



Canadian

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Volume 3. LONDON, ONTARIO, JULY, 1900. Number

MGR FALCONIO AND THE C. M. B. A.

The Charlottetown Branch Presents an Address to His Excellency.

On the evening of July 7 the members of Branch 216 of the Catholic Mutual Benefit Association, waited upon His Excellency at the Palace and presented him with an address. The parade of the society to and from the Palace was highly creditable, and many words of praise were heard along the route. The line of march was up Queen street to Richmond, along Richmond to Great George and down Great George to the Palace. From the Palace the society returned to their hall by way of Great George, Water and Queen streets. Mr. Charles Harmans acted as marshal. The address from the Society was presented to His Excellency in the drawing room of the Palace, in the presence of His Lordship Bishop Macdonald, several of the clergy and the members of the C. M. B. A. It was read by Mr. James McIsaac, Grand Deputy, and is as follows:

To His Excellency the Most Reverend Damiano Falconio, Archbishop of Larissa Apostolic Delegate.

May it Please Your Excellency:

We, the members of Branch No. 216 of the Catholic Mutual Benefit Association of Canada, take advantage of Your Excellency's presence in our midst to tender you a hearty greeting, and to testify our homage and respect to your distinguished person and office. Your Excellency's illustrious career and the many important ecclesiastical offices which you have filled with such distinguished honor, are of themselves sufficient to elicit our highest admiration. But coming to us as the immediate personal representative of His Holiness Pope Leo XIII, now gloriously reigning, Your Excellency has a double claim on our Catholic loyalty and devotion.

The illustrious Pontiff, whom you so worthily represent, is the great patron of Catholic societies, and the Catholic Mutual Benefit Association is under the deepest debt of gratitude to His Holiness for his unwavering care, his constant encouragement and his special benediction. The Catholic Mutual Benefit Association came into existence about twenty-three years ago, so that its institution almost synchronizes with the elevation of our Holy Father to the chair of St. Peter.

The growth of our Association has been rapid, and it has received the encouragement and approbation of the clergy and hierarchy in every diocese in our wide Dominion. Among its members are to be found not only representatives of all classes of the laity, but many of the Bishops and clergy. In this diocese we have made substantial progress under the fostering care and encouragement of our devoted priests and especially of our esteemed and revered Bishop, whose interest in the Association is deep and effective.

Our organization is a Catholic Fraternal Insurance Society; it embraces the best features of older associations, as well being specially adapted to the wants of the present time. It affords to its members life insur-

ance at the lowest possible cost consistent with absolute financial security. It encourages Christian union and mutual protection and strives to educate its members and those dependent on them in piety, integrity and frugality.

We extend to Your Excellency our best wishes in the exercise of the functions of the exalted office to which you have been elevated by the Supreme Pontiff, and it is our earnest prayer that Almighty God may always have you in His holy keeping, and that, in the designs of Providence, still greater dignities may be in store for you.

In conclusion we beg that Your Excellency would be pleased to convey to our Holy Father the Pope, the sentiments of our profound love and devotion to the Holy See and its illustrious occupant, and ask him to again bless the work in which we are engaged.

Signed at Charlottetown, Prince Edward Island, on the 7th day of July, 1900 on behalf of Branch No. 216 by the following committee:

James McIsaac, Alex. McDonald, Joseph McCreary, Stanislaus Blanchard, James Byrne.

Mgr. Falconio, replying to the address said:

Gentlemen—I return you my best thanks for the beautiful sentiment of love and attachment towards our Holy Father the Pope, so well expressed in this address. Nothing can give greater pleasure to our Holy Father than to know your love and affection towards his sacred person. It is also a source of great consolation to me to find this beautiful society here, united as you are under the protection of your Holy Mother the Church. There is no fear of going astray; you are sure of that under the direction of your beloved bishop and priests. I am sure the blessing of God will be upon you. I hope this association will soon be spread throughout the Island. A branch should be established in every parish. I know it will bring blessings on the places where it is established. It is also a source of great consolation to find such faith amongst you. Perhaps you may ask how it is that such affection, love and reverence towards our Holy Father exists here. It is the great faith which you received from your ancestors who for the love of their religion exposed their lives. This faith was brought to Canada by bands of religious missionaries who laid the germs of civilization placing us on such a high position as to be on a level with the most enlightened nations of the earth. You are not ashamed of your religion. You are proud of your faith; and as long as this faith will live in your hearts you will go ahead without fear no matter what your position may be. In the past your forefathers had to suffer for the sake of your religion. You live today in a free country, and can exercise your holy religion. Perhaps there might be some danger if you should not

listen to the words of your bishop and pastor. I am happy to find you listening to their advice, as words coming from our Lord Jesus Christ. Our Lord said to His ministers, "He who listeneth to you listeneth to Me." You must take these words as coming from God Himself. As long as you are faithful you may be sure you will prosper. Your Bishop will spare no labor as was done in the past for the good of his people. Try to listen to his words and the blessing of God will be upon you. As a token of my love I will bestow the blessing of our Holy Father the Pope.

The Papal Blessing was then bestowed upon all present after which the officers and members of the society were formally presented to His Excellency. Then the society formed up in procession and returned to their hall where a brief meeting was held after which the brethren dispersed.

INITIATIONS IN JUNE, 1900.

Initiations on June.

No.	Location
1	Madison, Ont.
2	St. Lawrence, Ont.
3	Montreal, Que.
4	Wellington, Ont.
5	Reserve Mines, Ont.
6	Pembroke, Ont.
7	Charlottetown, P. E. I.
8	Montreal, Que.
9	Hamilton, Ont.
10	Formosa, Ont.
11	Ottawa, Ont.
12	West Pubnico, N. S.
13	St. Henri de Montreal, Que.
14	Trantah, P. E. I.
15	Trantah, Ont.
16	Wingham, Ont.
17	Hamilton, Ont.
18	Brookville, Ont.
19	New Germany, Ont.
20	Waterloo, Ont.
21	Montreal, Que.
22	Cap St. Ignace, Que.
23	Chesler-ville, Ont.
24	South Huron, Que.
25	Port Lambton, Ont.
26	Montreal, Que.
27	Arnprior, Ont.
28	Tecumseh, Ont.
29	Gananoque, Ont.
30	Renton, Ont.
31	Quebec, Que.
32	Merrickville, Ont.
33	Montreal, Que.
34	St. Laurent, Que.
35	Wolfe Island, Ont.
36	Montreal, Que.
37	Parabola, N. S.
38	Port Arthur, Ont.
39	Fredericton, N. B.
40	Jacques Mines, N. S.
41	Rimbouco, N. B.
42	Meteghan, N. S.
43	Mount St. Patrick, Ont.
44	Meteghan, N. S.
45	Windsor, Ont.
46	St. Catharines, Ont.
47	Kingston, Ont.
48	Barlin, Ont.
49	Nagara Falls, Ont.
50	Quebec, Que.
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...the members of the society... the evening of July 7... the parade of the society... the address from the Society... the drawing room of the Palace... the presence of His Lordship Bishop Macdonald... the members of the C. M. B. A. It was read by Mr. James McIsaac, Grand Deputy, and is as follows:

N. B. The initiations in the last branch are... the members of the society...

C M B A PICNIC

The C M B A Will Patronize La Presse Picnic at Bout de l'Isle, Montreal.

Arrangements have been made for the fourth of July Picnic at the Hotel de la Ville, Montreal, under the patronage of the C. M. B. A.

Grand Deputy... the members of the society... the evening of July 7... the parade of the society... the address from the Society... the drawing room of the Palace... the presence of His Lordship Bishop Macdonald... the members of the C. M. B. A. It was read by Mr. James McIsaac, Grand Deputy, and is as follows:

Montreal, Que. June 20, 1900. Dear Sir and Bro. The great C. M. B. A. picnic at Bout de l'Isle will take place on Monday, July 9th. One thousand tickets for children will be distributed to the various branches in Montreal.

The object is to show that we are a body, to show the working class that the C. M. B. A. is capable of doing all the practical things that are necessary to carrying out the program. It is necessary that it is the only one which gives complete security.

I will make all possible arrangements to have the greatest number of children present with their friends. The great day of the C. M. B. A. Further, expect that the tickets shall be distributed to the poor children of Montreal who will have but one voice and one heart to get them in their families all the benefits of the C. M. B. A.

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

And mailed to members before the 1st and 15th of each month.

Members are invited to send to the Editor news of information that will be of benefit to the Association. Communications upon subjects of interest to C. M. B. A. members will always be welcomed. 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 the Editor on the 15th of the month, if intended for publication in the following month's issue, and that space is limited and must be judiciously used.

S. R. BROWN,
Editor and Manager,
Catholic Mutual Benefit Association,
100 St. George Street,
London, Ont.

ASSESSMENT SYSTEM.

LONDON JULY 1907

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$2.00 per column per annum or \$1.00 per inch space per annum, payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 10,000, extending all over Canada.

For further particulars address,
S. R. BROWN, Editor and Manager,
Catholic Mutual Benefit Association,
100 St. George Street,
London, Ont.

GRAND DEPUTY POWER.

The Grand President has been pleased to appoint Brother W. J. Power, Chancellor of Branch No. 132, Grand Deputy in and for the City and County of Halifax, in place of the late Bro. James R. Cragg. Bro. Power is a leading C. M. B. A. man in Halifax, and has always taken the warmest interest in its affairs. He represented his branch at the Ottawa convention, and he likewise attended the Quebec convention. In every local movement designed to advance the welfare of the association, Bro. Power is unparagoned of his time and energy, and we bespeak for him success in the important office to which he has been called.

CATHOLICS AND PUBLIC LIFE.

We have recently seen it stated in a paper published in the United States that out of 375 members of the United States House of Representatives only 24 are Catholics, and out of 88 Senators, the Catholics number but two. When we consider that in a population of about 70 millions, the Catholic body is at least 12 millions the alarming significance of the statement will become apparent. Questions are continually cropping up in which Catholic interests are involved, and unless there are public men in these deliberative chambers to present the Catholic view, the inevitable result is that Catholic interests must suffer. What gives rise to this unfortunate state of affairs? Is it the unfitness of Catholics for public life? Certainly not. The Catholic body can produce public men—and does produce them—as intelligent, as patriotic, as well fitted for the duties of public life, as can any other body of

citizens. Is it the bigotry of the majority? To some extent it is. But the prime cause of it, in our opinion, is the apathy of Catholics themselves.

If our co-religionists across the border were a little more united, if personal and merely partisan considerations were laid aside, on those occasions when the interests of religion require it, they would make a better showing in Congress.

How far the Catholics of our own country are blameworthy in the same regard we shall make the subject of a future article. In the meantime, we will take the liberty of pointing out that our great association, Catholic and benevolent in its objects, can in many ways be made most powerful in conserving the interests of our religion. By taking a firm stand in those communities where any attempt to ostracize Catholics is made, will soon cure this state of affairs.

IMPORTANT C. M. B. A. MEETING AT HALIFAX.

On the evening of June 12th an important and largely-attended meeting of Branch No. 132 Halifax, was held in its rooms on Sackville St. The Branch has leased the quarters formerly occupied by the Minto club, and members, by voluntary subscription contributed enough money to purchase the billiard board, furniture and fixings of the said club. On the evening of the 12th the rooms were made particularly attractive for the reception of His Grace the Archbishop on the occasion of his first visit to the branch in their new rooms. Besides the Grand Spiritual Adviser, there were present as visiting brothers, Bro. Comeau, whose signal service to the C. M. B. A., in the western counties deserves all praise, and Bro. Cooke of Amherst. After the routine business was transacted, His Grace was called upon to speak. He began by congratulating the branch upon the evidences of its success. The first requirement was that members should be practical Catholics. It was not enough that they performed their Easter duty: if they wanted to be good Catholics, to live good and holy lives, they must frequently approach the sacraments. The best service that Catholics could render to the church was to lead good lives and to be an example to their fellow citizens. His Grace then dwelt upon the necessity of good reading, and the duty of Catholics to encourage good Catholic reading, both in the shape of periodicals and books. Due emphasis was laid upon the importance of education and the duty of Catholics to be watchful that their rights in that regard were safeguarded. It is not possible in a brief compass to do anything like justice to the excellent address of His Grace, which was replete with sound, practical advice. Remarks were also made by Right Rev. Mgr. Murphy, the Spiritual Adviser of the

branch: Brothers Cooke, F. J. O. Comeau, F. P. Hayden and others. Grand Trustee Chisholm moved a vote of thanks in appropriate terms to His Grace for his address, which was eloquently seconded by Chancellor O'Mullin and adopted. The meeting marked an epoch in the history of this branch.

AMENDMENTS TO ONTARIO INSURANCE LAW.

The following amendments to the insurance law of the Province were passed at the late session of the Ontario Legislature. They are entitled "An Act to amend the Statute Law:—"

23 Subsection 7 of section 74 of The Ontario Insurance Act is amended by inserting in the second line of the said sub-section after the word "Registrar" these words, "or any official instrument or document issued by virtue of this Act, if."

24—(1) Subsection 3 of section 85 of The Ontario Insurance Act is amended by inserting in the ninth line of the said subsection the word "to" between the words "deemed" and "offer."

25 Subsection 3 of section 90 of The Ontario Insurance Act is amended by striking out the word "companies" in the first line of the said subsection and by substituting therefor the word "corporations."

26 The proviso in subsection 2 of section 124 of The Ontario Insurance Act is repealed and the following substituted therefor:

"Provided, that non payment of any of the fixed payments subsequent to the first shall forfeit the insurance if such fixed payment shall remain unpaid after thirty days notice of the fixed payment due, or to become due, has been mailed to the person by whom the fixed payment is payable, directed to his post office address as given in his original application, or otherwise, in writing to the company."

27 Section 149 of The Ontario Insurance Act is amended by adding thereto the following subsection:

"(c) This section shall apply not only to any future application for, or contract of, insurance, but also to any application heretofore taken and to any contract heretofore made."

28 Subsection 6 of section 159 of The Ontario Insurance Act is amended by striking out the words "as if this act had not been passed," in the sixth and seventh lines of the said subsection, and by substituting therefor the words, "as in the case of a beneficiary not belonging to the preferred class." Provided that nothing in this section contained shall affect any action now pending.

29 Subsection 9 of section 183, of The Ontario Insurance Act is amended by inserting in the ninth line, between the words "the" and "and master," the words "Court, Judge, or."

30 Subsection 3 of section 189 of The Ontario Insurance Act is amended by striking out, in the twenty-first line of the said subsection, the words: "to a Judge of the High Court."

31 Subsection 2 of section 194 of The Ontario Insurance Act is amended by inserting, in the sixth line of the said subsection after bill of costs, the words: "in any action, appeal, proceeding or matter;" and the said subsection is further amended by adding at the end thereof the words: "and the taxation of the account or bill of costs shall not be proceeded with until proof has been given to the taxing

officer that the provisions of this subsection have been complied with."

32 Subsection 3 of section 197 of The Ontario Insurance Act is amended by inserting, in the fourth line, after the words "Supreme Court," the words: "Judicature for Ontario."

LESSONS OF THE HULL FIRE FROM A TARIFF POINT OF VIEW.

Mr. Kenny, Managing Director, of the Western Fire Insurance Co., says:

It may be well—particularly in view of the prevailing competition of companies that are offering insurance at lower rates than the "tariff offices"—to call attention to some of the lessons which this recent disaster teaches. Among these are:

1 The liability of all cities and towns to similar sweeping fires.—St. John, N. B., in 1877, suffered even a more serious loss than Hull and Ottawa, to which the insurance companies contributed nearly six and a half million dollars, while New Westminster, B. C., in 1898, and Windsor N. S., in 1897, and many smaller conflagrations, have made heavy drafts upon the companies' funds. The fire protection in Hull and Ottawa was better than that of nine-tenths of the towns in Canada.

2 The necessity of large assets to enable companies to meet such losses. During the past twenty five years ten joint stock fire insurance companies which have been organized in Canada, and which wrote business below the recognized tariff rates, have, owing to unfavorable experience, discontinued business, having practically lost their entire capital.

3 The necessity of maintaining, if not advancing present rates.—The reports of the Superintendent of Insurance for the Dominion show that during the last thirty-one years (the period embraced in these returns) there had been but a very small margin of profit on Canadian business up to the close of the year 1899. This profit has been more than absorbed by the Ottawa and Hull losses. In addition to the Canadian companies that have been forced to retire from business a number of British and American companies have withdrawn from Canada owing to their unfavorable experience in this field. These results are ample warrant for refusing to meet the competition of companies which offer to accept business below tariff rates, these rates being shown to have failed to yield sufficient premiums to the companies as a whole to pay the losses and expenses upon Canadian business.

4 The importance to property-owners of carrying insurance proportionate to value.—The proprietors of some of the largest manufacturing establishments destroyed at Ottawa, relying upon what they regarded as ample fire protection on their own premises, in addition to that afforded by the city, and upon their supposed isolation from external exposure, had recently largely reduced their insurance. As a result they sustained very heavy direct losses, besides the serious indirect loss through suspension of business.

A due consideration of such facts as these will, I feel sure, prove advantageous to the companies, their agents and the insuring public, and I rely upon your making them as widely known as possible.

ORDER OF BUSINESS

CONTINUED

NOTICES OF UNEMPLOYED BRETHREN

We have already stated, speaking of the Business Committee, that members who know that there are vacancies to be filled should make it known to said committee, and members out of employment, and who desire work, should also notify the Business committee. Under this order of business is the proper time for so doing.

In times of prosperity, says a contemporary, one numbers many friends; it is not always so in times of trial and adversity. Selfishness oftentimes veils itself under the outside appearance of friendship. But the Word of God is summing human nature and dying crucified to save the guilty man; destroyed the throne of selfishness among his own people. He established the reign of perfect love which his Church endeavors to maintain among Catholics, and extend throughout the world. Imitating its Divine Founder, the Church has particular delicate intentions, an all maternal care for orphans to whom it opens asylums, for sick people whom it shelters into hospices, for the poor and destitute for whom it nurses constantly an anxiety of a mother in its heart. To accomplish more efficiently its great social work, the Church multiplies its agents, and to day that the labor question imposes threatening problems which alone it can solve peaceably, it creates, organizes, inspires and gives rise to powerful associations which unite in their midst all men of good will, desirous to promote the reign of our Lord Jesus Christ on business grounds and in the midst of social relations.

The C. M. B. A. is one of these powerful associations and hence its aim to help unemployed brethren. Do not forget it, brothers. That is the time when true fraternity and thorough mutual assistance should come in. Let us help each other.

UNFINISHED BUSINESS

Anything left over at a previous meeting comes under this heading.

NEW BUSINESS.

This order explains itself.

PAYMENT OF DUES AND ASSESSMENTS.

Under this heading we wish to remind members to carefully read Section 1, S. 9, 10 and 11 of our constitution in order to become acquainted with the regulations regarding assessments.

GOOD OF THE ASSOCIATION.

At this order the Committee on the good of the association should be the first to take floor and report.

This order opens an immense field for the activity of the branch. Now, any member may suggest anything he thinks in the best interests of the C. M. B. A.

FINANCIAL SECRETARY'S REPORT OF RECEIPTS.

Here the duty of the Financial Secretary is to read aloud the amount received in each fund, separately, stating from whom received, and the amount received from each.

Then he reads aloud the names of the members who have not paid their assessments and are to be reported suspended for non payment and any one present who wishes to pay for any one of said members may do so or a resolution may be passed, carried by a two third vote, to draw on the general fund of the branch to pay for any or all said members.

What has been said under order No. 5 may well apply here also regarding members out of employment.

RECORDING SECRETARY'S REPORT OF ORDERS PAID AND TREASURER'S REPORT OF ASSESSMENTS.

This order explains itself. However ever we wish to remind members that now is the time to make interpellations regarding remittance of assessments, etc., to the Grand Council.

CLOSE IN DEFORM

Should always be according to the ceremonial

LEGAL DIGEST OF INSURANCE CASES.

Attention is drawn to the following changes in the Law of Insurance introduced by the Act of last session, 63 Vic. c. 17. Section 26 apparently overrules *Wooley vs. The Victoria Mutual Fire Insurance Company*, decided by Mr. Justice Meredith in 1897. This rather unexpected decision (reported in 26 A. R. 321) held that notwithstanding the fact that the policyholder failed to make payment within the thirty days' grace allowed for the payment of the fixed premium, nevertheless he was still enabled to recover in the absence of an express condition in the policy. The proviso to sec. 124 of the Insurance Act was held to be merely enabling and not of itself sufficient to forfeit the insurance. This proviso has therefore been repealed and the following substituted: "Provided, that non-payment of any of the fixed payments subsequent to the first shall forfeit the insurance if such fixed payment shall remain unpaid after thirty days' notice of the fixed payment due, or to become due, has been mailed to the person by whom the fixed payment is payable, directed to his post-office address as given in his original application, or otherwise, in writing to the Company."

Section 27 extends the application of the provisions of sec. 149 of the Insurance Act as to the effect of innocent misrepresentation of age. By the Common Law a mis-statement of the age of the assured, although innocently made, rendered the policy void. (*Attorney-General v. Rys*, L. R. 9 Chy. App. 397.)

To remedy this hardship the act 52 vic. c. 32 was passed, the provisions of which are now embodied in the Ontario Insurance Act. By that enactment the policy instead of being wholly void is merely to be reduced according to the scale of net annual premiums contained in the H. M. 4 1/2 per cent. table. This relief was not however in terms made retrospective and the Court of Appeal was therefore in *Cerri v. Ancient Order of Foresters* (reported in 25 A. R. 30) reluctantly compelled to hold that these provisions did not extend to a contract made before the passing of the Act and that such a contract was accordingly void for misrepresentation. Now by sec. 27 of 63 Vic. c. 17 the following subsection is added to section 149 of the Insurance Act:

(c) "This section shall apply not only to any future application for or contract of insurance, but also to any application heretofore taken and to any contract heretofore made."

Cerri v. A. O. F. is, therefore, no longer law and sec. 149 will now apply to all contracts of insurance no matter when made.

A mistake which crept into the Insurance Act during the revision of 1897 with respect to the position of an intended wife as beneficiary has been

corrected by sec. 28. By the act which originally introduced the provisions as to insurance for the benefit of a fiancée viz. 53 Vic. c. 17, s. 28, it was enacted that where such insurance was effected but the intended marriage did not take place then— "all questions arising on such contract shall be determined as if this act had not been passed. The words 'this act' meant of course the Statute of 1890 and the effect in such case was that questions arising under the contract were to be determined according to the Insurance Act in consolidation the words were allowed to remain unaltered with the result that 'this act' came to mean the Insurance Act itself so that the unfortunate man was left to his common Law rights only. In other words the nomination of the intended wife as beneficiary was irrevocable even though she might have married some one else.

By the recent act 63 Vic. c. 17, s. 28, the words "as if this Act had not been passed" are struck out and in their places are substituted the words "as in the case of a beneficiary not belonging to the preferred class."

Shaver v. I. O. F. decided by MacMahon, J. in April of this year is therefore overruled as to this point by this act and an affianced wife is now in no better position than other beneficiaries not in the preferred class.

NON-PAYMENT OF NOTE FOR PREMIUM—RENEWAL ON REPRESENTATION OF GOOD HEALTH.

In *Puffer v. Temperance and General Life Insurance Company of North America* the plaintiff brought action on a policy which contained a condition avoiding it on non-payment at maturity of any promissory note taken for any premium, but which allowed a renewal by a new application upon assurance that the person was in good health. The evidence at the trial showed that a note for premium had not been paid at maturity and that a renewal had been granted by the Company upon a representation by the deceased that he was in good health the Company being in ignorance of his ill-health. *Ferguson J.*, the trial judge, therefore dismissed the action and this decision has been affirmed by the Divisional Court on May 17th, 1900.

PROOFS OF DEATH—ABSENCE FOR UPWARDS OF SEVEN YEARS.

In October, 1881, William Pott took out an endowment certificate in the Canadian Order of Foresters payable to his wife, Ellen Pott, as beneficiary, who brought this action. On 3rd February, 1891, assured went to Detroit in search of work, and during that month corresponded regularly with his wife. At the end of that month he disappeared, leaving his effects at his boarding house, and was never heard from or seen again. Plaintiff continued the payments under the certificate until February, 1899, when she brought this action. The proofs of death tendered the company were as follows:—(1) Proof that assured was a member of the Order in good standing at time of claim, made out by verified statements from the officers of his Court; (2) plaintiff's affidavit as to the facts known to her; (3) declaration by father as to assured's age; (4) declaration by father and sister of assured as to his disappearance and their belief of his death. Plaintiff produced the certificate and also tendered indemnity by way of a bond with sufficient sureties in the amount of the policy conditioned for repayment of the money on its being

shown to have been wrongfully paid to her. It was held, affirming the decision of the learned trial judge, that such proof of the death at the expiration of seven years from his disappearance had been given and that it then lay upon defendants to show that his death resulted from some cause exonerating them from liability, such as intoxication or the like which they had not done. On the question of costs it was held following the decision of *Glasgow Life Ins. Co. v. N. S. S. Co.* that as defendants had all the evidence brought to their knowledge before trial, as well as a bond tendered them, and that as the policy would lapse by the plaintiff's ceasing to pay further assessments on receipt of the amount of the certificate, the defendants had acted unreasonably in refusing to pay, and should therefore bear the costs of the suit; their contention that they were entitled to a judicial declaration as to Pott's death or to have letters of administration taken out by plaintiff not being sustained. Judgment for plaintiff with costs. *Puffer v. Canadian Order of Foresters*, May 17th, 1900. This case seems to follow the English decision in *Williams v. Scottish Widows Fund*, 1 F. L. R. 20.

Eckhardt v. Lancashire Insurance Co.—The Court of Appeal on May 17th handed out judgment in the well known case which has been before the Court since 1897. Shortly stated, the question involved is whether a variation of the statutory conditions so as to require 10 per cent. insurance was such a condition as is, in the language of the Insurance Act, "just and reasonable" to be exacted by the Company. In the Court below it was held by Meredith, C. J., 25 O. R. 201, that the condition was a reasonable one. The plaintiff had the option of being insured without the clause if they chose to pay a higher rate of premium, they were satisfied to take the lower rate and in consideration of it, to limit the amount of the insurer's liability to them. The Court of Appeal—Burton, C. J. O., and Moss, J. A., dissenting, has affirmed this view holding the co-insurance clause not unreasonable and therefore valid.

METHOD OF VALUATION OF DAMAGE IN STOCK BY FIRE.

In *East v. Waterloo Mutual Ins. Co.* and *East v. Economical Ins. Co.* decided in the Single Court, Street, J., May 12th, 1900. It has been held that the proper method of valuing damage to a stock by fire the insurance companies admitting their liability but disputing the amount only was for the witnesses, independently of one another, to estimate broadly the percentage of injury to each class of goods, allowing for the necessary reduction of their selling value by exposure, for a considerable time, to smoke, dirt and water, and not, as was pretended by the companies, by assuming that the goods retained their original value less 2 1/2 to 3 per cent for "smoke damage," and merely allowing, in addition, for such goods as could be seen to have sustained damage.—The Bulletin.

The Per Capita Tax, Inflation Tax and Supervising Medical Examiner's Fees for the quarter ending June 30th, 1900, are now due and should be paid without delay. Officers of branches that have not yet remitted to the Grand Secretary the amount due therefor are requested to read Sections 60, 147 and 148 of constitution and comply with same.

Statement of Assessments Received in June, 1900
Etat des Cotisations Recues Durant le Mois de Juin.

N. B. - Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la cotisation No. 6 à l'exception des succursales 32, 40, 45, 61, 65, 72, 117, 182, 203, 206, 219, 237, 257, 272, 285, 288, 300, 305, 310, 320, 331 ont à cette date (2 Juillet 1900) arriérées ou en sus de leur cotisation. Les succursales ont payé la cotisation No. 6 en Mai.

Table with columns: Branch No., Assessment No., Beneficiary Fund, Reserve Fund, Branch No., Assessment No., Beneficiary Fund, Reserve Fund. Lists assessment data for branches 1 through 113.

ASSESSMENT SYSTEM - SYSTEME DE COTISATION.
July Assessments, 1900. Nos 8 & 9. Deaths, Decés. Nos. 58, 61, 65, 62, 63, 64, 65 and 66.

The Grand Council of the C.M.B.A. of Canada / Le Grand Conseil de la C.M.B.A. du Canada.

SECRETARY'S OFFICE, London, Ont., July 2, 1900.
Dear Sir and Brother - You are hereby officially notified of the deaths of the following named brothers.

Table listing deceased members: NO., NAME, BRANCH, LOCATION, POLICY, ADMIT'D, DECD., CAUSE OF DEATH.

Statement of the Beneficiary and Reserve Funds for June, 1900.

Table showing financial summary: Amount on hand June 1st, Received during June from, Total amount of Beneficiary Fund collected since 1st January, 1895.

RESERVE FUND - FONDS DE RESERVE.

Table showing reserve fund details: Amount on hand June 1st, Amount accrued since last report, Total.

To the Members of the C.M.B.A. of Canada. / Aux Membres de la C.M.B.A. du Canada.

Brothers - The foregoing statement of assessments Nos 8 and 9 (July Assessments) is given in compliance with Sections 7 and 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay these Assessments to the Financial Secretary of your Branch on or before the third day of August, 1900.

Virtue dwells at the head of a river, to which we cannot get but by rowing against the stream - Feltham.
Happy is the heart to whom God has given enough strength and courage to suffer for Him, to find happiness in simplicity and the happiness of others. - Lavater.

N. B. - All branches not appearing on the foregoing statement as having paid No. 6 Assessment, with the exception of Branches 32, 40, 45, 61, 65, 72, 117, 182, 203, 206, 219, 237, 257, 272, 285, 288, 300, 305, 310, 320, 331 are on this date (July 2nd, 1900) in arrears or under suspension. Said branches paid No. 6 in May.

C. M. B. A. EXCURSION.

Nearly two hundred people took advantage of the excursion and picnic organized by Branch 2 of the C. M. B. A., yesterday, to Cornwall. The affair was one of the most pleasant and successful that has taken place from this city.

On reaching Cornwall the party proceeded to St. Lawrence Park, headed by a band which had been provided for the purpose.

Branch 35, of Cornwall, met the visitors, and as the local branch was celebrating the 15th anniversary of its foundation a large turnout resulted. At the picnic grounds refreshments were provided, and a full programme of sports was carried out, including a lacrosse game between a team of St. Regis Indians and a team from Cornwall.

In the course of the afternoon speeches were delivered by Hon. M. F. Hackett, Q. C., Grand President of the C. M. B. A., Hon. F. R. Latchford, Q. C., Grand Solicitor of the Association, Hon. Judge O'Reilly, of Prescott; Mr. J. Beland, ex M. L. A., and other dignitaries of the C. M. B. A. The credit for the organization is due to the energetic president of the Branch, Mr. J. J. Costigan; the Secretary, Mr. P. J. McDonagh; the Treasurer, Mr. F. J. Curran; and the President of the Committee on Arrangements. — Montreal Star, 21st June, 1900.

THANKS.

Bathurst, N. B., June 20, 1900.

At a regular meeting of Branch No. 130, held June 19, in the Branch hall, it was moved by Bro. Rev. W. F. Purcell, seconded by Bro. P. J. Veniot, that the hearty thanks of Branch No. 130 be tendered to Miss Ella Ellis, Miss Gertrude Elhatton, Miss Bella Mullins and Miss Emma Power, also to Messrs. R. Boss and Charles P. Melanson, for the valuable assistance given by them to our committee in the organization of the concert recently held under the auspices of this Branch.

Further resolved that copies of this resolution be forwarded to each of the above named persons, spread on the minutes of the meeting and inserted in THE CANADIAN.

TENTH ANNIVERSARY OF BRANCH 134.

Branch No. 134, St. John, N. B., celebrated its tenth anniversary by a reception in the Institute Rooms on Monday evening, May 21st. The gathering included members of this and other branches, and the wives and lady friends of the members. Over 200 were present.

The members and their lady friends were cordially welcomed by President M. D. Sweeney, who delivered the following address:

On behalf of the branch, it is my pleasant duty this evening to welcome you to the tenth anniversary of the founding in this city of Branch 134 of the Catholic Mutual Benefit Association. During these ten years this branch has grown from a mere handful of members, carrying \$30,000 insurance, to the respectable number of two hundred, carrying a total insurance of \$100,000. To day the noble association of which we are proud to belong at St. John numbers three branches, with a membership of about 500, carrying insurance of \$750,000, and embracing in its fraternal bonds

the most progressive and best thinking people in the community. To day the association, of which Branch 134 was one of the pioneers, numbers 32 branches in this province, carrying a total of \$1,200,000, and what is true of the C. M. B. A. in this province is also true of the other provinces of Canada.

Among our foremost members may be found bishops, priests, judges, lawyers, physicians, merchants and men of every trade and calling in life. We have the sanction and approval of Holy Mother Church, from the highest to the humblest dignitary, without an exception, and so rapid has been the growth of the association that you can hardly find a city, town or village in the whole of Canada that has not a good working branch of the C. M. B. A. You will ask: For what purpose are all these people of every class and nationality banded together? What has urged and induced them to become its members? The answer is this: Cheap and safe insurance, mutual protection for themselves and those depending on them, friendship, good will, good citizenship and good fellowship, with a sincere desire to better themselves and their brother members in the community in which they live. Could there be a grander object? Could there be a nobler undertaking? It is safe to say that no more deserving undertaking could possibly occupy the time and attention of any people than such as are the primary cause and reason of the existence of our own association. It has been the means of assisting and succoring more than one family in our midst when the breadwinner was removed by the ruthless hand of death.

During those ten years the widows and orphans at St. John have received out of the treasury of the Grand Council of the C. M. B. A. over \$2,000. Our ranks, thereby have been broken. Some of our members who were deservedly esteemed by their brethren and fellow citizens generally, have passed away. We deplore their loss and honor their memory, yet we are to some extent consoled by the knowledge that their last hours were soothed by the wise provision which they had made through the C. M. B. A. for the comfort of their loved ones.

Reviewing the history of the C. M. B. A. we find that it was organized about twenty three years ago, and the first branch founded at Windsor, Ont. Since that time the association has grown from a few hundred members to the respectable number of fourteen thousand, and is still increasing.

The past year has been one of unusual brightness for the C. M. B. A. In no time during the history of the Grand Council has she made more substantial progress. At no period of her existence has her position been more secure. But the C. M. B. A. is too good a business organization to allow things to remain on a living basis. Our motto is "Still Advancing," "Still Progressing," and to give you some idea of the amount of new business we are doing it is only necessary to quote that in the month of March last there were added to the membership of the C. M. B. A. three hundred and thirty four new members—a record of which we as members feel proud; a record that cannot be surpassed by any of the old line life insurance associations with their army of well-paid agents.

I believe that one of the best means of increasing the membership of the association is by frequent gatherings

of this kind. The agents should know more about the aims and objects of the association than they do. If we could get them imbued with the proper C. M. B. A. spirit, through their influence we would get into our ranks their husbands, their brothers and their friends.

During the decade we have had many anniversary celebrations. Some in the shape of concerts, some in the shape of social dances for the members, their families and their friends and some took the form of addresses and lectures, but all for the benefit of our association, its members and its friends. By these meetings and celebrations our members have become acquainted, their families have learned to know and respect each other, and a bond of affection and social fraternity has been developed that is destined to do a great deal in the making and moulding of a community.

Thus we have cheap and safe insurance, protection, friendship, fraternity, unity, equality and sociability developed, fostered, strengthened and inculcated by the C. M. B. A. Thus are we endeavoring to carry out the aims and objects of our own society and thus justify the why and the wherefore of our existence. Such, ladies and gentlemen, is the history in brief of our glorious association—a history that abounds in good works and good deeds.

Thus it is that we are proud to assemble here to-night and acknowledge that we are members of the C. M. B. A. proud of its objects, its aims, its history, its traditions, proud of the good work that our own branch is doing and is destined to do, proud of our association because it endeavors to bring into its ranks the best elements of every community and band them together for the common good; and proud on this our tenth anniversary of the splendid gathering of friends who have assembled here to-night to encourage us in our good work.

Again on behalf of the brothers of Branch 134 and myself I bid you a cordial welcome to this our tenth anniversary, and trust you will thoroughly enjoy the programme and entertainment which we have prepared for you as fully as it is freely given.

During the evening a pleasing programme was carried out.

Mr. John T. Kelly sang "The Soldiers of the Queen," and all joined in the chorus. Miss Nellie Klerwin who is a pupil of Mrs. Alex. McMullin, gave an exquisite rendering of "In the Mellow Autumn Time," and in response to an encore sang Moore's charming melody, "I Saw Tny Fern." Miss Coffey sang very sweetly "Night Ingleads Thrill." Miss Furlong gave two beautiful solos, which greatly pleased the audience. Miss Brennan sang quite pleasingly "The Light of Heaven," and in response to an encore "Sweetheart." Mr. J. T. Kelly sang "Good-bye at the Door," which no doubt recalled pleasant recollections to the married persons present. Miss McAvuty sang "The Dear Homeland" in such a manner that she was obliged to respond to an encore with "The Heavenly Song."

Addresses were made by Rev. J. O'Donovan, Hon. E. Ritchie, Mr. T. Donovan and others.

The Rev. J. J. O'Donovan spoke of the benefits of the C. M. B. A., and said he was pleased to be present at the anniversary. The next speaker was Mr. Donovan, who was followed by the Hon. Mr. Ritchie. At the conclusion of the latter's speech, the dis-

ing room was thrown open, and refreshments served. Half an hour later the dancing commenced, an efficient orchestra playing excellent music. The position of the director was admirably filled by Mr. Thomas Finigan. A capital programme of dances had been arranged for the evening, and the affair passed off very pleasantly. It was conceded that the celebration was the most successful one ever held by the C. M. B. A. in St. John.

Branch No. 134 held its first meeting on May 21st, 1900. Of the fifteen members chosen office-bearers at that first meeting there were present on Monday night Brothers John L. Carleton, Thomas Gorman, Timothy Briten, Patrick Toie, Thomas Kickham and Richard J. Walsh.

Besides those already mentioned there were present Messrs. Edward Lantallum, E. J. Groany, John Allen, Florence McCarthy, James McGrath, John McInerney, Chas. Bradley, M. A. Finn, R. W. Connor, John Collins, John P. Maloney, Jos. H. Ritchie, Geo. Kelly, D. J. O'Neil, John McDonald, J. J. Morrison, T. Collins, T. Hooley, James McMullin, John A. Stanton, S. Patterson, Philip J. Neill, M. McGuire, Aid. M. Goddard, Wm. Caples, Richard Sullivan, Richard Klerwin, J. E. Briten, W. E. Sully, T. McGuire, Wm. McElroy, P. Keelin, T. Ritchie, W. J. Doherty, James Stanton, T. Fitzgerald, W. L. Williams, James Slatery, T. McKeena, John F. Gleeson, P. Jennings, M. G. Murphy, Dr. Boudertick, J. McMurray, and others. Messrs. F. J. Sweeney, of Moncton, and Alex. W. MacIntosh, of Halifax, were also present.

**NOT FOR THE STEPPATHER,
BUT FOR THE CHILDREN.**

The motive—and the surrounding circumstances can be relied upon to pretty nearly outline the motive—should decide whether a clause in a will depriving a widow of a portion of an estate is wise and extending or protective and proper. It is a clause a man die possessed of \$100,000 or \$200,000 and has four or five children. It is natural enough his aim to keep his family together and to give them the presiding influence of a mother. The interest accruing from so small a property is barely enough to keep a little family together. Take away from that which by right of dower does not a ready belong to the widow, and the children are at the mercy, more or less, of a steppather. Her little property, too, is at his mercy. If she takes her well enough to marry him she will probably like him well enough to sign away her little property which shall be the portion of her children. If the steppather is a mere forger apt to be a steppather is a mere forger. It is a clause that after no circumstances can be relied upon to leave her property more than is actually necessary to secure her comfortable maintenance during the balance of her days and that be left in such a way that no designing fortune hunter can obtain possession of it, so much the better for her. I think I am paying a compliment to her the goodness of a woman's heart when I admit this. I think I am only stating the truth about the carelessness of a man's heart when I admit that he is apt to use all his influence over his wife to obtain possession of her money. Remembering these two considerations I do not think the fair sex have any reason to quarrel with the clause at which I have arrived.—Saturday Night.

CORRESPONDENCE

The \$3.00 Bonus.

To the Editor of THE CANADIAN.

Dear Sir and Brother—I am delighted to see in THE CANADIAN that the number of new brothers who join our Association is increasing every month since the \$3.00 bonus has been adopted.

I do not think it is open to discussion now that this system has infused a new life in our society at places where it appeared to sleep in lethargy and has stimulated the zeal of many brothers who up to that date, took little interest in our progress.

In the way of the brothers whom I had occasion to meet, all favor the continuance of the measure.

Any one who will take the trouble to compare the amounts expended to defray the expenses and salaries of our organizers with those paid under the bonus system, and compare also the results obtained from both of them, will soon come to the conclusion that this latter is more effective and more advantageous. I have no doubt that our organizers have discharged their duties with all due diligence, and I would be very sorry, indeed, if my remarks were to be construed as casting any reflection upon them. But I consider that paying according to results is a safer mode of increasing our membership than the one previously in force. Every brother feels he is interested in the work and becomes a canvasser.

There is also that other feature of this system which speaks volumes in its favor. The per capita tax paid by a new member recoups the association for the \$3.00 paid at the time of his initiation.

I sincerely hope that the different branches will strongly urge the Grand Council to keep this system in force until the meeting of the convention, in August, 1900, when the matter may be more fully discussed.

Yours fraternally,

A. C. LARIVIERE,

Rec. Secy. Branch 250

St. Boniface, Man.

ANSWERS TO QUESTIONS

1. Yes. Persons desiring to be social members in any C. M. B. A. branch must make application to said branch and must give their correct age. If they are over eighteen years old and under fifty they must have been rejected for beneficiary membership. They must be balloted for, elected and then initiated.

The following, taken from Section 155 of our Constitution, explains the matter: Such members must be under eighteen years of age or over fifty, or if over eighteen and under the age of fifty years, must have been rejected upon a due application for membership by the Supervising Medical Examiner. They must pay the regular initiation fee of \$2.00 and the monthly dues proposed by the branch to which they belong. They shall not be allowed the right to vote on any question appertaining to the beneficiary or reserve funds, nor shall they be allowed to vote on the election of a representative to Grand Council Conventions, or on an application for membership of any candidate who is an applicant under our present beneficiary system, or any other beneficiary system that may be hereafter introduced. In all other respects they must submit to the by-laws and Constitution of the Association. They shall not be eligible for any office.

2. The regular meetings of the branch shall be held at least semi-monthly, at the time and place prescribed in the by-laws or in a standing resolution of the branch. See Section 156 of Constitution. The Grand President, however, has power to grant a dispensation to a branch to hold meetings only monthly.

3. In a branch with a membership of not more than twenty-five, five members may constitute a quorum to transact business.

4. If the President, First Vice, and Second Vice-Presidents are absent, the Senior Chancellor present shall preside, but if said officers are all absent and no Chancellor present, there can not be a regular branch meeting held. It certainly shows a great lack of interest in the affairs of the Association among the officers of a branch when there is no eligible person present to preside at a regular meeting.

5. According to Section 160 of our Constitution the resident pastor of the parish in which the branch is located is the Spiritual Adviser of such branch whether he is a C. M. B. A. member or not.

6. An expelled member shall not be received into any branch of this Association without the consent of the branch from which he was expelled. See Section 192.

7. Yes. By-laws may be adopted for the creation and management of a sick benefit fund among the members of any branch; but of course the Association or incorporated body has nothing to do with such fund. See the last sentence of Section 209.

BRO. CAMPBELL'S APPEAL.

Tilbury, Ont., June 18, 1900.

S. R. Brown, Esq., London, Ont.

Dear Sir and Brother—Kindly have the following report of our appeal, on behalf of Bro. Wm. Campbell, published in THE CANADIAN.

Table with columns for location and amount. Locations include Montreal, Quebec, Toronto, etc. Total amount is \$263.55.

Total..... \$263.55
Yours fraternally,
J. H. LANE, JR.
Sec. Branch No. 5.

To cook potatoes au gratin, chop cold boiled potatoes rather fine; mix them with an equal quantity of cream sauce; turn them into baking dish, cover the top with Parmesan cheese and bake in a moderate oven until a golden brown.

BRANCH 231 TO REV. FATHER FORSTER.

Simcoe, Ont., June 25, 1900.

Resolution passed at a special meeting held this day of Branch 231, Simcoe, Ont.:

Resolved that since it has pleased His Lordship, Bishop McVay, in the wisdom of his office to remove from our midst Bro. Father Forster, Treasurer and Spiritual Adviser of Branch 231, we, the members of this branch wish to express our sincere regret at the removal of our esteemed brother and Spiritual Adviser, who has ever taken an active interest in C. M. B. A. matters, and who has done much to place our branch in its present state of efficiency. Not only in matters pertaining to C. M. B. A. affairs do we regret the removal of our beloved and esteemed Rev. Brother, but we fully recognize the benefit we have received from his good advice while in our meetings assembled.

Be it further resolved that copies of this resolution be drafted by our Recording Secretary, a copy presented to Brother Father Forster, and a copy sent to the Catholic Record, and to the official organ of the C. M. B. A.

J. F. FOWLER, M. A., President.
W. E. KELLY, Rec. Sec.

Interesting Selections from the July Ladies' Home Journal.

SERVING FRUITS AT TABLE.

How They Make the Strongest Appeal to the Eye and to the Palate.

Strawberries may be served with or without the hulls. If they are hulled they must be handled lightly and the hulls taken off just before serving time. When served with the hulls on strawberries should be neatly arranged around the edge of individual plates with a little powdered sugar in the centre of each plate. When eating take them by the stems, dip into the sugar, and eat them from the hulls.

Raspberries and blackberries do not, as a rule require washing. They must be handled carefully in looking them over; being soft they are easily bruised. Arrange the raspberries on a flat glass dish, sort of tossing them up into a pyramid. One may sprinkle over a small amount of currant juice and serve them with powdered sugar.

Plums, if served raw, may be put in a flat dish or basket garnished with greens and passed just as one would serve peaches. They should be peeled before eating. Pears and apples may be served in the same way.

Cherries are palatable raw, but without doubt they are more digestible when cooked.

Peaches are more attractive when served in their own skins. Serve just at the right temperature, not warm but still not overcooked. This makes all fruits sour.

Grapes are datufter served in a flat, open basket, decorated with their own foliage.

Watermelons and cantaloupes are always best served simply chilled—not cold enough to be unpalatable and tasteless, but with no tinge of warmth.

The very fat man and the very sick man who are not insured are alike burdens to themselves.—Rainbow.

The question is not whether you can afford to insure, but what will your family do for want of your earnings after death.

CHILDREN RUST IN SUMMER.

Some Light Mental Divercion During Vacation is of Great Benefit to them.

"That children do rust out during the long summer vacation is unquestionably a fact," writes Edward B. Rawson, in the July Ladies' Home Journal. "That several weeks of the already too short school year must be spent in rubbing off the rust before the advance can be resumed, all teachers know. But that is not the worst of it. When the rust is removed the former lustre is not restored. The child's brain is not in a receptive condition: it has been allowed to rust. Children prefer regular employment, provided it be interesting. However glad they are when the last day of school comes they are quite as glad to resume their work in the fall even if its interest is not great. A boy—or more frequently a girl—will sometimes overwork, not because he is pushed, but because he is permitted. Very seldom will either a boy or a girl choose to do nothing. One may expect to do things other than these we require, and so be called idle or lazy, but to be doing something is the natural condition, and the condition that is preferred. So strong is the instinct to be active in both mind and body that when left to themselves our children will find something to do in spite of us, and too frequently it is something that might better not be done."

A WOMAN'S TRUE WORK

It is Not Her Mission in the World to Make Money, but to Make a Home.

The work of a woman in the world is not to make money, but to make a home: her true business in life is that of wife and mother. That is true with regard to nine out of ten of these pretty girls who are dighting about now in caps and gowns, and cherishing the fondest hopes that they may some day be learned Fellows and Deans. They will marry perhaps, or remain single, helpful sisters or aunts. They will have houses to manage, marketing to do, stupid cocks to guide, babies to rear, sick children and men to nurse. Not once in a woman's life perhaps will she be called upon to quote from an Assyrian Babylonian epic, or to dissect a cat. But three times every day a meal must be cooked under her supervision. At any minute, be she cook or countess, she may be called upon to make a poultice for a sick child, to change the sheets under him, to know why the bread is sodden and the meat uneatable, to give medicine intelligently to the baby in her arms. The college, be it remembered, takes the girl for four years out of family life in which this kind of training would be given to her. Its controllers, in their anxiety to develop her brain as fully as that of a man, forget the woman's life which is invariably placed before her, and do not fit her for its inevitable work.

At home a woman should be guided in her manner of dressing by an even greater desire to please than elsewhere. Her husband may be the most unob-servant of men, but he will know when she looks neat and attractive, with hair newly dressed, and some pretty arrangement about the bodice of her gown. The practice of wearing soiled finery at home cannot be too strongly deprecated.

HOW TO DRESS PROPERLY.

It is Easy for Women to do this if the Proprieties are Observed.

For a ball the essential quality of a gown is its freshness. The only difference between the dress at ball and an informal dance is in the degree of elegance.

For large dinners women reserve their finest gowns. They are subject to closer inspection and risk no defacement as at dances.

Gloves are removed at table and resumed in the drawing room or not, as one pleases.

Dainty, diaphanous materials are most becoming to young faces.

Young girls make a distinction in their dress for little dinners by wearing lace or chiffon sleeves with their low-necked gowns.

A hostess shows good taste in dressing somewhat more simply than her guests.

It is a reversal of the proprieties when a mother dresses her daughters in a more expensive style than herself.

In the street elaborate dressing is in bad taste.

For church a woman's dress, while suitable to her station, should be so inconspicuous as to prove no distraction to her fellow-worshippers, and never suggest even by its tastefulness that it has occupied her thoughts over much.

A woman's appearance must suggest that quality expressed in the slang of the day as "well groomed."

For driving and coaching we now imitate the good sense and practical utility of English women's dress. No gauze parasols, no dainty furbelows, but garments that fear neither sun, rain nor dust.

USES OF LIME AND CHARCOAL

They are Invaluable Aids in Keeping the Home Healthful in Summer.

The heat and moisture of the summer months have a tendency to rust metals, mildew fabrics and cover all sorts of substances with mould. Fermentation and putrefaction develop rapidly in vegetable and animal substances if they are not carefully watched. Lime and charcoal are two aids toward keeping the house sweet and dry, and the housekeeper should, if possible, provide herself with both of these materials. A barrel each of lime and charcoal in the cellar will tend to keep that part of the house dry and sweet. A bowl of lime in a damp closet will dry and sweeten it. A dish of charcoal in a closet or refrigerator will do much toward making these places sweet. The power of charcoal to absorb odors is much greater directly after it has been burned than when it has been exposed to the air for a length of time. Charcoal may be purified and used again and again by heating it to a red heat. The lime must be kept in a place where there is no chance of its getting wet, and not exposed to air.

GETTING THE GREATEST GOOD FROM BOOKS.

Summer reading is often largely composed of fiction, and if we choose good novels and bright, wholesome short stories, we are not exactly wasting our time, although every one of these long summer days ought to give us a return in something besides entertainment and amusement. Most girls would be the gainers by keeping on hand a good, strong book, a volume

of history, or biography, or travels, or essays, and devoting a portion of their time to it each morning or each afternoon consecutively, keeping a book mark at the place where they break off and moving it on day by day. If added to this, each girl would keep near her a little blank memorandum book in which she should enter dates, copy passages which impress her as worth remembering, or write her own comments on what she reads, she would gain an incalculable store of mental wealth by the summer's end.

PROVIDE FOR RAINY VACATION DAYS.

In packing the trunk for the summer holidays do not forget that there will be rainy days when the children cannot go out of doors, and provide something for their amusement. Take some of the kindergarten occupations, colored papers for stringing, parquetry in which tablets of colored paper are laid in designs and then pasted on mounting cards, beads, and fine wire on which to string them, so that they can be shaped into baskets and various other objects. Sewing materials, knitting needles and worsted should not be forgotten. Painting and drawing books, a few games, some puzzles and story books, as well as books of natural history, will make the time pass pleasantly until the sun comes out again.

KEEP THE DEATH RATE LOW.

This is largely in the hands of two classes of officials. There is first the Medical Examiner, who can do much to keep the health and longevity of the membership right. He can, if careless, let many a doubtful case into the ranks. If by careful and faithful examinations he can detect the incipency of the disease or find in the family history the foundation for a doubt, he is doing good work to reject the applicant. The matter of the Examiner's charges should be a secondary consideration. The doctor can easily increase or diminish the death rate. He is, therefore, an important factor in the success of business. Another element may be considered—the work of the investigating committee. They should look carefully into the whole subject of the applicant. Note his family history, they should do that, but also his personal habits of every kind, and should be thoroughly convinced that these are all correct and perfectly safe. They should not look lightly on the habits of moderate drinkers, for as sure as the sun shines this leads in the majority of cases to immoderation and great danger of life and limb.—N. E. Anchor and Shield.

SUCCESS OF CATHOLIC SOCIETIES.

The success of Catholic societies in this country augurs well for religion and morality. They are powerful and good, and save many from the temptations which beset young men in all our large cities. The natural inclination of man to hold communion with his kind is manifested throughout the whole tenor of his life and conduct. It may be seen upon every feature of the human countenance, it speaks in every feeling of the human heart, and is transmitted through the most exalted faculties of the soul. We see it in the powerful sympathy with other joys and sorrows, which is obeyed even invol-

untarily and finds expression in laughter or tears. The social state is the natural destination of man, and the wisest laws that have been framed by statesmen are only enlarged transcripts of the law which the Almighty has written in the human heart.

The mutual dependence of men on one another for protection and assistance necessarily led to the formation of societies, the members of which were bound together by a common interest. Religion was at hand to aid them by its counsel, and to further the cause of fraternal charity. The Church took them under her wings and guided them in the path of honor and duty. As far back as the days of the Patriarchs, when the Christians worshipped in the bowers of the earth, we have monumental evidence of the fact that there were associations of tradesmen. In the very infancy of Christianity, Ancient Rome had its college of bakers, and the guilds of the middle ages were trade unions established for the improvement and mutual edification of their members.

The present Pope Leo XIII, following in the footsteps of his illustrious predecessors in the chair of St. Peter, is the friend and patron of associations of the industrious. In one of his first encyclicals he used these memorable words: "It seems fitting that societies of artisans and workmen be encouraged, which, placed under the guardianship of religion, may make their members content with their lot, patient under their burdens, and lead them to a quiet and tranquil life." The Church itself is a perfect society, and she places a high value on the power and influence of organizations by taking under her protection and enlisting in the service of religion and humanity the religious orders of men who devote their lives to the cause of truth and charity.

History bears testimony to the benefit conferred on the world by the labors of the religious orders of men who kept alive the fire of learning when all was darkness, and it is not too much to say that science and the arts were most carefully guarded in the cloister. Catholic communities, such as the Sisters of Charity, are the very salt of the earth. In this age of selfishness and hubbub, we see ladies of gentle birth and fashionable culture leaving happy homes to tend the sick, educate the young, and reform their wayward sisters, and the world wonders and admires. The Church has taken the principle of association and sanctified this power for good. There is no good reason why associations composed of Catholic workmen should not be under the patronage and protection of the Bishop of the diocese and the pastor of the parish in which they hold their meetings, and we hope the day is not far distant when such societies will have the benefit of the experience and wisdom of the clergy. The Pope's famous encyclical on labor is the charter of honest toil, and under it the Catholic wage-earner can secure his rights and assert the dignity of labor.—Catholic Register

The member who allows himself to become suspended is not a credit to himself or the association and runs a great risk of losing the protection which he has provided for his family. This is often the result of carelessness, which could be avoided if the member would proceed at once to the Financial Secretary of his branch and see that he is in good standing.

ONTARIO FOR CANADIAN SOCIETIES

According to report the officers of the I. O. F. last month waited upon the Minister and the Superintendent of Friendly Societies and Insurance for Ontario to request that United States societies be accorded the privilege of doing business in Ontario province. The I. O. F. is alone in this request and the Canadian Fraternal Association has put itself on record against any such privilege being granted to societies in the United States. Fraternal beneficiary societies in Ontario do not want to extend their business into the United States, for can they see any benefit to be derived from allowing foreign societies with their own offices and chief interests and sympathies elsewhere to extend their trade to our citizens' money, and tax them for the benefit of American members, over whose legislation and work they have no control.

The past extension of Ontario societies with their offices in the United States has been an attempt to take away the insurance money for any fraternal beneficiary societies in our land to be parties to our Province being overrun with all sorts of schemes under the garb of fraternity. We have no objections at all to the I. O. F. making the most of itself everywhere, but all the fraternal societies will refuse to be parties of making a trade with the United States to oblige any one. We have learned enough in connection with the A. O. U. W. to make it plain that the extension of United States societies into Canada is a matter of money making with them. And most of the societies in Ontario have had an experience similar to the A. O. U. W.

There are plenty of fraternal beneficiary societies in Ontario to fully occupy the field and supply the protection required, and Canadians should have the privilege, as they have the ability, to do all the business. It is self-evident, too, that as a matter of efficiency, as well as a matter of management and expense, everything favors the Canadian societies being preferable. The Canadian Fraternal Association did right to ask to be notified if the Superintendent of Friendly Societies is to be again approached on the subject of admitting United States societies to do business in Ontario; but we are satisfied that no such privilege will be granted to them by either the Ontario Government or the Superintendent.—Rainbow

A LITTLE SERMON IN THIS CHILD'S REMARK

The weather sometimes played havoc with these necessary concomitants of religious life in the far West—church societies—if it did not put a stop to church services altogether, writes Rev. Cyrus Townsend Brady, in narrating his experiences as a Missionary in the Great West. "On one occasion, in one of my missions, we had made elaborate preparations for a great crowd, which was kept at home by a heavy rain. A few of us who had braved the storm were seated in much discontent in the parlor expressing our opinions on the freedom we all use in like circumstances. A small daughter of the pastor, who had been and interested, was suddenly remarked during a pause in the conversation: 'Now, you will mad at God because it's raining.'

HOW DO YOU TREAT YOUR SISTER?

It is the easiest thing in the world for a boy to be polite to some other fellow's sister. Then why is it some of them had it so hard to remember to be equally courteous to their sisters? Many a boy is rude to his sister without really realizing it. In other words he forgets to be polite. Then, again, he is afraid of being dubbed a sissy if he should be caught paying some attention to his sister. It is a bad habit for any one to get into—that of saving one's polite ways for outsiders.

If she asks you a question don't answer her in a rude or careless manner as if you thought she did not know what she was talking about and wasn't worth listening to.

Don't tease her or make fun of her in any way to hurt her feelings. You wouldn't do that to some other girl.

You can just bank all you have on the boy that is kind and thoughtful to his own, for you may be sure he will develop into the right sort of a man and is bound to win the respect and admiration of everyone.

THE STORY OF AN UNINSURABLE MAN.

The chances of living, all other things being equal, are naturally in favor of persons whose ancestors outlived the three score years and ten; but the case of one man who does not benefit by that theory is within the knowledge of the Insurance Press.

Here is the history of the case. Father's side: His father is still alive, age seventy-six; grandfather died at age sixty-two; one brother and several sisters of the grandfather lived beyond seventy; father's mother lived to be sixty-seven; her two sisters to be eighty-four and eighty-six respectively. Mother's side: His mother died at age sixty-eight, grandmother at eighty, two sisters of the grandmother lived to be seventy and eighty-nine, respectively, the latter dying from the results of a fall which broke her hip, one brother died young, another died at age eighty, another at age eighty-four. The mother's father died at age thirty-seven, but an uncle lived beyond seventy; two aunts are alive to day at ninety-five and eighty-two.

Yet this man, under the rules of the insurance companies, is uninsurable. The only deaths in his family since 1850 were as follows: His mother's mother died in 1841 at eighty, and his mother in 1858 at sixty-eight. He, his father and his three sisters, his own and their children, are alive, and, with two exceptions, healthy. But he is uninsurable, and his son is also uninsurable. Although it is the opinion of expert medical men that such a case, other conditions being favorable, will outlive most of the selected lives now on the books of the companies, age for age, this man is turned down. His trouble is heart disease, which, of course, bars him out on rule.

The case is paralleled every day and is not remarkable, but it serves to show that men, with good family histories back of them, in a life insurance sense, should not delay negotiations with a life insurance agent.

The man who pays large attention to the affairs of his neighbors occasionally learns that some of them have their lives insured. Then it is high time for him to look after his own business carefully.

A KEFFIR'S IDEA OF HEAVEN.

On a calm and very hot Sunday in South Africa I found myself an interesting spectator at a regimental church parade of the Ninety second Highlanders, who were then stationed in South Africa.

All at once the service was disturbed by a number of bullocks rushing frantically among the tents, and after them, doing his utmost to keep them together, was a Kaffir bullock driver, cursing and swearing in the vilest English I ever heard.

I went to him as fast as I could, and remonstrated with him for using such fearfully bad language, more especially upon the Lord's day, and wound up by telling him that if he did not cease swearing he need not expect to go to heaven.

He looked at me, a broad grin on his black face, and said:

"Heaven no good, sir. If heaven any good, England take it long ago."

And off he went swearing as hard as ever.

TO-MORROW.

To-morrow! How often do we say that when a resolution is taken or a purpose designed, and how mockingly fate laughs back at us. To-morrow, as if time was in our poor, mortal hands, or as if to the cowardly and procrastinating, there ever is a morrow! As if that word alone has not been the bane of more good intentions and the death-knell of more noble actions, as if it did not stand for more harm and ill and suffering than any other common to the lips of man.

He who is always going to do, but never does, moves in a very small circle. He will remain where he is because there is no lower plane to which he can retrograde. Futile promises of starting to-morrow lead nowhere. To-morrow never comes.

ORIGIN OF CANADA.

In the June number of The Revue Scientifique M. Perrault gives an ingenious explanation of the origin of the word "Canada." Giovanni Caboto, who is also known as Cabot, landed in this country in 1497, being the first European to arrive here.

After him came some Spanish vessels, and in 1500, Dany's, a Frenchman, and Verrazzani, a Venetian, took possession of the country in the name of France. At that time, says M. Perrault, the French often heard the natives use the Spanish words "Acana-da," which signify "Nothing here." The natives had picked up these words from the Spaniards who had searched for gold and silver, and who, because they had found nothing, had speedily departed. The French came to the conclusion that the words so often used by the natives were the original name for the country. Another explanation is that Canada means a village or town.

HE NOTICED THE LIKENESS.

A Parisian swell recently had a crayon picture of himself made, which he afterward pretended to find fault with.

"It does not bear the slightest resemblance to me," he said, "and I will not take it."

The artist protested, but all to no avail.

After the dandy had left the painter added to the portrait a magnificent pair of ass' ears and exhibited it in the

window, thus altered, to the gaze of the curious public.

It hadn't been long exposed when the dandy entered the artist's studio in a towering rage, and, finding that threats amounted to nothing, he at last offered to buy it, even at a considerable advance upon the original price.

"It wasn't strange you didn't recognize your resemblance to the picture at first," said the painter, "but I knew you'd notice the likeness as soon as I added those ears."—Spare Moments.

BRIEFS.

Good habits are the soul's muscles—the more you use them the stronger they grow.

There's a difference between friendship and life insurance. The former is hard to get and not very easy to keep. Life insurance is very easy to get and easy enough to keep if you want to.

Out of blackest chaos must come light to him who truly endeavors to be just. Darkness obstructs our pathway many times before the light of righteousness dispels its gloom. If men had faith to hope, their lives would be less sad. God sends darkness to us that we may better see the light, if we but persevere.

It is a love for gain, an unceasing desire for the possession of lucre, that so often causes men's downfall. Its charm has power to lead the most cautious into unseen snares. If we could lose that sordid love for it, the world would become a paradise to us.

Light, air and sunlight are important factors in keeping the family and the house in a healthy condition. Nothing could be worse than the habit some people have of keeping the house in darkness from early morning until night. The house should be flooded with light and air for several hours each day.

Blanched almonds are both brain and muscle food, and the man who can include them in his daily bill of fare will, to quite an extent, keep up his mental force and clearness. Juicy fruits also develop more or less of the higher nerve or brain; but, unfortunately, they do not agree with every one.

A certain fraternal association has mailed the following pertinent notice to members who do not attend meetings: "In case of your death, in order that your widow will receive her money you must be identified by some of us. Therefore, you should come to our meetings occasionally, so that we will be able to identify you." This applies just as much to you as to the other fellow.

Alcohol is not a food for an athlete, and it not for an athlete then not for any one. It hardens the tissues of the body, and that is not desirable besides, it hardens the liver at the same time. When the question arises between a man and alcohol the safe side—for the alcohol—is the outside. Medicinally, it may have its place, but its use is not to be commended either as a beverage or a food.

During the last year the fraternal beneficiary orders paid 92 cents of every dollar received from the members for death losses. The old life insurance companies only paid 25 cents of each dollar received, and the latter received three times as much money for the amount of insurance as did the fraternal. Any man who will lapse out of a good fraternal order in the light of this record is a chump.—Rainbow.

ACKNOWLEDGMENTS

Sherrbrooke (Que.) June 7, 1901
S. R. Brown, Esq. Grand Sec. C. M. B. A.
Canada, London, Ont.

Dear Sir: Allow me to thank you and the other Grand Officers of the C. M. B. A. for the prompt remittance of \$100.00 (one hundred Dollars) the amount of the certificate held by my late husband Patrick McCabe late a member of your Association.

I sincerely trust the beneficiary character of the Association, not to speak of its social and fraternal features, will commend it more and more to the discrimination of Catholics and bread-winners.

Yours gratefully,
M. L. McCABE.

RESOLUTIONS OF CONDOLENCE.

Branch No. 20, Peterborough, Ont., on the death of Brother Cornelius Young's father.

Branch No. 210, Grand Falls, N. B., on the death of the father of Bro. Geo. W. Kelly; also on the death of Joseph Tardy, father of Bro. Alfred Tardy.

At a regular meeting of Branch 30, Peterborough, Ont., held June 12th, 1901, the following resolution was unanimously adopted:

That we, the members of this branch, desire to extend our heartfelt sorrow and sympathy to the bereaved widow and family of our esteemed brother, the late Thomas Cahill, late a Chancellor of our branch, coupled with the prayer that Almighty God may comfort them in their affliction. That our charter be draped for the period of sixty days, and that a copy of this resolution be forwarded to Mrs. Cahill, and also published in the local papers and THE CANADIAN.

At a regular meeting of Branch 218, New Glasgow, N. S., held on May 26th, 1901, the following resolution of condolence were moved and unanimously carried:

That we, the members of Branch 218, desire to record with deep regret our heartfelt sorrow for the loss we have sustained by the death of our esteemed brother, William McKinnon.

Resolved that we extend the bereaved widow our sincere sympathy and condolence in this her hour of trouble and sorrow.

Resolved that our charter be draped in mourning for one month, and that a copy of this resolution be sent to Mrs. Wm McKinnon, and also be published in THE CANADIAN and Casket and our local papers.

St. Bridget's (Quebec), 1901

Moved by Bro. D. DeCurey, seconded by Bro. Louis L. Longway, and unanimously adopted.

That we, the members of Branch No. 47, take this opportunity to record with deepest regret our sorrow for the loss our worthy financial secretary, Bro. John McGrath, has sustained in the death of his eldest son.

Resolved that we take this opportunity to tender to Bro. McGrath our sincere sympathy in his great loss, and pray that God in His great mercy may comfort him.

Resolved that a copy of this resolution be sent to Bro. McGrath; also to THE CANADIAN and the Catholic Record for publication. JOHN J. HAGARTY, Rec. Sec.

At a regular meeting of Branch 279, held at Lourdes, N. S., 23rd June, 1901, the following resolution of condolence was unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove by death Mr. Martin Martin father of our esteemed brother Treasurer Michael Martin, and grandfather of our esteemed brothers, D. Martin A. Martin and M. Martin;

Resolved that we sincerely condole with the family of the deceased in the dispensation with which it has pleased Divine Providence to afflict them, and commend them for consolation to Him who orders all things for the best and whose chastisements are meant in mercy.

Further resolved that this testimonial of our sympathy and sorrow be recorded on the minutes of our meeting, a copy sent to our bereaved brothers, and to the Casket and THE CANADIAN for publication.

Let us so live as to be an inspiration, strength and blessing to those whose lives are touched by ours. Amen.

True friends wait to be summoned in the time of prosperity, but in time of trouble they come of their own accord and offer their help. Be Patient.

Those who love the poor during life shall not be without consolation at the hour of death.—St. Vincent de Paul.

Don't try to keep other people's conscience in order, it's the hardest worked and poorest paid trade in the world.—Paul Leicester Ford.

You find people ready enough to act the part of the Good Samaritan without the wine and the twopenny.—S. J. Smith.

LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Est envoyé par la poste aux membres entre le 1er et le 15 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 la C. M. B. A. seront reçues avec plaisir, mais toutes lettres anonymes et toutes lettres non postées ne seront pas être dans l'intérêt de l'Association ni seront 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, JUILLET, 1900

La taxe per capita, la taxe d'initiation et l'honoraire du Médecin Examinateur en chef pour le trimestre finissant le 30 Juin, 1900, sont maintenant dus et devraient être payés sans tarder. Les officiers des succursales qui n'ont pas encore fait remise au Grand Secrétaire du montant du déca de chef sont priés de lire les clauses 60, 147 et 176 de la constitution et de s'y conformer.

LE GRAND DEPUTE POWER

Il a plu au Grand Président de nommer Frère W. J. Power, chancelier de la Succursale No 132 grand député pour la cité et le district de Halifax en remplacement de feu Frère James R. Cragg. Frère Power est un membre éminent de la C. M. B. A. à Halifax, et a toujours pris le plus vif intérêt dans ses affaires. Il représenta sa succursale à la convention d'Ottawa, et il assista aussi à la convention de Québec. Dans chaque mouvement local, tendant au bien être de l'Association, Frère Power est prodigue de son temps et de son énergie, et nous croyons qu'il remportera du succès dans l'importante charge à laquelle il a été appelé.

LES CATHOLIQUES ET LA VIE PUBLIQUE.

Nous avons vu récemment, dans un journal publié aux Etats-Unis, que sur 55 membres de la Chambre des Représentants de ce pays 21 seulement sont Catholiques, et que sur 88 Sénateurs, les Catholiques n'en comptent que deux. Quand nous considérons que sur une population d'environ 70 millions les Catholiques comptent pour au moins 12 millions, la signification alarmante de cet état de choses est apparente. Il surgit continuellement des questions dans lesquelles les intérêts Catholiques sont en jeu, et à moins d'avoir des hommes publics dans ces chambres délibératives pour présenter les vues Catholiques le résultat inévitable est que les intérêts Catholiques doivent souffrir. Quelle est la raison de cet état de choses malheureux? Est-ce l'incapacité des Catholiques pour la vie publique? Certainement non. Le corps Catholique

peut produire des hommes publics— et les produit—aussi intelligents, aussi patriotiques, aussi bien aptes pour les devoirs de la vie publique, que tout autre corps de citoyens. Est-ce la bigoterie de la majorité? Jusqu'à un certain point c'est vrai. Mais la cause première, dans notre opinion, c'est l'apathie des Catholiques eux-mêmes. Si nos co-religionnaires de l'autre côté de la frontière attendent un peu plus unis, s'ils mettaient de côté les considérations personnelles et purement de parti, dans ces occasions alors que les intérêts de la religion se demandent, ils feraient une meilleure figure au Congrès. Jusqu'à quel point les Catholiques de notre pays sont à blâmer sous le même rapport, fera le sujet d'un article à venir. En attendant, nous prendrons la liberté de remarquer qu'on peut, de plusieurs manières, rendre notre grande association, Catholique et bienfaisante dans ses vues, la plus puissante à conserver les intérêts de notre religion. En prenant une position ferme dans ces occasions où on cherche à proscrire le Catholique, on rendra bientôt à cet état de choses

ORDRE DU JOUR

(SUITE ET FIN)

Le comité des Finances doit faire rapport de tous les comptes contre la Succursale qui lui sont référés et celle-ci ne devrait en autoriser le paiement qu'après que ce comité les a certifiés corrects. Il doit aussi examiner les livres et pièces justificatives du Secrétaire Financier et du Trésorier et faire rapport de ces examens à la fin de chaque terme ou plus souvent s'il en est requis par le président ou la Succursale (Clause 181). Ces examens trimestriels devraient toujours être faits pour l'avantage de tous les intéressés. C'est le seul moyen de tenir la comptabilité toujours en règle. Les affaires sont les affaires. Pour qu'elles soient bonnes, il faut y apporter toute l'attention voulue.

En faisant son rapport le comité ne devrait pas non plus manquer d'attirer sérieusement l'attention de la Succursale si le paiement est en retard dans ses paiements au Grand Conseil.

Le comité pour le bien de l'Association doit pouvoir faire rapport à chaque assemblée. Son champ d'action est très étendu. Il a pour devoir de promouvoir les meilleurs intérêts de la C. M. B. A. localement en préparant des soirées littéraires ou musicales; en procurant pour être lus ou discutés des écrits d'intérêt pour les membres; en familiarisant les membres avec la Constitution, les Règlements, les Règles d'ordre et le cérémonial de l'Association; visiter les membres qui ne seront pas en règle ou seront en faute concernant le paiement des contributions et cotisations et s'efforcer de toute manière d'empêcher les suspensions et expulsions; préparer et tenir un record de toutes les personnes éligibles comme membres; et en faire rapport à chaque assemblée pour qu'on prenne les moyens d'inclure ces personnes à joindre l'Association; et créer un plus vif intérêt dans l'Association et cultiver un meilleur sentiment fraternel parmi les membres.

AVIS DE FRERES SANS EMPLOI.

Nous avons déjà dit, parlant du Com-

ité des affaires que les membres qui savent qu'il y a des vacances à remplir devraient en faire part à ce comité. Les membres sans emploi et qui desireraient de travailler devraient aussi avvertir le comité des affaires. Sous cet ordre tu n'as pas le bon temps pour cela.

Dans le prospectus dit un conteur parait un compte de nombreux amis. Il n'en est pas toujours de même aux autres. On se trouve de la diversité. Le 2e me se vote que l'église sous le don de l'ami. Mais le Verbe de Dieu s'exprimant et inspirant crucifié pour sauver l'homme coupable de tout le mal de ce monde parmi les saints. Il a établi le régime du parfait amour que son Eglise s'efforce de maintenir parmi les Catholiques et de propager par tout le monde. Imitant son divin fondateur, l'Eglise a des intentions particulièrement affectées des soins tout maternels pour les orphelins auxquels elle ouvre des asiles pour les malades qu'elle abrite dans des hospices, pour les pauvres et les abandonnés dont elle garde constamment le souci dans son cœur de mère. Pour accomplir plus efficacement sa grande oeuvre sociale, l'Eglise multiplie ses agents, et aujourd'hui que la question ouvrière impose des problèmes menaçants qu'elle seule peut résoudre pacifiquement, elle crée, organise, inspire et fait agir des associations puissantes qui réunissent dans leur sein tous les hommes de bonne volonté désireux de promouvoir le règne de Notre Seigneur Jésus Christ sur le terrain des affaires et au milieu des relations sociales.

La C. M. B. A. est une de ces puissantes associations, de là son but de venir en aide aux frères sans emploi. Ne l'oubliez pas, frères. C'est l'heure de la vraie fraternité au moyen de l'assistance mutuelle doit se montrer. Aidons nous les uns les autres.

AFFAIRES NON TERMINEES

Tout ce qui est laissé en suspens à une assemblée antérieure vient sous cet ordre.

AFFAIRES NOUVELLES.

Cet ordre s'explique.

PAIEMENT DES CONTRIBUTIONS ET COTISATIONS.

A cet ordre du jour nous devons rappeler aux membres la lecture attentive des clauses 181, 182 et 183 de notre constitution afin de bien connaître les règlements concernant les cotisations.

REMARQUES SUR LE BILAN DE L'ASSOCIATION.

Le comité pour le bien de l'association devrait être le premier à prendre la parole et faire rapport.

Cet ordre ouvre un champ immense à l'activité de la succursale. Maintenant, tout membre peut suggérer tout ce qu'il croit être dans les meilleurs intérêts de la C. M. B. A.

RAPPORT DES COMITÉS FINANCIERS.

Le devoir du Secrétaire Financier est de lire à haute voix le montant versé dans chaque caisse, séparément de qui il a été reçu et le montant restant à chaque membre.

Ensuite il lit les noms des membres qui n'ont pas payé leurs cotisations et qui doivent être rapportés suspendus pour non paiement, et quiconque parmi l'assistance doit payer pour aucun de ces membres peut le faire ou une résolution peut être proposée, adoptée par un vote des deux tiers, pour tirer sur le fonds généraux de la succursale pour payer pour un ou tous ces membres.

Ce que nous avons dit sous l'ordre No peut très bien s'appliquer tel aussi par rapport aux membres sans emploi.

Il y a des membres qui ne sont pas en règle et qui devraient être rappelés à l'ordre.

Cet ordre s'explique de lui-même. Cependant nous devons rappeler aux membres que c'est maintenant le temps de faire des interpellations concernant la remise des cotisations, et au Grand Conseil.

Il y a des membres qui ne sont pas en règle et qui devraient être rappelés à l'ordre.

Il y a des membres qui ne sont pas en règle et qui devraient être rappelés à l'ordre.

CORRESPONDANCE

Editeur LE CANADIEN.

Cher Monsieur et Frère—Il me fait plaisir de voir dans LE CANADIEN que le nombre des nouveaux frères qui rejoignent notre association augmente chaque mois depuis que le bonus de \$100.00 a été adopté.

Je ne crois pas que la question soulevée la discussion maintenant que ce système a infusé une nouvelle vie dans notre société, dans des endroits où elle paraissait dormir d'un sommeil léthargique, et a stimulé le zèle de beaucoup de frères qui jusque là ont pris peu d'intérêt à notre progrès.

Dans l'Ouest, les frères qui ont eu l'occasion de rencontrer sont tous en faveur de continuer ce système.

Quiconque prendra la peine de comparer les montants déboursés pour défrayer les dépenses et le salaire de nos organisateurs avec ceux payés sous le système du bonus et comparera aussi les résultats obtenus sous les deux systèmes, en viendra vite à la conclusion que le dernier est le plus efficace et le plus avantageux. Je n'ai aucun doute que nos organisateurs ont rempli leurs devoirs avec toute la diligence voulue et je serais beaucoup peiné en vérité si on interprétait mes remarques comme étant du discrédit sur eux. Mais si considère que payer d'après les résultats est un mode plus sûr d'augmenter le nombre de nos membres que celui antérieurement en force. Chaque frère sent qu'il est personnellement intéressé à travailler et devient un sollicitateur.

Il y a aussi cet autre côté du système qui parle grandement en sa faveur. La taxe per capita payée par un nouveau membre indolente l'association pour les \$100.00 pendant le temps de son initiation.

J'espère au moins que les diverses succursales insisteront fortement auprès du Grand Conseil pour qu'il garde le système en force jusqu'à la réunion de la convention en Août 1901, alors que la question pourra être débattue et jugée définitivement.

Fraternellement à vous, A. C. LAURENT, Sec.-Arch. Succursale No 2, St. Basile, Man.

L'Equitable, compagnie d'assurance sur la vie, a gagné la cause intentée contre elle en recouvrement d'une police contestée pour \$100,000.00 à un courtier de New York qui se tira une balle un mois après. Les hommes qui contempnent l'assurance sur la vie et le suicide tout à la fois devraient lire leurs polices avec grand soin.

A TIGNISH. — MGR McDONALD FAIT DES ELOGES DE LA C M B A.

Au cours de sa visite pastorale dans les paroisses de l'Ouest de l'île du Prince Édouard. Sa Grandeur Mgr McDonald, adressant la parole aux paroissiens de Tignish, leur parla en termes très élogieux de la C M B A. Nous tirons dans "L'Impartial" le rapport suivant dans lequel il est aussi fait mention de la benédiction, par Sa Grandeur, de la pierre angulaire d'une salle en construction pour la C M B A à Tignish.

Parlant de la société C. M. B. A. Mgr. l'évêque en fit le plus grand éloge et engagea tous ceux qui sont éligibles à rejoindre cette association qui est la protectrice du veuf, de la veuve et de l'orphelin, mais qui est, par dessus tout, une association catholique. Il dit qu'aucune jeune fille ne devrait consentir à accepter la main d'un jeune homme avant de s'assurer si celui-ci appartenait à la société C M B A. Je suis très heureux, ajouta Mgr., de constater que les vaillants membres de cette société ont déterminé de bâtir une salle, et je me ferai un devoir, immédiatement après la messe, d'aller bénir la pierre angulaire de cet édifice. En effet, aussitôt la messe finie, l'évêque accompagné du choeur, en procession précédée de la croix, et des membres de la C M B A., et suivi de la foule, se rendit à l'endroit où doit être érigée la salle C M B A et bénit solennellement la pierre angulaire. La cérémonie fut très imposante. Sous la pierre fut déposée une bouteille contenant un numéro illustré de L'Impartial, un exemplaire du CANADIEN, l'organe officiel de la C. M. B. A., les noms des officiers de la compagnie de construction, les noms de tous les membres de la Succursale 281 C M B A., le nom du Révd. A. E. Burke, Grand Député, le nom du Révd. D. Calesson, fils de la paroisse et un de ceux qui fonda la Succursale 281, le nom du curé de la paroisse, et celui de Sa Grandeur Mgr McDonald, une médaille de St. Louis de Gonzague et plusieurs autres objets avec la date, 21 Juin, 1900. La cérémonie fut grandiose et impressionnante, et le souvenir en restera longtemps gravé au fond du coeur de ceux qui y assistèrent.

PIQUE-NIQUE DE LA C. M. B. A.

La C. M. B. A. prendra sous son patronage un des Pique-Niques de La Presse, au Nord de l'île, à Montréal.

Des arrangements ont été faits pour que le quatrième des pique-niques de La Presse, pour les enfants de la cité de Montréal, se fasse sous le patronage de la C. M. B. A.

Le Grand Député Bourgeon, organisateur de ces pique-niques, pour La Presse, a réussi à obtenir de l'Exécutif de la C. M. B. A. l'octroi de la somme de \$50 dans ce but, et il promet un pique-nique dont le succès sera des plus complets. Nous avons reçu de Frère Bourgeon la lettre suivante qui s'explique :

Montreal, l. Q., 21 Juin, 1900.
S. K. Brown, Grand Secrétaire C. M. B. A.,
London, Ont.

Cher Monsieur et Frère. — Le Grand Pique-nique de la C. M. B. A., au Nord de l'île, aura lieu samedi le 21 Juillet. Mille billets pour enfants seront distribués dans les succursales de Montréal.

Le but est de montrer que nous existons comme corps; de montrer à la classe ouvrière que la C. M. B. A. est capable de recevoir dans son sein tous les Catholiques vrais, et qu'il suffit d'examiner notre constitution pour se convaincre que c'est là

seule voie qui donne des garanties complètes.

Je félicite le Grand Président et le Bureau des Syndics d'avoir bien voulu accorder la demande de notre Pique-nique. Je suis certain d'avance que non seulement ce fait a mérité plaisir à tous nos membres de Montréal mais d'un autre côté nous allons être connus de la C. M. B. A.

Depuis longtemps la C. M. B. A. n'existe que dans les provinces anglaises; il est temps de l'affirmer nous avons à lutter avec les Forestiers Indépendants, les Artisans et autres qui dépendent des communes catholiques dans le but de se faire connaître. Comment voulez-vous que nous, sans dépenser un sou, nous puissions rivaliser avec les autres sociétés? Eh! bien, je suis fier qu'un si bien voulu acquiescer à ma demande et vous faire un tour à des plus complets.

Je vais faire tout mon possible pour que le plus grand nombre de nos membres assistent avec leurs amis à cette grande fête. De plus, j'espère que les billets seront distribués aux enfants pauvres de Montréal, qui n'auront qu'une voix et qu'un coeur pour proclamer dans leurs familles tous les bienfaits de la C. M. B. A.

Veuillez me croire,
Votre bien dévoué,
J. E. BOURGEON,
Grand Député C. M. B. A.

LA C. M. B. A.

Son Pique Nique à Cornwall a obtenu un Grand Succès.

La Société offre un Pique-Nique pour les Enfants Pauvres.

Les membres de la C. M. B. A., de Montréal, qui ont assisté hier, au grand pique nique annuel de la succursale de Cornwall, au parc Saint Laurent, sont revenus à Montréal, hier soir. Tous sont satisfaits de la réception que leur ont faite leurs frères de Cornwall et ils n'ont que des compliments à adresser aux organisateurs de cette belle fête. Les comités étaient composés comme suit :

Réception: A Lalonde, chancelier; E O'Callaghan, président; S. Sloane, 1er vice-président; C. P. Desrochers, 2e vice-président; P. Denneny, trésorier; P. McCabe, secrétaire correspondant; A. Silmsier, ass.-sec. correspondant.

Com. général: E. O'Callaghan, président; John Lally, D. G. McDonnell, John Daffy, P. McCabe.

Sport: Frank Lally, directeur des jeux; Dr. Maloney, D. G. McDonnell, Jos. Laplante, W. J. Desrochers, J. F. O'Neil.

Annonces: A. Silmsier, président; A. Lalonde, C. P. Desrochers, P. Denneny.

Le programme de sport suivant a été exécuté avec succès :

Un mille en bicycle, pour les membres; deux milles en bicycle, public; course de 100 verges, les membres, 3 de mille, les membres; course à pied pour jeunes demoiselles de 12 ans; "tag of war", concours entre deux équipes pour un prix extraordinaire; course des hommes gras; variété de courses et de sauts; course en brochette; course "à la patate", public; danses (cossales (en costume).

Il y avait une excellente fanfare sur le terrain.

Des discours ont été prononcés par MM. M. F. Hackett, grand président; Jos. Bédard, Succursale 87; l'hon. Latchford; F. J. Carran; L. A. Pécarré et M. O'Meara.

Au cours de son discours, M. le grand-président Hackett a annoncé que la C. M. B. A. offrait un pique-nique aux enfants de Montréal au Nord de l'île—La Presse, 21 Juin, 1900.

Nous avons besoin de quelques exemplaires du CANADIEN du mois d'Avril, 1895, et il nous fera beaucoup plaisir de le recevoir de tout membre qui pourrait l'avoir et qui ne garde pas l'organe officiel en file.

NOUVELLE SUCCURSALE.

Une nouvelle succursale a été instituée le 15 Juin dernier à Howe Island, Ont., par le Grand Député T. J. Leahy. Cette succursale portera le No. 282. Pour la liste des officiers nous renvoyons à la partie Anglaise.

APPEL CAMPBELL

La succursale No. 282 de Tilbury, Ont., accuse réception des contributions à l'appel et d'abus. On trouvera dans la partie Anglaise la liste des succursales qui ont contribué ainsi que le montant reçu de chacune.

CHANGEMENTS D'ADRESSE.

Comme plusieurs de nos membres de la C. M. B. A., particulièrement parmi ceux qui résident dans les villes, changent de domicile au printemps de l'année, nous prions les secrétaires des succursales de nous envoyer sans délai la nouvelle adresse des membres qui sont déménagés.

LES CHIFFRES PEUVENT TROMPER

Quand un agent d'assurance vous dira comme sa compagnie vous remboursera généreusement si vous prenez de l'assurance de lui, lisez lui la déclaration suivante publiée par Mr. Clarkson, l'éditeur bien connu du Des Moines, Ia., Register.

"Nous avions une police toutine limitée à 15 ans, pour \$10,000, dans la New York Life, laquelle a atteint sa maturité en Octobre dernier. Nous avons payé à cette compagnie \$361.60 de prime annuelle sur cette police pendant quinze ans, et payé à la compagnie \$5,400 en argent durant cette période. Lorsque la police eut atteint sa maturité la compagnie nous proposa \$1,000.30 pour régler et lui remettre la police; et ce, aussi, nonobstant que nous détenions et détenons encore l'estime de l'agent de la compagnie que la police vaudrait \$6,116 à sa maturité. Nous avons correspondu avec la compagnie deux mois durant, pour tâcher d'arriver à un règlement raisonnable, mais seulement pour constater que la police imprimée avec luxe nous obligeait d'accepter la chétive somme que nous offrait la compagnie"—The Modern Woodman.

L'ABSENCE EQUIVAUT LA MORT.

Curieux cas contre l'Ordre Canadien des Forestiers.

Ellen Pott, de Woodstock, Ont., poursuit l'Ordre Canadien des Forestiers pour \$1,000, dues sur un certificat de participation aux bénéfices émis à son mari, William Pott, dont on n'a plus entendu parler depuis le mois de Février, 1891. La cause a été pendante devant les cours depuis quelque temps, et finalement les juges Moss, Ross, MacLennan et Lister ont rendu jugement en faveur de la demanderesse et ordonné à la société de payer la somme. Nous traduisons des journaux de Toronto le rapport suivant de cette cause.

C'était une action de la part d'Ellen Pott en reconnaissance du montant du certificat de détention No. 265, en sa faveur, sur la vie de son mari, William Pott. Le certificat fut émis le 6 Octobre, 1891, et désigne la plaignante comme "ma femme, Ellen Pott," en qualité de bénéficiaire, et ayant droit aux \$1,000 dans les trente jours après la preuve satisfaisante du décès de

l'assuré. William Pott quitta sa maison à Woodstock le 3 Février, 1891, pour aller chercher de l'ouvrage à Détroit, États Unis, et de là il écrivit à sa femme régulièrement jusqu'à la fin du mois, époque à laquelle il disparut, laissant la plupart de ses effets à sa maison de pension, et on ne la plus revu ni on a entendu parlé de lui depuis. La plaignante détenait le certificat et continua de payer les redevances le concernant. Le 20 Février, 1891 elle reclama \$1,000 des défendeurs, offrant une preuve de la mort ce qui suit: 1) Des déclarations certifiées de la part des officiers de la Cour des défendeurs à laquelle la Cour Pott appartenait, qu'il était en règle à l'époque de la réclamation; 2) un affidavit de la plaignante prouvant les faits à sa connaissance; 3) deux déclarations du père et de la soeur de William Pott, relativement à sa disparition et à la croyance de sa mort, et que des efforts spéciaux avaient été faits pour le trouver; 4) une déclaration de la plaignante concernant la recherche d'un testament; 5) une déclaration au sujet de l'âge par le père, et elle présentait aussi une obligation personnelle et de bonnes et suffisantes garanties de rembourser les \$1,000 dans le cas qu'elles lui seraient payées injustement, et elle produisit le certificat. Les défendeurs refusèrent de payer. Le juge en première instance trouva que la mort de William Pott, à l'expiration d'une absence de sept années après en avoir entendu parler pour la dernière fois, avait été démontrée d'une manière satisfaisante, et en l'absence de preuve de la part des défendeurs que la mort était due à l'ivresse ou un accident s'en suivant, ou autre cause mentionnée dans la défense, qui libéreraient les défendeurs de la responsabilité de payer, rendit jugement en faveur de la plaignante. En condamnant les défendeurs à payer les frais, le savant juge était appuyé par le cas de Doyle v. City of Woodstock, 53 L. J. N. S. 527. Dans la présente cause les défendeurs avaient pardevant eux, avant l'action, pratiquement toute la preuve faite durant le procès, et, en outre, une obligation. Ajoutant à cela le fait que si la plaignante cessait de payer les cotisations la police tombait, et l'impossibilité en pratique pour William Pott, s'il reparaisait, d'obtenir un ordre de la Cour déclarant que le contrat a été tenu sur pied, il semble déraisonnable de la part des défendeurs d'avoir exigé que cette action fut prise. Les appelants avaient soutenu qu'ils avaient droit de faire déclarer le fait de la mort par la Cour, ou que la plaignante aurait dû prendre des lettres d'immatriculation; que le juge en première instance avait erré en refusant de permettre aux défendeurs d'examiner une soeur de William Pott, relativement à ses déclarations supposées avoir été faites par elle, avant l'action, à certains officiers des défendeurs comportant que son frère lui dit avant de partir qu'on n'aurait plus de nouvelles de lui; et en excluant le témoignage de certains officiers des défendeurs allant à prouver que des déclarations furent faites par William Pott avant son départ aux membres de sa famille lesquelles expliqueraient son silence.

La Cour décida que Made. Pott avait droit à l'argent, et ordonna à la société de payer les \$1000 et les frais.

La question n'est pas de savoir si vous avez les moyens de vous assurer, mais ce que fera votre famille, quand de vos gages après votre mort,

DECISIONS LEGALES.

Bénéficiaire pour valeur—La section 160, sous section 2, de l'Acte des Assurances d'Ontario pourvoit que l'assuré ne peut révoquer une direction de payer l'argent de l'assurance à un bénéficiaire pour valeur pour le lui enlever. Dans la cause de Potts v. Potts confirmée par la cour d'Appel le 7 Mars l'assuré, qui était membre de la Tente Suprême, des Knights of the Maccabees, et célibataire, avait prit un certificat de membre daté de Juillet, 1893, payable à sa mère comme bénéficiaire. En Juillet, 1897, il maria la défenderesse. Le jour avant sa mort, en Juillet, 1899, il fit la déclaration suivante par écrit: "J'ordonne par les présentes que ma succession soit divisée comme suit: Premièrement, à ma femme, Ada Lavinia Potts, sera payé toute mon assurance, savoir, une police de \$1000 dans les Knights of the Maccabees. Cette police est payable à ma mère, Roda Potts, comme bénéficiaire, mais j'ordonne qu'elle soit payée à ma femme." La mère, la plaignante dans la présente action, a réclamé comme bénéficiaire pour valeur, sous la section sus mentionnée de l'Acte, mais le juge Rose, a maintenu que si la police ne mentionne pas expressément que le bénéficiaire est un bénéficiaire pour valeur on ne peut s'enquérir de ce fait. L'action par la mère fut en conséquence renvoyée.

La preuve de l'accomplissement des conditions sur la police—Lorsqu'une police contient une condition pourvoant au paiement dans les quatre vingt dix jours après la preuve satisfaisante de la mort et définitive quel genre de preuve doit être donnée, il a été récemment décidé que c'est au plaignant de démontrer que la preuve au décès de l'assuré a été fournie à une certaine date, que toutes les conditions ont été remplies, et que le temps nécessaire est écoulé pour donner droit au plaignant d'être payé, et non au défendeur de prouver non accomplissement des conditions.—Randall v. Home Life Association, 36 Canada Law Journal, 122

Révocation par testament de l'endossement sur la police—L'Acte des Assurances d'Ontario (S. R. O. C. 203) section 159, pourvoit que lorsque l'assuré déclare que l'assurance sera au bénéfice d'aucun membre de la classe connue comme "bénéficiaires privilégiés" (le mari, la femme, les enfants, les petits fils et la mère de l'assuré) un fideli-commis est créé en faveur du bénéficiaire, et l'assuré ne peut changer la désignation sans pour faire un choix différent parmi la classe des bénéficiaires privilégiés. Dans le cas de In re Harrison (décidé en Janvier de cette année, et rapporté dans 26 Canadian Law Times 35) une société de bienfaisance émit un certificat d'assurance sur la vie, lequel disait à sa face qu'il était sujet aux lois, règles et règlements de la société. L'un de ceux-ci pourvoit au paiement de l'argent de l'assurance à toute personne nommée par endossement sur le certificat, et un autre permettait la révocation de cet endossement. Par l'endossement le membre ordonnait de payer l'argent à sa femme, mais subéquemment par testament il fit une disposition différente par laquelle une partie seulement devait être payée à la femme et le reste à d'autres personnes non comprises dans la classe privilégiée. Sur action intentée par la veuve la cour a maintenu que la loi, permettant la révocation, en autant qu'elle était inconsistante avec l'Acte, était modifiée par celui-ci, et que la ré-

vocation était inefficace, elle avait droit à tout le montant.

L'assurance sur des hommes assassinés—La Cour d'Appel, sur suite de la mère, des frères et des sœurs d'Isidore Poirier, assassiné par sa femme Corcoran Viau et Sam Parslow, il y a deux ans passés, a décidé que la compagnie d'assurance doit payer la police sur la vie du défunt. La cour trouva que bien que Cordelia Viau induisit son mari à prendre l'assurance, cependant cela ne le constitua pas son agent pour rendre les polices frauduleuses contre la compagnie. Poirier agit en parfaite bonne foi et paya la prime, en sorte que la compagnie était responsable envers ses héritiers, qui ne furent pas responsables du crime.

La décision ressemble de près au fameux cas Maybrick, en Angleterre (Cleaver v. Mutual Reserve, 1892, 1 Q. B. 147). C'était une action par les représentants de James Maybrick, qui fut empoisonné par sa femme en Mai, 1887. La Cour maintint qu'en autant que le contrat fut fait entre le défunt et la compagnie, et comme l'occurrence était survenue d'après laquelle la police devint payable, les plaignants avaient droit de succession nonobstant le fait que la mort de l'assuré fut causée par l'acte félonieux de la femme.

L'effet de ces décisions est que lorsque la femme induit son mari à prendre une police d'assurance dans laquelle elle est la seule bénéficiaire dans le cas où elle l'assassinerait, le bénéfice de la police revient aux héritiers.

SYMBOLISME DE L'HORLOGE.

Il est peu d'habitations qui ne recèlent dans un coin ce meuble étrange si remarquable entre tous et si peu remarquable. Nous disons étrange, parce qu'il est le seul qui ait le mouvement, le seul qui ait une voix. Quand tout le reste est immobile, l'horloge marche. Quand tout le reste se tait, elle parle.

Et sa marche n'est pas un mouvement stérile, une agitation sans but: sa parole n'est pas un son vide, un bruit insignifiant. Tous ses pas ont leur valeur: pas un de ses sons ne se perd inutilement.

Elle compte et rien ne dérange ses calculs; elle assigne à chaque chose ses limites et rien ne les recule. Elle mesure la vie à chaque membre de la famille: elle soude à tous les liens l'union et aucune puissance ne saurait rendre ce qu'elle enlève, ou accorder ce qu'elle refuse.

Elle se mêle à toutes les occupations de la journée et au repos de la nuit. A chacun elle rappelle le devoir à remplir, elle reproche la faute commise, elle dénonce le temps perdu.

Moniteur infatigable, elle ne laisse rien oublier. Le matin, elle crie au paresseux: "Voilà l'heure de l'arracher au sommeil; lève-toi!" Le soir, elle dit à l'ouvrier fatigué: "Ta tâche quotidienne est achevée; va respirer tes forces dans le sommeil." A trois ou quatre reprises, elle l'avertit qu'il a besoin de nourriture.

Enfin qu'il faille agir ou se reposer, sortir ou rentrer, faire ou ne pas faire, l'horloge est là vivant la journée, fractionnant le temps, émiettant la vie: toujours son timbre argenté vient avec une inflexible régularité, frapper l'oreille, et par là même, éveiller l'attention et tenir en haleine les pulsations de l'homme.

Meuble étrange, encore une fois, et nous osons le dire, bien mal compris. Témoin discret de tout ce qui se

passé dans la famille, l'horloge marque les naissances, les maladies, les morts, les tristesses, les joies, toujours calme, toujours sereine, toujours inflexible. Que lui fait la regardé soit lumineuse, par la voie ou obscurci par les larmes, c'est tout un pour elle. Elle indique à chacun le point du temps qui a ri, qui a pleuré, et c'est tout. Quand la maison en deuil se lamente sur la perte d'un être chéri, elle sonne quand une heure s'écoule entre l'ivre de bonheur et d'espérance elle sonne encore, mais sa voix est la même, ni plus triste, ni plus gaie: son pas est le même, ni plus pressé, ni plus lent. Le malade la contemple, et se plaint que sa marche est horriblement paresseuse. L'homme heureux, au bout d'un coup d'oeil rapide et dit qu'elle a des ailes. Ni l'un ni l'autre ne sont dans le vrai. L'horloge n'a ni hâte ni retard: son pas, c'est le pas du temps, ferme, inexorable ne reculant jamais.

Et c'est le pas qui nous mène vers la tombe, vers l'éternité.

On' que de graves enseignements se rattachent à ce meuble muet, à cet inséparable compagnon de notre vie. Jusqu'à ses avertissements s'étendent, jusqu'à sa grêle voix retentit.

Elle n'est pas seulement chargée de mesurer à l'homme les heures de sa vie mortelle, de lui servir de guide à travers le dédale du temps. Sa mission est toujours haute: c'est le message d'outre-tombe, l'écho anticipé de la trompette qui réveillera les morts.

Et l'Eglise l'a bien comprise ainsi, elle qui s'est emparée de l'horloge et l'a installée au sommet de ses tours. Du haut de nos clochers, l'horloge parle à tous et leur tient le même langage: elle réme dans les airs ces avertissements toujours graves, toujours sérieux, afin que le laboureur à sa campagne, le citoyen dans la ville, l'artisan dans l'atelier, le voyageur sur la route, le malade dans son lit, se souviennent que la vie ici bas est un pèlerinage; que les heures sont comptées, et que toutes les existences, comme de faibles ruisseaux, vont se perdre dans un gouffre immense qui s'appelle l'Eternité.

L'horloge sert à diriger toutes les opérations de l'homme dans le temps. Elle marque toutes ses étapes au chemin de la vie: elle l'excite au travail; elle l'appelle aux réjouissances; elle l'invite au repos: elle lui rappelle le passé; elle lui donne le présent; mais elle lui cache l'avenir; mais elle lui dissimule l'heure où il ira heurter cette borne fatale qu'on appelle la tombe.

Combien de fois l'aiguille fera-t-elle encore pour nous le tour du cadran? Combien de fois ce timbre argenté trappera-t-il encore nos oreilles? Mystère profond, problème impénétrable que Dieu sait, mais que l'horloge, sa fidèle messagère, ne sait pas.

Une seule chose est certaine, c'est que l'heure actuellement commencée peut être la dernière pour nous, et qu'il en viendra une où notre âme quittera cette terre d'exil pour paraître devant son Juge.

Nous disons un jour sur une horloge ces deux mots: "l'ultima latet, la dernière heure nous est inconnue." Si cette vérité si simple était moins oubliée, quelle changement elle opérerait dans la conduite de la plupart des hommes. Comme leur cœur se détacherait des choses de la terre, de ses fûmes de gloire, et aspirerait aux biens de l'éternité! Ils comprendraient que c'est folie de poursuivre avec

tant d'aideur ce qui doit passer et de négliger ce qui doit durer toujours.

O mortels, très d'un jour, pour quel apprêtiez-vous si peu ce siècle très court qu'on appelle le temps? Vous n'avez en réalité pas d'autre bien que celui-ci. Et il appartient à tous, au pauvre comme au riche, au petit comme au grand, à l'ignorant comme au savant, au rebours de tous les trésors terrestres, il n'y a pas de différence ici: la part de l'un ne fait point de tort à l'autre.

Mais c'est aussi le seul dont le compte sera rigoureusement exigé. On ne vous demandera point un jour quelle étendue avaient vos domaines, quelle hauteur avaient vos maisons, à quel chiffre se montaient vos affaires; mais bien que emploi vous aurez fait des jours, des heures, des minutes que l'horloge, avant l'heure de la mort, aura marqués à votre nom.

Entendez donc, si vous êtes sages, ce timbre monotone, suivez du regard cette interlope voyageuse, l'aiguille, avant tout, toujours, ne reculant jamais, et dites-vous à vous-même: ne perds pas une de ces heures, car toutes ont une valeur éternelle, et la dernière nous est inconnue. Ultima latet.—Du Fleuriel. XX

FRANCAIS-ECOSSAIS DANS QUEBEC.

FRANCAIS-ECOSSAIS DANS QUEBEC.

Un Newyorkais qui a eu des relations commerciales avec plusieurs gens d'affaires dans la province de Québec eut occasion de leur rendre visite récemment. A son retour il faisait part des impressions de son voyage à un parti d'amis. Il dit:

"Pendant nombre d'années j'avais été en correspondance avec plusieurs gens d'affaires et je croyais qu'ils étaient tous des écossais. A en juger par leurs noms et leurs méthodes serrées de faire les affaires."

"Quand j'arrivai à Québec je me rendis au bureau de Duncan McDonald & Co. Ce n'est pas le nom, mais le véritable nom est tout autant écossais. Je demandai à un commis à voir Mr. McDonald, et il me répondit, avec un accent Français marqué, que Monsieur McDonald était dans une chambre à l'intérieur. J'avancai et trouvai un homme brun, d'un âge moyen, qui ressemblait autant moins à un écossais qu'à aucun que j'ai jamais vu, et je lui demandai s'il était Mr. McDonald. Oui, monsieur, répondit-il. Ensuite il me parla en Français, dont je ne sais qu'imparfaitement, environ 5 mots. Je commençai à le dire et il dit: Non, non, non. Il se mit à rire et appela Donald, et le commis de venir. Il lui dit quelque chose en Français, et Donald se tourna de mon côté et me dit que Mr. McDonald ne parlait pas l'Anglais, et que lui-même agirait comme interprète. Ca nous prit une demi-journée pour transiger des affaires qui auraient pu l'être dans une heure si l'écossais eût parlé l'Anglais.

"J'amenai le commis à l'hôtel pour prendre le touché avec moi et il m'expliqua la situation. Le grand-père de Mr. McDonald fut un écossais qui avait été soldat de cavalerie dans l'armée Anglaise. Après avoir eu sa décharge il s'établit dans le pays et maria une Française. Ses enfants se virent des noms écossais, mais leur mère s'occupa de leur religion et de leur éducation. Comme résultat, les parents sont Français en dépit du fait qu'ils étaient des Duncan et des Dugald et des Jamie. Son grand-père à lui-même, expliqua

