



# THE Canadian

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

Volume 6.

LONDON, ONTARIO, JANUARY, 1909.

Number 1.

### No Mist Condition.

Perfect health is the condition of the body when digestion is so perfect that the physiological balance between the destruction and construction that goes on ceaselessly in cell life is daily kept normal.—E. B. Warman.

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### Start the New Year Aright.

Let every member start the "new year" with the idea that as a matter of duty to the C. M. B. A., each member in order to perpetuate it is bound to bring in at least one new member each year. Get this idea firmly fixed in your mind, then go to work and get the new member at once.

x x x

### Nothing Succeeds Like Success.

A fraternal insurance society like the C. M. B. A. cannot afford to stand still, as success means constantly increasing the membership, not spasmodically, but steadily every year. If you took in one member this year, do not think that sufficient, as you should now take in another and next year one more, and so on to the end of time.

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### Take Your Share of the Burden

The work of increase should not fall upon the few, but should be and is the obligation of all alike. The officers are the chosen leaders and we naturally look to them for inspiration and encouragement. If those who have been honored are listless in their work, what is to be expected of the members who lack leadership.—Pennsylvania Workman.

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### The Right Kind of Soil.

There can be no poorer soil for a child plant to grow in, or to attempt to grow in, than the soil of pretense. To learn to conceal is a sorrowful lesson indeed for a child. To learn to conceal honest poverty, as though ashamed of it, is the most sorrowful of the sorrowful lessons in this line, for it is to so little purpose, and is unnecessary afterward.—January Ladies' Home Journal.

x x x

### Personal Effort.

Experience teaches what may be done by personal effort in accomplishing the most effective missionary work. Without inconceivable to himself the member may make converts to our Order, not only in the holiday vacation, but all through his intercourse with his acquaintances and friends. It is a mistake to suppose that the people with whom we are thrown temporarily in contact have no interest in our system of fraternal protection, and do not wish for light on the matter. To suppose that is to be dangerously untrue to our own interests and humanity. Wherever we see souls behind human

faces we may be satisfied that they will be willing to bring protection to, and brighten the lives of their loved ones by availing themselves of the provision our order affords. They will speak a word in season to invite your friends to become members.—Workman.

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### Health the Mainpring of Success.

The chief essential of success for a young man is what the vast majority of young men think about the least—that is, good health and a sound constitution. That is the first thing; nothing precedes it. In the battle for success, that should be a young man's first thought, not his abilities, nor his work, but his health. That is the basis; the corner-stone of all. Abilities cannot bring health, but health may, and generally does develop ability.

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### Valuable Figures.

The Spectator, a legal reserve insurance journal, recently submitted figures of the old line insurance companies showing the percentage of actual mortality cost. The figures cover a period of four years—from 1884 to 1888 inclusive. The figures of each year are given separately. The average showed that in 1885 the percentage of actual to expected mortality was 70.00. In 1884 it was 70.62. In no year given has the mortality reached eighty per cent. of the expected. The figures are very valuable and show the basis on which the rate of the legal reserve companies are placed. The above is the experience of all the old line companies after many years active operation and it seems unfair that they should keep on basing their premium rates on a mortality over 20 per cent. higher than their own experience justifies.—Canadian Workman.

+ + +

### Twentieth Century's Dawn.

"The first people to live in the twentieth century will be the Friendly Islanders, for the date line, as it may be called, lies in the Pacific Ocean just to the east of their group," writes John Ritchie, in the January Ladies' Home Journal. "Where the Next Century will Really Begin." At that time, although it will be already Tuesday to them, all the rest of the world will be enjoying some phase of Monday, the last day of the nineteenth century. December 31, 1900. At Melbourne the people will be going to bed, for it will be nearly 12 o'clock; at Manila it will be two hours earlier in the evening; at Calcutta the English residents will be sitting at their Monday afternoon dinner, for it will be about 6 o'clock; and in London, "Big Ben," in the tower of the House of Commons, will be striking the hour of noon. In Boston, New York and Washington half the people will be eating break-

fast on Monday morning, while Chicago will be barely conscious of the dawn. At the same moment San Francisco will be in the deepest sleep of what is popularly called Sunday night, though really the early dark hours of Monday morning, and half the Pacific will, wrapped in the darkness of the same morning hours, which become earlier to the west, until at Midway or Brooks Island it will be but a few minutes past midnight of Sunday night."

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### Staying Power the Secret of Success.

The chief difference between the successful and the failures lies in the single element of staying power—is by tenacity of purpose, rather than by sudden dash, however brilliant, that success is won. Hindrances, checks, trials, instead of defeating one should bring out one's native force—robust natures," on the contrary, as Balzac strikingly says, "live in their sorrows, instead of converting them into apothegms of experience." They are saturated with them, and they consume themselves by sinking back each day into the misfortunes of the past. To forget is the great secret of strong and creative existence—to forget after the manner of Nature, which knows no past, and begins again every hour the mysteries of her indetachable productiveness." Hearken to an old English dramatist.

"The wise and active conquer difficulties  
By daring to attempt them; cloth and folly  
Shiver and shrink at sight of toil and hazard,  
And make the impossibility they fear."

Sat. Eve. Post.

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### The Gold of the Rand.

At a time when all eyes are on South Africa a few particulars of the mineral wealth which brought Outlanders to the Transvaal will prove of interest. Wonderful, indeed, are these great "Witwatersrand" gold fields of the South African Republic. The Dutch word "Witwatersrand" means literally "white water range," and the strip of territory a few hundred miles long and a few miles in width to which it is applied was but a few years ago considered a nearly worthless ridge useful only for the pasture age of cattle and sheep, and for even this comparatively valueless. In 1886, however, gold was discovered and in 1887 the value of the gold production was about £1,000,000. It increased with startling rapidity; the production of 1888 being about £2,000,000; that of 1889, £3,000,000; and over £10,000,000 in 1890; over £18,000,000 in 1891; and about £20,000,000 in each year. This wonderful development attracted to South Africa thousands of people in the hope of realizing quick fortunes. Development, however, showed that the mines could only be successfully worked by the use of costly machinery, and

while they have been extremely productive where machinery has been used they were not of such character as to make hand or placer mining profitable, as was the case in California. The gold production in the Rand since 1884 has been over £100,000,000, and careful surveys of the field by the use of drills and other processes of experts show beyond question that the insight probably amounts to hundreds of millions sterling, while the large number of mines which have been located in adjacent territory, particularly in parts of Rhodesia, give promise of additional supplies, so that it seems probable that South Africa will for many years continue to be, as it now is, the largest gold producing section of the world.

Recent discoveries lead to the belief that these wonderfully rich mines are the long lost "gold of Ophir," from which Solomon obtained his supplies making "a navy of ships in Eziongeber, which is opposite Eloth, on the shore of the Red Sea, in the land of Edom, and Hiram sent in the navy his servants, shipmen that had knowledge of the sea, with the servants of Solomon, and they came to Ophir and fetched from thence gold, and brought it to King Solomon." Commercial Intelligence.

### Two Ideas.

The fraternal beneficiary orders have two sides, the fraternal and the business. Both are necessary for the perpetuity of the order. Fraternal binds the members together in a united band of everlasting friendship requiring each one to see that the beneficiary of the deceased member gets the amount of his certificate and to visit the sick, care for the distressed and bury the dead. The business part requires the prompt payment of all dues and assessments, the careful scrutiny of the financial condition of the order, and that the officers are faithful to the discharge of their duties. Both of these sides need to be carefully looked after and lived up to.

Fraternity is good enough when an order is exclusively built upon fraternal lines, but when combined with family protection it must go hand in hand with business methods, neither one being sight of the other and neither one reaching up to the stars. The order is so much fraternity is apt to overlook the shortcomings of the business side and too much business will tend to crush the fraternal side. Care is required to preserve the fraternal side and see that as business is so carefully guarded in its interests that it is not used upon by the others to the order.

Not a word should be said about the great souls are now in the world, but small men are everywhere.

## THE CANADIAN

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at London, Ont., in the interest of the

Catholic Mutual Benefit Association of Canada

And mailed to members between the 10th  
and 15th of each month.Members are invited to send us items of  
news or information that will be of benefit  
to the Association. Communications upon  
subjects of interest to C. M. B. A. members  
will always be welcome, but anonymous  
letters and letters which the Manager does  
not consider for the welfare of the Associa-  
tion will not be published.Correspondents will please remember that  
copy must reach us before the 15th of the  
month, if intended for publication in the  
following month's issue, and that space is  
limited and brevity much desired.Address all communications to  
S. R. BROWN,  
Editor and Manager,  
Coote Block, Dundas Street,  
London, Ont.

## ASSESSMENT SYSTEM.

LONDON, JANUARY, 1900.

## ADVERTISEMENTS.

We are now prepared to accept advertise-  
ments for THE CANADIAN. The terms are \$30  
per column per annum or \$5 per inch space per  
annum payable strictly in advance. There is  
no better medium for advertising. THE CANA-  
DIAN has a circulation of 14,000, extending all  
over Canada.For further particulars address  
S. R. BROWN, Editor and Manager,  
Coote Block, London, Ont.THE NEW YEAR AND THE  
C. M. B. A.Another year with all its memories  
of pleasure and pain, all its burden of  
weal and woe, and all its load of sorrow  
and sin, is passing into the gulf of  
eternity, and the world, tenderly re-  
gretful of the past, but cheerily hope-  
ful of the future, stands on the thresh-  
old of its successor waiting to speed  
the parting and to welcome the coming  
guest.The moment is a solemn one, and al-  
most unbidden suggests a host of re-  
flections, some of which are not with-  
out their application to my brethren of  
the C. M. B. A. and to the noble or-  
ganization to which we have the honor  
to belong. The year now going out  
with the tide has added another to the  
history of our Association, and I am  
happy to think that it has also added  
not only to our experience and to our  
prosperity and strength, but also to the  
force of the bond of union, fraternity  
and affection which links us together  
in a great brotherhood for the main-  
tenance of our holy faith and the pro-  
tection of those who are dear to us  
when our race here has been run. There  
are gaps in our ranks since I had the  
pleasure of addressing to you my last  
Christmas greeting.The grave has closed over some of  
our members who were deservedly es-  
teemed by their brethren and their  
fellow-citizens generally, but while  
we deplore their loss and honor their  
memory, we are to some extent con-  
soled by the knowledge that their last  
hours were soothed by the recollection  
of the wise provision which they had  
made through the C. M. B. A. for the  
comfort of their loved ones. Theirpassing away emphasizes the moral  
which our Association aims to incul-  
cate and which should tend not only to  
the increase of our membership, but to  
a redoubling of exertion on our part  
for that purpose. The constant intro-  
duction of new blood is as desirable as  
it is essential to the perpetuation of  
the order and the extension of its use-  
fulness. This can best be assured by  
vigorous effort, individual and col-  
lective, by demonstration of our pro-  
sperity and strength, and above all by  
the constant renewal of our youth  
through fresh accessions to our mem-  
bers, and by the example of a genuine  
brotherhood based on the true senti-  
ments of affection and fraternal union.Indeed, I cannot lay too much stress  
on the pre eminent necessity of this  
last and most important feature of our  
Association. The principles of true  
brotherhood, union and affection are  
its very essence, and by the diligent  
cultivation of the feelings which  
underlie these principles will the ad-  
mirable objects of our noble order be  
more surely and speedily attained.I venture to hope, therefore, that the  
incoming year will witness such ad-  
ditions to our ranks and such fervent  
recognition of the fraternal spirit, that  
should ever and always animate us, as  
will place the C. M. B. A. in the fore-  
most ranks of Catholic Mutual Benefit  
Associations.And now at the parting of the ways,  
looking back to the past and forward  
to the future, with the old year drift-  
ing out and the new year coming in,  
I can only repeat the assurance I have  
often given to the brethren of how  
deeply I feel by the loyal trust they  
have reposed in me and of how anx-  
ious I am for the promotion of their  
good and that of our Association.In securing this I may not have  
been so successful as I would have  
wished, but I have the proud satis-  
faction of knowing, at all events, and  
so have we all, that the C. M. B. A.  
was never in a more prosperous and  
flourishing condition than it is at pre-  
sent and that its prospects for the  
coming year are equally encouraging.Upon this auspicious condition of  
affairs, I sincerely congratulate the  
whole brotherhood and I take advan-  
tage of the occasion to wish them all,  
individually and collectively, with  
their families, A VERY HAPPY NEW  
YEAR and many returns of the season.

M. F. HACKETT,

Grand President, C. M. B. A.  
Stanstead, 26th December, 1899.

## NOTE.

Officers of branches are reminded  
that the per capita tax, initiation tax  
and Supervising Medical Examiner's  
fees for the quarter ending December  
31, 1899, are overdue, and should be  
paid without further delay. See Sec-  
tions 60, 147 and 176 of Constitution.

1900.

With this issue of THE CANADIAN  
we begin a new year—the last of the  
old century.The year just past has been one of  
unusual brightness for the C. M. B. A.  
In no year during the history of the  
Grand Council of the C. M. B. A. of  
Canada has the Association made more  
substantial progress. At no period of  
her existence has her position been  
more secure.Looking backwards from to-day on  
the grand work we have accomplished  
we can truly say we have been in all  
respects a great factor for good. And  
during the past we have been especi-  
ally blessed. Our death rate has been  
exceedingly low and the duration of  
membership has been markedly in-  
creased. From sudden and unpro-  
vided deaths, under God's mercy, we  
have been especially exempt. The  
number of calls for our charity and  
benevolence have been decreased,  
showing our membership to be in a  
happy and prosperous condition and  
free from want and sickness and dis-  
tress.Our financial position is all that the  
most sanguine and enthusiastic mem-  
ber could demand.The remarkably low number of fif-  
teen assessments have sufficed.Only once in the history of the  
Grand Council have our assessments  
gone below this figure.Our Reserve Fund has gone on  
steadily building up, until now it  
forms a bulwark against all danger  
both for the present and for the years  
to come.But it has been in the great increase  
in our membership that the past year  
stands out almost unique in the history  
of the C. M. B. A. of Canada.About sixteen hundred new members  
have been added to our roll during  
1899.New branches have been established  
in every quarter of the Dominion.  
And the most significant feature of the  
year's work is the fact that a good per-  
centage of our new membership dur-  
ing the year has come from the old  
branches. In some branches as many  
as fifty new members were added dur-  
ing a single month.There is no dry rot in the C. M. B.  
A. There is vitality and vigor in the  
old branches and a love and respect  
and confidence in the Association  
where it is best known.Therefore we review with pride and  
satisfaction the record of the year just  
closed, and we look forward with hope  
and confidence to the year upon which  
we are now entering.All along the line the tide has set in  
our favor. And with the new year let  
new resolutions come. Let us take ad-  
vantage of our present high standing in  
order that we may advance higher  
still. Let each member resolve to do  
his duty to our beloved C. M. B. A.,and make the last year in the old cen-  
tury the proudest in our history.A happy, happy New Year to our  
brothers, one and all.

## GUARANTEE BONDS.

All branches of the C. M. B. A. of  
Canada are hereby notified that  
arrangements have been made with  
the Employers' Liability Assurance  
Corporation, Limited, of London, Eng.,  
through its agent, Mr. H. J. McKeon,  
of Montreal, Que., by which said com-  
pany will issue a "Blanket Bond,"  
covering all officers of our Association  
that are required by our Constitution  
to be under bonds. The Grand Coun-  
cil will pay said corporation the total  
premium in one sum, and the branches  
will pay their respective premiums to  
the Grand Secretary. This will be  
much better and more convenient for  
all concerned.Each branch will therefore remit  
without delay its premium at the rate  
of 50 cents for each \$100 bonds for its  
Treasurer and its Financial Secretary.  
The amount of bond is \$3 for the  
Financial Secretary for each member,  
and \$5 for the Treasurer for each mem-  
ber in the branch. See Sections 17  
and 177 of our Constitution.Example: A branch has 100 mem-  
bers. Its bond is \$3 for Financial Sec-  
retary and \$5 for the Treasurer.  
Total \$8. Amount of premium \$1The premiums for bonds must be re-  
mitted to the Grand Secretary annually  
in January, and when a new branch  
is instituted.

## OUR APOSTOLIC DELEGATE

His Excellency Mgr. Diomedo Fal-  
conio, Apostolic Delegate to Canada,  
was born in 1842, at Pescocostanzo, in  
Abruzzo, Italy, and entered the Order  
of St. Francis at the age of eighteen.  
After a brilliant course of studies,  
under the direction of learned members  
of his Order, he was, in 1865, sent to  
the United States. The following year  
he was raised to the priesthood by  
Right Rev. Doctor Timon, Bishop of  
Buffalo.In July, 1866, he was appointed to  
the vice presidency of St. Bouaven-  
ture's College, at Alleghany, N. Y.,  
filling, at the same time, the chair of  
philosophy. He became successively  
secretary of the Franciscan province of  
the Immaculate Conception, professor  
of theology, and president of the sem-  
inary and college. In 1871, he was  
transferred to Newfoundland, to assist  
Mgr. Corfagnini, O. S. F., Bishop of  
Harbor Grace.In these various offices Mgr. Fal-  
conio gained the good will and esteem  
of all who had dealings with him, and  
several years ago when he revisited  
America after a long sojourn in  
Europe, he was the object of touching  
and sympathetic demonstrations on the  
part of his former spiritual children.From 1883 to 1892 Mgr. Falconio  
gave his services to his Order as pro-  
vincial of one of the Franciscan prov-  
inces in Italy. During this term of  
office he opened a novitiate, founded a  
house of studies, and re-established a  
number of convents.In 1888 Mgr. Falconio had just been  
named superior of his province for a

second time when the general Franciscan Chapter chose him as procurator general of the Friars Minor in the reformed provinces of Italy. In this capacity he was more than once entrusted with delicate missions by the Generals Bernardin de Portogruaro and Louis de Parma. He visited thirteen provinces of his Order, inculcating the principles of the monastic life and spirit of St. Francis everywhere he passed.

He was on the point of visiting France, in 1892, on a similar mission, when the Sovereign Pontiff preconcised him Bishop of Lacedonia in the consistory held in July of that year. The new Bishop made his solemn entry into his diocese on February 2 1893, and began immediately to work for the spiritual welfare of his flock. His affability, united to a great firmness of character, soon gained for him many friends. He aimed chiefly at getting into direct contact with his flocks, and in the three years that he remained in Lacedonia visited the whole diocese three times. His pastoral letters, written during this term, were remarkable productions, one deserving special mention, the letter which treated of the respect which Catholics owe to their priests.

The Holy Father raised him, in 1895, to the united archiepiscopal sees of Acarozza and Matera. In this new and wider sphere of action, Archbishop Falconio was distinguishing himself when Leo XIII again called him to a higher dignity, that of Apostolic Delegate to Canada.

His Excellency has been with us now a couple of months, and has already visited several of our cities and their religious institutions. He is for the present in residence with the Oblate Fathers at the Ottawa University.

**HIGHLY APPRECIATED.**

At a regular meeting of Branch No. 251, Tignish, P. E. I., held Dec. 22nd, 1899, the following resolutions were unanimously adopted:

Whereas His Lordship the Bishop of Charlottetown has lately addressed a Circular Letter to the clergy and laity of his diocese, in which he warns them against the danger of joining not only those secret societies formally condemned by the Church, but also those others that seem to be closely allied to the Masonic Order, doubtless because of the wording of the rituals used at their burial services, wherein the name of Christ is not to be found, and because some of these societies are governed and directed by men belonging to the higher order of masonry:

And whereas in the same Letter His Lordship highly recommends the institution known as the Catholic Mutual Benefit Association of Canada to the faithful of his diocese, as one deserving their confidence and patronage and as one that is socially, religiously and morally well adapted to the wants of Catholics:

Therefore resolved by the members of Branch No. 251 of the said Catholic Mutual Benefit Association of Canada that they hereby record their high appreciation of the interest His Lordship is taking in the advancement of their society throughout his diocese and their deep sense of gratitude for the favorable light in which he places their organization in his late Circular Letter.

And let it be further ordered and resolved that a copy of these resolutions be addressed to His Lordship the Bishop and another to THE CANADIAN, the C. M. B. A. organ, in its next issue.

**AN ORGANIZER'S THANKS.**

To the Grand Deputies of Ontario:  
Dear Sirs and Bros. — Through the medium of our official organ I beg to thank the Grand Deputies of Ontario who have so generously responded to my letters of 12th December in reference to C. M. B. A. work. I find the information very useful: it will, no doubt, aid and assist me in my canvas and prove beneficial to our Association.  
Yours fraternally,  
Jos. King, Grand Organizer.  
Seaforth, Jan 5, 1900.

**ENTERTAINMENT OF BRANCH 21, ST. CLEMENS, ONT.**

On the evening of Saturday, December 16, 1899 a regular meeting of Branch 21 was held in their hall at St. Clements, Ont. Some of the members had, during the afternoon, lent their services to the work of decorating the hall, which presented a very pleasing appearance.

The meeting was largely attended, every officer being present. The most important business of the evening was the initiation of the following nine new members: F. J. Stumm, J. G. Meyer, Alex. Bush, Alex. Fahrenkopf, J. Fahrenkopf, J. K. Brenner, G. Vogt, T. Winsberger and J. Schickler, after which the applications of five other candidates were laid before the Board of Trustees.

The President then addressed the meeting. To the newly initiated members he pointed out their duties both in regard to the Association and to their families; the old members, he congratulated on the success of their efforts to increase the membership of the Branch. He returned thanks on behalf of the Branch to Brother J. F. Stumpf for the valuable services he had rendered while holding the position of Recording Secretary. In concluding his remarks the President announced that an oyster supper was about to be served, and cordially invited all to remain. The following members were present: Spiritual Adviser, Rev. Father Brohman; Brothers Kuntz, Mattell, Heckler, Stumpf, Weber, C. Biegel, J. Biegel, L. K. Meyer, J. S. Meyer, G. S. Meyer, J. G. Meyer, J. E. Meyer, Leyes, Baruch, Greyerbiehl, Fahrenkopf, Hirtles, Herrick, Hunsberger, Lorentz of St. Clements; Brother Buiche, of South Bend, Indiana; Brothers Haid and Voll, of Hawksville; Brother Berges, of St. Jacobs; Brothers Friedman and Weber, of Litwood; Brother McGeoy, of Macton; Brothers O'Donald and Morris, Wainfield; Brothers Hanley and Korman, of Hescon; Dr. More, the Medical Examiner; and several outside guests.

Rev. Father Brohman, at the request of the President, gave a stirring address, which was highly appreciated and called forth applause. Dr. More also spoke and was well received. Choice musical selections were rendered by Professors Krotsch and Shummer.

An enjoyable evening was brought to a close by cheers for the C. M. B. A. and cheers for the Queen; the national anthem was sung by a chorus of fifty voices, and it was unanimously declared that never before had the members of Branch 21 assembled on a more pleasant occasion.

True friends wait to be summoned in the time of prosperity, but in trouble they come and offer their help — De Phalere.

**INSTRUCTIONS**

To Grand Deputies or Organizers of the C. M. B. A.

**HOW TO INSTITUTE A BRANCH.**

1. Call the meeting to order, and have the usual opening prayer said by a priest, if present, and if not, by yourself.
2. Read the report you received from the Grand Secretary, giving the names, etc., of the applicants whose medical certificates have been approved, and have said applicants answer to their names. Then request all others, excepting Rev. Fathers or those who are already members of the Association, to withdraw.
3. Arrange the room, as nearly as possible, in accordance with the diagram in our Ceremonial.

Read the obligation of the Association to the candidates, and be assured that the answer, "I do," is given by each of them to the question contained in the last sentence of said obligation.

1. Have each member sign the roll-book, pay his first assessment according to Section I of our Constitution, and his initiation fee of \$1. and Supervising Medical Examiner's fee of \$2. If the last two items have not already been paid, then present each member with a copy of the Constitution.

2. The nomination and election of officers should then take place.

Immediately after the election, install the officers elect and conduct each to his respective station when obligated.

3. Now put the branch through a form of meeting, according to Section 207, explaining thoroughly each order of business as you proceed.

Instruct the members well in the use of the "Gavel," the "Duty of Members Entering or Leaving during Session," the "Method of Balloting," the meaning of the "Design" placed over the President's station, and the "Opening" and "Closing Ceremonies."

Under order 14, New Business, have the branch arrange the date and place for holding its regular meetings, and the amount of monthly dues. This may be done by a "standing resolution" or "by-law" in compliance with Sections 156 and 185.

Under order 15, Good of the Association, give a thorough explanation regarding the working of the Association and the duties of members, especially officers of branches. Impress upon them the necessity of dealing promptly with the Grand Secretary in remitting assessment and general fund monies, and forwarding applications for membership with blanks properly filled in as soon as possible after initiation. If branches are negligent in the discharge of their duties towards the head office, how can they expect the Grand Secretary to conduct the business with that efficiency which we so much desire should characterize the C. M. B. A. of Canada?

7. Have an order drawn on the Treasurer of the branch for \$20.00, and forward said order and amount, the applications for membership and your report to the Grand Secretary without delay.

The necessary expenses of Grand Deputies when instituting branches are paid by the Grand Council.

After the branch has been instituted and the Grand Secretary has received a list of the officers and charter members, he will make out the charter for the branch and forward it to the Recording Secretary.

The welfare of a branch depends in a great measure upon its first officers,

and the way in which they discharge their duties.

**RESOLUTION OF BRANCH 218.**

Whereas the members of Branch No. 215 Summerside, P. E. I., were filled with deep emotion on Sunday, 10th ult., when our Spiritual Adviser read from his pulpit the circular just issued by His Lordship Bishop McDonald, wherein he renewed his disapproval of fraternal societies not formally recognized by the Church and recommended instead, in warmest terms, the well-known association of the C. M. B. A., honored as it is with the highest approbation of our Holy Father the Pope, fondly hoping that a branch may in time be established in every parish of the diocese.

Therefore resolved that this branch do hereby desire to express to His Lordship our appreciation of his pastoral zeal in seeking the further extension of this Association in the diocese.

Further resolved that we pledge ourselves to second His Lordship's efforts by steadily striving to enlarge the sphere of the Association in our own midst and to popularize it throughout the diocese wherever our influence may be felt.

And further resolved that a copy of this resolution be engrossed in the minute book, one sent to His Lordship and one to THE CANADIAN for publication.

**READ AND DISCUSSED.**

At the last meeting of Branch 251, Kensington, P. E. I., the excellent Circular letter from Right Rev. J. C. McDonald, Bishop of Charlottetown, was read and enthusiastically received. It dealt extensively with secret societies, and clearly showed that the most effective means of counteracting the evil influence of such societies is for Catholics to enrol themselves under the banner of an association that commands all the advantages which other societies possess, and that enjoys spiritual favors which the latter can never hope to attain. Such an association is the C. M. B. A. This letter has been read in every parish church in the diocese and has been discussed in every branch in the province, and it is safe to say that the end for which it was conceived will ere long be attained — of seeing a branch in every parish in the diocese. Branch 251 passed unanimously and forwarded to His Lordship a resolution thanking him for his able co-operation in behalf of the C. M. B. A. of Canada.

**APPEALS**

An appeal to the Members of the Catholic Mutual Benefit Association of Canada.

Brothers—Branch No. 44, C. M. B. A. Annapolis, which, since its organization in July, 1899, has never failed, in any instance, to respond to an appeal, regrets to have to make its first appeal, on behalf of a very deserving brother, John McDonald, who has been a member in good standing in this branch for the past ten years.

Brother McDonald has been afflicted for the past six years with the terrible disease of cancer, although the branch has been paying his assessments and assisting him with several substantial loans. Our branch stands for many in the same case, we have decided that we cannot do as much

more aids necessary, and the sad condition of our brother, who is a good man in every way, with a helpless family of little children, is a most worthy case for the charitable aims of the members of our Association.

Brother McDonough had a small property, which he has lost since his illness in securing treatment for his disease, and is now totally dependent upon charity for the existence of himself and family.

Branch 11 has delayed for a good while making this appeal, but the very serious and hopeless case of Brother McDonough and his children compels us to ask the members of the C. M. B. A. of Canada, at this season of "good will to all men," for an aid to a most distressing case, and also as a thanks giving offering from all those enjoying the inestimable blessing of health.

Brothers, we hope that you will, in your charity, send a contribution to help gladden the heart of our poor brother, that he may not have added to the knowledge of his own condition, the thought of his children and wife in want.

Yours fraternally,  
JOHN F. O'NEILL, President.  
E. C. ARMAND, Rec. Sec.

Approved by Rev. A. Chaine, Spiritual Adviser.

All contributions to be sent to E. C. Armand, Box 180 Arnprior, Ont., and will be placed in the hands of a committee of the branch for the care and support of Bro. McDonough and family, and acknowledged in THE CANADIAN.

Arnprior, Dec. 15th, 1890

London, Dec. 27 1890

E. C. Armand, Eq., Rec. Branch 11, Arnprior, Ont.

Dear Sir and Bro.—The appeal from your branch in behalf of Bro. John McDonough has been allowed by the Grand President and Board of Trustees.

Yours fraternally,  
SAMUEL R. BROWN,  
Grand Secretary.

JOINED THE BENEDICTS

Woodlee, Dec. 6 1890.

To Bro James J. Murphy, Chancellor of Branch 221

Dear sir and brother—We, the members of C. M. B. A. Branch No 221, having heard with much pleasure that you have become a benedict, take this opportunity to express to you our congratulations. The news of your good fortune in choosing such an estimable young lady for your life partner gives us great satisfaction. No one can possess true friendship without rejecting in the prosperity of a friend. To one who has always been manly, true and noble, and who has labored persistently towards a particular end, success must be extremely gratifying. We also take this opportunity to express to you our high appreciation of the services you have rendered us as an officer of this Branch for the past five years. In the discharge of your duties you have been ever faithful and zealous, never sparing yourself, but were always ready and willing to give us your good advice. It will ever be our delight to hear that you are prospering in your undertakings, and if in any way we can serve you, you can rely upon our best endeavors. With every good wish for yourself and Mrs. Murphy.

Signed on behalf of the Branch Francis B. Fuertb, President; John Fitzgerald, Recording Secretary.

To the above address Bro. Murphy, on behalf of himself and wife, made a suitable reply, in the course of which he outlined the benefits to be derived from a membership in the Association, the advisability of securing a membership therein, and brought his happy remarks to a close by the expression of a wish that the society would continue to grow and flourish, and that the picture of his days as a member of Branch 221 of the C. M. B. A. of Canada shall with him always find a suitable resting place among the happiest pictures which hang on memory's wall.

ARE GAMES WASTE OF TIME.

At the opening of the Spalding Institute, the new High School for boys at Peoria, Bishop Spalding delivered a lengthy but masterly address on the subject of "Opportunity." He touched upon a variety of practical subjects, and as he has few if any intellectual superiors on this continent his words, although they may not meet with the approval of many who stand in the van of progress, are nevertheless worthy of the most serious consideration. We reproduce for the benefit of our readers the passage in his address dealing with recreation and work:

Bishop Spalding said—"The man finds or makes his opportunities and in turn they help to make him."

The multitude will not lay hold on opportunity unless it is thrust upon them; and even then they are listless and unresolved; and therefore are they condemned to remain inferior. The few who rise above the crowd are ever alert to discover how they may improve themselves and become helpers and leaders.

We are born to grow—this is the word religion, philosophy, literature and art ceaselessly utter—and we can grow only by keeping ourselves in vital communion with the world within and without us. Use or lose is nature's law; also, use and improve. If a little money is taken from us we make ourselves miserable, and all the while we are permitting the wealth which enriches the mind to slip from us as though it were the dirt from which the gold has been sifted.

There are few whom routine work keeps busy more than ten hours in the twenty-four. A few eight hours for sleep and two for meals, and there remain four for self-improvement. How is it possible, you ask, to live without recreation and amusements? Find them in the effort to upbuild your being, and joyfulness of life shall be yours beyond the reach of kings. Learn to think, and you shall never lack pleasant occupation. Bring your mind into unison with the currents of thought which are found in the books of power, and you need be neither lonely nor depressed. The transfusion of thought is more quickening than the transfusion of blood. As in the midst of battle the soldier is often unconscious of his wounds, so they who have a purpose and seriously pursue it, easily become indifferent to the troubles which make weaker men tremble.

Games and other amusements doubtless have their uses especially for the young, and for all who are feeble in body or mind, but when we consider that they are generally occasions for wasting time, and a cheap obstacle to human advancement, it is difficult not to condemn the apathy, the indifference to the meaning and worthy of life which makes possible their universal

prevalence. They are least harmful in the home, and even there, what irreparable loss they involve! Economy of time is more indispensable than economy of money; for it is a means not only of getting money but of getting what is vastly higher and more precious—wisdom and virtue. All else may be good, but time mispent is lost forever. It is the element in which life exists, and to squander it is to dissipate vital force. What increases health and strength of body is good, unless it diminishes vigor of mind or weakens the will to devote one's self to right human ends. The passion and persistence with which athletic sports are followed in our colleges and universities undermine moral and intellectual ambition just at the time when the formation of character and the acquisition of knowledge are of the highest importance. Those whose ideal is athletic are in danger of not looking higher than the prizes ring. True human power is not physical; its seat is in the mind, in the will, in the conscience. Let our school boys be happy and joyous, let them divert themselves, in a free spirit, like gentlemen, but let them not lay the stress of their attention and admiration on rowing or leaping or kicking a ball or hitting it with a bat, nor imagine that great skill of this kind is helpful or desirable. It is generally an accomplishment of those whose spiritual being is callous or superficial. These sports are not the best means even for promoting health and physical culture, which are the result of moderate, not violent, exercise, of temperance, cleanliness, sleep, cheerful thoughts and worthy aims followed in a brave and generous spirit. Mere strength of body is not a test either of endurance or of vitality. We die from sensual excess or from dependency or from both. Indulgence and disappointment kill more than work, which, if it be full of joy and hope, brings length of days. Worry, whatever its source, weakens, takes away courage and shortens life. Our sons murder us, said a rich man, speaking of a friend who had just died.

The sweet idleness praised by poets and lovers is not idleness, but leisure to give one's self to high thoughts and loftier moods. The really idle are oppressed by a sense of fatigue, and therefore tiresome to themselves and others. Let those who complain of having to work undertake to do nothing. If this does not convert them, nothing will. Those who live in inaction on the fruits of the labor of others lose the power to enjoy, come to feel existence to be a burden, and fall a prey to life-weariness. He sits uneasy at the feast who thinks of the starving; he is not comfortable at his own fireside who remembers those who have none. To know that life is good one must be conscious that he is helping to make it good at least for a few.

Work, not play, is the divine opportunity. The outcome of civilization, if we continue to make progress, must be that to each and every one work shall be given to do which, while it provides the necessities and comforts of life, will cheer, strengthen, console, purify and enlighten, and when this day comes the nineteenth century shall appear to have been but little better than the ninth, for a society in which millions are condemned to do dehumanizing work or starve is barbarous.

The century which is now drawing to an end has been so filled with wonders, with progress in science and wealth, with discoveries and inventions, that it seems to illumine the

pages of history with a blaze of glory. But it is not all light. The failure is as serious as the success is great. The individual has not risen as his knowledge has widened and his environment improved. What he is, is still held to be less important than what he possesses and uses. In the mad race for wealth multitudes are sacrificed as pitilessly as in warfare; they are dragged by competition to verge of starvation; they are driven to work under conditions which dehumanize. Greed has led to a world-wide struggle as cruel as that of nature, in which only the strongest or the most cunning and conscienceless survive. Our society makes criminals, and our penal institutions harden them in wrongdoing. The people are taxed to support vast armies and to supply them with more and more expensive and effective instruments of murder, and wars are waged, not to liberate and lift up weaker races, but to rob and oppress them and these crimes are committed in the name of religion and civilization. The great powers of Europe look on in stolid indifference while helpless populations are massacred; and America, which has always meant good will to men and opportunity for all, seems to be drifting away from what Americans have loved and lived for into the evil company of these old-world nations, drunken with lust for conquest and lust for gold. While knowledge grows, while man's control over the forces of nature increases, the individual seems to be losing his hold on the principles which underlie right life. The power of sustained thought, of persevering labor for high and unselfish ends, the spirit in sacrifice and devotion, faith and hope, the love of liberty and independence, are, it is to be feared, diminishing.

There is still evil enough in the world to save us from self-complacency, from the foolish and vulgar habit of self-laudation, but the triumphs of the nineteenth century have been sufficiently real and great to inspire confidence and courage in the young who are preparing to take their place in the twentieth as strong and faithful workers in every righteous cause.

Here in America, above all, the new age approaches, offering opportunity. Here only a beginning has been made, we have but felled the forest and drained the marsh, and bridged the river and built the road; but cleared the wildwood and made wholesome the atmosphere for a more fortunate race, whom occasion shall invite to greater thoughts and more godlike deeds. We stand in the front rank of those who face life, dowered with all the instruments of power which the labors of the strongest and wisest in all time and place have provided.

PREAD OF CATHOLICITY IN THE NINETEENTH CENTURY.

From the Tablet.

In England and Scotland, which at the beginning of the century contained but 12,000 Catholics, there are now 2,000,000 under the charge of 2 Archbishops, 18 Bishops and 2,750 priests. In the course of the century the number of Catholics has risen, in Germany, from 1,000,000 to 13,000,000; in Switzerland, from 712,000 to 1,170,000; in Scandinavia, from 200,000 to 5,000,000; in the Balkan Peninsula, from 27,000 to 6,000,000; in Persia, from 300,000 to 10,000,000; in North Africa, from 15,000 to 5,000,000. In Russia the Ruthenian Church, which existed at the beginning of the

century, has given place to 10,000,000 of Latin Catholics.

In the far East the record of progress is the same, the increase being from 1 to 4,000,000 of Catholics. In Central, Eastern, Western and South Africa, where in the middle of the century there were no Catholics, there are now nearly 2,000,000 grouped in 30 missions, under the charge of 250 missionaries. In the Spanish, Dutch and English colonies of Oceania, where there were no Catholics, at the beginning of the century, there are now a million and a half. In Canada their numbers have risen from 137,000 to over 2,000,000, and in the United States of America from 30,000 to 10,000,000.

#### ABOUT CATHOLIC SOCIETIES.

Of late there has been a sort of awakening on the part of Catholics to the advantage of forming themselves into societies, orders, legions, associations and other such organizations. Women as well as men seem to have caught the fever; until at present it is difficult to find a Catholic man who is not affiliated with several organizations; and the Catholic women who belong to associations are every day growing more numerous. Many of these orders are to be commended. They have benefit and insurance features which are decidedly helpful. Through them Catholics are brought together in social and friendly intercourse—a most desirable result; and their influence is, in the main, excellent. But they do not go far enough. Their rules as to the personal conduct of their members are not strict enough. They do not insist upon that high standard of Catholic life which the Church expects from people who come together in her name. While all their members are supposed to be practical Catholics, it is a well known fact that many of even their high officials may be found who are careless in the observance of their religious duties; and the personal habits of more than a few can hardly be called edifying.

There is not much use in having a society composed exclusively of Catholics if the members do not show by their faithfulness to the Church, by their loyalty to her commandments, and by their proper appreciation of her spirit, that they really understand their position. When an association assumes the name "Catholic," or when it is understood that it is composed only of Catholics, by and for Catholics, as far as the generality of outsiders think its reputation and that of the Church are bound up, one in the other; and if the society suffers through any disedifying conduct of its members, wrongly, of course, but none the less surely, the Church is held blameworthy also. This is one of the most serious faults to be found with our Catholic orders—while their constitutions and laws and mottoes contain high sounding phrases there is not, apparently, on the part of the members at large, any attempt either to understand or obey their spirit.

If these numerous and growing organizations were filled with a proper desire for the promotion of Catholicism, what a great amount of good might they not accomplish! What an impetus might they not give to God's work, which for want of help and helpers is now in so many places languishing!

It is the custom to point proudly to these organizations as a proof of Catholic progress, Catholic unity, Catholic

strength, Catholic intelligence, Catholic activity. But surely the Catholic life which manifests its highest activity in smoke talks and pool tournaments and shabby little entertainments is not to be admired too highly; and certainly we have not progressed if the time which should be given to education and enlightenment is wasted in the mummery of the secret society. If for the ambition which possessed our men in former days to be good plain citizens and good Catholics we substitute a craze for high sounding titles in secret Catholic societies we have not gained much.

Insurance conducted on a common-sense and business basis is all right. So is sociability. So also are the many excellent features which our Catholic orders certainly contain, but there are many things for them yet to do before they can become truly worthy of the name Catholic.—Sacred Heart Review.

#### ACTING RATHER UNWISELY.

Are These Fraternal Leaders Who Are Distracted by the Tom Toms of the Old Line Insurance Companies.

Some of the old line insurance companies have been endeavoring to make capital out of the proceedings of the National Fraternal Congress. They claim that the committee on statistics and Good of the Order and also the special committee on rates reported that the creation and maintenance of large reserve funds are absolutely essential to the growth and usefulness of fraternal organizations.

The fact of the matter is that a good many members of the congress seem to have been carried away with the old-line insurance doctrines, and have unwisely and injudiciously expressed fear for the system of fraternal protection when they had no occasion for the expression of such pessimistic views. They thus furnished old line life insurance companies with that weapon which the latter are now using to vigorously belabor those who have unwittingly placed it in the hands of these old line life insurance companies.

There is a decided difference between fraternalism and old-line life insurance, and just as soon as those who have been accomplishing such wonders in the field of fraternalism are distracted by the tom-toms of the life insurance companies and swerved from their original purpose, just as soon does it become impossible for them to continue to successfully labor in the field of fraternalism. That a reasonable fund is highly desirable there is no: the slightest doubt, but that a large reserve is essential is not true, as has been demonstrated in numerous instances by fraternal organizations which have paid beneficiaries millions of dollars, although operating merely on an assessment rate barely sufficient to meet maturing obligations.

It has been well said that no system of government, society, corporation or co-operation is perfect, so that there is no reason why we should look for absolute perfection in the plans for any fraternal organization. And yet it is wonderful how few changes it has been necessary for most fraternal orders to make when it is taken into consideration what tremendous results they have accomplished. That they are progressing toward more perfect methods is the best possible indication that they are conducted along safe and progressive lines.

The fundamental difference between the old-line life insurance companies

and fraternal orders is that the former do too little for their policy holders, while the latter have in some instances attempted to do too much. It is truly marvellous how it has been found possible to conduct the complicated details incident to an order which receives its revenue in small monthly payments at such a trifling expense, when it is a well known fact that many old line companies set aside from forty or seventy per cent for that purpose.

There is in reality no conflict between the old line system and the fraternal fraternalism, as the term implies, means co-operation, and no age of the world has ever been so ready for this as the present. Combinations are being formed on all sides and co-operation is extended into every sphere and avenue of life, and both capitalists and laborers have discovered the great possibilities along this line. Why should the fraternal orders, therefore, allow old line companies to swerve them from their original purpose? Such perplexities and difficulties as arise from time to time must be met wisely and bravely, but fraternalism has nothing to learn from old line insurance, because the fraternal beneficiary societies had their inception on account of, and were evolved out of, the selfishness of old line insurance, there being the crying need for protection at absolute cost which the old-line companies did not and could not supply.

What is needed is a return of first principles. More interest must be taken in the lodge system by the members of fraternal orders, and there must be that thorough recognition that there originally was that the growth of fraternalism must be brought about very largely through the efforts of the individual members, rather than through paid deputies. This is one of the advantages fraternalism offers over old line insurance, and it is such a decided one that it should not be lost sight of in the slightest degree.

The point which the friends of fraternalism, whenever their order favors a reserve fund or the contrary, is after all, a matter of not half so much importance to them as the fact that through fraternalism they are getting all they pay for, whereas in old-line insurance they are contributing a very large percentage toward exorbitant expense. If it is, therefore, found necessary at any time to slightly readjust the plan on which their order has been conducting business, it means merely that such re-adjustment is necessary in order to meet new contingencies, and as loyal members, they should stand ready to meet the emergency. If these fraternal orders which are members of the National Fraternal Congress and the officials of which claim that their orders are now organized to insure their perpetuity would therefore proceed to meet the emergency rather than to talk about it, they would be acting the part of wisdom for their membership, and would save themselves the jeers of the old-line companies who do not and cannot be expected to understand that fraternalism first of all means such a free discussion of plans and methods as would be entirely foreign to the officials of the old-line companies.—Mystic Recorder

Childhood itself hath no soliloquy of the man but that it is capable of deep impressions, both of grace and reason; as the lovely and sweet variety of colors in many flowers receive their first tincture in the very root.—Father Strange.

#### LOOKING BACKWARD

Rev. Pius R. Mayer, in the Sacred Heart Review.

With this month we enter the last year of the nineteenth century, and it is but natural to ask ourselves what did the past century bring to the world and what will the new one bring?

We do not belong to the prophets, and mere calculation will necessarily be at fault, where so many very complex questions require a solution, and so many agencies are at work, the movements of which it is impossible to prognosticate. One thing, however, seems to be certain, namely, that the twentieth century will be a century of moral questions more than of material progress. Why? Because the year foregoing led to the year following, what the seed is to the harvest, and a large number of questions of paramount importance to man have been opened during the nineteenth century which must find a solution one way or the other in the new century. Material prosperity is a matter that depends on the will of man but to a small extent, whilst moral questions will be settled by him alone for his happiness or unhappiness, according to the choice made. Hence we expect in the twentieth century great moral revolutions and hope for the good of mankind. This expectation is founded upon the happenings of the past century, which we now undertake to briefly review.

A hundred years ago the world found itself in a sorry plight. The French Infidels had succeeded in undermining faith and morality, the political rulers had lashed the nations with scorpions, art and science were in a torpor, heresy and schism were raising their heads here and there, and mankind was unhappy. The Corsican usurper, Napoleon, had raised his standard, and, like a second Attila, devastated Europe in a brutal and remorseless manner. He even stretched his hand against the Vicar of Christ, whom he dragged to France as a political prisoner. He abolished and erected bishoprics at will, and, like Pharaoh, would not hear the voice of Moses, so he braved the excommunication, launched against him by Pius VII. "This excommunication," he replied scornfully, "will not take the arms from the hands of my soldiers." But a few years later the arctic winter of Russia did take the arms from the hands of his army; the first misfortune was followed by Leipzig, and two years later Waterloo sealed his downfall. The prisoner on St. Helena petitioned the Pope for his blessing. It was the same Pope, whom he had treated so outrageously at Fontenoy.

Napoleon's fall involved a change in the map of Europe. The old boundaries were re-established, and the exiled princes returned to their dominions. But the moral consequences of the years of revolution, treason, conquest and mutual persecutions of the faith could not be so easily obliterated. There were ruins everywhere. Catholic governments vied with the Protestant ones in suppressing any manifestations of re-awakening faith. In England the penal laws were still in force. Holland persecuted the Catholics. In Belgium, in Germany the corporals baton directed the Church. Russia, Prussia and Austria raised hands in wiping out the remainder of unhappy Poland. Janzenism, Leopoldism and the Illuminati of Wörmberg capped away the foundations of religious life. Scandals amongst the clergy helped in this process of disintegration—a

word, the prospects were very gloomy.

But the indestructible vital power of the Church exerted itself likewise, and the grace of God rewarded the efforts of the Popes, who graced the nineteenth century. Pius VIII. ruled but a very short time, but Pius VII., Leo XII., Gregory XVI., Pius IX. and Leo XIII., were beacon lights on the bark of St. Peter. A great division took place amongst Catholics: the chaff was separated from the wheat, and whilst thousands abandoned their faith, and became either infidels or heretics, millions approached Rome closer and closer, feeling that union is strength, and only a close and lasting union with the Apostolic See can bring forth blossoms and fruit of a spiritual life. The schismatic attempts of Ruge, Dollinger, etc., proved abortive, their deluded followers, we might almost say, vanished. The Syllabus of Pius IX. and the Oeumenical Council of the Vatican pronounced clearly and unmistakably against the errors and fallacies of modern learning. The centralization of the ecclesiastical power, united bishops, priests and people into an homogeneous mass of faithful Catholics, and we can say, without fear of contradiction that there is no century in Church history which shows the Church as numerous, as united, as clear in her doctrine, as successful in its work, as the departing nineteenth century.

The periodical change of seasons in nature finds its counterpart also in the life of mankind. New life is substituted for old and decayed life, and when nations become unfaithful to grace, God in their stead gives His grace to others, who hitherto sat in darkness and in the shadow of death.

Since Gregory XVI., the foreign missions amongst pagan nations have developed in a manner truly miraculous. There is no country on earth where Catholic missionaries have not penetrated. Hundreds of them died martyrs, a still greater number succumbed to jungle fevers, malaria, etc., and all of them had to lead a life of extreme poverty and consequent privations. But their converts number millions, and no amount of persecution was able to uproot the Church in Japan, China, Tonking, Annam and Siam, or on the Cannibal Islands. The blood of martyrs is the seed of Christians, now, as well as in the time of Tertullian. Even in Protestant countries, like England, Sweden and Norway, there is a movement toward Rome, gathering force by days, and the Church not only made up for the losses of the sixteenth century, and the smaller losses of the centuries following, but she far exceeds her former figures. Today we count 320,000,000 Catholics, 150,000,000 Protestants and 130,000,000 Schismatics. The latter at least in Asia and Africa are also casting looks of longing upon the centre of Catholic unity, and during the century about three millions returned to the unity of the Church, whilst others are preparing to follow their example.

Turning our eyes upon the non-Catholic denominations, an entirely different spectacle meets our gaze. The nineteenth century showed no signs of life, but of decay. Tired of the endless dogmatic disputes, the Protestants to a great extent threw the scales in to the arms of agnosticism. Others separated from the denomination to which they belonged, founded new confessions, and every attempt at reunion only brought out more fully the hopeless discussion. Biblical criticism gradually led many to a rejection of the Bible itself, the cold nec-

luge more and more failing to satisfy feeling hearts, and apathy took the place of fanaticism. Not even the hatred against Rome, till now the rallying point of Protestantism, is able any longer to unite them. More and more the eyes of the better classes are wistfully turning to Rome, and ministers find themselves and their meeting houses abandoned.

In England the Tractarian movement brought church services nearer to that of the Catholic Church, and many of the learned and noble returned to the faith of their fathers. In Germany Frederic William III., King of Prussia by royal prerogative, welded Lutherans and Reformers into an evangelical church. The recalcitrant ministers were imprisoned and their churches closed. Many of the Lutherans emigrated to America, where the diverse churches led only to infidelity and the Protestant churches in the cities were emptied. The modern Julian the Apostate, Bismarck, tried to separate the Catholic Church of Germany from the centre of unity, and for fifteen years the Kulturkampf was waged by all means of injustice and brutal force. The May laws, intended for the destruction of the Catholic Church, inflicted a mortal wound on the evangelical churches. The protection of the old Catholics could not foster the abortive child into life, but the Catholics fought, united, acted under the experienced leadership of a Mallinkrodt, Windhorst, Lieber, Ballestrom, and they conquered. Bismarck went first to Canossa, and later on out of office.

America is a very good exemplar of the many sects wherein people change from one to the other, as they change their clothing. There are about three hundred and twenty different denominations in the United States, and this scattering of forces has produced a lethargy more pronounced than in Europe. One result is, that at present the majority of Americans are not even baptized. Infidelity dominates.

Likewise the "Greek Orthodox Church" in Russia, Turkey and Greece shows but signs of stagnation, and the sects, separating from her in spite of governmental persecution, are getting daily more numerous, and their tenets more extravagant and even criminal.

It appears to us probable, that the twentieth century will see the end of Protestantism as a system, and the battle will be fought between the Catholic Church and infidelity. The fate of the Schismatic churches is identical with the fate of the Russian Empire, and we do not know how this will turn out.

The metaphysical science (Philosophy) found during the century many exponents, but the quality did not correspond with the quantity. It was not, *Mulum in parvo*, but *Parrum in multis*. Reason wished to emancipate itself from the dominion of faith, and the result was the abandonment of the old, tried and proved propositions of Aristotelian and Scholastic philosophy and a wild, untenable speculation. Pantheism, Atheism, Theism and Idealism were the ruling systems, and under the leadership of Kant, the delirious dreams of transcendental speculations ripened everywhere. Of late there are signs that even the philosophers are ashamed of their work, and are returning to common sense, so that we can hope to see a really rational philosophy in the coming century. In this case philosophy will be a valuable ally to faith.

In natural science the century was

very productive, and can boast of solid progress. But also here we find much chaff amongst the wheat. Instead of being contented with examining the laws of nature, the scientists placed their investigations into the service of infidelity, and geology, chemistry, archaeology, astronomy, and kindred sciences were used as a means at their disposal, to disprove the Bible and rob the people of the treasures of faith. Darwin, Huxley, Tyndall, Jackel, Hartman, etc., became conspicuous by their bold attempts to disprove the history of creation as contained in the Bible, and to declare man evolved from an ape. But the zenith of their novelties is passed, their sun is setting and here also we witness a gradual return to sound and impartial logic.

On the other side newly invented or improved instruments and the close observation of nature led to important discoveries of natural laws, and allowed natural philosophy a phenomenal development, of which all countries and all classes profited. This work is but begun, and the new century will behold marvels. Earth is man's legitimate dominion, and he cannot call himself fully the Lord of his dominion, until he fully understands his kingdom.

In consequence of the progress in natural science an immense number of mechanical inventions was made, by which the century was far above any of the preceding ones. In the beginning of the century any kind of texture was made by hand, and manufacturing depended on horse or water power. Travelling was slow and fatiguing, navigation uncertain and hazardous, light was furnished by wax or tallow candles. Now the nations possess steam and electric power, petroleum, gas and electric light. The hand-loom gave way to the most complicated machinery, replacing the work of thousands of hands. Travelling is common, distance is annihilated, the elements are successfully overcome, and even aerial navigation seems near its solution.

Warfare, instead of being an onslaught of brutal masses, has become a real science, carried on on scientific principles. Agricultural machines sow a production far beyond the most sanguine expectation. Medicine and surgery are boasting of marvelous triumphs. Domestic comfort is tenfold to what it was one hundred years ago.

All these improvements, however, were not an unalloyed blessing to the world. It is even an open question, whether they were a blessing at all. We are in a period of transition. Machinery rendered possible the centralization of production: the middle class of mechanics could not compete with the enormous and cheap output of large factories. An appalling disproportion between the earnings of capital and that of labor shook human society to its foundations, and the social question became a puzzling one. It is not solved to-day, it will not be solved in the near future, and it is impossible to foretell the solution after the present fermentation is over and the new state of things an accomplished fact. Wealth and poverty are both gigantic forces, and the bitter contention between them is of paramount physical, moral, social and religious importance. Who will gain the mastery? Ultimately we believe that poverty, that is the masses, will win, but by the sword.

Also in politics the century brought about enormous changes. We spoke above of the downfall of Napoleon, which changed the map of Europe. But this is not the only change. The

holy Roman empire of the German nation was buried in 1806. Holland lost Belgium; Denmark, Schleswig-Holstein; France, Alsace-Lorraine; Austria, Lombardy and Venice; Spain and Portugal, most of their colonies; the Holy Father, his patrimony of St. Peter; Turkey lost Egypt, Rumania, Bulgaria and Servia; Poland and some of the minor German States were wiped out as independent States. Luxemburg became independent of Holland; France conquered Algiers and Tonkin; Russia, a great part of Asia; England took possession of every vacant spot on earth which she could reach in time. The empires of France and Brazil were changed into republics; the United States developed from small beginnings into a powerful nation.

Most of these changes were brought about by war, and the pages of history are filled with the records of blood. The peace congress at the Hague was in the eyes of the world but a farce, and the wars now going on are but acts of highway robbery.

The most important political change was in the governments themselves. Formerly governments were autocratic and the king's interests were identical with the interests of the country, but now the industrial and commercial interests of the nation determine its politics, and dynasties have to identify themselves with these interests. The facility of transportation and postal communication brought the nations nearer to each other than they had been heretofore but they also excited greater jealousy and fiercer competition, till at the close of the century nations appear to us like shop-keepers, trying to outlive each other, and ready to use the most reprehensible means to gain financial advantages.

It was a delirious dance around the golden calf, and it will be, it must be, the task of the twentieth century, to reduce these aspirations to a legitimate size, else mankind will soon be more wretched than it ever was within the history of the world. Signs of improvement are not wanting, but just at present the crisis of the fever has not yet passed, and hence we have to expect convulsions in the near future, which will clear the atmosphere, bridle human passions and lay a better foundation for the future. May God grant it!

#### NO LONGER "DARKEST AFRICA."

"The twentieth century Africa promises startling contrasts when compared with the Africa of the nineteenth century," writes Hon. O. P. Austin in the December Forum. "With an area four times as great as that of the United States, a population of 150,000,000, a soil and climate capable of infinite variety of production, a rapidly expanding commerce, and the greatest known supplies of ivory, gold and diamonds, its development under the modern methods which are now being applied to it is practically assured. The home of the oldest civilization, it is the last of the continents to yield to the touch of the newest civilization. But yesterday enveloped in the darkness of mystery without and ignorance within, to-day illuminated by the search light of modern methods; and as its importance and attractions are being recognized, with this recognition must come development. With 200,000,000 Europeans scattered over its vast area, acquainting themselves with its natural conditions and requirements, with the steamer, the railroad, the telegraph and the tele-

Continued on Eighth Page.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

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

January Assessment, 1900  
Cotisation du mois de Janvier. No. 1. Deaths Nos. 9, 10, 11, 12, 13  
Deces Deces and 14

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. BUREAU DU SECRETAIRE  
London, Ont., January 1, 1901. London, Ont., 1 Janvier, 1901.

Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers:

NO.	NAME.	BRANCH.	LOCATION.	POLICY.	ADMITTED.	DIED.	CAUSE OF DEATH.
NO.	NOM.	SIEGE.	SIEGE.	ADMIS.	DECEDES.	CAUSE DU DECES.	
90	Luke Kelly	189	Edmonton, S.W.T.	200	May 16 '98	Nov 10 '99	Cirrhosis of Liver
100	Norbert Tomney	52	Winnipeg, Man.	200	Sep. 21 '98	24 '99	Acc. killed by cars
101	Frank Stuart	120	St. Catharines, Ont.	100	Mar. 12 '98	Dec. 6 '99	Intercerebral
112	John W. Jones	23	Seabrook, Ont.	100	Jan. 19 '91	7 '99	Consumption
113	Michael Haynes	21	Montreal, Que.	200	Jan. 10 '98	11 '99	Tumor of Bladder
101	Thos. P. Brown	119	Windsor, Ont.	200	Mar. 6 '98	11 '99	Paralysis of Brain

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

BENEFICIARY FUND. FONDS DES BENEFICIAIRES.

1899.	No. 7 Assessment	Amount
Amount on hand Dec. 1st.		\$ 1,412.40
Received during Dec. from		
No. 7 Assessment	9.50	
No. 8 & 9	2.22	
No. 10	2.22	
No. 11	21.75	
No. 12	118.31	
No. 13 & 14	1,092.61	
No. 15	419.05	

1899.	CR.	Order	Amount
Dec. 20.	Benefits paid on account of J. A. Robichaud.	\$70.00	\$ 1,000.00
20.	do	P. W. O'Toole, \$71	1,000.00
20.	do	N. Lambert (a), \$72	1,000.00
23.	do	M. N. Jesmer, \$74	2,000.00
29.	do	J. A. Demer, \$74 & \$75	2,000.00
27.	do	Alfred Fournier, \$76	2,000.00
27.	do	Gaspard Lamy, \$77	2,000.00
30.	do	Thos. Cadieux, \$78	1,000.00
30.	do	P. J. Kearney, \$79	2,000.00
30.	do	N. Lambert (b), \$80	1,000.00
30.	do	L. J. A. Valois (a), \$81	1,000.00
30.	do	Jos. Gaborie, \$82 & \$83	966.63
30.	do	Wm. Hutton, \$84, \$85, \$86	2,400.00
30.	do	L. J. A. Valois (b), \$87	1,000.00
30.	do	John W. Jones, \$88	1,000.00
30.	do	Jam. McMahon, \$89	2,000.00
30.	do	Norbert Tomney, \$90	2,000.00
Jan. 1st, 1900.	Balance		1,814.16

Total amount of Beneficiary Fund collected since 1st January, 1893, to date \$1,85,875.59  
Montant total du Fonds des Bénéficiaires collecté depuis le 1er Janv., 1893, à cette date

Total amount paid to the Beneficiaries of deceased members to date \$1,04,741.23  
Montant total payé aux Bénéficiaires des membres décédés à cette date.

RESERVE FUND—FONDS DE RESERVE.

1899.	Amount
Amount on hand Dec. 1st.	\$ 92,741.00
Amount accrued since last report	1,315.14
Total	\$ 94,056.14

SAM. R. BROWN, Grand Secretary.

To the Members of the C.M.B.A. of Canada—

Brothers—The foregoing statement of Assessment No. 1 (January Assessment) is given in compliance with Sections 7 & 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Financial Secretary of your Branch on or before the 3rd day of February, 1900. Branch Treasurers must remit to me the amount of this Assessment, on or before the 9th day of Feb., accompanied with Monthly Assessment Report. Members, and especially officers of branches, are requested to carefully read Sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

Yours fraternally,  
SAM. R. BROWN  
Grand Secretary.

Aux Membres de la C.M.B.A. du Canada—

Frères—L'état précédent de la cotisation No. 1 (Cotisation du mois Janvier) est donné en conformité des Clauses 7ème et 8ème de notre loi concernant le Fonds des Bénéficiaires; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Février, 1900. Les Trésoriers des Succursales doivent me faire remise du montant de cette cotisation le ou avant le 9ème jour de Feb., accompagné du Rapport de la Cotisation Mensuelle. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les Clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.

Fraternellement à vous  
SAM. R. BROWN  
Grand Secrétaire.

Claudia Procula, the wife of Pilato, is venerated as a saint by the Greek Church.

The religion of Christ plainly forbids solicitude for the morrow. A minister of the Gospel with a heavy bank account who preaches detachment from the world saws the air.—Chalgonon.

The thirty pieces of silver for which Our Lord was sold equalled in value about \$15.00 of American money.

The wisdom of Lord Bacon found no higher reach than in the utterance: "It is heaven upon earth to have a man's mind move in charity, rest in Providence, and turn upon the poles of truth."

Branch No.	Assessment No.	Beneficiary Fund	Reserve Fund	Branch No.	Assessment No.	Beneficiary Fund	Reserve Fund
No de la Succursale	Noe des Cotisations	Fonds des Bénéficiaires	Fonds de Réserve	No de la Succursale	Noe des Cotisations	Fonds des Bénéficiaires	Fonds de Réserve
1	1 & 4	591.60	45	1	1 & 4	591.60	45
2	1 & 4	11.75	1	2	1 & 4	11.75	1
3	1 & 4	11.75	1	3	1 & 4	11.75	1
4	1 & 4	11.75	1	4	1 & 4	11.75	1
5	1 & 4	11.75	1	5	1 & 4	11.75	1
6	1 & 4	11.75	1	6	1 & 4	11.75	1
7	1 & 4	11.75	1	7	1 & 4	11.75	1
8	1 & 4	11.75	1	8	1 & 4	11.75	1
9	1 & 4	11.75	1	9	1 & 4	11.75	1
10	1 & 4	11.75	1	10	1 & 4	11.75	1
11	1 & 4	11.75	1	11	1 & 4	11.75	1
12	1 & 4	11.75	1	12	1 & 4	11.75	1
13	1 & 4	11.75	1	13	1 & 4	11.75	1
14	1 & 4	11.75	1	14	1 & 4	11.75	1
15	1 & 4	11.75	1	15	1 & 4	11.75	1
16	1 & 4	11.75	1	16	1 & 4	11.75	1
17	1 & 4	11.75	1	17	1 & 4	11.75	1
18	1 & 4	11.75	1	18	1 & 4	11.75	1
19	1 & 4	11.75	1	19	1 & 4	11.75	1
20	1 & 4	11.75	1	20	1 & 4	11.75	1
21	1 & 4	11.75	1	21	1 & 4	11.75	1
22	1 & 4	11.75	1	22	1 & 4	11.75	1
23	1 & 4	11.75	1	23	1 & 4	11.75	1
24	1 & 4	11.75	1	24	1 & 4	11.75	1
25	1 & 4	11.75	1	25	1 & 4	11.75	1
26	1 & 4	11.75	1	26	1 & 4	11.75	1
27	1 & 4	11.75	1	27	1 & 4	11.75	1
28	1 & 4	11.75	1	28	1 & 4	11.75	1
29	1 & 4	11.75	1	29	1 & 4	11.75	1
30	1 & 4	11.75	1	30	1 & 4	11.75	1
31	1 & 4	11.75	1	31	1 & 4	11.75	1
32	1 & 4	11.75	1	32	1 & 4	11.75	1
33	1 & 4	11.75	1	33	1 & 4	11.75	1
34	1 & 4	11.75	1	34	1 & 4	11.75	1
35	1 & 4	11.75	1	35	1 & 4	11.75	1
36	1 & 4	11.75	1	36	1 & 4	11.75	1
37	1 & 4	11.75	1	37	1 & 4	11.75	1
38	1 & 4	11.75	1	38	1 & 4	11.75	1
39	1 & 4	11.75	1	39	1 & 4	11.75	1
40	1 & 4	11.75	1	40	1 & 4	11.75	1
41	1 & 4	11.75	1	41	1 & 4	11.75	1
42	1 & 4	11.75	1	42	1 & 4	11.75	1
43	1 & 4	11.75	1	43	1 & 4	11.75	1
44	1 & 4	11.75	1	44	1 & 4	11.75	1
45	1 & 4	11.75	1	45	1 & 4	11.75	1
46	1 & 4	11.75	1	46	1 & 4	11.75	1
47	1 & 4	11.75	1	47	1 & 4	11.75	1
48	1 & 4	11.75	1	48	1 & 4	11.75	1
49	1 & 4	11.75	1	49	1 & 4	11.75	1
50	1 & 4	11.75	1	50	1 & 4	11.75	1
51	1 & 4	11.75	1	51	1 & 4	11.75	1
52	1 & 4	11.75	1	52	1 & 4	11.75	1
53	1 & 4	11.75	1	53	1 & 4	11.75	1
54	1 & 4	11.75	1	54	1 & 4	11.75	1
55	1 & 4	11.75	1	55	1 & 4	11.75	1
56	1 & 4	11.75	1	56	1 & 4	11.75	1
57	1 & 4	11.75	1	57	1 & 4	11.75	1
58	1 & 4	11.75	1	58	1 & 4	11.75	1
59	1 & 4	11.75	1	59	1 & 4	11.75	1
60	1 & 4	11.75	1	60	1 & 4	11.75	1
61	1 & 4	11.75	1	61	1 & 4	11.75	1
62	1 & 4	11.75	1	62	1 & 4	11.75	1
63	1 & 4	11.75	1	63	1 & 4	11.75	1
64	1 & 4	11.75	1	64	1 & 4	11.75	1
65	1 & 4	11.75	1	65	1 & 4	11.75	1
66	1 & 4	11.75	1	66	1 & 4	11.75	1
67	1 & 4	11.75	1	67	1 & 4	11.75	1
68	1 & 4	11.75	1	68	1 & 4	11.75	1
69	1 & 4	11.75	1	69	1 & 4	11.75	1
70	1 & 4	11.75	1	70	1 & 4	11.75	1
71	1 & 4	11.75	1	71	1 & 4	11.75	1
72	1 & 4	11.75	1	72	1 & 4	11.75	1
73	1 & 4	11.75	1	73	1 & 4	11.75	1
74	1 & 4	11.75	1	74	1 & 4	11.75	1
75	1 & 4	11.75	1	75	1 & 4	11.75	1
76	1 & 4	11.75	1	76	1 & 4	11.75	1
77	1 & 4	11.75	1	77	1 & 4	11.75	1
78	1 & 4	11.75	1	78	1 & 4	11.75	1
79	1 & 4	11.75	1	79	1 & 4	11.75	1
80	1 & 4	11.75	1	80	1 & 4	11.75	1
81	1 & 4	11.75	1	81	1 & 4	11.75	1
82	1 & 4	11.75	1	82	1 & 4	11.75	1
83	1 & 4	11.75	1	83	1 & 4	11.75	1
84	1 & 4	11.75	1	84	1 & 4	11.75	1
85	1 & 4	11.75	1	85	1 & 4	11.75	1
86	1 & 4	11.75	1	86	1 & 4	11.75	1
87	1 & 4	11.75	1	87	1 & 4	11.75	1
88	1 & 4	11.75	1	88	1 & 4	11.75	1
89	1 & 4	11.75	1	89	1 & 4	11.75	1
90	1 & 4	11.75	1	90	1 & 4	11.75	1
91	1 & 4	11.75	1	91	1 & 4	11.75	1
92	1 & 4	11.75	1	92	1 & 4	11.75	1
93	1 & 4	11.75	1	93	1 & 4	11.75	1
94	1 & 4	11.75	1	94	1 & 4	11.75	1
95	1 & 4	11.75	1	95	1 & 4	11.75	1
96	1 & 4	11.75	1	96	1 & 4	11.75	1
97	1 & 4	11.75	1	97	1 & 4	11.75	1
98	1 & 4	11.75	1	98	1 & 4	11.75	1
99	1 & 4	11.75	1	99	1 & 4	11.75	1
100	1 & 4	11.75	1	100	1 & 4	11.75	1

N.B.—All branches not appearing on the foregoing statement as having paid their Assessments, with the exception of Branches 32, 48, 72, 147, 157, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 33

Continued from Sixth Page.
phone carrying light and knowledge
and civilization to its darkest corners.

It was only after the explorers—
Livingstone, Speke, Stanley and
others—had discovered, through per-
sistent and heroic efforts, that there
existed vast navigable waterways
above the falls near the mouth of the
great rains which flow from the in-
terior that European nations saw to
the physical and commercial possibi-
lities of Africa, and then in a twink-
ling, the Dark Continent was seized
upon and divided up, and became, as
by magic a vast European hinter-
land. Between 1881 and 1898 an
area two and a half times the size of
the United States, and containing a
population of 100,000,000 was
parceled out by an agreement of the
European powers. At present scarcely
a foot of African territory remains un-
claimed.

REV. FATHER McMENAMIN EN-
TERTAINS HIS C. M. B. A.
BRANCH

On Tuesday evening, Jan 9th, at
St. Augustine, the Rev. Father M. Men-
amin, parish priest and Recording
Secretary of Branch No. 32 of the C
M B A, treated the members to an
oyster supper. Needless to say that
the evening was a most enjoyable one
and was spent in song and instrumen-
tal music.

The members enjoyed it very much,
and heartily thanked the Rev. Father
for his kindness and generous hospi-
tality.

During the evening the following
address was read by Father McMena-
min on behalf of the branch to Brother
Michael Corrigan who, although great-
ly taken by surprise, responded in a
few very happy and appropriate words
Address and Presentation to Michael Cor-
rigan, Esq.:

It is with great pleasure that we, the mem-
bers of Branch 32 of the C. M. B. A., profit
by the present happy occasion to offer you a
few words, expressive of our sincere appre-
ciation of your arduous but successful efforts
for the welfare and interests of our Branch.

Fifteen years have now rolled by since you
first gave us a helping hand, and ever since
you have on more than one occasion proved
yourself our devoted friend and benefactor.
We thank you sincerely and trust you will
accept this mutual testimony as a mark of
our appreciation and brotherly love. We
pray that you may be long spared to continue
on the good and noble work you have so faith-
fully accomplished.

We also respectfully ask you to accept
the accompanying gift of a gold and ebony
cane, as a souvenir of the deep respect and
warm friendship that your brother members
harbor towards you; and we wish you and
Mrs. Corrigan and family a happy and
prosperous New Year with God's choicest
blessings.

Signed on behalf of the Branch—Rev. D.
P. McMennamin, P. P.; Thos. Cummins,
President; P. Kearney, M. Leddy, W.
Brophy, R. Phelan and others.

NEW BRANCHES.

Branch 328 was instituted on the 5th day
of December, 1899, at St. Cysaire, Que., by
Provincial Organizer J. E. H. Howison.
The following is the list of officers:

- Spiritual Adviser, Rev. T. Boivin.
President, Frs. Mercure.
1st Vice-President, Pierre Denis.
2nd Vice-President, Alfred Gingras.
Recording Secretary, J. E. O. Demers.
Assistant Secretary, C. A. Bernard.
Financial Secretary, J. E. O. Demers.
Treasurer, M. N. Jarry.
Marshal, Edward Messier.
Guard, Antoine Gauthier.
Trustees, C. A. Bernard, Elzar Bourbeau,
Joseph Plamandoo, R. Ostigny, Alfred Gin-
gras.

To pray together, in whatever tongue or
ritual, is the most tender brotherhood of hope
and sympathy that man can contract in this
life.—Medan de Sacl.

STATISTICAL.

Table showing the number of Initia-
tions in each Province from January
1st, 1899, to January 1st, 1900.

Tableau démontrant le nombre d'in-
itiations dans chaque Province du 1er
Janvier, 1899, au 1er Janvier, 1900.

Table with columns for Province (Quebec, New Brunswick, Nova Scotia, Prince Edward Island, Manitoba, North West Territories) and Month (January to December). Totals are provided for each month and overall.

ASSESSMENT SYSTEM.
ARE YOU INSURED?

If Not, You Should Be, and You
Cannot Do Better than Join the
C. M. B. A. of Canada.

The Leading Assessment Association
Registered in the Dominion.

This Association collects only what is re-
quired, but has wisely made provision for an
allowance to collect a sum sufficient for all
time taking the interest of the last
twenty years for guide.

The principles are sound and its rates are
fair, giving insurance at actual cost from year to
year. When it requires more it has power to
collect more, and therefore it never fails to
fulfill its obligations to its members.

The C. M. B. A. has been twenty three years
in existence and has still fully demonstrated
the soundness of its system.

Every claim has been paid without any lit-
igation whatever on the part of the Associa-
tion.

Is there a life insurance company anywhere
that does more than this? No, one, but there
are ALL companies that have done a good deal less
and collect from their policy holders about
three times as much money.

The importance of paying the dues of sup-
port to one's family or dependents, after the
death of the bread winner, is an argument
that is that for which we labor and economize
and hope, and death comes to us with-
out warning when it is a cash line that is
reasonably made.

The question, then, is—How can this pro-
vision be best and most easily made?
BY BECOMING A MEMBER OF THE CANADIAN
MEDICAL BENEFIT ASSOCIATION.

For Catholic men this Association is un-
doubtedly the CHEAPEST, FASTEST AND BEST.

NO CONTRIBUTION AS TO WHETHER THE
CHURCH WILL CONTINUE TO ALLOW CATHOLICS
TO JOIN IT OR REMAIN MEMBERS OF IT. NO
CONTRIBUTING INTERESTS. NO EXTRAVAGANT
EXPENDITURE. NO ENORMOUS SCHEDULES. NO
WHIMS OF OFFICIALS. NO FLUCTUATION OF
VALUE OF POLICIES. NO MILLION DOLLAR OF-
FICES. NO HIGH SALARIED OFFICERS. NO
SPECULATION IN INVESTMENTS WITH MEMBERS'
MONEY. IN THE C. M. B. A.

For the amount of business done, the cost of
management of the C. M. B. A. is infinitely
lower than any other assessment association or
life insurance organization on the continent of
America.

AMOUNT RECEIVED ON ASSESSMENTS.

Table showing the amount received on As-
sessments from the Branches of the C. M. B. A.
of Canada from date of organization of Grand
Council, in 1880, to January 1st, 1899:

Table listing years from 1880 to 1899 and corresponding amounts received on assessments, including a total and reserve fund amount.

PROGRESS IN MEMBERSHIP.

Table showing membership numbers for each year from 1880 to 1899, with a total membership figure.

What it will cost a person between the age of
18 and 25 years to become a member and
take a \$10.00 in the C. M. B. A.

Table showing costs for Application fee, Supervising Medical Examiner's fee, Medical Examination fee, and One Assessment for \$1.00.

Total... \$5.75

Rejected applicants have the \$3.00 of applica-
tion fee returned to them.

TABLE OF RATES.

Table showing rates for a \$50 Policy based on Member's Ages (From 18 and not over 25 to 45).

Table showing rates for a \$1,000 Policy based on age groups (From 18 and not over 25 to 45).

Table showing rates for a \$2,000 Policy based on age groups (From 18 and not over 25 to 45).

THE PROBABLE YEARLY COST ON \$1,000
BENEFIT.

Table showing costs for a member at age of 21 and for fifteen months dues at age 25.

Total... \$12.00

The Constitution provides for fixed assess-
ments and also for special assessments in case
the fixed assessments be not sufficient, but the
total assessments can never, according to the
laws, exceed twenty four in any one year, and
should it be necessary, through any cause to
require more money than said number of as-
sessments would bring, the Reserve Fund is
drawn upon. Eighteen assessments is the
greatest number we have had.

The rate by which for the age at which an ap-
plicant becomes a member remains the same
throughout.

INITIATIONS IN DECEMBER, 1899.

Table listing initiations by location (Br. No. and Location) for December 1899, including a total count of 138.

N. B. The initiations in the last branch
are charter members.

Les initiations dans la dernière succursale
sont des membres fondateurs.

RESOLUTIONS OF CONDOLENCE.

Branch No. 272, Wellington, P. E. I., on
the death of Bro. Geo. W. Alexander's
sister.

Branch No. 267, Truro, N. S., on the
death of Bro. Archibald McPhie's wife.

Branch No. 44, Arnprior, Ont., on the
death of Bro. John Sullivan's daughter.

Branch No. 69, Deseronto, Ont., on the
death of Bro. Jos. S. Schwartz's wife.

Branch No. 223, Springhill, N. S., on the
death of Bro. Daniel R. Gillis' brother; also
on the death of Bro. Wm. Canty's sister.

Branch No. 8, Chatham, Ont., on the death
of Bro. Jos. Blair's father; Marshal Bro.
Wm. O'Brien's father-in-law; also Treasurer
Bro. R. D. Payne's infant daughter.

Branch No. 179, Fox Creek, N. B., on the
death of Bros. Gregoire and Solomon Le-
Blanc's mother.

At the last regular meeting of Branch 8,
Chatham, Ont., the following resolution was
passed:

Whereas it has pleased Almighty God to
remove from this life W. J. Donovan, a mem-
ber of this Association in Detroit, Mich., U.
S., a brother of our esteemed brother John
Donovan and a son-in-law of our worthy
Chancellor, George F. Kuhn; therefore be
it

Resolved that we, the members of Branch
8, Chatham, Ont., in meeting assembled, do
herewith tender to the young wife of our de-
ceased brother, relatives and friends, our

BRO. JAMES STRONG'S APPEAL.

Receipts of monies from branches in
favor of Bro. James Strong of Branch
179, Belle River, Ont.

Table listing receipts from various branches (e.g., St. John, N. B., Calumet Island, Que., Deseronto, Ont., etc.) with amounts.

Total... \$22.00

Bro J Strong is very thankful to
all the members of the above-mentioned
branches. It should be said that since
the appeal was sent, Bro. Strong and
wife were very sick with small pox.

ACKNOWLEDGMENTS.

Penetanguishene, Dec. 20, 1899.
S. R. Brown, Esq., Provincial Secretary C. M.
B. A.

Dear Sir—I beg leave to express my sin-
cere thanks to the officers of Branch 75 and
the C. M. B. A. in general for the prompt
payment of the beneficiary of my late hus-
band.

I also wish to express my heartfelt thanks
to the members of Branch 75, of Penetanguishene, for the kind and courteous treat-
ment I received at their hands during my
late bereavement.

Yours sincerely, Mrs. M. A. TESSIER.



sincere sorrow in this their sad hour of bereavement.

Resolved that a copy of this resolution be sent to Mrs. Donovan and relatives and spread upon the minutes and published in our official organ, THE CANADIAN.

At the regular meeting of Branch 26, Montreal, Que., held in their hall Tuesday, December 26th, the following resolutions were adopted:

Whereas this branch has learned with most sincere regret of the death of one of its most respected and esteemed members, the late worthy brother, Michael Haynes, father of our respected brothers, John C. Haynes and Frederick Haynes,

Resolved that our most sincere sympathy be tendered the widow and family of our deceased brother.

Resolved that an offering of Masses be given for the repose of the soul of our deceased brother.

Resolved that in token of our sorrow the charter of the branch be draped in mourning for the space of one month, and that these resolutions be inscribed on the minutes of this meeting, and published in the True Witness, and the official organ of this Association, THE CANADIAN.

At the regular meeting of Branch No. 7, Sarnia, Ont., held on the 11th instant, a letter being read from the Secretary of Branch No. 23, Sarnia, Ont., announcing the death at that place of Brother J. W. Jones, who was a member of Branch No. 7 until about two months ago, when he was transferred to Branch No. 23, of Sarnia, the following resolution was adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove by death our worthy brother, J. W. Jones,

Resolved that, whilst bowing submissively to the will of an All Wise Providence, the officers and members of Branch No. 7 desire to express their sincere sorrow for the loss of an esteemed member, and to convey to the widow and family of the deceased brother our heartfelt sympathy, coupled with the prayer that He who doeth all things for the best, may comfort and sustain them in their affliction.

Further resolved that this resolution be entered in the minute book of this branch and copies be sent to widow and THE CANADIAN for publication.

At the last regular meeting of St. Mary's Branch 52, Winnipeg, Man., the following resolutions were adopted on motion of Bro. G. Germain, seconded by Bro. M. Conway:

Whereas it has pleased Almighty God in His wisdom to remove by death our worthy and esteemed fellow-member, Norbert Tomney,

Resolved that we, the officers and members of this branch hereby express our heartfelt sorrow for his widow and child and extend to them our most sincere sympathy and condolence in their sad affliction.

Resolved that our charter be draped for the usual period and that copies of this resolution be sent to Mrs. Tomney and THE CANADIAN for publication.

BRANCH OFFICERS FOR 1900.

Branch No. 1.

Spiritual adviser Very Rev Dr Flannery, P.P., chancellor Thos Kinella, president J G Gagnier, 1st vice president J N Pavin, 2nd vice-president Frank Kuhn, recording secretary P M Keough, assistant secretary E C Lucier, financial secretary J O Peck, treasurer John N. Connelly, marshal Ed Mullavey, guard Napoleon Roy, trustees Simon Gignac, Luc Montreuil and John Mooney.

Branch No. 2.

Spiritual adviser Rev Joseph Bayard, president D J Donahue, 1st vice president Jas McCarthy, 2nd vice president John McCaffrey, recording secretary Geo Duffey, assistant secretary W P Reynolds, financial secretary Michael Dunn, treasurer Jas Overend, marshal Michael Hunt, guard Michael McKnight, trustees Joseph Duffey, S B Pocock, P L M Egan, Chas Arlein, and M Dunn.

Branch No. 4.

Spiritual adviser Rev Father Aylward, chancellor W P Regan, president Frank Smith, 1st vice-president Wm Smith, 2nd vice-president Frank Nagel, recording secretary P F Byle, assistant secretary C Knowles, financial secretary M O Mcara, treasurer J W Pocock, marshal F J Saanahan, guard John Curtin, trustees Ed Shea, Philip Cook, Jas Ward, M O Mcara and M Curry.

Branch No. 8.

Spiritual adviser Rev. Francis Solanus, chancellor Edward Reardon, president Peter Robert, 1st vice president Joseph T O Keefe, 2nd vice president Edward J Coyne, recording secretary John Welsh, assistant secretary J B Downey, financial secretary D J O Keefe, treasurer J C Thibodeau, marshal David Canary, guard L A Staniewicz, trustees John Roban, L A Staniewicz, R D Payne, Benjamin Blende and David Canary.

Branch No. 10.

Spiritual adviser Rev Dean Harris, president Wm R Welsh, 1st vice-president Thomas

Phelan, 2nd vice president Wm Nesbit, recording secretary T J Carey, assistant secretary John J McLaren, financial secretary Jas K Lawrence, treasurer John E. McCarthy, marshal R Kearney, guard P McCarthy, trustees Thos Durbin, Thos J Carey, Henry L. Koh, Wm J Flynn and John J'Brien.

Branch No. 13.

Spiritual adviser Rev F B Kirby D.D. chancellor J J Coughlin, president John Nolan, 1st vice president C M Hargy, 2nd vice president Thos Padden, recording secretary E J Kneill, assistant secretary M F Cassidy, financial secretary M J Debon, treasurer F B Cassidy, marshal P J Ryan, guard James Douglas, trustees F O Barry, Ed. O Flaherty, Thos Quirk, M F Cassidy and J J Hagerty.

President Joseph E. O'Brien, 1st vice president Albert E. Cain, 2nd vice president John J. Madden, recording secretary Wm Moran, assistant secretary Frank J. Walsh, financial secretary Chas N. Ryan, treasurer F. W. Johnston, marshal Joseph Adams, guard Patrick LeVick, trustees Frank J. Walsh, Joseph Moroney, W. J. Ryan, J. J. S. H. and Wm. Roy.

Branch No. 16.

Spiritual adviser Rev Dean Masterson, president Patrick Murdock, 1st vice president James Byrne, 2nd vice president Gordon Ladouceur, recording secretary W J Bruder, assistant secretary John Walsh, financial secretary A B Macdonald, treasurer W J Allen, marshal Thomas Murphy, guard Richard Meade, trustees John McCoy, Thomas Murphy, Gordon Ladouceur, B J Granton and Richard Meade.

Branch No. 17.

Spiritual adviser Rev John Keough, president D R O'Neill, 1st vice president John Maurer, 2nd vice-president D O'Neill, recording secretary Wm Lavole, assistant secretary D O'Neill, financial secretary Frank Fry, treasurer J J Moore, marshal M O'Brien, guard John Alwin, trustees T O'Brien, F Fry, John Maurer, D O'Neill and James Ryan.

Branch No. 19.

Spiritual adviser Rev John Connolly, president E H Henderson, 1st vice-president John Frazer, 2nd vice-president Wm Ryan, recording secretary J P O'Neill, assistant secretary Jas Comiskey, financial secretary Robt Keating, treasurer J S Smith, marshal Thos O'Hullivan, guard John Minard, trustees M J McErmott, R F Scott, Joseph Hatten and Robert K Atung.

Branch No. 21.

Spiritual adviser Rev C F McGee, president Michael Lynch, 1st vice-president Jeremiah O'Connell, 2nd vice-president Frank McCoskey, recording secretary Thos Kennedy, assistant secretary John Sullivan, financial secretary Wm Cole, treasurer Wm Kane, marshal Thos Barrett, guard John McCann, trustees John Kennedy, John Lynch, Wm Kane, Charles Kavanagh and Philip Quinlan.

Branch No. 23.

Spiritual adviser Rev P McCabe, president Jas L. Kiloran, 1st vice-president Wm C. Moran, 2nd vice-president John J. Darwin, recording secretary John M. Quade, assistant secretary John Kiloran, financial secretary M. Jordan, treasurer P. Keating, marshal Joseph Keating, guard Wm Duggan, trustees John J. Darwin, Jas L. Kiloran, Wm C. Moran, Stephen Lamb and Joseph Keating.

Branch No. 25.

Chancellor Geo L. Goodrow, president John Waddell, 1st vice-president Wm Doyle, 2nd vice-president Patrick McMillen, recording secretary Moses Clair, assistant secretary John J. Murray, financial secretary Peter J. McMillen, marshal Bernard Fagan, guard Michael Conolly, trustees Mus's Clair, T J. Murphy, John A. Murphy, Richard Sennett and W Doyle.

Branch No. 28.

President S. Ebbas, 1st vice-president S E O'Brien, 2nd vice-president Jas Rowan, recording secretary Thos McGrath, assistant secretary M H Fagan, treasurer H Hegarty, financial secretary Peter Kehoe, marshal J R McIsaac, guard Jan Kernahan, trustees S Ebbas, D F Mc Carthy, T Smith, Jas Rowan and M Ciancay.

Branch No. 31.

President Mathew Cheevers, 1st vice president Wm Hoban, 2nd vice-president M J Duggan, recording secretary Jas Kennedy, assistant secretary Henry Waldman, financial secretary Geo Urquhart, treasurer Frank Ninan, marshal John McNab, guard Michael Sullivan, trustees Eugene Korinan, Michael Purcell and S A Heffernan.

Branch No. 33.

Spiritual adviser Rev M J Stanton, president P J Conroy, 1st vice-president H Sheridan, 2nd vice-president L. Mah'te, recording secretary W J Conroy, assistant secretary C J D'Inoy, financial secretary Jas H Kelly, treasurer S J Geash, marshal Thos Burns, guard John Ronger, trustees D W D'Arcy, W P Daicy, P Barnes, R C McHenry and J Sweeney.

Branch No. 41.

Spiritual adviser Rev A. Chaine, P.P., president John F O'Neill, 1st vice president C A Dez, 2nd vice president J B Monaghan, treasurer John Tierney, recording and financial secretary E C Armand, assistant secretary W P Tierney, marshal John Murphy, guard Geo Bradley, trustees M Guvin and John Mulvihill.

Branch No. 47.

Spiritual adviser Rev J P Donoherty, chancellor M Dowd, president J M Donald, 1st vice-president J M Beach, 2nd vice-president Thos Cassin, recording secretary J D Callaghan, assistant secretary E Gainer, financial secretary D McIntosh, treasurer H Campbell, marshal J T Kearns, guard Chas Heffernan, trustees E Gainer, H Campbell and D McIntosh.

Continued Next Month.

LE CANADIEN

Publie mensuellement, en Anglais et en Francais, a London, Ont., dans les interets de

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Enverve par la poste aux membres entre le 10 et le 15 de chaque mois.

Les membres sont invites a nous envoyer les nouvelles et informations dont l'Association pourra se servir. Toutes communications a l'Association doivent etre envoyees a l'Association de l'A. C. B. M. seront recues avec plaisir, mais toutes lettres anonymes et autres lettres qui ne seront jugees ne pas etre dans l'interet de l'Association ne seront pas publiees.

Les correspondants voudront bien se rappeler que la copie doit nous parvenir pas plus tard que le 15 du mois, pour etre publiee dans le numero du mois suivant. L'espace etant limite, on voudra bien etre concis.

Adresses toutes communications a S. R. BROWN, Editeur et Gerant, Bico Coote, Rue Dundas, London Ont.

LONDON, JANVIER, 1900.

MESSAGE DU PRESIDENT.

LA NOUVELLE ANNEE 1900.

Encore une autre annee vient de s'écouler avec ses souvenirs de plaisirs et de peines, son fardeau de malheur et de joie. Elle est disparue dans l'éternité, chargée peut être de chagrins et de péchés. La nouvelle annee nous apparait toute rayonnante de esperance et de bonheur, auxieuse de faire son apparition, déposant dans nos coeurs un doux espoir dans l'avenir.

C'est certainement un moment solennel qui suggere a l'esprit une foule de réflexions qui ne sont pas hors de propos pour les membres de cette grande et noble association a laquelle nous avons le bonheur d'appartenir. L'annee qui s'avancait a ajouté une page a l'histoire de notre société, dont je suis heureux de constater le progres, la force et l'union, union et force qui ont aide au soutien de notre sainte foi et qui ont été une protection pour ceux qui nous sont chers.

Il s'est fait des vides dans nos rangs depuis que j'ai eu le plaisir de vous écrire de Noël dernier. La tombe s'est fermée sur plusieurs de nos frères qui étaient bien estimés de leurs concitoyens. Bien que chagrins de leur départ, nous trouvons quelque consolation a notre peine en songeant qu'ils ont laissé a ceux qui leur étaient chers une ample provision, et tout cela par la C. M. B. A.

Leur départ semble nous dire que nous devrions redoubler nos efforts pour augmenter le nombre de nos membres et pour aider ceux qui sont laissés orphelins.

L'introduction de nouveaux membres est très désirable pour le maintien et la solidité de notre association. Ceci peut se faire par les efforts constants que les membres et la société feront en dévouant au public la prospérité et la vigueur de notre association et par dessus tout en exposant la véritable charité qui existe entre chaque membre de notre association. En effet, je ne saurais trop insister sur ce point sur lequel repose notre force. C'est principe de fraternité, d'union, vers lequel doivent tendre tous nos efforts et qui feront notre force et notre gloire.

Je me berce d'espérance que la nouvelle année verra ces liens de fraternité se resserrer, liens qui doivent toujours exister entre chaque membre de la C. M. B. A. et qui mettent notre société au premier rang parmi les sociétés de secours mutuels.

Maintenant a la fin de cette année et au commencement de la nouvelle, rempli d'espérance pour l'avenir je ne puis que vous répéter ce que souvent je vous ai dit, que l'avenir avance ment et le progrès de notre belle et noble société.

En parlant ainsi il peut se faire que le succès que j'ai obtenu n'a pas été aussi brillant que je l'aurais désiré — cependant je puis vous dire que la société n'a jamais été aussi prospère qu'elle ne l'est maintenant et que l'avenir est tout a fait souriant.

Sous de tels auspices il me fait plaisir de féliciter tous les membres de notre association et je salue aussi cette occasion pour souhaiter a chacun en particulier

Une bonne et heureuse Année.  
M. F. HACKETT,  
Grand Président de la C. M. B. A.  
Stonestead, 26 Décembre, 1900.

1900.

Avec ce numéro du Canadian nous commençons une nouvelle année, la dernière de ce siècle.

L'année qui vient de s'écouler a été une des plus remarquables pour la C. M. B. A. Jamais auparavant dans toute l'histoire du Grand Conseil de la C. M. B. A. l'Association n'a fait plus de progrès. Dans aucun temps de son existence sa position n'a été plus assurée.

Jetant un regard retrospectif sur l'ouvrage que nous avons fait nous pouvons assurément dire que sur tous les rapports nous avons fait un grand pas vers le bien, et bruits d'une manière spéciale par la providence. Le taux des mortalités a été excessivement bas et l'accroissement des membres a été remarquablement élevé. De la mort soudaine, par la Divine Providence nous avons été spécialement exemptés. Le nombre d'appels a la charité et a la bienveillance des membres a diminué, démontrant que l'état des membres est dans une bonne condition et exempt de tout besoin et de toute maladie.

Notre position financière est tout ce que peut désirer un membre dévoué. Le nombre minime de quinze cotisations a suffi.

Une fois seulement dans toute l'histoire du Grand Conseil avons nous vu notre cotisation plus basse.

Notre fonds de réserve a augmenté a un tel point, qu'il peut maintenant affronter tous les dangers présents et avenir.

Mais l'accroissement des membres durant l'année est un fait unique dans toute l'histoire de la C. M. B. A. du Canada.

Près de seize cent personnes sont devenues membres de l'Association durant l'année 1899

De nouvelles succursales ont été établies dans tout les quartiers du Dominion, et le fait le plus remarquable est que la plupart des nouveaux membres viennent des vieilles succursales. Dans quelques succursales le nombre c'est élevé au delà de cinquante membres durant un seul mois

Il n'y a pas de polut sec dans la C. M. B. A. Il y a de la vie et de la vigueur dans les anciennes succursales, et de l'amour et du respect pour l'Association.

C'est pourquoi nous regardons avec orgueil et satisfaction les archives de l'année qui vient de s'écouler, et nous espérons et avons confiance en la nouvelle année.

En somme tout est en notre faveur, et nous formons de nouvelles résolutions pour l'avenir. Prenons donc avantage de notre état actuel de manière à l'augmenter encore s'il est possible. Que chaque membre fasse son devoir envers la C. M. B. A. et qu'il fasse de la certifiée année du vieux 18 de la plus belle de l'histoire.

A tous nos frères, bonne et heureuse année.

GARANTIE.

Tous les succursales de la C. M. B. A. ont par la présente notifiés, que certains arrangements ont été faits avec la corporation des "Employers Liability Assurance" de Londres, Angleterre, par l'entremise de son agent Mr. H. J. McKean de Montreal, que par lesquels la compagnie nous offre une garantie qui comprendra toutes les affaires de notre association qui doivent donner une garantie. Le Grand Conseil palera à la corporation la prime totale en un tout, et les succursales paleront les leurs au Grand Secrétaire. Ceci est mieux et donnera plus de satisfaction.

Chaque succursale remboursera sans délai sa prime au taux de cinquante centins pour chaque \$100 de garantie pour son Trésorier et son Secrétaire Financier. Le montant de la garantie pour le Secrétaire Financier est de trois dollars pour chaque membre de la succursale, et de cinq dollars pour le Trésorier. Voyez la clause 17e et 18e de notre constitution

L'exemple suivant nous aidera à comprendre :

Une succursale a 100 membres et sa garantie alors est de \$500 pour le Secrétaire Financier et de \$500 pour le Trésorier, total \$1000, la prime sera \$100 et qui devra être remise au Grand Secrétaire annuellement durant le mois de Janvier, ou quand une nouvelle succursale est instituée

Tout homme logique doit être nécessairement chrétien, c'est-à-dire, croire en Dieu; tout chrétien doit être nécessairement chrétien, tout chrétien logique doit être nécessairement Catholique, et tout Catholique logique devrait devenir membre de la C. M. B. A.

NOTES.

Il est des accusations qui cadrent si peu avec le texte du document sur lequel on les appuie, que les esprits superficiels ou irréflectifs seuls sont exposés à les gober. C'est pourquoi, en pareil cas, le silence de l'accusé est la meilleure manière de témoigner le mépris dont elles sont dignes

Les officiers des succursales voudront bien se rappeler que la taxe par capita, la taxe d'initiation et l'honoraire du Médecin Examineur en Chef pour le trimestre finissant le 31 Dec. 1899, sont passés dûs et qu'ils devraient être payés sans plus tarder. Voyez les clauses 101me, 117 eme et 118 me de la constitution.

SA GRANDEUR MGR McDONALD

Condamne Quelques Sociétés. L'union C. M. B. A.

Jacques Charles McDonald, par la Grâce de Dieu et la faveur du Seigneur Archevêque de Charlottetown, Archevêque et Cardinal de Charlottetown, Seigneur et Seigneur de Notre Seigneur.

Bien Chers Frères, Nous voilà au terme du dix-neuvième siècle, siècle rempli de gloire et de tristesse dans l'histoire de notre pays. Dans son orbite il a vu l'Eglise à son apogée de splendeur et de sainteté, à son déclin, à sa chute, à sa ruine, à sa décadence, à sa libération religieuse et civile. Nous nous voyons vraiment raison de remercier Dieu qui veillant sur son Eglise sait tourner tout à sa plus grande gloire. La persécution religieuse est pratiquement finie pour nous. La mère patrie ne menace plus l'Eglise. Les Evêques et les prêtres peuvent maintenant exercer les saintes fonctions sans qu'aucun loi n'ait mis obstacle. Mais cependant peut-on dire que l'Eglise est sans danger? N'y a-t-il pas d'autres mauvaises influences qui continuellement l'entourent de gêner des âmes au Seigneur? Il est malheureusement trop vrai, qu'il existe certaines agences mauvaises qui empêchent l'extension de la Sainte Eglise, et nous pouvons dire sans exagération que parmi elles, les sociétés secrètes occupent la première place. Sans cesse elles s'efforcent d'envahir l'influence de l'Eglise par l'insinuation de quelques uns de ses membres. Ce mal éminent n'a pas échappé à la vigilance de Notre Saint Père le Pape. Car au début de son pontificat, l'illustre pontife a condamné emphatiquement les sociétés secrètes. Non content de condamner en particulier la Franc-maçonnerie, et autres associations mauvaises, il va plus loin: Car dit il y a d'autres sectes, qui quel qu'elles soient des autres par les rites, les usages, la forme, ou l'origine, cependant elles leurs ressemblent par l'union, et pour cela ne diffèrent en rien de la Franc-maçonnerie de laquelle toutes les autres procèdent, en se dégageant. Qu'importe de nos jours elles semblent agir en secret, et tiennent leurs assemblées publiquement cependant si on les examine de près on y trouve encore le trait caractéristique des sociétés secrètes. Maintenant mes très chers frères nous avons plusieurs de ces sociétés au milieu de nous, et nous voyons avec regret que nos catholiques s'entourent de leurs dangers, sans peut-être réaliser le danger auquel ils s'exposent ou dans un but loué: A fait prégnante. Les sociétés dont nous parlons, il est vrai, n'ont

pas été condamnées formellement par l'Eglise, mais d'un autre côté Elle ne les approuve pas, et Elle soupçonne grandement celles qui ne sont pas sous son contrôle. C'est pour cela que le Pape Leo XIII glorieusement régnant, de tout coeur veut l'intention générale de la Ligue du Sacré Coeur du mois de Septembre dernier, vitz, "La Lutte contre les Sociétés Secrètes." Pour la même raison nous joignons notre voix à celle du grand pontife, et nous exhortons tous les pasteurs de notre diocèse, à éloigner les fidèles autant qu'il est en leur pouvoir de telles sociétés. Et vous bien aimés frères laïques n'oubliez pas ces loups changés en agneaux qui vous proposent de joindre ces sociétés qui n'ont pas l'approbation de l'Eglise. En d'autres termes ne donnez pas votre nom à aucune de ces sociétés qui n'a pas pour chapelain, un prêtre du Seigneur.

Nous en appelons à vous aujourd'hui avec plus de force parce que nous avons établi dans notre diocèse une société traennable, possédant tous les avantages temporels que possèdent les autres sociétés et qui de plus a la haute approbation de l'Eglise. Nous voulons par l'Association Catholique de Bienfaisance Mutuelle du Canada. C'est notre plus grand désir que la dite Association prospère au milieu de nous et que chaque parisse ait sa succursale. Nous recommandons aux pasteurs des parisses, d'expliquer aux fidèles les statuts de l'Association, et les avantages qu'elle offre. Et en terminant bien aimés frères nous exhortons de mener une vie de prudence et de circonspection, spécialement durant ce saint temps de l'Avant ou l'Eglise nous demande de nous préparer par la prière et la prière, à la venue du "Verbe Incarné".

Que la grâce du Seigneur soit avec vous. Amen.

Donné à Charlottetown le jour de l'Immaculée Conception l'an mil huit cent quatre vingt dix neuf

J. C. McDONALD, Evêque de Charlottetown

INSTRUCTIONS

Aux Grands Députés et Organisateurs de la C. M. B. A.

COMMENT INSTITUER UNE SUCCURSALE.

1 Appeler l'assemblée à l'ordre, et faites lire la prière ordinaire d'ouverture par un prêtre s'il s'en trouve un présent, et si non, recitez la vous même.

2 Lisez le rapport que vous avez reçu du Grand Secrétaire donnant les noms, etc., des aspirants dont les Certificats Médicaux ont été approuvés, et faites les répondre à leurs noms. Ensuite priez toutes les autres personnes à l'exception des Messieurs du Clergé et de ceux qui sont déjà membres de l'Association, de se retirer.

3 Disposez la salle, à peu près autant que possible, suivant le diagramme dans notre Cerémonie.

4 Lisez l'engagement de l'Association aux candidats et assurez vous que chacun d'eux répond, "Je promets" à la question contenue dans le dernier paragraphe de cet engagement.

5 Faites signer le livre de nos par chaque membre, et faites payer à chacun sa première cotisation conformément à la Clause 1 de notre constitution, ainsi les \$100 de l'honoraire d'initiation et l'honoraire de \$100 du Médecin Examineur en Chef, et ces deux derniers sommes n'ont pas déjà été payés; ensuite présentez à chaque membre un exemplaire de la Constitution

5. La nomination et l'élection des officiers doivent ensuite avoir lieu.

Immédiatement après l'élection, procédez à l'installation des officiers élus et conduisez chaque officier à son siège respectif après qu'il aura pris l'engagement.

6 Puis faites passer la succursale par les formalités d'une assemblée suivant la Clause 207, expliquant à fond chacun des ordres du jour à mesure que vous procédez.

Instruisez bien les membres sur l'usage du "mallet," le "Devoir des membres en entrant ou en sortant pendant la séance," la "Manière de procéder au Ballottage," ce que signifie le "Dossier" placé au-dessus du fauteuil du Président, et les "Cérémonies d'ouverture et de clôture."

A l'ordre du jour No 13 Affaires Nouvelles, faites décider par la Succursale la date et le lieu de ses assemblées régulières, et le montant des contributions mensuelles. Ceci peut se faire au moyen d'une résolution ou d'un règlement en conformité des Clauses 156 et 157.

A l'ordre du jour No 15, Remarques sur le bien de l'Association, expliquez à fond la manière d'opérer de l'Association et les devoirs des membres, spécialement des officiers des Succursales insistez sur la nécessité de faire diligence en faisant remise au Grand Secrétaire des argents des cotisations ou du Fonds Général, et dans l'envoi des demandes d'admission aussitôt que possible après l'initiation, ayant soin au préalable de les compléter en remplissant les espaces avec les dates requises. Si les Succursales sont négligentes dans l'exécution de leurs devoirs envers le Bureau Central comment peuvent elles s'attendre à ce que le Grand Secrétaire conduise les affaires avec cette efficacité qui devrait caractériser la C. M. B. A. du Canada.

7. Faites tirer un mandat sur le Trésorier de la Succursale pour \$25 et envoyez ce mandat et la somme, les demandes d'admission, et votre rapport au Grand Secrétaire sans délai.

Les dépenses nécessaires des Grands Députés, lorsqu'ils instituent des Succursales, sont payées par le Grand Conseil.

Après que la Succursale aura été instituée et que le Grand Secrétaire aura reçu une liste des officiers et membres fondateurs, il préparera la charte de la Succursale et il l'enverra au Secrétaire-Archiviste.

La prospérité d'une Succursale dépend en grande mesure de ceux qui en sont les premiers officiers, et de la manière dont ils remplissent leurs devoirs.

COMMENT MOURIR.

Il n'y a pour un homme que trois manières de mourir:

"En fâche," les yeux fermés comme l'athlète qui, se sentant à bout de forces, enfonce sa tête dans le sable et attend ainsi le coup qui doit l'achever.

"En révolte," le blasphémateur aux lèvres et la rage au coeur, comme Julien l'Apôtre, qui lançait au ciel une prière: "Je ne sang et s'écriait dans un dernier souffle: Tu as vaincu, Galiléen."

"En brave," c'est à dire en homme et en chrétien, comme on s'écrit tranquillement, tombe au pouvoir de l'ennemi et condamné à être fusillé, refuse de se laisser bander les yeux: "Non, dit-il, il y a quarante ans que je regarde la mort en face; laissez moi aller voir mon Dieu, moi est préparée je ne crains rien." - L'Impartial.

LE PREMIER DE L'AN.

Une fête aussi solennelle que celle de la naissance du Sauveur devait avoir une octave. Aussi, pendant plusieurs siècles, le huitième jour après la nuit de Noël était chômé sous le titre "d'octave de la Nativité de Jésus". On croit que ce fut vers l'année 660 que l'on donna à cette fête le nom de "fête de la Circonclusion de Notre Seigneur."

Un vieux livre dit, à propos de la célébration de ce jour: "Jésus-Christ a voulu nous faire voir dans ce mystère que, quoique la divinité fût jointe à son humanité, il n'était pas venu pour se dispenser de la loi."

Quand l'année commence, l'Eglise offre aux méditations des fidèles un exemple de soumission à la loi établie, comme pour leur dire: "Pendant les jours qui vont vous venir, restez obéissants à qui vous commande au nom de Dieu. Voyez, celui qui n'avait sur sa divine personne aucune marque du péché, n'avait besoin ni de la circonclusion ni du baptême: mais comme il venait enseigner l'humilité, il s'est humilié sous le joug commun."

Dans la loi de Moïse, il n'y avait rien de prescrit sur le lieu où la circonclusion devait être faite: l'on peut donc croire que le Fils de Marie fut circoncis dans Bethléem, où il était né, puisque les Mages trouvèrent ce divin enfant dans ce même lieu quand ils vinrent l'adorer.

C'était le jour où l'on faisait couler le sang de l'Enfant nouveau-né, qu'on lui donnait le nom qu'il devait porter parmi les hommes. Le Fils de Dieu avait bien le droit de prendre le nom des plus glorieux, ceux qui avaient été illustrés par les grands rois et les conquérants: mais non, ce fut celui de Jésus qui veut dire Sauveur, qu'il préféra à tous les autres. Aussi, on lit ces paroles dans l'homme de la Circonclusion:

"Pour ajouter à leur gloire, les conquérants prenaient les noms de nations soumises par leurs armées. Mais vous, ô Jésus! vous prenez un nom qui annonce la délivrance: vous aimez mieux délivrer que conquérir."

Quand j'étais au collège, je me souviens que nos maîtres nous recommandaient d'écrire, à la première page de nos cahiers d'études, une pensée à la gloire de Dieu, pour sanctifier et rendre notre travail meilleur. Eh bien! dans ce Non de Jésus, mis au premier jour de l'année chrétienne, je trouve quelque chose de semblable: pour que les jours qui vont suivre cette première journée nous soient bons, la religion en a marqué la première heure par un nom de rédemption et de salut.

Ainsi, l'homme des champs, qui veut que ses prairies aient de bons pâturages, fait partir et déborder tous les ruisseaux qui les arrosent d'une source pure et bienfaisante. Avec les usages tels que l'habitude nous les a faits, les premiers jours de l'an sont en général peu sanctifiés. Les "devoirs de société" emplissent trop sur les "devoirs religieux". — En cette journée de vigile, il y a souvent un bienfaiteur oublié... C'est Dieu, celui qui envoie les années à la terre pour savoir ce que valent les hommes.

L'Eglise s'est souvent affligée des restes du paganisme qui signalent cette première journée du nouvel an... Les dérennes, si aimées de nous tous quand nous en recevons, et plus douces encore quand nous pouvons en donner, ces dérennes, si attendues des enfants, ont été anathématisées par les saints Pères à cause de leur origine païenne. Le Concile de Tours, l'an 506,

nous apprend qu'au premier jour de Janvier, il était ordonné d'opposer le chant des litanies aux chants impies et superstitieux des païens, ce qui marqua que ce premier jour de l'an était motus un jour de fête et de joie qu'un jour de pénitence et d'expiation, un jour sans Alleluia à l'office.

Vers la fin du septième siècle, l'Eglise abrogea les trois jours de jeûne que les conciles avaient prescrits pour la fin de l'année et le commencement de l'année suivante... Elle exhorta vivement les fidèles à substituer les "pauvres" à la place des "amis," et à convertir les "dérennes" en "aumônes."

Tout ce la charité chrétienne se retrouve dans ce précepte: les siècles dans leur marche, peuvent bien amener quelques changements dans le cérémonial des fêtes religieuses, mais ils ne changent rien à l'esprit du catholicisme: il reste toujours pur, élevé, plein d'amour et de mansuétude, de miséricorde et de justice. Et quand les temps seront accomplis, il retournera vers Dieu qui l'a fait, comme ces anges qui venaient visiter les patriarches et les saints, remontaient au ciel sans que leurs pieds d'ivoire eussent été souillés de la poussière du monde, sans qu'une plume fût tombée de leurs ailes! — Les dérennes les souhaits de bonne année, étant réservés à un usage établi, la religion y a mêlé sa sagesse et ses conseils. Je me souviens qu'un jour du premier de l'an, vers les neuf heures du matin, — j'étais alors à Rouen — j'étais dans l'église de "Saint-Maclou": elle était pleine de fidèles, et son vieux et respectable curé était en chaire.

C'était bien aux pauvres habitants de ce pauvre quartier de venir, la première matinée du nouvel an, demander à Dieu de la force pour travailler et de la résignation pour souffrir: car en cette paroisse, que les riches habitent peu, "résignation" et "force" sont des vertus de première nécessité.

Le bon pasteur parlait à son troupeau avec un ton paternel qui allait à l'âme, et je restai debout dans la chaire, trouvant si grand bonheur à l'entendre, que je n'ai point oublié ses paroles:

"Beaucoup d'entre vous," disait le vénérable curé, "beaucoup d'entre vous sont venus me souhaiter une bonne année, je les en remercie, et pour que l'année qui commence aujourd'hui me soit "bonne" et "heureuse," il faut qu'elle ne vous soit pas mauvaise: à vous donc, mes chers enfants, je souhaite une bonne année, une année sans misère, sans sécheresse de Dieu, une de ces années de vertu qui mènent aux années éternelles."

"A vous donc, qui m'avez et qui n'avez ni splendides habits, ni de somptueux atours, à vous je souhaite résignation et patience... Oh! portez en chrétiens soumis les pauvres vêtements que je vous vois, et si "les bonnes années que je vous souhaite" vous adviennent, à haut, Dieu vous échangera ces habits contre des manteaux de pourpre, semblables à des manteaux de rois."

Comme j'étais dans la foule, je vis l'émotion qui y régnait: il y avait alors, je vous assure, entre le troupeau et le pasteur, entre les enfants et le père, entre les chrétiens et le prêtre, une union de charité si intime, que ce n'était plus qu'un cœur et qu'un esprit.

Dans tous les premiers de l'an que j'ai vu passer sur ma tête, — aux jours d'adversité, dans les maisons des grands ou je suis allé avec la foule offrir des vœux de bonheur aux heureux de ce monde, j'ai vu bien des choses, je les ai oubliées; et comment

se fait-il que j'ai gardé le souvenir de cet échange de souhaits entre le curé de Saint-Maclou et ses pauvres paroissiens? ... Oh! je le sais, c'est que la religion avait imprimé son sceau sur cette scène, et rien n'a pu l'effacer.

Il y a bien des gens qui passent d'une année à une autre sans rien ressentir, et qui reprennent à sourire de dédain quand vous leur dites que vous ne finirez pas une année, que vous n'en commencez pas une autre sans émotion: moi, j'avoue que ce n'est jamais sans saisissement que, dans la nuit du 31 Décembre, je compte les doux coups de minuit; quand le dernier coup a sonné, j'écoute toujours, car le son qui vibre pendant quelques secondes, et qui est tout ce qui est resté de l'année expirante, lui appartient encore: ce ne sera que lorsque cette vibration ne tremblera plus dans l'air que la nouvelle année commencera.

Je trouve qu'à ce moment de transition il faut appeler près de soi une pensée religieuse: sans cela, l'âme serait saisie de trop de tristesse, car cette année qui s'en est allée tomber dans le gouffre de l'éternité, combien de nos amis n'aurait pas emporté dans leurs ailes?

Avec l'espérance pour l'avenir, avec de la résignation pour le passé, j'entre à l'année qui commence:

"Salut" fille naissante du temps, salut, inconnue qui nous arrives! tu nous viens tout enveloppée de voiles, nous ne pouvons voir si ton visage est riant ou sévère: si les malis en enferferies nous apportent bonheur ou infortune, si tu es dans les pas de ton manteau la paix ou la guerre, tu es mystérieuse pour nous, mais tu es venue de Dieu, et nous te demandons la bienvenue. Salut! — Bientôt celui qui vous vient au nom du Seigneur!

Le jour qui commence l'année me semble si splendide que j'voudrais que la part de la religion y fût grande. Qu'importe, quand une fontaine va être ouverte aux habitants d'une ville, vous voyez un pontife venir bénir les eaux qui vont couler. Et bien! j'voudrais qu'il y eût aussi des marches de l'autel, une bénédiction des jours qui vont nous venir.

Sous le soleil, y a-t-il quelque chose qui se ressemble plus que les eaux qui coulent et que nos jours qui passent? Les eaux vont à l'océan, les jours à l'éternité. Mais si le vieux océan ne dit point aux ondes qui lui arrivent: Pourquoi êtes-vous troubles et turbulentes? Dieu dira à nos jours: Pourquoi n'avez-vous pas été purs? Tâchons donc qu'ils ne soient pas souillés.

VOYONS WALSH "Tableau poétique des Fêtes Chrétiennes"

L'ASSURANCE DE VIE.

Tous nos lecteurs savent ce qu'est l'assurance sur la vie — quand même ils ne l'auraient apprise que par les nombreux agents qui parcourent les villes et les campagnes cherchant à persuader aux gens que ce qu'ils ont de mieux à faire est de prendre une police dans leur compagnie.

Les assurances sur la vie ont du bon, du moins nous l'avons toujours cru jusqu'ici: mais elles ont aussi leur mauvais côté: leur côté triste et cruel, même injuste. Pour un convalescent le lecteur il suffira de leur dire l'histoire vraie que nous racontait, la semaine dernière, un citoyen pauvre mais honnête, qui a vu le... lamentable de l'assurance sur la vie.

Il y a une dizaine d'années, harcelé par un de ces agents après au gain, il avait fini par consentir de prendre une assurance de \$1 500 00 moyennant le paiement annuel d'une prime de \$75 00. Les affaires allaient assez bien dans le temps, et il croyait pouvoir payer cette somme sans priver sa famille du nécessaire. Il payait ainsi pendant que renaissent les paiements étant de plus en plus difficiles à faire chaque année jusqu'à ce qu'enfin, la cinquième année, il se vit tout à fait incapable de verser cette somme de \$75 (d) entre les mains de la compagnie. Celle-ci voulut se montrer généreuse, et elle offrit de prêter la somme ci-dessus à l'assuré.

L'emprunt fut contracté à raison d'un intérêt de 5 pour cent par an, lequel intérêt était payable, sans faute, dans le cours de juillet de chaque année.

Deux mois s'écoulèrent, et notre homme, se trouvant de moins en moins capable de payer sa prime, dut prendre ce que les gens de métier appellent une police acquittée, pour trois ou quatre cents piastres payables après sa mort. Mais les \$75 00 restaient toujours dus. L'intérêt fut payé annuellement sur cette somme pendant cinq ou six ans, et au mois de juillet dernier, l'individu dont nous parlons dut écrire à la compagnie qu'il lui était complètement impossible de payer son intérêt dans le cours du mois par suite de preuves qui avaient fondu sur lui, et il demandait un délai de quelques mois. On lui dit qu'il y avait déjà longtemps que la compagnie n'avait plus de fonds disponibles dans le mois d'octobre recevait la somme de sa prime, et qu'il lui fallait payer sa police d'assurance avant le 1er novembre. L'année finit, et les trois cents piastres qu'il avait payés à son argent gagné par un rude travail, étaient perdus pour lui et sa famille.

N'avez-vous pas raison de dire que les assurances sur la vie, pour le petit propriétaire, pour l'ouvrier qui a besoin de tout son salaire pour faire vivre sa famille, pour tous ceux qui n'ont pas un revenu fixe sur lequel ils peuvent compter, que ces assurances ont leur mauvais côté?

Nous ne parlons pas ici des associations mutuelles de bienfaisance, où tous les membres se considèrent comme des frères, et où moyennant une légère contribution mensuelle, ils s'assurent un revenu hebdomadaire en cas de maladie, et une somme variant de \$500 à \$2 000 ou 3 000 dans le cas où la mort viendrait à les enlever à leur famille. Un jeune homme, et même celui qui est dans la force de l'âge, agit toujours sagement en entrant dans de telles associations — DU CANADIAN de St. Paul Minn. 17 Dec. 1877

UNE JEUNE CONTROVERSISTE

Dans une école de jeunes filles pauvres, en Angleterre, en leur premier jour, pendant le catholicisme, la question suivante: "Si l'Eglise romaine est apostrophe catholique, parce qu'elle est répandue dans tout le monde, pour quoi hérétique, que l'on rencontre aussi partout, ne pourrait-elle pas être apostrophe catholique?"

Une toute petite fille se mit à crier: "La sainte Eglise romaine est apostrophe catholique, non seulement parce qu'elle est répandue partout mais encore parce qu'elle est partout la même. L'Eglise, au contraire, se trouve partout, si l'on veut: mais partout elle est différente, attendu qu'elle est si large qu'un nombre infini de sectes, dont les uns ne croient pas ce que les autres croient."

Cette réponse vaut tout un volume. — L'Impartial.

