ont.	47	500
Ayton, Ont.	65	500
Aliston, Ont.	91	500
Amherst, N. S.	169	500
Antigonish, N. S.	192	100
Alexandria, Ont.	201	100
Alberton, P. E. I.	214	100
Arthabaskaville, Que.	225	200
Ancienne Lorette, Que.	304	4000
Brantford, Ont.	5	2500
Berlin, Ont.	12	1800
Brockville, Ont.	43	1000
Harris, Ont.	51	1000
Helleville, Ont.	76	1000
Haden, Ont.	100	400
Hiddulps, Ont.	124	1000
Hathurst, N. B.	130	500
Hrechin, Ont.	151	500
Helle River, Ont.	173	500
Huctouche, N. B.	217	500
Hattleford, N. W. T.	251	500
Harachois, N. B.	264	100
Brewer's Mills, Ont.	266	100
Brandon, Man.	277	500
Ballevau's Cove, N. S.	287	500
Blackville, N. B.	300	500
Baie St. Paul, Que.	310	2700
Chatham, Ont.	35	600
Cayuga, Ont.	38	600
Cornwall, Ont.	62	600
Canard River, Ont.	68	500
Campbellford, Ont.	107	400
Cobourg, Ont.	115	200
Chepcow, Ont.	126	500
Calgary, N. W. T.	138	100
Chapeau, Que.	141	100
Chapleau, Ont.	148	100
Calumet Island, Que.	161	500
Carlarube, Ont.	165	500
Cardinal, Ont.	172	300
Collingwood, Ont.	185	600
Caraque, N. B.	188	100
Carleton Place, Ont.	202	100
Chatham, N. B.	203	100
Casco, N. S.	216	100
Charlottetown, P. E. I.	226	200
Cote St. Paul, Que.	236	200
Champlain, Que.	246	200
Cap St. Ignace, Que.	257	200
Cartier, Ont.	259	200
Courtright, Ont.	291	200
Cape Bald, N. B.	293	200
Cardigan Bridge, P. E. I.	298	200
Colgan, Ont.	301	200
Centreville, Ont.	306	200
Church Point, N. S.	310	500
Chesterville, Ont.	11	100
Dundas, Ont.	60	400
Dublin, Ont.	69	500
Demerston, Ont.	86	500
Deseronto, Ont.	123	500
Dunnville, Ont.	146	500
Drummondville, Que.	167	500
Dorchester, N. B.	208	200
Dartmouth, N. S.	219	200
Dalhousie, N. B.	268	200
Downeyville, Ont.	154	200
Eganville, Ont.	170	100
Elgin, Ont.	199	200
Emmorton, N. W. T.	243	200
Egmont Bay, P. E. I.	72	300
Formosa, Ont.	136	400
Fergin, Ont.	139	100
Fort Erie, Ont.	150	500
Farnham, Que.	157	500
Fletcher, Ont.	179	200
Fox Creek, N. B.	184	100
Fairville, N. B.	227	100
Fort William, Ont.	242	500
Fredericton, N. B.	247	500
Fraserville, Que.	14	2500
Galt, Ont.	35	500
Guelph, Ont.	79	1000
Goleich, Ont.	123	500
Gananoque, Ont.	210	500
Granby, Que.	212	500
Grand Falls, N. B.	215	500
Graveshurst, Ont.	221	500
Georgetown, P. E. I.	225	500
Grandis, N. B.	228	500
Grantham, Que.	234	200
Glace Bay, C. B., N. S.	37	2700
Hamilton, Ont.	26	1400
"	221	200
"	68	4700
Hall, Que.	132	800
Halifax, N. S.	160	500
"	244	100
"	181	1200
Hespeler, Ont.	265	100
Huntley, Ont.	286	100

LOCATION.	Branch No.	Amount
House Harbor, M. I., Que.	296	
Ingersoll, Ont.	19	\$1000
Joliette, Que.	117	1000
Joussieu Mines, N. S.	249	1500
Kingston, Ont.	2	500
Kingstonsville, Ont.	82	500
Kinkora, Ont.	175	500
Kemptville, Ont.	24	500
Killaloe Station, Ont.	280	
Kingston Mills, Ont.	48	2000
London, Ont.	4	2000
Lindsay, Ont.	105	500
Lachine, Que.	77	500
Levis, Que.	96	500
Linwood, Ont.	101	1200
Lauron, Que.	125	100
La Salette, Ont.	149	500
Louisville, Que.	201	200
L'Assomption, Que.	217	500
L'Avenir, Que.	217	500
L'Original, Ont.	228	500
Lower East Pubnico, N. S.	240	500
Leithbridge, N. W. T.	252	500
Lourdes, N. S.	251	500
Maidstone, Ont.	25	200
Montreal, Que.	31	200
"	41	400
"	50	1200
"	74	1400
"	74	100
"	81	1000
"	81	200
"	87	400
"	140	100
"	142	1000
"	111	100
"	120	200
"	191	100
"	196	200
"	197	100
"	202	100
"	203	100
"	209	1500
Morrisburg, Ont.	3	500
Mount Forest, Ont.	10	500
Merriton, Ont.	11	500
Mattawa, Ont.	16	500
Mildmay, Ont.	20	500
Merrickville, Ont.	112	500
Midland, Ont.	102	500
Moucton, N. B.	102	500
Memramcook, N. B.	178	500
Marbank, Ont.	178	500
Murray Bay, Que.	181	500
Maniwaki, Que.	201	500
Meteghan, N. S.	202	500
Mount St. Patrick, Ont.	207	500
Marysville, Ont.	207	500
Niagara Falls, Ont.	208	500
Neustadt, Ont.	209	500
New Hamburg, Ont.	210	500
New Germany, Ont.	211	500
North Bay, Ont.	212	500
Niagara, Ont.	213	500
North Sydney, N. S.	214	500
Nicolet, Que.	215	500
Newcastle, N. B.	216	500
New Glasgow, N. S.	217	500
Napanee, Ont.	218	500
Ottawa, Ont.	219	500
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LOCATION.	Branch N.	Amount.
Ridgetown, Ont.	25	
Rochester, N. B.	25	\$ 100
Rogeraville, N. B.	312	
St. Thomas, Ont.	2	50 00
Stratroy, Ont.	6	8 00
Sarnia, Ont.	7	16 00
St. Catharines, Ont.	19	\$16 00
Stratford, Ont.	17	2 00
St. Clements, Ont.	1	48 00
Seaford, Ont.	21	35 00
St. Agatha, Ont.	2	10 00
St. Marys, Ont.	2	7 00
Smith's Falls, Ont.	1	2 00
Sherbrooke, Que.	118	10 00
Sudbury, Ont.	121	9 00
Sandwich, Ont.	122	1 00
St. John, N. B.	133	1 00
St. Hyacinthe, Que.	134	21 00
St. Vincent de Paul, Que.	135	20 00
Shediac, N. B.	138	20 00
St. Laurent, Que.	141	1 00
St. Brigid des Saules, Que.	142	1 00
Snyder, Ont.	143	40 00
Sturgeon Falls, Ont.	147	
Sydney, C. B. N. S.	149	
St. Jean Baptiste, Man.	150	1 00
Steele, Ont.	151	
St. Ours, Que.	152	
Summerside, P. E. I.	153	
Sydney, Que.	154	
Schreiber, Ont.	155	
Springhill, N. S.	156	
St. Basile, Man.	157	20 00
Simcoe, Ont.	158	2 00
Stoney Point, Ont.	159	
Somerses, Man.	160	100 00
Souris East, P. E. I.	161	10 00
St. Ferdinand, Que.	162	
St. Alexandre, Que.	163	
Sheaburo, Que.	164	
St. Joseph, N. B.	165	
St. Louis, N. B.	166	
St. Joachim, Ont.	167	
St. David de L'Auberviere, Que.	168	
St. Norbert, Man.	169	
Toronto, Ont.	170	2 000
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ASSESSMENT SYSTEM—SYSTÈME DE COTISATION.

August Assessments, 1899. Cotisations du mois de Août. No. 10. Deaths. Décès. Nos. 7, 8, 9 and 10.

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A.C.B.M. du Canada. SECRETARY'S OFFICE. BUREAU DU SECRÉTAIRE. London, Ont., August 1, 1899. London, Ont. 1 Août, 1899.

Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers: Cher Monsieur et Frère—Vous êtes par le présent officiellement notifié du décès de frères ci-après nommés.

NO.	NAME.	BRANCH.	LOCATION.	ADMITTED.	DIED.	AGE.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	SIÈGE.	ADMIS.	DÉCÉDÉ.	ÂGE.	CAUSE DU DÉCÈS.
57	Charles B. Gill et	101	St. Charles, Que.	189	Mar 24 89	71	Consumption
58	Richard Shaw	3	Amherstburg, O.	20	Aug 13 91	13	Consumption
59	E. Bessonet	5	Hamilton, Ont.	14	Jan 16 91	15	Cancer of Bowels
60	E. Chamberlain	20	St. Boniface, Man.	27	May 22 91	17	Heart Disease

Statement of the Beneficiary and Reserve Funds for July, 1899. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Juillet, 1899.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES.

Amount on hand July 1st, 1899	1100.00
Received during July from Assessments	100.00
Received during July from No. 1 & 4	10.00
Received during July from No. 5	10.00
Received during July from No. 6	10.00
Received during July from No. 7 & 9	10.00
Received during July from No. 10	10.00
Received during July from No. 11	10.00

July 21, Benefits paid on account of R. P. Braugau, Order 70	20.00
do do P. Sheerat	20.00
do do Jos. A. Dugon	20.00
do do M. I. Hayes	20.00
do do John Clifford	20.00
do do J. A. Dillon	20.00
do do J. P. Jantse	20.00
do do W. P. Killackey	20.00

Aux 1st, 1899, Balance

Total amount of Beneficiary Fund collected since 1st January, 1899, to date

Total amount paid to the Beneficiaries of deceased members to date

RESERVE FUND—FONDS DE RÉSERVE.

Amount on hand July 1st, 1899	500.00
Amount accrued since last report	100.00
Total	600.00

SAM. R. BROWN, Grand Secretary.

Statement of Assessments Received in July, 1899.

Etat des Cotisations Recues Durant le Mois de Juillet

Branch No.	Assessment No.	Beneficiary Fund	Reserve Fund	Assessment No.	Beneficiary Fund	Reserve Fund	Assessment No.	Beneficiary Fund	Reserve Fund		
1	7	10.00	10.00	1	7	10.00	10.00	1	7	10.00	10.00
2	7	10.00	10.00	2	7	10.00	10.00	2	7	10.00	10.00
3	7	10.00	10.00	3	7	10.00	10.00	3	7	10.00	10.00
4	7	10.00	10.00	4	7	10.00	10.00	4	7	10.00	10.00
5	7	10.00	10.00	5	7	10.00	10.00	5	7	10.00	10.00
6	7	10.00	10.00	6	7	10.00	10.00	6	7	10.00	10.00
7	7	10.00	10.00	7	7	10.00	10.00	7	7	10.00	10.00
8	7	10.00	10.00	8	7	10.00	10.00	8	7	10.00	10.00
9	7	10.00	10.00	9	7	10.00	10.00	9	7	10.00	10.00
10	7	10.00	10.00	10	7	10.00	10.00	10	7	10.00	10.00
11	7	10.00	10.00	11	7	10.00	10.00	11	7	10.00	10.00
12	7	10.00	10.00	12	7	10.00	10.00	12	7	10.00	10.00
13	7	10.00	10.00	13	7	10.00	10.00	13	7	10.00	10.00
14	7	10.00	10.00	14	7	10.00	10.00	14	7	10.00	10.00
15	7	10.00	10.00	15	7	10.00	10.00	15	7	10.00	10.00
16	7	10.00	10.00	16	7	10.00	10.00	16	7	10.00	10.00
17	7	10.00	10.00	17	7	10.00	10.00	17	7	10.00	10.00
18	7	10.00	10.00	18	7	10.00	10.00	18	7	10.00	10.00
19	7	10.00	10.00	19	7	10.00	10.00	19	7	10.00	10.00
20	7	10.00	10.00	20	7	10.00	10.00	20	7	10.00	10.00
21	7	10.00	10.00	21	7	10.00	10.00	21	7	10.00	10.00
22	7	10.00	10.00	22	7	10.00	10.00	22	7	10.00	10.00
23	7	10.00	10.00	23	7	10.00	10.00	23	7	10.00	10.00
24	7	10.00	10.00	24	7	10.00	10.00	24	7	10.00	10.00
25	7	10.00	10.00	25	7	10.00	10.00	25	7	10.00	10.00
26	7	10.00	10.00	26	7	10.00	10.00	26	7	10.00	10.00
27	7	10.00	10.00	27	7	10.00	10.00	27	7	10.00	10.00
28	7	10.00	10.00	28	7	10.00	10.00	28	7	10.00	10.00
29	7	10.00	10.00	29	7	10.00	10.00	29	7	10.00	10.00
30	7	10.00	10.00	30	7	10.00	10.00	30	7	10.00	10.00
31	7	10.00	10.00	31	7	10.00	10.00	31	7	10.00	10.00
32	7	10.00	10.00	32	7	10.00	10.00	32	7	10.00	10.00
33	7	10.00	10.00	33	7	10.00	10.00	33	7	10.00	10.00
34	7	10.00	10.00	34	7	10.00	10.00	34	7	10.00	10.00
35	7	10.00	10.00	35	7	10.00	10.00	35	7	10.00	10.00
36	7	10.00	10.00	36	7	10.00	10.00	36	7	10.00	10.00
37	7	10.00	10.00	37	7	10.00	10.00	37	7	10.00	10.00
38	7	10.00	10.00	38	7	10.00	10.00	38	7	10.00	10.00
39	7	10.00	10.00	39	7	10.00	10.00	39	7	10.00	10.00
40	7	10.00	10.00	40	7	10.00	10.00	40	7	10.00	10.00
41	7	10.00	10.00	41	7	10.00	10.00	41	7	10.00	10.00
42	7	10.00	10.00	42	7	10.00	10.00	42	7	10.00	10.00
43	7	10.00	10.00	43	7	10.00	10.00	43	7	10.00	10.00
44	7	10.00	10.00	44	7	10.00	10.00	44	7	10.00	10.00
45	7	10.00	10.00	45	7	10.00	10.00	45	7	10.00	10.00
46	7	10.00	10.00	46	7	10.00	10.00	46	7	10.00	10.00
47	7	10.00	10.00	47	7	10.00	10.00	47	7	10.00	10.00
48	7	10.00	10.00	48	7	10.00	10.00	48	7	10.00	10.00
49	7	10.00	10.00	49	7	10.00	10.00	49	7	10.00	10.00
50	7	10.00	10.00	50	7	10.00	10.00	50	7	10.00	10.00
51	7	10.00	10.00	51	7	10.00	10.00	51	7	10.00	10.00
52	7	10.00	10.00	52	7	10.00	10.00	52	7	10.00	10.00
53	7	10.00	10.00	53	7	10.00	10.00	53	7	10.00	10.00
54	7	10.00	10.00	54	7	10.00	10.00	54	7	10.00	10.00
55	7	10.00	10.00	55	7	10.00	10.00	55	7	10.00	10.00
56	7	10.00	10.00	56	7	10.00	10.00	56	7	10.00	10.00
57	7	10.00	10.00	57	7	10.00	10.00	57	7	10.00	10.00
58	7	10.00	10.00	58	7	10.00	10.00	58	7	10.00	10.00
59	7	10.00	10.00	59	7	10.00	10.00	59	7	10.00	10.00
60	7	10.00	10.00	60	7	10.00	10.00	60	7	10.00	10.00
61	7	10.00	10.00	61	7	10.00	10.00	61	7	10.00	10.00
62	7	10.00	10.00	62	7	10.00	10.00	62	7	10.00	10.00
63	7	10.00	10.00	63	7	10.00	10.00	63	7	10.00	10.00
64	7	10.00	10.00	64	7	10.00	10.00	64	7	10.00	10.00
65	7	10.00	10.00	65	7	10.00	10.00	65	7	10.00	10.00
66	7	10.00	10.00	66	7	10.00	10.00	66	7	10.00	10.00
67	7	10.00	10.00	67	7	10.00	10.00	67	7	10.00	10.00
68	7	10.00	10.00	68	7	10.00	10.00	68	7	10.00	10.00
69	7	10.00	10.00	69	7	10.00	10.00	69	7	10.00	10.00
70	7	10.00	10.00	70	7	10.00	10.00	70	7	10.00	10.00
71	7	10.00	10.00	71	7	10.00	10.00	71	7	10.00	10.00
72	7	10.00	10.00	72	7	10.00	10.00	72	7	10.00	10.00
73	7	10.00	10.00	73	7	10.00	10.00	73	7	10.00	10.00
74	7	10.00	10.00	74	7	10.00	10.00	74	7	10.00	10.00
75	7	10.00	10.00	75	7	10.00	10.00	75	7	10.00	10.00
76	7	10.00	10.00	76	7	10.00	10.00	76	7	10.00	10.00
77	7	10.00	10.00	77	7	10.00	10.00	77	7	10.00	10.00
78	7	10.00	10.00	78	7	10.00	10.00	78	7	10.00	10.00
79	7	10.00	10.00	79	7	10.00	10.00	79	7	10.00	10.00
80	7	10.00	10.00	80	7	10.00	10.00	80	7	10.00	10.00
81	7	10.00	10.00	81	7	10.00	10.00	81	7	10.00	10.00
82	7	10.00	10.00	82	7	10.00	10.00	82	7	10.00	10.00
83	7	10.00	10.00	83	7	10.00	10.00	83	7	10.00	10.00
84	7	10.00	10.00	84	7	10.00	10.00	84	7	10.00	10.00
85	7	10.00	10.00	85	7	10.00	10.00	85	7	10.00	10.00
86	7	10.00	10.00	86	7	10.00	10.00	86	7	10.00	10.00
87	7	10.00	10.00	87	7	10.00	10.00	87	7	10.00	10.00
88	7	10.00	10.00	88	7	10.00	10.00	88	7	10.00	10.00
89	7	10.00	10.00	89	7	10.00	10.00	89	7	10.00	10.00
90	7	10.00	10.00	90	7	10.00	10.00	90	7	10.00	10.00
91	7	10.00	10.00	91	7	10.00	10.00	91	7	10.00	10.00
92	7	10.00	10.00	92	7	10.00	10.00	92	7	10.00	10.00
93	7	10.00	10.00	93	7	10.00	10.00	93	7	10.00	10.00
94	7	10.00	10.00	94	7	10.00	10.00	94	7	10.00	10.00
95	7	10.00	10.00	95	7	10.00	10.00	95	7	10.00	10.00
96	7	10.00	10.00	96	7	10.00	10.00	96	7	10.00	10.00
97	7	10.00	10.00	97	7	10.00	10.00	97	7	10.00	10.00
98	7	10.00	10.00	98	7	10.00	10.0				

### C. M. B. A. REUNION AT TRURO AND ORGANIZER MacDON- ALD'S ADDRESS.

The first reunion of the Nova Scotia branches of the C. M. B. A. took place at Gunn's Opera House, Truro, July 18th.

Bro. J. T. Halliday, to whom is due the credit of bringing the idea of such a reunion to a successful issue, presided, and introduced the speakers of the day.

It was a matter of regret that His Grace Archbishop O'Brien, who was to deliver the opening address, was too ill to attend, and that Mr. McInerney, who was to speak on "Organization as a Feature of the Nineteenth Century," was also unavoidably absent.

However, the afternoon was pleasantly and profitably spent listening to addresses on three different phases of C. M. B. A. work. Rev. Father Sullivan, who was the first speaker, delivered a powerful and eloquent address on the spiritual features of our Organization. He pointed out that religion is the basis upon which all society and laws are founded. Our object as an organization is to uplift our members, make them better Christians and better citizens. We are not a secret society. Our principles are known to all who take the trouble to enquire, and the methods we take to carry those principles into practice are open and above board. As its name implied, the C. M. B. A. is a Catholic organization. The first requirement for membership is that the applicant be a practical Catholic, and in order to be so he must be a just man. All men need moral support, and it is the object of the C. M. B. A. to afford its members an opportunity of sympathizing with and of encouraging each other to practice and show by their daily lives the virtue of the principles on which their organization rested—in short, to be true to their God, faithful to their country and just to their fellow men.

Grand Trustee Chisholm, who was the next speaker, dealt with "The C. M. B. A. as an Insurance Association." The subject of insurance, though of a dry nature to the average audience, was made both interesting and entertaining. He dealt first with the growth of the idea of fraternal insurance, showing that it combined the virtue of assessment insurance, the object of which was to secure safe insurance at cost prices; with the principles upon which old line companies rely for their financial stability; after which he made some interesting comparisons between the C. M. B. A. and the old line companies in income and expenses of management. Mr. Chisholm closed his exceedingly instructive address with the prediction that the fraternal societies would eventually carry most of those who favored a straight life policy.

Organizer MacDonal next dealt with the question "Does the C. M. B. A. Fill a Social Need?" and his address on this important feature of the C. M. B. A. we publish in full.

A vote of thanks to the speakers was then moved by Hon. D. McNeil, of Halifax, and carried by a standing vote, and the proceedings of the first reunion of the C. M. B. A. in Nova Scotia came to an end.

Address of Mr. MacDonal at the Truro reunion on the question "Does the C. M. B. A. Fill a Social Need?"

Mr. Chairman and Gentlemen:

The addresses we have listened to this afternoon cannot fail to have been

a source of instruction, pleasure and profit to all, and will, I trust, result in lasting good to that Organization of which we are all proud of being members. A glance at the programme shows that our intention was, when framing it, first to have the subject of organization dealt with, its growth traced, and the important part it plays in the affairs of men at this stage of the world's history pointed out. Unfortunately, Brother McInerney is unable to be with us to day, and we have to forego the pleasure we would receive in hearing an address from him on this subject. However, we have had two features of that particular organization in which we are all most interested clearly pointed out and their advantages explained in exceptionally able addresses, and now it falls to my lot to discuss one other feature of the C. M. B. A., and happy indeed would I be could I bring to my task the same ability and thorough knowledge of the subject that distinguish those gentlemen to whom we have listened with such pleasure and profit this afternoon. The question opposite my name is "Does the C. M. B. A. Fill a Social Need?" and to this it is extremely difficult for various reasons to give a decisive and satisfactory answer. The C. M. B. A. aims to fill a social need, and that need was never more sorely felt than at the present time. The organization that aims to do this is one that exists for the purpose of fostering and cultivating a fraternal or charitable spirit among its members, for after all this social need is nothing more than the need of some power to do battle against that spirit of selfishness and greed that animates the world to day.

The C. M. B. A. affords its members many opportunities of putting into practical operation the virtue of fraternal charity. It puts a premium on its practice and punishes with expulsion any flagrant violation of it. But a study of the constitution of any society will hardly enable us to judge accurately whether it fulfilled the object of its mission or not, because the success of a fraternal society depends not so much on the form of the constitution as it does on the manner that the members observe and the importance they attach to those practices which their constitution inculcates.

So the answer to the question that I am discussing to-day will depend on the answer we give to the other question: Are the C. M. B. A. members faithful to their fraternal obligations?

I fear that a large number of our members fail to properly appreciate the importance of this feature of the C. M. B. A. We all appreciate the advantages it offers to us of cheap insurance, and self-interest prompts us to do whatever the regulations require in order to reap the promised benefit.

Yet the insurance feature exists wholly in the interests of the member's beneficiary, as our life policy offers the member no return here for the money invested, except the peace and contentment that arise from a sense of duty performed, and the satisfaction of knowing that he has done what lay in his power to protect his loved ones from those privations that might otherwise attend them when he has passed over to the silent majority. But that protection may not be called for, for ten, twenty or thirty years, and what guarantee have we that the C. M. B. A. will then be in a position to perform its part of the contract? We know that we are now able to meet our obligations and that our Association is founded on principles finan-

cially and mathematically sound; but nevertheless there are certain requirements that must be observed, and all must see that the whole matter is a simple question of membership, and that the stability of the C. M. B. A. as an insurance association depends upon its inherent attraction for new members.

Of all members the most desirable are the young men. Among them the mortality rate is lowest, and, in addition to this, they bring with them an enthusiasm that leads to extension and is a most potent factor in the growth of a fraternal organization.

As a rule the young unmarried man is not very much interested in the study of insurance, and he particularly dislikes the straight life policy. He generally wants something that "is going to be of some benefit to himself," and talks learnedly about endowment, upon which he generally entertains somewhat vague ideas, but from which he confidently expects the most fabulous returns. Now, if we can satisfy him that we practice fraternity among ourselves; that the C. M. B. A. is a living organization that can and will render him timely assistance when he stands in need of it; that, for instance, it will be greatly to his advantage, in a worldly sense, to have a membership card when thrown among strangers; if, in short, we can satisfy him that it is to his social or pecuniary interest to be a member, our chances of securing his application are very much greater than if canvassing on insurance lines.

But it is useless to attempt convincing him of the benefits that accrue to him in this way if his observation has already told him that little or no attention is given to the fraternal feature of our Organization. He watches how the members practice those fraternal virtues that we tell him our society inculcates, and most young men draw general and sweeping conclusions from particular and individual instances, and he is attracted or repelled just as his observation shows him that our members are true or false to their fraternal obligations.

Viewed in this light we gain some idea of the great importance of the fraternal feature, and, apart from its own intrinsic merit altogether, how absolutely essential the cultivation of it is to our growth and success as an insurance organization.

As a matter of fact, the relation of the fraternal to the insurance feature is of the most intimate character, and the success of the insurance will depend, in the long run, to a great extent, on the care and attention given to the fraternal. One of the first requisites to the success of a fraternal insurance society is that its numbers be large enough to form an average. The larger the number of carefully-selected lives, the safer the society is financially. Failure awaits that organization that cannot attract new members, so far as they are required to fulfil the rules of average; and common prudence should urge us to practice the fraternal feature that is naturally the more popular and appeals more powerfully to the wants and wishes of the most desirable class. Our motto should be "What we have we'll hold; what we haven't we're after."

A glance at our membership roll of the last year will furnish some food for thought on this point. We added to our list last year 977 new members, and we lost 109 by death; but for every one that death took from us we lost five through expulsions and resignations. The record stands 491 expelled and 80 resignations. This is a

dangerous drain on our strength, and it behooves us to study the cause and if at all possible take some steps in the direction of applying a remedy. What caused 80 of our brothers to resign their membership last year? Has it not been the experience of those of you who are members of branches from which members have resigned that nine out of ten resignations have been caused by quarrels in the lodge room, either with the officers or members? My experience would warrant me in making the proportion still larger. In other words, we lost this large number last year simply because we failed to appreciate properly, and to practice faithfully, fraternal courtesy and charity. There are limits of course beyond which we cannot be expected to go; but I doubt if those limits were reached in very many cases. We cannot afford to have this number deliberately leave us every year, and by their example deter as many more from joining. The cause that led to 491 expulsions last year was in nearly all cases the non-payment of assessments, and the members expelled can be divided into three classes. Some have been unable to pay. A great number of our members are in receipt of small salaries—for this is essentially a poor man's organization—and when thrown out of employment they have been unable to meet their financial calls, and have been compelled to drop out; but I venture to think that these form a very small proportion of the total number of expulsions; because the poor man has all at stake, and pays his bills—involving, as it does, some sacrifice on his part—far more promptly than does the rich; and it is something unknown in our lodges to expel a deserving brother if the members are aware that he is unable to pay his assessments. In all cases he is "carried" until he is able to do so. The second class, containing by far the greatest number, is made up of those who have grown careless or indifferent. These have been able to pay, but have forgotten all about it. They do not attend the meetings; they have mislaid the notice, and their expulsion is due entirely to their own carelessness and indifference. There is a great field here for the tactful financial secretary; but he is already the hardest worked official we have, and it is hardly in accord with the spirit of fraternity to ask him to go to the additional trouble of seeing the man when each member can as easily, and is under as much obligation to, do so himself. A third class have chosen to let themselves be expelled than to deliberately resign.

Now, the fraternal feature affords us an opportunity of dealing with all three classes, of minimizing our losses in this respect, and of removing a danger that just now seriously menaces our growth. If our officers are tactful and our members true to their fraternal obligations, very few of our members will grow careless or indifferent, and still fewer will deliberately resign.

There is another consideration that must be noticed when discussing the importance of the fraternal feature of the C. M. B. A. We are comparatively a young society, and consequently have each important element that is conspicuous in those societies of maturer years. I refer to the important element of tradition, that in fraternal societies of long standing has an importance equal to that of the constitution itself. This tradition is the unwritten but well-understood law of the organization, handed down from generation to gen-



eration, governing the relations of members to one another, and crystallized in some societies into definite rules, the violation of which is as serious as a violation of the constitution itself. It influences all their acts as members of their order, and is used in the interpretation of the constitution.

We are now passing through the most important part of the formative period of our history, and our example in the way of carrying the fraternal feature into practical operation, on that account, has an added importance. We are now, unconsciously, it may be, forming rules by our acts that shall guide and govern the conduct of our brothers in the years to be, and we owe it to our Organization and to ourselves that our legacy in this respect shall be a record of fraternal responsibilities honestly borne, and of obligations faithfully kept.

Eliminate the spiritual feature, the importance of which has been so eloquently pointed out by Father Sullivan here to-day; but you still have left your Church. That Church that existed long before your organization was ever thought of, and will exist long after it has been forgotten.

Throw aside your insurance feature, and you still can find hundreds of opportunities to protect those dependent on you in the various insurance associations.

Throw aside the fraternal, upon which the insurance depends, and which is the greatest cohesive power in the organization, and what have you left to take its place? You may answer that there are various other societies that afford you an opportunity to obtain fraternal benefits. Certainly; but what guarantee have you that any of these will be more successful in this respect than the C. M. B. A., that in addition to the fraternal has those other features to strengthen and sustain it, and the constitution of which goes as far as any in fostering and cultivating the practice of fraternal charity among its members. The only difference between ours and the strongest fraternal society in the world is that they enforce their fraternal obligations by oath, while we leave ours to the individual honor and conscience of the member. If we are not successful in this respect the blame lies with our selves. The C. M. B. A. exists for the purpose of providing us with opportunities, and if we let them go by it simply proves that we are unworthy of membership, we are shirking our duty to our fellow members, and shows that the fraternal society we are looking for is one where the others do all the work and we reap all the benefit. Fraternity may be likened to an endless chain, the strength of which depends on the individual links. We are all links in this chain, and our strength will depend on the devotion with which each individual member will serve the cause of all. Now, if this feature be so important, we should all understand what it is and what our duties and responsibilities are in connection with it. Generally speaking, fraternity means the enlarging the area wherein we practice the brotherly love and fraternal charity that is now practiced in the family circle. Of course, it is not expected that the same disinterested affection and the willingness to make sacrifices for each other which are now the characteristics of the family circle should follow us into our ordinary intercourse with one another.

But it is expected that our sympathies should extend beyond the radius

of our own fireside, and that we should be willing to go a certain distance at least in rendering to our brothers in the C. M. B. A. that advice, counsel, sympathy or practical assistance that we are now ready to render to members of our own household. We should feel that we are members of a living organization, that exists for the purpose of imbuing each with a desire to help his brother whenever and where ever an opportunity for doing so offers, and also for the purpose of affording us the means of utilizing the united strength of all for the protection of each. And every member who now feels confident that the insurance feature of the C. M. B. A. will step in to protect his loved ones when he is no longer able to do so himself, should feel equally confident that the fraternal feature will afford him woeless living protection from oppression, injustice or wrong. There are few indeed among the workers of the world that have not at some time in their lives felt the need of this protection. Never in the world's history was the selfish spirit of commercialism so strong as it is to-day, never was competition along every line of human endeavor so keen. The attention of nearly every man is now given to a constant watch of the interests of number one; charity is unknown, selfishness reigns supreme and

"This only aim is to keep all at

And a brother may die with a cry in his throat."

Fraternity is organized opposition to selfishness, and the gospel it preaches is the gospel of charity. That gospel it is the duty of all to obey. Every member from the highest to the lowest must make an honest attempt to practice fraternity and to show in his daily intercourse with others the beauty and the strength of those principles upon which his organization rests.

We have a staff of officials whose duty it is to deal with the financial questions affecting our order and whose duties and powers are defined and limited by our constitution.

We have the priests of our Church working hand to hand with us in the interests of our order, to whom we can appeal at all times for spiritual direction and assistance; but fraternally the responsibility is on our own shoulders, and whatever our hands find to do we must do with all our might.

Fraternally all members are equally important and equally responsible; but the men who occupy prominent positions in the outside world should remember that the more exalted the position the more powerful will their example be and the greater the opportunities of doing good.

Nothing is more eloquent, convincing and conclusive than example. It is well to talk to outsiders of the benefits the C. M. B. A. confers on its members; but actions speak louder than words, and unless our actions are in accord with C. M. B. A. principle, we will find that talk goes for nothing and that the cause is judged by our example and not by our precept.

Now, how are we going to be practical in this matter? There are some things that we can and should do at once in this direction that common sense points out is our duty.

Our first duty is to make our rooms as interesting as possible, and to be second to no other society in this direction. Where we are strong enough to do so our hall should be open every night, thus affording all members an opportunity to become acquainted with each other and with any visiting brothers who drop in. This also gives

an opportunity of learning how one can be of service to his brother and of sometimes taking prompt steps to prevent an injury which, once committed, might be exceedingly difficult to redress.

If possible we should have a little reading-room in connection with the hall, where the evenings may be profitably and enjoyably spent and never under any circumstances should we allow any injustice to be perpetrated on one of our members without instantly uniting to demand redress. All that any one can demand is fair play and justice. This each one is entitled to and we must satisfy ourselves before taking active steps that it has not been accorded and then we must apply our united strength with a firm determination to redress the wrong. This is the one great principle underlying all fraternal societies, and to succeed here we must be cautious, united and determined. Another duty is to attend our meetings regularly. The officers of our lodges do the work for nothing that in regular insurance offices is done by salaried clerks. This work given gratis to our service enables us to secure the benefit of insurance at such reasonable rates, and we surely owe it to those men to show by our presence at the meetings that we appreciate their labors, and we owe it to ourselves to see that the work is done properly.

If we are too careless or indifferent to attend the meetings our officers can be excused if they lose heart and become discouraged. Indifference is the rock upon which all defunct fraternal societies have split. It is the one source of weakness in the C. M. B. A. and the greatest obstacle in the way of our growth and extension. It is a great tide running against the organization against which every member must pull if he wishes the C. M. B. A. barque, freighted with the hopes and wishes of the future, to avoid the whirlpool of financial ruin and reach the placid waters of assured success.

It is also our duty to be active in soliciting applications for membership. If we all did our duty in this respect we would to-day be ten times as strong as we are. Enthusiasm is here the mainspring of action, the deadliest foe of enthusiasm is indifference, and the strongest evidence of indifference on the part of members is denoted by their failure to attend the regular meetings of the branch when it is possible or convenient for them to do so.

I trust our reunion here to-day may be but the forerunner of many pleasant and profitable ones to follow. The C. M. B. A. is to be congratulated in having here so loyal and devoted a member as Bro. Hallissy, and the highest compliment we can pay him will be to follow the example he has here set, and to imitate his earnestness in promoting and successfully carrying through any scheme that is calculated to benefit our Organization.

#### POWER OF PURPOSE IN LIFE.

There is no true manhood without a high purpose. Purpose is moral concentration. It is the rudder of the individual life. Purpose means having an object in life, a definite goal to attain. It is not confined to an exalted ambition, towering into the clouds of the unattainable—it means the conscious directing each individual should give to his life.

The mother in her home can have this purpose within the four walls of her home—it may find its finest fulfillment there. It may be the consecra-

tion of her energies to the genuine, careful training of her children watching more closely their individual needs than it is purpose. It is not letting things work themselves out; fitness of purpose can accomplish almost anything it seeks to do because every ray of mental energy and spiritual vitality is concentrated. The sun's rays are focused through a lens of ice and made to melt steel, while the ice itself is unmelted.

Most of the failures of life come from wasted energies, from scattering one's forces over many subjects, from a vain attempt at versatility. Men of merely ordinary ability have brilliant successes, while men of brilliant mind have made ordinary failures. Well-tended gardens pay better than poorly managed farms.

Young men starting out in life should have a definite purpose. There is strength and companionship in great purpose. It makes failures but mere accidents on the march. There is a wondrous unifying energy that comes from the determination to reach a point set far in advance. Every day is then lived in harmony with that purpose. Each successive day shows new progress, slight though it be, new conquest of obstacles, new strengthening of habit, new miracles of turning the water of weakness into the wine of power. Then the weeks become white milestones on the road to realization. All nature stands aside for the man of a mighty purpose. When hope dies a mad purpose fades away into nothingness, man begins to drift. There is danger that he may become a human derelict like an abandoned ship, with no crew, no cargo, no compass, no known port of destination.

#### RESOLUTIONS ON THE DEATH OF BRO. KILLACKEY

Moved by D. Louch, seconded by John Brady, that the members of Branch No. 15 of the C. M. B. A., Campbellford, wish to express their deep grief regarding the sudden and unexpected death of Bro. Killackey, Grand Organizer of this Association, whom it has pleased Almighty God in His wisdom to take from his home and from those near and dear to him as well as from this Association, whose interests he did so much to advance. To him this branch is particularly indebted for the effective aid he rendered it shortly before his death, the eloquent address then delivered having been the means of greatly increasing the membership of this branch. It is further resolved that a copy of this resolution be sent to the official organ of this Association.

Dated at Campbellford, July 14th, 1899.

Toronto, July 1, 1899.

The officers and members of Branch No. 115 desire to express to the Grand President and officers their sorrow at hearing of the death of Brother Killackey, our late organizer, whom we had the pleasure and privilege of meeting in connection with the work of the Association. His sterling qualities endeared him to every member of our branch and we indeed feel that in the death of Brother Killackey the Association has lost a valued officer and the individual members a personal friend. His career was that of a Christian gentleman and his exemplary life has merited the reward of a good and faithful servant.

Montreal, July 12th, 1899.

At the regular meeting of Branch No. 115 in their hall, 92 St. Alexander street, Monday evening, 10th inst., the following resolution was unanimously adopted:

That this branch has learned with great pain and sorrow of the recent unexpected death of Grand Organizer W. P. Killackey. This branch has had on two recent occasions the great pleasure of having Brother Killackey as its guest. The impression he made upon the members then will ever be remembered. His zeal, energy and earnestness stamped him as a true and loyal son of our noble Association, and by his death our Association has lost one of its most valuable members.

Resolved that the sympathy of this branch be tendered to Branch No. 1, to which deceased belonged, and also to the family of our deceased brother.

At the regular monthly meeting of St. Anthony's Branch, No. 51, held on Wednesday, July 2, the following resolutions were unanimously adopted:

Whereas we have learned with deep regret of the death of Grand Organizer Bro. W. P. Killackey, be it

Resolved that while humbly submitting to the will of our Divine Redeemer we desire to extend to the sorrowing sister of our deceased brother our sincere sympathy in the loss she has sustained by the death of a kind and loving brother, also to the Grand officers of our Association for the loss they have sustained by the death of a faithful and painstaking officer, always obedient to the wants of his superiors. But we trust that He who does all things for the best will give them strength and courage to bear with Christian fortitude the heavy trial with which he has deigned to visit them. Be it also

Resolved that copies of these resolutions be forwarded to the sorrowing sister of our deceased brother and to the Grand Secretary, and also to the Catholic Record and True Witness for publication.

Berlin, July 19, 1899.

At a meeting of Branch No. 12, Berlin, Ontario, held on the 19th July, 1899, the following resolution of condolence was moved and unanimously carried:

That this branch has heard with deep regret of the sudden and unexpected death of our late brother, Grand Organizer W. P. Killackey, at his home at Windsor. Bro. Killackey's services were highly appreciated, and Berlin branch has the honor of receiving the benefits of his untiring efforts in the noble cause of the C. M. B. A. on the eve of his sad taking away, having labored here only a few days before his death, then in good health and spirits. His grand and electrifying speech here on Sunday, 23rd June, 1899, to a large assemblage of brothers and their ladies from Berlin, Guelph, Waterloo and other surrounding branches, on the duties of a Catholic, young and old, moved tears in the eyes of many, and numbers came forward offering to join the Association. We regret his early death and deplore the loss his dear sister and others at home and the C. M. B. A. at large have sustained. Catholic society in Ontario can ill afford to lose such valuable champions. May his Maker, in His mercy, reward him for his faithful labors well done.

Windsor, Ont., July 14, 1899.

On motion of Brother W. J. Mekeo, seconded by Bro. Francis Cleary.

Whereas by the death of Wm. P. Killackey, on the 21st ultimo, not only Branch No. 1, of which he was a valued member, but the whole Association have sustained a great loss.

We the members of Branch No. 1, desire to bear testimony to the many good qualities possessed by our deceased brother and the high esteem in which he was held by his fellow members.

As the official Organizer of the Association for the Province of Ontario, he was engaged in a noble work in furthering the interests of the Association.

His zeal and services in the good work can hardly be over estimated, and it will be difficult for the Association to find his equal. We desire to tender to his brothers and sisters our sincere sympathy in the loss of a loving brother, and we pray our Heavenly Father to grant to his soul eternal rest.

That a copy of this resolution be published in the official organ of the Association.

At the last regular meeting of Branch 7, Bellefleur, Ont. the following resolution was unanimously adopted:

That we, the members of Branch 70 desire to place on record our high esteem and appreciation of our late deceased brother, W. P. Killackey, Grand Organizer of the Association, by sympathizing with his relatives and friends. We regret his sudden death, and extend to them our most sincere sympathy for one who was in every way worthy of our respect.

At the last regular meeting of Branch No. 107, Toronto Junction on July 17, it was unanimously carried that this branch draft the following resolution of condolence:

Since it has pleased Almighty God to remove from our midst our worthy brother, Wm. P. Killackey, one who so recently worked among us for our benefit, having with such patience organized Branch 107 last April, and since his kind words of advice are fresh in our memory; be it

Resolved that by his death the C. M. B. A. loses a valuable member, and we as brothers deeply lament his death; be it further

Resolved that the members of this branch tender to his sister at this time of her bereavement and affliction our heartfelt sympathy and that we may all meet our worthy brother on the shore of everlasting happiness.

Resolved that a copy of these resolutions be sent to THE CANADIAN for publication, one to his dear family and one to be spread on the minutes of this meeting.

At a meeting of Marysville Branch, No. 62, the following resolution of condolence was unanimously adopted:

Whereas we, the members of Branch No. 302, have learned with deep regret of the death of our Grand Organizer, Bro. W. P. Killackey, be it therefore

Resolved that, while humbly submitting to the will of our Divine Redeemer, we desire to extend to the sorrowing sister of our deceased brother our sincere sympathy in the loss she has sustained by the death of a kind and loving brother, also to the Grand officers of our Association in the loss they have sustained by the death of a faithful and painstaking officer, always obedient to the wishes of his superiors and having always the interests of our Association at heart. We trust that God, who does all things for the best, will give them strength and courage to bear with Christian fortitude the heavy cross which He has deigned to place upon them; be it further

Resolved that copies of this resolution be forwarded to the sorrowing sister of our deceased brother and to Grand Secretary S. R. Brown and also to THE CANADIAN for publication.

Branch No. 80, Tilbury, Ont., learns with great regret the sudden death of Bro. Killackey, and hasten at the earliest opportunity to convey to the family and friends of Mr. Killackey their sincere expression of condolence; and while praying for the repose of his soul and remembering his sterling worth, we pray the Almighty to console his sister and near relatives in their sad bereavement.

That the above resolution be forwarded to Miss Killackey at Windsor and to THE CANADIAN.

On motion of Bro. H. Mathews, seconded by Bro. M. Clancy, at the regular meeting of Branch No. 28, Downeyville, Ont. 31st July, the following resolution of condolence was adopted unanimously:

Whereas it has pleased Almighty God to remove by death our Grand Organizer, Bro. Killackey, be it therefore

Resolved that while we cheerfully submit to the Divine Will in all things, we regret very much the loss sustained by the C. M. B. A. in Bro. Killackey's death. Only a few days previously to his demise, we had the privilege and pleasure of listening to one of his instructive and entertaining lectures, delivered at this place for the furtherance and better understanding of the good work our association has in hand. It is with much sorrow and sympathy, therefore, that we extend our condolence to the family and friends of Bro. Killackey; be it further

Resolved that a copy of this resolution be sent to Miss Killackey, sister of deceased, and also to THE CANADIAN.

At the last regular meeting of Branch No. 29, Chateaufort, Ont., July 30, 1899, it was resolved and unanimously carried that Bro. F. McCloskey, Bro. F. Dwyer and Bro. J. T. Kearns tender the sympathy of our members to Miss Killackey in this sad hour of her affliction through the loss of her noble brother, whose powerful voice is now stilled in death forever.

He was held in the highest esteem by all who had the pleasure of his acquaintance; nor could it be otherwise for, as a practical Catholic, he was always to the front to advance the interests of the faith he held so dearly. Many and noble were his deeds in life, and long will the beautiful traits of his character remain in the memory of those who realized his piety, zeal, charity and benevolence.

May his soul enjoy that eternal bliss promised to those who have loved and faithfully served in this his our blessed Lord and Saviour.

With the sincere sympathy of Branch 29, it was further resolved that a copy be sent to Miss Killackey and to THE CANADIAN.

At the last regular meeting of Branch 24, Kennow, Ont., held in their hall Wednesday evening, Aug. 2, 1899, the following preamble and resolution moved by Bro. Jno. Sullivan, and seconded by Bro. Joseph Finner, were unanimously adopted:

Whereas it having pleased our Heavenly Father to call to Himself our esteemed and respected Grand Organizer, Bro. W. P. Killackey, and whereas by his sudden death our Association has suffered a very severe loss; therefore be it

Resolved that, while we bow in humble submission to the will of our Divine Redeemer, the members tender to the sister of our deceased brother their sincere and heartfelt sympathy in these sad days of her sorrow and affliction.

Resolved that these resolutions be placed on the minutes of our branch, that a copy be

sent to Miss Killackey, of Windsor, and that copies be forwarded to THE CANADIAN and Catholic Record for publication.

At the last meeting of Branch 52, Winnipeg, Man., held on Aug. 2nd, 1899, it was moved by Bro. J. O'Connor, seconded by Chancellor L. O. Geest, and unanimously adopted:

Whereas it has pleased Almighty God to remove by death our esteemed brother, W. P. Killackey, Grand Organizer of the C. M. B. A. of Canada,

Resolved that we, the members of this branch, hereby express our heartfelt sorrow for the relatives and friends, also the C. M. B. A. at large, on the loss sustained by them; and we extend to them our most sincere sympathy and condolence in their sad affliction.

Resolved that a copy of this resolution be sent to THE CANADIAN for publication.

## RESOLUTIONS OF CONDOLENCE.

Branch No. 41, Montreal, Que., on the death of Bro. President Arthur Jones' daughter.

Branch No. 257, Cartier, Ont., on the death of Bro. Fortin's wife and two children.

Branch No. 225, Ridgetown, Ont., on the death of Mrs. Nichols, Toronto, daughter of Bro. S. Schryer.

Branch No. 259, Killaloe, Ont., on the death of Bro. C. Hazleton's father.

Branch No. 280, Toronto, Ont., on the death of Bro. Frank Ebach's son, by drowning.

Branch No. 279, Lourdes, N. S., on the death of Bro. R. D. Fraser's sister.

Joggins Mines, N. S., July 6, 1899.

At our last regular meeting, held July 6, 1899, it was moved by Bro. W. J. Foran, seconded by Bro. M. Hennessey, and unanimously adopted, that the Recording Secretary draft a resolution of condolence to Bro. Edward Melancon, Treasurer of this branch, on the death of his father, Mr. Larasong Melancon, who died in Boston, Mass., on July 2nd inst.

Resolved that we, the officers and members of this branch hereby express our heart felt sorrow for the loss sustained by you, and extend our most sincere sympathy and condolence in your sad affliction. Further

Resolved that the charter be draped for the usual time, and a copy of this resolution be sent to THE CANADIAN for publication.

At a meeting of Branch No. 162, held on the evening of Thursday, June 23rd, it was unanimously

Resolved that the members of this branch desire to record their deep sympathy with you and the members of your household on the occasion of the great bereavement which has come upon you by the death of your dear son, William Gallagher, novice in the congregation of the Holy Cross.

That a life so full of promise of good to his fellow men should be so suddenly cut off, and that your high and pious hopes of his future usefulness should not be fulfilled, may seem hard to understand.

That your grief at so great a loss should be deep and lasting is but natural, and we are conscious that at such times words are vain from those who would seek to console. Yet fortified as you are by the consolation of our holy faith, we may be permitted to remind you that, even in this dark cloud which has overshadowed your household, there is to be recognized the light of God's goodness—of that God in whom your son dedicated his life, and to whose service you willingly offered him. That he has been called to his rest from an unsullied life, that his pure soul has been welcomed by the angels of paradise must be your great consolation and it must help you in very truth to say, "Thy will be done."

Accept our sincere sympathy and the assurance of our prayers for the perfect repose of that soul which was so well prepared for its journey out of this world.

Branch 14, Stratford, tenders the heartfelt sympathy of its members to the widow, children and family of our departed brother, John A. Dillon, on his lamented decease.

Though a member of our branch for a comparatively short period, be it in that time, made many strong friendships among our brethren, and be endeared himself to all by the cheerfulness of his disposition while in health and by his patient resignation during his long and trying sickness.

Appreciating as we do the loss which our branch sustains in being parted from a brother endowed with so many admirable qualities, we doubly mourn for those who, bound to him by the nearest and dearest ties, have, in his untimely death, suffered a deep and irreparable affliction.

We pray that the Father of Mercies, who in the exercise of His unsearchable mercy has called away our brother, may with paternal tenderness soothe the sorrow of those whom he has visited with so great a grief.

## LE CANADIEN

Publié mensuellement, en Anglais et en Français, à London, Ont., dans les intérêts de

L'Association Catholique de Bienfaisance  
Mutuelle du Canada.

Et envoyé par la poste aux membres le 10 de chaque mois.

Les membres sont invités à nous envoyer des nouvelles ou informations dont l'Association pourra bénéficier. Toutes communications sur des sujets d'intérêt pour les membres de l'A. C. B. M., seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le gérant jugera ne pas être dans l'intérêt de l'Association ne seront pas publiées.

Les correspondants voudront bien se rappeler que la copie doit nous parvenir pas plus tard que le 15 du mois, pour être publiée dans le numéro du mois suivant. L'espace étant limité, on voudra bien être concis. Adressez toutes communications à

S. R. BROWN.

Editeur et Gérant

Bloc Coote, Rue Dundas,

London, Ont.

LONDON, AOÛT, 1899

## COTISATION DU MOIS D'AOÛT.

Il n'y a qu'une cotisation pour le mois d'août, la régulière No 10. Les membres doivent payer cette cotisation le ou avant le 31ème jour de Septembre; tout membre qui néglige de se conformer à cette règle, est déclaré suspendu, et s'il meurt durant le temps de sa suspension, son bénéfice ne sera pas payé. Aucun officier ou autre membre de l'Association a l'autorité de changer cette loi; excepté le Secrétaire Financier qui est autorisé d'accepter ces arriérés de cotisations et de réintégrer les membres qui paieront ces cotisations après le troisième jour du mois, pourvu cependant que la réintégration se fasse avant la première assemblée régulière suivante de la succursale.

## L'ASSOCIATION EST RECOMMANDÉE PAR LE SAINT PERE.

L'A. C. B. M. a été, dès sa fondation, sanctionnée par Sa Sainteté le Pape Léon XIII, qui l'a bénié chaque fois que l'occasion s'est présentée et l'a recommandée aux fidèles enfants de l'Eglise au Canada. Elle est sous le patronage spécial de la Hiérarchie, les Archevêques et Evêques qui sont empêchés par leur âge, etc., la bénissant avec plaisir et encourageant son extension dans leurs diocèses respectifs. Les noms des Archevêques et Evêques suivants, avec ceux de presque tous les Curés des paroisses, au Canada, en quelque endroit où des succursales sont établies, ornent le rôle des membres de l'A. C. B. M.

Mgr. C. O'Brien, Archevêque d'Halifax.

Mgr. C. H. Gauthier, Archevêque de Kingston.

Mgr. R. A. O'Connor, Evêque de Peterborough.

Mgr. T. J. Dowling, Evêque d'Hamilton.

Mgr. M. Decelles, Evêque de St. Hyacinthe.

Mgr. J. M. Emard, Evêque de Valleyfield.

Mgr. A. Pascal, Evêque de Pricco Albert.

Mgr F. S. Legal, Evêque de St. Albert

Mgr F. H. Cloutier, Evêque de Trois-Rivières.

Mgr. F. P. McEvay, Evêque de London.

**TAXE PER CAPITA, TAXE D'INITIATION, ET L'HONORAIRE DU MEDECIN EXAMINATEUR EN CHEF**

La Taxe "Per Capita," La Taxe d'Initiation et l'Honoraire du Médecin Examineur en Chef sont du par toutes les succursales le dernier jour de chaque trimestre. Les trimestres finissent comme suit le 1er trimestre le 1 Mars; le 2<sup>e</sup> trimestre le 30 Juin; le 3<sup>e</sup> trimestre le 30 Septembre et le 4<sup>e</sup> trimestre le 31 Décembre. La clause 176 de notre constitution oblige le Secrétaire Financier de chaque succursale à faire un rapport le dernier jour de chaque trimestre démontrant la somme due au Grand Conseil pour les sus dites taxes et cette somme doit être envoyée au Grand Secrétaire avec chaque remise du montant de la cotisation mensuelle.

Toute succursale qui négligera ou refusera de se soumettre à ces règlements de l'Association dans les trente jours suivants sera suspendue par le Grand Président. Voyez les clauses 176 et 177 de notre Constitution.

**LA PARTIE FRANÇAISE DE NOTRE ORGANE.**

Sous ce titre nous jugeons opportun de déclarer qu'en tout temps notre intention a été et est encore de faire de la partie Française de notre organe officiel tout ce que celle-ci doit être. Et nous pourrions ajouter que nous avons conscience d'avoir rempli cette tâche de notre mieux et à la lettre en tant que toute matière d'un caractère officiel a toujours paru dans LE CANADIEN dans les deux langues. Souvent même nous avons publié en sus tout ce que les circonstances, le temps l'espace à notre disposition nous permettaient. Nous ferons remarquer aussi que les deux états mensuels de la cotisation et le rapport des initiations durant le mois précédent doivent être considérés autant Français qu'Anglais, et de même aussi l'état financier annuel, l'indicateur des succès des succursales et de leurs secrétaires et la liste des officiers de l'année.

Nous ne demandons pas mieux que de faire encore plus avec le concours de nos membres de langue Française si ils veulent nous le donner en acceptant notre invitation, que nous publions en tête de l'organe depuis sa fondation, de nous envoyer des nouvelles ou informations dont l'Association pourra bénéficier. Il ne manque pas de membres qui, en se faisant guider par un sentiment de dévouement envers l'A. C. B. M., peuvent, dans leurs moments de loisir, écrire sur des sujets d'intérêt

pour les autres membres. Leurs communications seront reçues avec plaisir et seront toujours publiées, à moins de tomber sous la réserve de l'anonyme ou d'être jugées par le gerant de l'organe comme n'étant pas dans l'intérêt de l'Association. Les autres parviennent encore apporter aussi leur quote-part de concours en nous faisant parvenir tout item ou article, touchant la mutualité, qu'ils liront dans le journal qu'ils reçoivent ou qui peut leur tomber sous la main.

Nous donnons à notre invitation réitérée le caractère d'un article éditorial pour qu'aucun membre ne puisse s'excuser avec l'argument que l'invitation n'a pas été jusqu'ici qu'en très petits caractères et dans l'entête seulement de l'organe. Nous considérons en même temps le présent comme un appel auquel, nous l'espérons avec confiance, en se fera un devoir de répondre pour le plus grand bien de l'Association.

**LA SACRE DE SA GRANDEUR MGR F. P. McEVAY.**

Monsignor Fergus Patrice McEvay fut sacré évêque dimanche le 6 du mois d'Avril, dans la Cathédrale St. Pierre de London. L'Eglise était décorée avec goût pour la circonstance, un autel avait été préparé à côté du maître autel, c'est à que l'évêque élu recita les prières du commencement de la messe.

Longtemps avant l'heure de la cérémonie le vaste temple était rempli d'une foule recueillie. L'on remarquait parmi l'assistance un grand nombre de haut dignitaires voir même, plusieurs protestants.

L'évêque consécrateur fut sa Grandeur Mgr. Mouseligneur D. O'Connor Archevêque de Toronto, Monsignor McEvay était assisté par les évêques de Hamilton, Monsigneur Dowling; et de Peterboro, Monsigneur R. O'Connor; l'on remarqua aussi dans la sanctuaire Monsigneur l'archevêque d'Ottawa, Mgr. Racicot de Montreal, Mgr. Heenan de Hamilton. Mgr. Laurent de Lindsay assisté qu'un grand nombre de prêtres des diocèses de London et de Hamilton. Les cérémonies furent très bien faites sous la direction des R. R. François Kieffer and Schweltzer du Collège de Berlin Ont.

Le père Tynan de Pullman Illinois, Ami intime de l'évêque élu, fut le prédicateur du Jour: Il prit pour texte ces paroles de l'Écclésiastique Chap. xi. vers 20 & 30 "Il a apaisé la colère de Dieu contre Israël, par sa bonté et son zèle, c'est pourquoi Dieu a fait avec lui une alliance de paix et lui a donné la principauté des choses saintes et le gouvernement de son peuple afin que lui et sa race possèdent pour jamais, la dignité du sacerdoce."

Le savant prédicateur commença par dire que nous avions été témoins de belles et grandes choses en assistant à la cérémonie du Sacre de Mgr. McEvay, que Dieu avait fait avec lui un pacte de paix, qu'il l'avait élevé à la dignité de prince de l'Eglise et que sa Grandeur avait reçu aujourd'hui la plénitude du Sacerdoce.

"Qu'il est bon le langage de l'Eglise, continua le prédicateur, que sa sainte liturgie fait de bien à l'âme; c'est par elle que cette bonne mère donne au monde ses trésors de vérités et de lumières. Cette pompe et ces cérémonies peuvent paraître vides de

sens aux incrédules et aux infidèles, mais en elles, l'esprit clair, par le flambeau de la foi, y trouve des symboles de puissance et de sagesse quand Dieu choisit Aron pour élever à la dignité de prêtre dans Israël. Il l'installa avec pompe dans le temple, pour faire comprendre au peuple la dignité de la prise. Il lui mit une ceinture autour des reins, nous disent les Écritures, pour marquer la dignité et la puissance du Sacerdoce. Il le revêtit d'une robe de gloire, symbole de la grâce et de la sainteté qu'il doit trouver dans ses ministères. Il le couronna enfin de la tiare, pour marquer que le grand prêtre portait comme lui, l'effluve de la majesté de Dieu.

Dans les vêtements dont se servent les évêques nous voyons leur dignité, leurs devoirs et leur vie. L'Eglise par les évêques a conservé intact le dépôt sacré de la foi, par eux elle fut universelle, ils furent les successeurs des apôtres: l'évêque peut retracer sa glorieuse parenté spirituelle jusqu'à St. Pierre même.

Ensuite il parla des devoirs des évêques qui sont les ambassadeurs de Dieu auprès des fidèles. De là il suit que l'épiscopat est une grande dignité. Il termina en faisant l'éloge du nouvel évêque. "Où ou!" Il sera un digne évêque! Demandez le à son ancien supérieur dont il fut le bras droit pendant tant d'années? Demandez le à ses confrères qui l'ont aidé dans les travaux du ministère? Demandez le aux paroissiens des différentes localités où il fut curé et tous vous répondront: qu'il fut toujours un digne et fidèle pasteur. Est ce qu'il ne nous est pas permis de prévoir un avenir brillant?

Je félicite le peuple et le clergé du diocèse de London, et vous bénirai le jour où le vicaire de J. C. inspire de l'esprit de Dieu vous envoya Fergus Patrice McEvay comme évêque. Dieu donne à mon ami, votre Sagesse afin qu'elle soit avec lui dans ses travaux pour que toutes ses œuvres vous soient agréables.

Après la messe le Rev. Dr. Finnelly lui présenta une adresse au nom du clergé du diocèse de London et Mr. James Egan lui en lut une autre au nom des citoyens de la ville.

Monsigneur répondit aux deux adresses en termes très appropriés: Il se montra très touché des sentiments qu'elles expriment.

Dans le cours de ses remarques il dit: "Il ne faut pas oublier que les Français furent les premiers à repandre la foi dans notre pays. Comme évêque Catholique je me fais gloire de notre pas un évêque d'une église nationale, mais de "l'Eglise Catholique," et c'est mon devoir de veiller, non seulement aux intérêts spirituels de mes diocésains de langue anglaise, mais à ceux de tout le troupeau confié à ma charge."

"Je suis heureux de constater, qu'une large partie de ce troupeau est composée de personnes parlant le français et qu'ils entendent la parole de Dieu dans leur propre langue.

Aux Vespres, le Rev. Père O'Brien S. J. prêcha sur l'Eglise: son universalité et sa sainteté.

Monsigneur Fergus Patrice McEvay naquit à Lindsay Ont, le 5 Décembre 1852; Il reçut son éducation à l'école séparée de cette dernière place, au collège de St. Michel Toronto, au séminaire de St. François de Milwaukee et au grand séminaire de Montreal. Il remporta la médaille Dowling pour la littérature en 1877. Il fut ordonné prêtre le 9 Juillet 1882, Il fut nommé immédiatement curé de Fenelon Falls où il demeura 7 ans; de là il fut nommé curé d'office de la Cathédrale de Peterboro et Chancelier du diocèse.

Le 1er Mai 1888 lors de la promotion de l'évêque Dowling à Hamilton, il fut transféré à ce dernier diocèse. Peu de temps après il fut nommé curé de St. de la Cathédrale de Hamilton, position qu'il occupa jusqu'à dernièrement. Monsigneur McEvay est un grand financier, a construit plusieurs églises et convents tant dans le diocèse de Peterboro que dans celui de Hamilton.

Il est aussi membre de l'A. C. B. M. appartenant à la Succursale No. 1 de Hamilton. Le CANADIEN se félicite de sa promotion, lui offre ses félicitations, et lui souhaite longue vie dans l'épiscopat. Ad. Multos Anos.

**ADRESSE COLLECTIVE**

Présentée à Mgr. Cloutier par les Sociétés de Bienfaisance de Trois Rivières

A Sa Grandeur Mgr F. N. Cloutier, Evêque des Trois Rivières

Monsigneur - Nous sommes extrêmement heureux qu'il soit permis aux Sociétés de Bienfaisance, la St. Joseph, la C. M. B. A., les Forestiers Catholiques et les Artisans Canadiens Français d'élever la voix au milieu du concert de louanges que fait entendre au Seigneur de votre consécration épiscopale, tout le diocèse dont vous devenez le pasteur.

Comme citoyens de la Cité qui vous acclame en ce moment, comme fidèles du diocèse qu'on bénit, nous vous avons demandé, O Dieu, nous nous sommes joints, quand il a plu au Ciel d'entendre nos supplications et nous avons voulu le plus profond respect à Celui qui possédait de si depuis long temps l'affection de nos âmes, mais, en notre qualité de membres des sociétés que vous avez si généreusement patronées, nous vous devons une particulière gratitude.

Où, Monsigneur, vous vous êtes attaché nos cœurs d'une manière si douce et si claire, car, vous n'avez pas été seulement notre père comme pasteur, vous n'avez pas été seulement pour nous un aviateur spirituel clair, un directeur plein de bonté, mais encore un insigne bienfaiteur.

Malgré la multiplicité des soins qui vous réclament aujourd'hui, nous tenons au moins à vous dire que vous avez acquis des droits à notre reconnaissance éternelle, nous voulons protester de notre inaltérable attachement à Votre Grandeur qui trouvera tous jours en nous tous des fils soumis et respectueux.

Nous nous faisons un honneur de contribuer à votre troupeau principal, et sollicitons en retour, de votre Grandeur, une peine spéciale dans les benedictions qu'il se répand au surd'hui avec abondance sur tous ses enfants, puis nous osons espérer qu'elle daignera continuer à nos sociétés l'honneur de sa haute protection.

C. D. HENRI, Pres. Union St. Joseph, et de la succursale No. 1, C. M. B. A. E. S. M. MORRISSETTE, Chef Ranger Cour No. 15 Forestiers Catholiques

I. P. NORMAND Pres succursale des Artisans Canadiens-Français. Trois Rivières, 25 Juillet, 1892

**NOUVELLES SUCCURSALES.**

La succursale No. 111 a été instituée le 22 Juillet à Loggville, Nouveau Brunswick, par le Grand Organisateur,

B. J. Johnson. Nous publions dans la partie Anglaise la liste des candidats pour l'année courante.

La succursale No. 111 a été instituée le 3 Août, 1892 à South Durham, P. Q., par l'organisateur provincial J. E. H. Howison.

Le président de cette succursale Frère Prémontaine, était déjà membre de la succursale No. 279 de L'Avenir, et il mérita des éloges comme l'organisateur de l'organisation de l'A. C. B. M. dans sa paroisse.

Pour la liste des candidats voir la partie Anglaise.

ACCUSE DE RECEPTION.

L. Avenir, 17 Juillet, 1892

S. R. Brown, Esq., London: Cher Monsieur - Je vous retourne le mandat et le reçu. Le Rev. A. Millot et moi sommes très satisfaits de votre exactitude à payer la police d'assurance. Je sors de cette manière d'agir sera une bonne annonce pour l'A. C. B. M. En effet cette conduite de votre part a été pour beaucoup à l'établissement de la succursale de South Durham à 10 milles d'ici où il y a eu beaucoup d'opposition de la part des C. O. F. et des I. O. F.

Bien sincèrement à vous, J. C. St. AMANT.

SON EXCELLENCE MGR DIOMEDE FALCONI, O. F. M. DELEGUE APOSTOLIQUE AU CANADA.

La nouvelle de la nomination de Mgr. Falconio comme délégué apostolique au Canada est définitivement accréditée.

L'épiscopat Canadien ainsi que Sir Wilfrid Laurier en ont été avertis par le Cardinal Rampolla, secrétaire particulier de Sa Sainteté Léon XIII.

On dit de plus que le nouveau délégué demeurera à Ottawa, cette ville étant la capitale de la Paléance, et qu'il restera au Canada tant qu'un autre délégué ne viendra pas le remplacer, car c'est l'intention du Pape d'établir tel, en permanence, une cour papale comme cela est fait pour les Etats Unis. Le délégué canadien aura des pouvoirs semblables à ceux de Mgr. Martinielli.

Mgr. Falconio a été sacré évêque, il y a sept ans. En 1892, le Souverain Pontife le désignait pour occuper le siège, alors vacant, de Lucédogua, non loin de Naples.

Il était alors procureur général des Frères Mineurs Réformés. Il fut préconisé le 11 Juillet 1892 et il reçut la consécration épiscopale dans l'église du collège S. Antoine, à Rome, le dimanche suivant, 17 Juillet. Le prélat consécrateur fut Son Excellence le Cardinal Monacco La Valotta, les deux évêques assistants furent NN. SS. Grasselli et Fausti. Mgr. Falconio appartenait à la province franciscaine S. Bernardin, Mgr. Francis Imperati, archevêque d'Acreenza et de Mater; étant mort presque subitement, peu de temps après, Mgr. Falconio fut appelé à lui succéder.

Le délégué apostolique est âgé de 57 ans, mais il est resté jeune, et on lui donnerait à peine trente ou trente cinq ans.

Le représentant du pape recevra à son arrivée au milieu de nous l'accueil le plus empressé et la plus respectueuse.

A l'instar de Mgr. Morry del Val, dont le souvenir restera gravé dans la mémoire de nos populations, le nouveau délégué apostolique se convaincra que l'Eglise catholique compte au Can-

ada des hommes de valeur, fidèles à sa doctrine et à ses enseignements.

Mgr. Falconio appartient à l'ordre des Franciscains, dont il est l'un des membres les plus distingués.

Dans son palais épiscopal, il porte le costume de son ordre; lorsque ses devoirs l'appellent au dehors, il porte l'habit romain.

LE CARDINAL GIBBONS SUR L'EGLISE ET LE DIVORCE.

L'Article du Cardinal Gibbons sur "l'Eglise et le divorce" qui parut d'abord dans un supplément du "World Magazine" a eut une grande circulation en Europe. Il fera beaucoup pour la famille, la société et la religion. Le relâchement de nos lois sur le divorce est opposé à la stabilité de la famille et de la société. La famille, telle que connue parmi nous, est une création de christianisme, reposant sur le caractère sacré et l'indissolubilité du contrat du mariage. C'est l'élément de la société, l'espérance de l'Etat, le berceau de ses destinées. Tant qu'elle restera pure il y aura un air salubre dans le sentiment public; nos institutions libres prospéreront, nos électeurs seront prêts à dédaigner l'appât d'un vil argent, à réclamer les corruptions des fonctionnaires et à obliger les législateurs à alléger le fardeau de l'ouvrier. Malheureusement, le divorce est le moyen que la loi fournie pour ruiner les familles, et par conséquent pour ruiner l'Etat.

Un prêtre de talent s'exprima ainsi un jour: "Faites comprendre au monde que le mariage n'est qu'un simple contrat par lequel deux personnes de sexe opposé s'accordent à vivre ensemble conditionnellement pour un certain temps, et la permanence de la famille est détruite; le caractère sacré de l'amour conjugal est changé devant la loi dans un désir simplement sexuel: cette institution que le Christ bénit et qui est symbolisée dans sa propre union avec l'Eglise devient un système de dégradation et l'autel nuptial n'est plus qu'une porte ouverte à la licence." La famille est la parente de la société, et ça devrait être la gloire de l'Etat de la protéger par l'abolition des lois du divorce. Ceci peut être, et dans certains cas serait au détriment de certains individus, mais aussi ça conduirait à une appréciation plus juste des devoirs et des difficultés de l'état du mariage. La séparation du corps peut être promise pour une cause juste et à propos mais jamais le noeud du mariage peut être brisé. Le contrat de mariage est pour la vie, et la mort seule, peut rendre libre l'homme ou la femme.—Le Messenger Américain.

FRANC PARLER.

Un des plus grands problèmes dont la solution se présente durant les mois de Juillet et Août de chaque année, trouve son expression dans la simple interrogation suivante:

"Qu'allons nous faire des enfants de l'été?" Ceci en effet n'est pas un problème facile. Les parents qui sagement savent régler la vie de leurs enfants durant les vacances, sont en effet des parents intelligents. Il ne serait peut-être pas faux d'affirmer que le nombre de tels parents n'est pas très grand. Il est vrai de dire qu'il n'y a aucun autre temps durant l'année qui ne demande plus de soins de la part des parents à l'égard de leurs enfants que le temps des vacances. D'un autre côté il a un temps pour le délassement, et le repos, mais ce n'est pas un

temps pour négliger entièrement et oublier tout ce qui a été appris durant l'année scolaire. Ce n'est pas un temps pour retourner à une condition d'atavisme barbare, c'est encore un temps de règle, et ces enfants pour lesquels des parents prévoyants auront traqué certaines règles à suivre passeront les vacances agréables autant que profitables, car de tels parents savent que l'on doit en prendre grand soin, sans cependant être trop sévère. Pour gouverner adroitement la barque de la famille entre les deux écueils d'une sévérité déraisonnable d'un côté, et de l'autre le relâchement destructif, la lumière du ciel est nécessaire; lumière que le Seigneur ne refuse pas aux prières des bons parents. Trop peu de parents réalisent qu'ils ont une profonde étude à faire sur la personne et la vie de leurs enfants, à laquelle étude ils doivent l'appliquer au meilleur de leur habileté. Trop peu de gens comprennent leurs enfants ou essaient de les comprendre. Parents! veillez sur vos enfants attentivement durant les vacances! Voyez à ce qu'ils passent une plaisante et profitable vacance. Est-ce vous au courant des grandes loies d'où dépendent leur santé et leurs forces physiques? Si non, il est grand temps de vous en instruire vous-même. Savez-vous comment diriger vos enfants physiquement, intellectuellement et moralement ils ne perdent pas durant la vacance ce qu'ils ont acquis durant l'année scolaire? Si non, vous pouvez bien vous poser la grave question suivante:

"Sommes nous réellement propres à remplir la position sacrée de parents chrétiens?" Même si vous n'avez pas beaucoup d'éducation vous-même, ne soyez pas découragés. Vous souvent de ce que dit St. Thomas, qu'il apprît plus par la prière que par l'étude. Dieu dans sa grande bonté vous donnera la lumière nécessaire pour bien diriger vos enfants si vous la lui demandez sérieusement par de ferventes prières.

Hélas! trop souvent la sévère nécessité arrange le programme des vacances pour une grande multitude d'enfants. Pour aider au sport de la famille, ils font qu'ils aillent travailler, trop fréquemment, en effet, ce travail est impropre à leurs corps trop délicats, trop fréquemment aussi ils se trouvent dans un milieu qui empoisonne l'esprit et le cœur. Dieu ayez pitié du pauvre! Certes il les a en pitié, et il les affectionne d'une manière spéciale, et enfin, il en retire plusieurs de la dure école de la misère pour en faire des plus nobles créatures. Il est quel que soit difficile de dire ce qui est meilleur pour nous—Messenger Paroissien.

LES CULTIVATEURS ET L'ASSURANCE.

Je n'ai pas les moyens de payer les cotisations pour un certificat dans votre association, nous disait douloureusement un cultivateur. C'est tout ce que je peux faire de payer l'apothécaire sur ma terre.

Votre femme est-elle plus d'affaires que vous, lui avons nous demandé?

Nin, comme de raison, fut sa réponse. Elle en a plus qu'il ne faut, du reste, de prendre soin du ménage, et des enfants qui grandissent. Mais pour quel motif faites vous une puéllile question?

Où, je cherchais tout simplement à m'assurer si votre femme n'en aurait pas outre mesure à payer cette hypothèque si vous veniez à mourir de mala-

Je comprends la force de cette remarque, répondit notre homme, après une pause. Vous pouvez prendre mon nom de... présent si vous voulez.

Eh! il y en a d'autres encore comme cela... parmi les cultivateurs du pays.

LES POLICES D'ASSURANCES SUR LA VIE.

Ne Doivent pas Être une Cause de Spéculation sur la vie Humaine.

Le Conseil Privé vient de rendre une importante décision, dans la cause d'Aucutt contre la Compagnie d'assurance sur la vie des manufacturiers.

Le demandeur avait fait assurer pour une somme de \$2,000 la vie d'un nommé Antoine Pettigrew, de la Rivière du Loup, sans être son parent, ni son créancier, dans le seul but d'avoir une certaine somme à la mort de ce dernier.

C'est le demandeur qui payait constamment les primes et la police lui ayant été transportée, il en réclama le montant.

Le Conseil Privé confirmant le jugement de la Cour suprême, a déclaré que le demandeur ne pouvait avoir droit au montant de l'assurance, que lui donner gain de cause serait encourager la spéculation sur la vie humaine. —La Presse.

RESOLUTIONS DE CONDOLEANCES.

À la dernière réunion de l'A. C. B. M. cour No. 279, St. Boniface, les deux motions de condoléances suivantes ont été adoptées:

Proposé par Frère L. J. Lavoie, secondé par Frère L. J. Collin, que c'est avec la plus vive douleur que tous les membres de l'A. C. B. M. de St. Boniface ont appris la mort du Frère Elbe Chamberland; ils désirent à cette occasion exprimer à la famille du frère défunt leurs condoléances les plus sincères.

Que copie de cette résolution soit transmise à la famille du défunt et publiée dans le Manitoba de L'ÉCANADIEN.

Proposé par Frère Lavoie, secondé par Frère Collin, que les membres de la succursale assistent au service en corps et avec insignes. Adopté.

Proposé par Frère Joseph Bernier, secondé par Frère A. Marion:

Que les membres de la Succursale No. 279 de l'A. C. B. M. St. Boniface, ont appris avec la plus vive douleur le décès du Frère P. Lecomte, frère de leur Chancelier, M. Jos. Lecomte, ainsi que celui de sa belle-mère, Madame Lecomte, et désirent exprimer leurs sentiments de sincères condoléances à leur frère dans le deuil où ces morts viennent de le plonger.

Que copie de la présente résolution soit publiée dans le Manitoba et le CANADIEN et transmise au Frère J. Lecomte.

À une séance spéciale de la Succursale No. 279, Québec, P. Q. il a été proposé, approuvé et adopté que les membres ont appris avec chagrin la mort accidentelle de Mlle. Loretta, fille bien aimée de Dr. A. Lantier, leur digne et dévoué Président et qu'ils désirent lui faire part ainsi qu'à Madame Lantier de leurs plus vives sympathies dans cette pénible épreuve et que copie de la présente soit communiquée à la famille et au journal officiel de cette paroisse.

À une assemblée régulière de la Succursale No. 122 de l'Association Catholique de Secours Mutuels de Sandwich tenu le 20u Juillet 1892:

Il fut proposé par Frère Henri Morand et secondé par Frère Xavier Jone et Joseph Chelleite que les membres de cette succursale ont appris avec une vive douleur et un grand regret la mort de Frère Joseph David, ancien membre très regretté par la Succursale No. 122 dont il faisait partie et que nous membres de la Succursale No. 122 de Sandwich offrons à la famille et au défunt en ces douloureuses et plus sincères sympathies.

Espérant qu'il aura pu, supporter avec une résignation toute chrétienne la douloureuse et pénible épreuve à laquelle la Divine Providence dont les effets sont impénétrables a placés son être enervant, ce qu'il avait de plus cher au monde.

Que les copies de cette résolution soient envoyées à la famille et une autre copie au CANADIEN de London et une conservée dans nos archives.