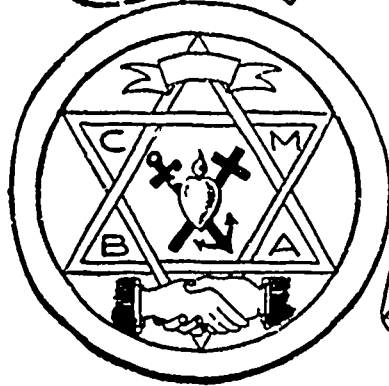


The CANADIAN



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

VOL. 8.

LONDON, ONTARIO, JULY, 1897.

No. 7.

ASSESSMENT SYSTEM.

NOTES.

The provisions for a Reserve Fund in the C. M. B. A. were adopted at the convention of the association held in London in 1886, and came into effect in July, 1887.

Dr. J. H. MacLellan, of Branch No 215, Summerside, P. E. I., has been appointed by Grand President Hon. M. F. Hackott, a Grand Deputy for Prince county instead of Mr. S. M. Bent, resigned.

Members who change their address and neglect notifying us of such change, must blame themselves if they do not receive THE CANADIAN regularly. How can they expect us to send their copy of THE CANADIAN to their proper address if they do not furnish us with said address.

Brother, keep your C. M. B. A. assessments paid. Your C. M. B. A. policy is the best and surest asset you have for your heirs. Do not suspend yourself; but do not forget that you do suspend yourself when you neglect to pay your assessments within the time allowed by our constitution.

Mother, before death overtake me, obtain for me a true amendment and a constant fidelity to God in all that yet remains to me of life. And when, indeed my hour has come, then do thou, Mary, be my hope; be thou mine aid in the anguish in which my soul will be overwhelmed; when the enemy sets before my face my sins, oh! comfort me then that I may not despair.—St. Alphonsus de Liguori.

The members of the Ancient Order of United Workmen in Canada have followed the example set by the C. M. B. A. in separating financially from the United States and forming an independent council for Canada. They have also adopted a graded scale of assessment rates according to age of applicants. Heretofore in the A. O. U. W. old and young were classed the

same. They are now on the right track.

Last month, W. Fitzgerald Esq. Superintendent of Insurance for the Dominion, made his annual inspection of the books, accounts, membership register, and general work of the Grand Council of the C. M. B. A. of Canada. He expressed himself well satisfied and highly pleased with the condition of every part of the work in the Grand Secretary's office. "If I had as little trouble, said Mr Fitzgerald, in every office as I have in that of the C. M. B. A. my work would not be very difficult."

At the late session of the Ontario Legislature the provision of the Insurance Act requiring the registry of agents was repealed, and there is no longer any law requiring such registry or requiring the C. M. B. A. to have a "Collective Certificate of Agents Registry" Our association—that is the incorporated body the Grand Council—must, however, as heretofore, stand registered for the transaction of "Life Insurance on the assessment plan" The cost of this in Ontario is \$100 00 per annum payable on or before the 30th day of April.

Is there a mortgage upon your home and can your wife carry out your present plan to release the incumbrance, clothe and educate the children? Have you an income that will continue after your death sufficient to clothe, feed and educate your family? If not what is your wife going to do? What do you think of the selfish character who lives as luxuriously through life as his means will permit, making no provision for the future protection of his loved ones and at his death leaves to his wife only the legacy of a family to raise and support, a mortgage to pay on the home and not a dollar in cash or property.—Canadian Workman.

There was a large attendance at the regular meeting of Branch 31, Guelph, Ont., held June 13. One member was initiated and two members received by

transfer cards from other branches. Grand Trustee Rooney was present and gave a vigorous and practical address on the duties and obligations which membership in the C. M. B. A. carried with it. Bro. Rooney complimented the members on the live branch they evidently had in Guelph, the membership of which, with a united effort on their part, might easily be doubled. His suggestion by which that could be done was both practical and timely. The unanimous wish of Branch 31 after hearing Bro Rooney, was that his business trips would carry him to this vicinity again.

The difference between a savings bank and a life insurance company is shown very plainly by a case in Pittsburg. Mrs. Rebecca N had been paying for a considerable time for insurance upon the life of her father, who was a widower, and who was her only support. After a while she began to think it would be wiser to put the money in a savings bank and have it draw interest, the father looked so strong. And so she told the agent that she had decided to lose no more money and that he need not call again, forgetting altogether that she had had the protection of the insurance during all the time it was running, and that she wasn't paying out money for nothing. Finally the agent induced her to pay one more assessment, which just kept the certificate in force. The very next Wednesday, while the father was working, he fell down a flight of stairs, ruptured a blood vessel, and in a few moments was a corpse. The gratitude of the daughter was remarkable when she received the check which came on account of the payment of that one assessment. What would that one assessment, which made the difference between poverty and comfort to her, have amounted to put in a savings bank.—Plank and Platform.

A TREASURY OF MAXIMS AND SAYINGS.

No man can be provident of his time who is not prudent in the choice of his company.

Pray for the poor Catholics who remain Easter duty breakers.

The things around us should be subject to us, not we to them.

Have physicans who are conscientious. Keep no one around, no matter who, that makes light of religion or the services of the priest.

There is a vast difference between being able to say prayers that sound fine and having a broken contrite heart.

He who does not know how to place a limit to his desires, does not know what true happiness is.

In judging others a man labors to no purpose, commonly errs, and easily sins. but examining and judging himself he is always wisely and usefully employed.

Howsoever rich a man may be on earth he is still a beggar in the sight of God.

Kindness is the golden chain by which society is bound together.

Little minds are too much wounded by little things; great minds are all and are not even hurt.

It is of all things the most difficult to be always the same to all.

Narrow minded people who have not a thought beyond the little sphere of their own vision recall the Hindoo saying, "The snail sees nothing out its own shell and thinks it the grandest in the universe."

An error gracefully acknowledged is a victory won.

Truly to enjoy what we possess we must be healthy in body and soul. Otherwise we will enjoy riches about as much as a man with sore eyes enjoys the light.

Thank God every morning when you get up that you have something to do that day which must be done, whether you like it or not. Being forced to work and to do your best will breed in you temperance and self-control, diligence and strength of will, cheerfulness and content, and a hundred virtues which the idle never know.—Parish Messenger.

Fraternal protective Societies depend wholly upon their members to increase the membership. The great majority of members do not appear to realize that the foregoing is a fact. They think that in some way the officers of Councils will see that the membership is increased, and that there is nothing for them to do but pay assessments and dues. No more serious mistake can be made, for without the co operation of the members in carrying on the work fraternal protection will be a failure. Think this over.—A. L. of H. Journal.

THE CANADIAN

PRICE, 50 CENTS.

Published Monthly, in English and French, at London, Ont., in the interest of the

Catholic Mutual Benefit Association of Canada

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

Members are invited to send us items of news or information that will be of benefit to the Association. Contributions 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 Association will not be published.

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

Address all communications to

S. R. BROWN,
Editor and Manager.

Cote Block, Dundas Street
London, Ont.

LONDON, JULY, 1896.

EARLY ADVICE FROM HIS GRACE ARCHBISHOP WALSH TO THE C. M. B. A.

His Grace Archbishop Walsh in the closing remarks of his sermon to the C. M. B. A., delivered in St. Peter's cathedral, London, on the occasion of the convention held in September, 1896, said: "Now, dear friends, a few words upon the practical work of your association. If you wish that this society should go on and prosper, you must do right, you must transact your business with justice and charity, and you must be kind to each other. In all your discussions and deliberations have charity and proper feeling for each other. Unite with each other in the promotion of the welfare of the association. Be very careful to preserve the rules of the institution, no society which allows its members to violate its constitution can last. You must be true to its spirit and true to the constitution. There are two special dangers.

If you wish this association to prosper and have the blessing of God upon it, if you wish to preserve it intact, if you wish to save it from destruction, you must insist on the observance of that rule that every member attend to his Easter duty. Those should be expelled who do not observe this fundamental rule if you wish to save your society from corruption. Why does a physician sometimes amputate an arm or leg? To save the life of a patient. And if you want to save the life of your organization you must cut off those men who violate the essential provisions of the constitution.

Secondly. You must have honest physicians, men of capacity and conscience. Let no branch be led in its choice by partiality or friendship, be cause that is a terrible injustice. The only guide ought to be capacity and honesty. Therefore, if you want to be true to your association select physicians who are honest and capable, and who will not be bribed or coerced. Be careful on this point and work together for the common good, and may God in His infinite mercy bless and prosper

you, may your numbers increase every day, and may the blessing of God the Father, God the Son, and God the Holy Ghost rest upon you."

The late Right Rev. Bishop Ryan in one of his addresses to the C. M. B. A., said: "While you may feel that you are doing a wonderful work of charity, you must not lose sight of the fact that you are incorporated for business. You must show to the world at large that you do not take risks that they themselves as business men would not take, and thus you will give confidence to your members. You should also be faithful in the support of the clergy. By doing this you would find the clergy, in their turn, the best and truest friends of your association."

CO-INSURANCE.

We clip the following very sensible remarks from an article on "Co Insurance" in the June number of the Associate: It seems to be the natural bent of men with limited means to undertake to carry more insurance than they can easily pay for. This coupled with the activity and persistency of the insurance agent, causes a large amount of insurance to be written, upon which often but a single payment is made, or which is carried but a year or two and then dropped. Ordinarily those who carry more insurance than they can afford or who have been over-persuaded by the agent are the ones who decry life insurance. They seem to think that berating the life insurance company is an excuse for their own folly. Are you carrying more insurance than you can afford to pay the premiums on?

The vast majority of men can reasonably carry but a limited amount of life insurance, and to furnish such insurance at the lowest practical cost is the special province of the so called assessment or natural premium companies. The natural premium companies were organized as a protest against the excessive cost and expensive management of the old line system. About all of the assessments companies are organized upon the mutual or co-operative plan, and issue contracts which limit the amount of the premium which may be used for expenses. Such companies have brought the benefits of life insurance to the homes of the masses of the people. They have brought the cost to the lowest practical point, and afford an opportunity for the yearly premiums to be paid in installments, if the insured so prefers. If we admit that there is the same tendency to over-insurance in this class of companies that there is in the old line companies, it must be remembered that after a policy has been carried in a natural premium company ten or a dozen years, if the circumstances of the insured make it necessary for him to forfeit his insurance, the difference between what he has paid to the assessment company and what he would have paid to the old line company is a much larger sum of money than any cash surrender value he could have from any old line company. And the same circumstances that would make it necessary for him to drop his insurance in an assessment company would cause him to drop his old line policy. If he cannot maintain a policy in an assessment company he certainly could not in an old line company.

The forfeiture of insurance by lapse during the past three years has been so great in all companies and upon all plans of insurance, that it becomes a question worthy of most serious consideration. He who holds a life policy, or is about to be insured, will do well to consider this phase of the subject in the light of the suggestions in this paragraph. The mutual natural premium companies have stood the test of distress and business panic as well as any class of life companies, or as well as any class of business. Life insurance that is good for you or your family is good for your neighbor and his family. If you hold a policy in this association, you can do your neighbor a good turn by recommending it to him and your associates. By so doing you will on your part recognize the mutuality of the organization to which you belong. It is in the exercise of this spirit of mutuality that all organizations for a common purpose are best promoted and our individual interests are best protected.

GROWTH OF THE BRITISH EMPIRE.

Extent of British Rule in Twelve Years - The Queen is Now Ruler of a Quarter of the Earth's Surface.

The proverbial genius of the English people for territory annexation is clearly proved not to be dormant by the steady acquisition of the portions of the earth's surface during the last twelve years. More recently the empire has grown rapidly by the peaceful triumphs of commerce than by the success of arms. True, the army and navy have had their due share in the expansion, but on the whole the victories since 1881 have been those of peace.

The following table shows at a glance the growth of the whole empire during the period already indicated:

1881.....8,530,770 square miles
1888.....9,339,000 square miles
1896.....11,934,891 square miles

These figures do not include such dependencies as Cyprus, Egypt and the Soudan, although these are governed from London. If their area be added the total reaches 13,266,402 square miles, which is one third greater than the Russian Empire, and nearly three times the size of Europe.

The chief increase perhaps, needless to add, has been in Africa, and how great the expansion the next table shows:

1881.....213,000 square miles
1888.....300,000 square miles
1896.....2,307,311 square miles

The added territory consisted chiefly of the Niger provinces, East Africa, Rhodesia and Uganda.

In India, the empire has also been growing, although at a slower pace. Upper Burma, North Borneo, Brunel, Sarawak, and a few small states on the northwestern frontier having been added. In 1881 our Indian possessions amounted to 1,571,450 square miles. In 1896 this figure had been raised to 1,920,620.

It should, however, be remembered that out of the 1,800,000 square miles in India proper, 734,000 are held by native princes, who pay tribute to the Imperial Government, and these states are therefore feudatory rather than our absolute possessions.

Australasia has made but one important acquisition during the same period, a part of New Guinea. The tables are:

1881.....3,084,568 square miles
1896.....3,171,000 square miles

A still more trifling increase has occurred in America, where we have gained a mere 11,221 square miles.

On turning to the people, who are, of course, to be the dominant factor of this extensive empire, we find that for the last twenty years in England the population has increased at the rate of 1 1/2 per cent per annum, despite widespread pauperism, denoting high mortality, and continuous emigration. At this rate the population of the old country will increase 'enfold in about 151 years. Putting the present population of England at 30,000,000, the population in 2050 will be 300,000,000. In other words, England alone, without the sister kingdoms and her colonies, will be able to put twenty-eight persons in every square mile of her territory, allowing that it remains stationary in the meantime.

By similar computation, the British Empire will be blessed with 40,000,000 Scotsmen and 45,000,000 Irishmen, so that in every square mile of territory the twenty-eight Englishmen could be supported by 3 1/3 Scotsmen and 3 1/3 Irishmen.

The next table gives the population of the whole of our Indian possessions, showing an increase in ten years of thirty million souls.

Population.
1881.....253,891,821
1891.....287,223,431

Other conditions have prevailed in Australia, and while the European emigrant has increased, the native has gradually disappeared. The figures are good in spite of bad trade and commercial panics.

Population.
1881.....2,982,502
1896.....4,621,300

In British North America, the increase has been somewhat greater.

Population.
1881.....4,324,810
1896.....6,812,080

In Africa the only increase of the population that can be reliably computed is in Cape Colony proper, and there the figures are startling enough. In 1881 the colony had 720,984 settlers; in 1896, there were 1,772,000. Excluding the Egyptians and the natives of Central Africa and the Soudan, in all, today, over 4,500,000 people acknowledge the British flag in Africa. Summing up these statistics, the total population of the empire amounts to no less than 392,000,000 the increase during twelve years being 55,000,000.

Thus we already sway the destinies of more than a quarter of the people of the globe. It is satisfactory to find that, while there is room for many millions more, the rate of increase indicates that the British have a better chance for filling the vacant spaces than the people of other nations.

A Glance Over the British Empire.

	Areas in sq. miles.	Population.
Great Britain and Ireland.....	121,115	37,740,263
Aden.....	75	42,000
Perit.....	5	2,000
Andaman and Nicobar.....	2,568	27,000
Ascension Island.....	38	N. station
Bahamas.....	5,800	47,565
Bahrein Islands.....	Prot.	25,000
Baluchistan.....	Prot.	
Basutoland.....	10,800	219,000
Bechuanaland.....	71,000	70,000
Bermudas.....	19	15,600
British Cent. Africa.....	500,000	5,000,000

British N. Borneo...	30,000	200,000
Barbadoes.....	169	185,000
Brunei (protectorate)	280,000	15,000
Canada.....	3,315,647	5,000,000
Cape of Good Hope..	222,000	1,528,000
Ceylon.....	25,355	3,100,000
Channel Islands.....	73	92,000
Cyprus.....	3,584	210,000
Fiji.....	421	122,000
Falkland Islands.....	1,000	2,000
Gambia.....	2,700	1,000
Gibraltar.....	2	20,000
Gold Coast Colony..	39,000	77,000
Guiana.....	109,000	288,000
Honduras.....	7,562	32,000
Hong Kong.....	30	230,000
Isle of Man.....	227	55,000
India.....	1,600,000	287,223,574
Jamaica.....	4,193	640,000
Labuan.....	31	6,000
Laccadive.....		15,000
Lagos.....	1,000	100,000
Leeward Islands.....		125,000
Malta.....	122	165,000
Mauritius.....	1,063	372,000
Natal.....	20,500	403,000
Newfoundland.....	42,200	203,000
New Guinea.....	83,000	350,000
New South Wales...	310,700	1,225,000
New Zealand.....	101,475	700,000
Niger Coast (prot)...	500,000	6,000,000
Queensland.....	608,500	305,000
Sarawak.....	500,000	300,000
Seychelles.....	120	17,000
Sikkim.....	2,818	31,000
Socotra.....	1,382	10,000
St. Helena.....	47	4,200
Sierra Leone.....	4,000	127,000
South Australia.....	903,600	821,000
Straits Settlements..	2,000	513,000
Tasmania.....	26,215	116,000
Tobago.....	114	19,000
Trinidad.....	1,715	210,000
Tristan D'Acunh....		100
Turks and Caicos....	223	4,500
Victoria.....	78,884	1,200,000
West Australia.....	1,060,000	65,000
West Pacific Islands		100,000
Windward Islands..	133	56,000
Zululand (depend- ency).....	13,000	165,000
Zambesia.....	750,000	7,000
Zanzibar (depend- ency).....	1,000,000	250,000

Besides many islands, rocks and dependencies.

The total estimated area of the British Empire is, with protectorates, about 382,000,000 square miles, population, about 315,000,000. Without protectorates, area, 9,144,735 square miles. Whitaker's estimate makes the population 331,037,374.

COOL HOUSES.

Ways in Which the Body and the House May be Kept Comfortable in Warm Weather.

New York Tribune.

The sultry days suggest to the practical housekeeper the necessity of resorting to various means to reduce the heat within doors. The living rooms should be darkened early in the morning and kept so until the air has become cooled by sunset. Strict adherence to this rule will perceptibly reduce the temperature of a house. Air the rooms morning and night, and sedulously shut out the hot air of mid day. These directions would be too commonplace to repeat if they were not so often ignored and forgotten.

Careful housekeepers take advantage of hot weather of the excellent gas and gasolene stoves, which supply all the heat necessary for cooking and for laundry work, and do not heat up the house. The cost of cooking by gas has been reduced by practical experiments to so low a figure that it has been proved to be a matter of small moment if ordinary care is exercised.

The use of cold meats, iced soups and substantial foods in a chilled state is a mistake. These dishes are more digestible when eaten hot. At the season of the year is there such a strain upon the strength or are the vital

powers so likely to be depressed as during the heated term. What is needed is stimulating, delicately flavored soups, light meats, refreshing fruits and daint, cold desserts. Cold meats are more difficult to digest than hot, and are therefore unfit for summer use, unless they are served in salads with condiments to assist digestion. Curries now come into use. Meats served in curry are not only digestible, but stimulate the appetite, giving the tone to digestion so often wanting in hot weather. Ice cream and all delicate desserts that are properly served cold are digestible, because they are of light digestible material.

It is an absurdity to serve a consommé cold, because from its nature, a consommé should be jelly and not a liquid, when cold. A consommé that remains liquid is too watery to be of value as food.

There is a tendency in summer to quench thirst by over copious draughts of ice water, and the various cooling effervescent drinks. This is a bad habit, and one children are apt to acquire, as well as older people, if they are allowed to do so. It is a matter of habit which can be easily overcome. When the summer food is of the proper kind, and a sufficient amount of fresh, ripe fruit is used, there will be less desire to quaff ice water in the abundant quantities with which so many Americans accompany their meals.

The lights of the house are often a great source of heat, and they also attract night insects. It is always a desirable thing to dispense with powerful burners and lamps as much as possible in summer, and return to the small lamp and the primitive but picturesque candle. Nothing gives a more beautiful light than a candle. Wax candles are now within the reach of persons of moderate purses, and are made so that they do not run, while the dainty little night lamps, which come in the most fascinating porcelain, are sufficient for any bedroom light.

There are a few other ways in which the discomforts of the heated season may be reduced, and many others will suggest themselves to the intelligent housekeeper.

Anniversary Meeting of Branch 267.

Branch 267, Truro, N. S., held its first anniversary meeting on the evening of June 7th. In response to an invitation from President John T. Hallisey, the following brothers were present: Grand Deputy, Frank Sweeney, Moncton, N. B.; Brother Geo. W. Cooke, member of the Grand Council Fin. & Committee, Amherst, N. S.; Brother Alex. Grant, President of Branch 208, Dartmouth, N. S.; Brothers Dr. Thomas Walsh, President, and Chancellor, J. D. Murphy, of Branch 160, Halifax, N. S.; Brothers, President, Alderman W. J. Butler, Grand Deputy, J. W. Power, James Cragg, John O'Mullin, Frank Hayden, B. Monaghan and John Neville, of Branch 142, Halifax, N. S.

After the regular business of the branch had been concluded, the president called Brother Cooke to the chair, Brother Cragg to the 1st vice president chair, Brother Sweeney to the 2nd vice president chair, and Brother Butler to the chancellor chair. Excellent speeches were then delivered by all the visiting brothers. Grand Deputy Sweeney dwelt at some length on the importance of the members attending

the meetings and taking an interest in the work of the branch. Brother Dr. Walsh spoke on the insurance feature of the association and said he could speak from his experience as a medical man on the benefits of belonging to the C. M. B. A. Brother O'Mullen delivered an eloquent speech on the good of the association. He pointed out in forcible and clear manner the difference in the management of the C. M. B. A., with other organizations. The C. M. B. A., said Bro. O'Mullen, had only two salaried officers and the cost of management was exceedingly low. Brother Hayden, who is a commercial traveller and could speak from experience, pointed out the good the various branches of the C. M. B. A., are doing in Nova Scotia, and gave some excellent advice as to what could be done in the future.

This 1st anniversary of Branch 267, was a complete success, and the officers and other members of the branch deserve credit for the very practical manner in which they are making known the great benefits to be derived by a membership in the C. M. B. A.

Branch No. 51, Barrie, Ont.

To Brother Edward Kingsley—At the regular meeting of Branch No. 51, held at their hall, Barrie, Ontario, on the 12th April, 1897, the following resolution was unanimously carried:

Whereas the members of Branch No. 51 of the C. M. B. A. having learned of the transfer of Brother Edward Kingsley from our town to a more lucrative position in the Grand Trunk Office at Lindsay, and whereas the members of this branch herewith desire to place on record their high appreciation of the many sterling qualities of Brother Kingsley as a Catholic and a citizen, also the esteem in which he is held by the members of our branch, be it therefore

Resolved that while we deeply regret having to part with so valuable a member, and one whose many good qualities mark him as a coming man in C. M. B. A. matters, yet we are nevertheless pleased to know that his transfer is a well merited promotion tendered him by his employers who doubtless are qualified to judge of his worth and ability, therefore be it further

Resolved that the members of this branch most earnestly and cordially wish Brother Kingsley and his estimable wife every prosperity and God speed in their new home.

That a copy of this resolution be forwarded to Brother Kingsley and also that a copy of same be sent to THE CANADIAN, for publication.

Signed on behalf of the members, Wm. Moore, President. M. Sullivan, Chairman of Committee.

CORRESPONDENCE.

Mr Arch McKeague, Branch 21 C. M. B. A.:

Dear Sir and Brother—It is with sincere and deep regret that the members of this branch have heard of the death of your beloved wife, whose demise has cast a cloud over the whole parish, whose departure has bereft a husband of a model wife, children of a faithful mother, and the Church of a devoted adherent. We trust that the good and wise Providence who does everything with infinite wisdom will enable you to bear the loss with patience and that the memory of her pleasing traits will serve as a beacon light to urge you on with courage to fight

the battle of life and to meet your eternal reward hereafter

JOSEPH SAUNDERS, Pres.
JOHN ROACH Sec.

Beneficiaries Paid by the C. M. B. A. Since 1st January, 1897.

Beneficiaires payes par l'A. C. B. M. depuis le 1er Janvier, 1897;

Hedwice Ritz, New Hamburg, Ont.	200 00
F. Koblenbrecher, New Hamburg, Ont.	500 00
Marie Meyer, New Hamburg, Ont.	500 00
Georgette Leblond, King, Montreal, Que.	200 00
Rev. Mother Paquet, Windsor, Ont.	200 00
John McFarley, Owen Sound, Ont.	51 50
John Gault, Owen Sound, Ont.	45 50
Rev. Wm. Klopfer, Berlin, Ont.	200 00
Rev. Father Speck, St. Anthon, Ont.	200 00
Mary Barry, Morrisburg, Ont.	100 00
Annie E. Barry, Morrisburg, Ont.	100 00
Annie O'Brien, Hamilton, Ont.	200 00
Margaret J. Tessier, Whitby, Man.	200 00
Margaret Guellette, Ottawa, Ont.	100 00
John Guellette, Peterborough, Ont.	1000 00
Emma Comers,atham, N. B.	1000 00
Catharine M. Murray, Montreal, Que.	200 00
Marie Flore Marier, Quebec, Que.	100 00
Barbara Gombly, Baden, Ont.	200 00
Mary Carr, St. Mary's, Ont.	100 00
Celine Laporte, Ottawa, Ont.	200 00
Catharine Metcalf, Ironport, Ont.	200 00
Wm. Patterson, Belleville, Ont.	11 83
Ellen Shea, Belleville, Ont.	195 20
Catharine Walter, Decimont, Ont.	200 00
Jan Lockyer, Toronto, Ont.	500 00
Rev. T. J. Sullivan and P. McMahon, Toronto, Ont.	1500 00
Mary Laguey, Seaford, Ont.	200 00
Marie Leblond, Montreal, Que.	200 00
Catharine Sullivan, Montreal, Que.	200 00
Catharine Sullivan, Montreal, Que.	153 87
Marion Howard, Lunenburg, Que.	100 00
Eliza Brand, Carleton Place, Ont.	100 00
Mrs. Anna Wickham, Carleton Place, Ont.	50 00
James Boland, Carleton Place, Ont.	50 00
Catharine Kelly, Brockville, Ont.	150 00
Rev. C. H. Gauthier, Brockville, Ont.	50 00
Mary Harrigan, Kingston, Ont.	200 00
Hellina Paquet Hardy, Quebec, Que.	100 00
Lydja Hardy, Quebec, Que.	33 33
Genevieve Hardy, Quebec, Que.	33 33
D. Paquet Hardy, Que.	33 33
Vitaline M. Laberge, Quebec, Que.	500 00
Vitaline M. Laverge, Executrix, Quebec, Que.	500 00
Louise Richard Lamothe, Three Rivers, Que.	2000 00
Ellen Powers, St. Thomas, Ont.	250 00
Ellen Powers, Guardian, St. Thomas, Ont.	1750 00
Mary Ann Lyons, Newcastle, N. B.	1000 00
Francis Jos. Stees, New Hamburg, Ont.	500 00
Marie Louise Rioux, Sherbrooke, Que.	200 00
Emmanuel Passo, Ottawa, Ont.	275 41
Mary E. McCarthy, Ottawa, Ont.	175 50
Thos. Curley, Parrsboro, N. S.	100 00
John Huebschmann, Berlin, Ont.	100 00
F. Rohleder, Guardian, Berlin, Ont.	1000 00
Catharine M. Cobe, Alliston, Ont.	500 00
L. E. LeBlond, Trenton, Ont.	27 25
Agnes McNeill, Trenton, Ont.	187 75
Henry Hickson, Battledore, N. W. T.	1000 00
Rev. W. Jubinville and Rev. N. Perreault, Somerset, Man.	1000 00
Melvina P. Cloutier, Nicolet, Que.	500 00
Melvina P. Cloutier, Tutrice, Nicolet, Que.	500 00
Jan McCabe, Guardian, Alliston, Ont.	154 00
Hermine H. Bergeron, Quebec, Que.	400 00
Mary E. Hunt, Berlin, Ont.	500 00
M. A. Burgess, Moncton, N. B.	55 50
Rose Budge, Moncton, N. B.	51 50
Marie Bonnier, Mount Forest, Ont.	200 00
Mary Ann Weldon, Chatham, Ont.	200 00
Mary B.illy, Niagara Falls, Ont.	200 00
Volanna G. Fishery, Montreal, Que.	200 00
Daniel McCart, Executor of the late C. McFarney	2000 00

Appeal.

To the members of the Catholic Mutual Benefit Association of Canada.

Baden Ont. May 20th 1897.

Dear Bros—Branch No. 100, Baden, Ont., makes this appeal to its sister branches on behalf of Brother Peter Baumchen, a member of this branch, who about four years ago lost one of his eyes. While splitting wood a small piece struck one of his eyes; it also effected his other eye that he is almost blind. Brother Baumchen has a large family of six small children, all under twelve years of age. Brother Baumchen is a charter member of our branch, has always been a true member and good Catholic; he has no means to support his family. Our branch having done what it could to remove their immediate necessity, deems it incumbent on it to appeal to the charity of outside members for assistance. Our branch is only a small branch of twenty-four members mostly laborers. A small sum from each branch will be of great service to

Afraid He Wouldn't Pass.

He was a man well along in middle age and was willing to be insured. The agent had prepared his "application," and turned him over to the searching scrutiny of the medical examiner.

"I might as well tell you, doctor, to begin with, that ours has been a family of fatalities and sudden deaths," said the applicant.

The examiner looked serious as he replied: "Why, you seem to be in excellent physical condition. What did your father die of?" "Heart disease."

"That's bad. How old was he?"

"Ninety-two."

"Um! And your mother?"

"She's gone too, killed at a crossing."

"And her age?" "Mother was a little over seventy."

"Do you know the age and cause of your grandfathers' deaths?" continued the examiner. "Yes, indeed. Father's father died just a week after his nineteenth birthday. They say he used too much tobacco. Mother's father was only eighty-eight. Falling down stairs finished him."

"And your grandmother?" "One of 'em had consumption at eighty-six, and died of it in no time. The other was lipped by sunstroke at eighty-four. Oh, they all went quick."

The examiner did not seem so grave as he asked: "Have you any brothers or sisters?" "One sister and two brothers," was the answer. "John went out into the mining country when he was seventy-two, got into trouble there, called a drunken man a liar, and was shot. Henry was drowned at seventy-nine whilst trying to save two young fellows that couldn't swim. Sister's alive. She's awfully careless; ate a lot of green stuff the day of her golden wedding, then danced in the evening, with all the old fellows out on the lawn, even after it was raining; took her two days to get over it. She'll go in a hurry like all the rest some of these times."

"Well," said the medical gentleman, smiling; "I think I'll chance you, and I don't think your application will be 'turned down' at the home office. Only you must look out for yourself. Be careful about catching cold after you are eighty years old."—Ex.

Regain the Loss.

In every organization there is a measure of loss that is inevitable. The "wear and tear" of time is manifest everywhere; and some of it is avoidable, much of it unavoidable. In any case, if prosperity is to be maintained and progress made, the loss must be regained and the injury repaired. This is vitally true of our Order, and all similar orders "Eternal vigilance" is the price that we must be ready to pay for stability and growth. Time is irresistibly bearing our membership on to "the country from whose bourne no traveller returns." Every vacancy in our ranks is loss till it is filled up. It can be converted into a gain by placing in it a younger and more active brother than the one who occupied it. The rivers that empty into the sea would run dry in their course thither were they not fed by the rain falls and the melting snows and glaciers in the mountains. The fruit tree yields up each season much of its life in broken twigs and torn branches, but every season it is repairing the loss by putting forth new shoots. Day by day the man who toil with brain

and hand impair their vigor, but day and night they recreate the waste by food and rest. So the Fraternal Order suffers daily by time and the suspensions, sickness, disability and death that time is ever bringing; but the Fraternal Order can gain all that it lost, and more, from the young generation that time brings, and brings in over-increasing numbers to replace the old. Let us bring in the new members as fast as we lose old ones, and the Order will be maintained as strong and as vigorous as it is now. Let us continue bringing in young men faster than old ones drop out, as we have been doing since the organization of the Order, and we will be constantly improving the condition of the Order. Meeting these possible conditions, the Order will continue prospering while humanity lasts. When humanity ceases, its occupation will be gone, the need for it will be at an end, and it can go out of the business. Meantime it is doing business at the old stand, and it means to do a growing and therefore profitable business.—The Forester.

The Best Members.

While the discussion as to who are the best members of a Branch may give room for much discussion, when summed down they will be found to be divided into three classes.

1. The member who is punctual, regular in his attendance, and ready to take any part assigned to him.
2. The brother who, true to his obligation, looks after the sick and those in distress, and attends their every wish.
3. The brother who is anxious to see the Association increase, who takes pride in bringing good men into the Association.

It is also he who constitutes one of the financiers of the Branch, urges economy, but is liberal when it is necessary to spend a little money which will prove an investment to the Branch.

Without some one to represent all three of these important factors, a Branch will become dormant. It takes a certain amount of push to create enthusiasm, and then an interest is created which will increase.

It is not the best member who may attend Branch regularly, and by his harangues and lack of knowledge assume to control a Branch. He who will tire out and disgust those present is not a good member, but perhaps he in most instances doesn't realize what a bore he is. In some instances, his aim is good but judgment poor. Such members should be informed in a quiet way of their faults, and then if they persist on a like proceeding they should be promptly "sat upon."—Ex.

The charm of fraternal Societies is the confidence men have in each other, and the knowledge that they are banded together for good purposes. These are not destroyed by any periods of depression, but, on the contrary, it is when times are hard and suffering prevails that such associations shine forth with added brilliancy.—Pacific States Watchman.

HONOR ROLL.

Branch No. 80, Tilbury, Ont., heads the honor roll for the greatest number of the members during the month of May, having initiated seventeen members. Branch No. 45, Tecumseh, Ont. comes next in order, having initiated eight members. Branches No. 13, Stratford, Ont., 126, Calgary, N. W. T., and 132, Halifax, N. S., initiated six members each.

Statement of Assessments Received in June, 1897.

Etat des Cotisations Recues Durant le Mois de Juin.

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

N. B.—All branches not appearing on the foregoing statement as having paid No. 6 assessment, with the exception of Branches 205 and 206, are on this date (July 1st) in arrears or under suspension.
Branches 205 and 206 paid said assessment in May.
N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la cotisation No. 6, à l'exception des Succursales Nos. 205 et 206, sont à cette date (1er Juillet) arriérées ou en suspens.
Les Succursales Nos. 205 et 206 ont payé cette cotisation en Mai.

Who May Become Members of The C M B A

Applicants for membership must be practical Catholics, males, not under 18 years of age nor over 50 at date of initiation, must pass a medical examination, be approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership.

Three grades of policies are issued, viz.: a \$2,000, a \$1,000, and a \$500. WHAT IT WILL COST TO BECOME A MEMBER.

The application fee, \$3.00; Supervising Medical Examiner's fee, 50 cts; the medical examination fee, \$1.00; one monthly assessment, according to age and grade of policy, as given below; one month's dues, 25 cts.

Rejected applicants have the \$3.00 of application fee returned to them.

Table with columns: No. of Fixed Assn'ts., Members' Ages, Am't of Assn'ts., Total. Rows for yearly cost for \$500, \$1,000, and \$2,000 policies.

The dues are 25c. per month. This added to the assessments will be the average cost. EXAMPLE OF COST ON \$2,000 BENEFIT. At Age of 30.

Table showing costs for Application Fee, Supervising Medical Examiners' Fee, Medical Examination Fee, One Assessment, and One Month's Dues.

The first three items (\$5) are required only once.

The Constitution provides for 15 regular assessments and for special assessments in case the 15 fixed assessments be not sufficient; but the total assessments can never, according to the laws, exceed 24 in any one year; as, should it be necessary, through an epidemic or any other cause to require more money than said number of assessments would bring, the Reserve Fund is drawn upon.

The rate fixed for the age at which an applicant becomes a member remains the same throughout.

A Reserve Fund is Necessary.

The idea of creating a man of straw, endowing him with attributes to answer given purposes, and then belaboring him as if he were actually extant, is a favorite pastime with many who desire to "point a moral and adorn a tale" from their own imaginings. As bearing upon the tendency of fraternal organizations to adopt the lessons which experience has taught, the Spectator, an old-line insurance journal, recently gave deliverance to the following:

"Correspondence is said to be going on between the national officers of the various fraternal beneficial associations, including the Royal Arcanum, National Union, Royal League, and Macabees, looking to united action at the next meeting of the national fraternal congress in favor of the adoption by the societies of a reserve fund and the increase of regular assessments, or the calling of special assessments for that purpose. The supporters of the plan take the ground that

the steady increase in deaths and consequently in assessments, must inevitably lead to disintegration of the fraternal societies, and that it is absolutely necessary, for the protection of the older members, to create reserve funds in order to meet such a demand upon the finances as might be brought about by an epidemic or similar catastrophe.

The Monitor has no hesitancy in saying there is no truth in the above extract. It does this despite the fact that fraternal institutions are earnestly looking to the creation of a reserve on safe and ample lines. This, however, can only be done by the institutions individually. There could be no combined action on the part of the National Fraternal Congress in this direction. It is a purely voluntary organization, and its action can only be of a suggestive nature. The various Orders must work out their own salvation by themselves. Their plans are so different that it would be a fruitless undertaking to attempt to enact legislation calculated to create a reserve that would be uniform among them.

There is no question but that this reserve matter will be solved in due time and that practically all the organizations will make arrangements looking far enough into the future to protect their membership against a day of adversity, which will prevent such a day from ever coming. The National Fraternal Congress can be of material benefit in hastening this time. As has been said, however, its work can only be of a suggestive or educational nature.—F. Monitor.

THE FILLION APPEAL.

St. Jean Baptiste, Man., July 5, 1897.

S. R. Brown, Esq., Grand Secretary C. M. B. A., London:

Dear Sir and Brother—I herewith enclose a list of the Branches which have answered our appeal in favor of Bro. Zenon Fillion, up to this date. Yours fraternally,

JOSEPH BARRIL, Rec-Sec. Br. 193.

Table listing various branches and their contributions to the appeal, including St. Jean Baptiste, Br. 2, St. Thomas, Br. 103, Winnipeg, Br. 258, L. Original, Br. 143, Montreal, Br. 126, Calgary, Br. 12, Berlin, Br. 275, Georgetown, Br. 235, Ridgetown, Br. 148, Calumet Island, Br. 173, Belle River, Br. 32, Wingham, Br. 147, Portage du Fort, Br. 203, Canso, Br. 37, Hamilton, Br. 100, Baden, Br. 183, Snyder, Br. 206, West Pubnico, Br. 243, Egmont Bay, Br. 44, Arnprior, Br. 254, Kensington, Br. 202, Chatham, Br. 19, Ingersoll, Br. 133, St. John, Br. 90, Porton, Br. 192, Antigonish, Br. 9, Kingston, Br. 157, Fletcher, Br. 151, Brechin, Br. 142, Montreal, Br. 177, Newcastle, Br. 132, Halifax, Br. 270, St. Alexander, Br. 181, Hespeler, Br. 110, St. Sauveur, Br. 259, Lourdes, Br. 277, Brandon, Br. 222, Gravenhurst, Br. 67, Pembroke, Br. 210, Grand Falls, Br. 247, Fraserville, Br. 124, Biddulph, Br. 260, East Pubnico, Br. 77, Lindsay, Br. 13, Stratford.

Total\$101 75

A brother in relating his experience said: "One evening while discussing with my wife the advisability of joining some Benefit Association, the question of cost was overcome by my little five-year-old boy, who on hearing me remark that there was no one to care for my wife if I was taken, said: 'I could work papa when I get out of school and support mamma.' I then realize how necessary it was that his mother should have the necessary funds to allow of his attending school and acquiring an education that he might perhaps be a support when she was unable to gain a livelihood. I applied, was accepted, and to day rest satisfied that my boy will receive as good an education as his father, and the cost has not added any apparent denials on our past mode of living."

A kind word costs but little, but it may bless all day the one to whom it is spoken. Nay, have not kind words been spoken to you which have lived in your heart through years and borne fruit of joy and hope? Let us speak kindly to one another. We have burdens and worries, but let us not, therefore, rasp and irritate those near us, those we love, those Christ would have us to save. Speak kindly in the morning; it lightens the cares of the day, and makes the household and all its affairs move along smoothly. Speak kindly at night, for it may be before dawn some loved one may finish his or her space of life for this world, and it will be too late to ask forgiveness.—Old Homestead.

Resolutions of Condolence.

Branch No. 2, St. Thomas, Ont., on the death of Brother John Amyott's wife.

Branch No. 244, Halifax, N. S., on the death of brother G. F. Griffin's father.

Branch No. 108, Quebec, Que., on the death of brothers James and Michael Thomas' father.

Branch No. 108, Quebec, Que., on the death of J. B. Lambkin's father.

Branch No. 103, Quebec, Que., on the death of brother Joseph Dempsey's father.

Branch No. 111, Toronto, Ont., on the death of brother Powers' daughter.

Branch No. 215, Summerside, P. E. I. on the death of brother J. R. Kenny's son.

At a regular meeting of Branch 51, Barrie, held on Monday May 31 1897, the following resolution was unanimously adopted.

Moved by Bro. Thomas Kennedy and seconded by Bro. Wm. Crossland

That the Brothers of Branch 51, have with feelings of sincere regret to record the lamented and sudden death of their esteemed Bro. James O'Farrell. And that the society has suffered an incalculable loss, and his wife and child, are deprived of a devoted husband and father. It is therefore resolved That the members of the branch desire to place on record their high esteem and appreciation of their deceased Bro. Jas. O'Farrell, as a true type of thoroughly practical Catholic and while they deplore his early and tragic death, bow submissively to the inscrutable will of Providence, and hope that his exemplary life has merited for him the reward of a good and faithful servant.

That they hereby extend to his sorrowing widow and his afflicted parents in Ireland the expression of their heartfelt sympathy in their bereavement.

That this resolution be inserted in the minutes of the branch and that copies be forwarded to Mrs. O'Farrell and to his parents in Ireland.

That the resolution be published in THE CANADIAN and other Catholic newspapers.

At a regular meeting of Branch 126, Calgary, N. W. T., held on June 8, 1897, in its hall, the following resolutions were unanimously adopted:

Whereas it has pleased Divine Providence, in His infinite wisdom, to call to his eternal rest on the 26th of May last, our late lamented Brother, William Carroll, Marshall and ex President of this branch:

And whereas by his decease the branch has lost an esteemed and worthy friend, his wife a model husband, and his children an affectionate father, be it therefore

Resolved that we desire to extend to the widow, the family and the sorrowing relations of our departed brother our heartfelt sympathy and condolences in this their hour of sore affliction and trial, trusting that he whom we mourn is in a world where care and sorrow are unknown: Further be it

Resolved that out of respect for our departed brother our charter be suitably draped in mourning for three months, that these resolutions be inscribed in the minutes of this branch, of this date, that a copy of the same be sent to THE CANADIAN for publication and that another copy be tendered to his widow.

At a regular meeting of Branch No. 151, Eganville, Ont., the following resolution of condolence was adopted:—

Whereas it has pleased Almighty God to remove by death our esteemed Brother James Parrigo, and while bowing submissively to the Divine will we, the members of St. James, Branch, No. 151, wish to place on record our heartfelt sorrow for the sudden and tragic death of the youngest member of our branch. Be it therefore:

Resolved that we hereby express our deep sorrow for the loss sustained by his family and extend to them our most sincere sympathy and condolence in their sad affliction.

That this resolution be inscribed in the minutes of this branch, that a copy be sent to his parents, and that it be sent for publication to THE CANADIAN.

At the last regular meeting of Branch No. 14 the following resolution of condolence was unanimously adopted:

Whereas it has pleased the Almighty God in His infinite wisdom to remove by death our worthy brother Eugene Sullivan who was a chartered member of this branch,

Resolved that we, the members of Branch 14, tender to Mrs. Eugene Sullivan and family our sincere and heartfelt sympathy, and pray that God may enable them to bear their great loss with Christian fortitude.

Resolved that a copy of this resolution be entered on the minutes and a copy be forwarded to Mrs. Eugene Sullivan and family.

Stratford, June 14, 1897.

Mrs. Dr. Hanavan, London:

Dear Madam—We, on behalf of the members of Branch 13 of the Catholic Mutual Benefit Association, and Brothers of your late lamented husband, beg respectfully to tender you and your bereaved family our heartfelt sympathy in your very deep affliction and irreparable loss.

If knowing that your late husband was, on account of his high moral character and fine sense of honor, always held in the greatest esteem by the members of this branch, can be in any degree consoling to you in this sad time of trial we humbly assure you that such was the feeling—and the only feeling—in which he was always regarded.

But God's inscrutable ways must not be questioned, and knowing what He has done is right we can only pray for the pure soul departed and for those left to bear the loss of so loving a husband and affectionate father, that they may receive the necessary grace to support them in their deep affliction.

Musings.

The charitable man is like an apple tree—he gives his fruit and is silent. The philanthropist is like a hen.

The patient heart is a willow; the impatient heart is a dry reed; when the storm of sorrow comes the reed breaks, but the willow yields and recovers.

A man's life in the world is like a bubble that arises in a lake. It glitters for an instant, bursts and leaves no trace—not even a blur on the water-mirror. Or it is like the leap of a minnow; it sends a tiny ripple at least for a few feet and then all is over again.—Ave Maria.

It must have caused something of a sensation in the Senate Chamber of the United States when Senator Vest, in the course of his speech on the Indian Appropriation Bill, eulogized the self-denying and self-consecrating influences of Catholic missionaries; and exclaimed: "I am exceedingly sorry that I am not a good Catholic; for I think that some of the best people I have ever known are members of that denomination. And I have no doubt that the Roman Catholic Church has done more in the form of practical charity than any other denomination that has ever existed."—Ave Maria.

LE CANADIEN

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L'Association Catholique de Bienfaisance Mutuelle du Canada.

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

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

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

Adressez toutes communications à
S. R. BROWN,
Éditeur et Gérant
Bloc Coote, Rue Dundas,
London, Ont.

LONDON, JUILLET, 1887.

Conseil donne jadis par Sa Grandeur Mgr. l'Archevêque Walsh à l'A. C. B. M.

Sa Grandeur Mgr. l'Archevêque Walsh, au cours des remarques qu'il fit en terminant son sermon prononcé dans la cathédrale de St. Pierre, à London, Ont., à l'occasion de la convention de l'A. C. B. M., tenue en Septembre, 1886, dit : — "Maintenant, chers amis quelques mots sur le travail pratique de votre association. Si vous voulez que cette société avance et prospère, il vous faut transiger vos affaires avec justice et charité ; et vous devez avoir de la charité les uns envers les autres. Dans toutes vos discussions et délibérations ayez de la charité et de bons sentiments les uns envers les autres. Unissez vous pour promouvoir le bien être de l'association. Adhères soigneusement aux règles de la constitution ; aucune société qui laisse ses membres violer sa constitution ne peut durer. Vous devez être fidèles à son esprit et fidèles à la constitution. Il existe deux dangers particuliers. Si vous voulez que cette association prospère et qu'elle appelle sur elle la bénédiction de Dieu, si vous voulez la garder intacte, si vous voulez la préserver de la destruction, vous devez insister sur l'observance de cette règle pour tout membre de remplir son Devoir Par-ai. Ils devraient être expulsés ceux ... qui n'observent pas cette règle fondamentale, si vous voulez sauver votre société de la corruption. Pourquoi un médecin quelquefois ampute-t-il un bras ou une jambe ? Pour sauver la vie d'un patient. Et si vous voulez sauver la vie de votre association vous devez chasser ces hommes qui violent les dispositions essentielles de la constitution.

Secundement — Vous devez avoir d'honnêtes médecins, des hommes capables et consciencieux. Qu'aucune succursale n'en fasse le choix par partialité ou amitié, car c'est là une terrible injustice. Le seul guide en cette affaire devrait être la capacité et l'honnêteté. C'est pourquoi, si vous voulez être fidèles à votre association faites le choix de médecins honnêtes et capables, et que la corruption ou la coercition ne

peuvent atteindre. Soyez soigneux sur ce point et travaillez ensemble pour le bien commun, et que Dieu dans son infinite miséricorde vous bénisse et vous fasse prospérer que votre nombre s'accroisse chaque jour, et que la bénédiction de Dieu le Père, Dieu le Fils, et Dieu le Saint-Esprit soit avec vous

Feu Sa Grandeur Mgr. l'Archevêque Ryan, au cours de l'une de ses adresses à l'A. C. B. M., dit : " Bien que vous pouvez croire que vous accomplissez une oeuvre merveilleuse de charité, vous ne devez pas perdre de vue que vous êtes incorporés pour faire des affaires, vous devez montrer aux gens du dehors que vous ne prenez pas de risques qu'eux mêmes, en hommes d'affaires, ne prendraient pas, et c'est ainsi que vous donnerez de la confiance à vos membres. Vous devez aussi être fidèles au Clergé. En agissant de la sorte vous trouverez les membres du Clergé, en retour, les meilleurs et les plus sincères amis de votre association."

L'Assurance en Commun.

Nous détachons les très sensibles remarques qui suivent d'un article sur l'assurance en commun, paru dans le numéro de Juin du Journal "The Associate."

Il semble que le penchant naturel des gens dont les moyens sont limités est d'entreprendre de porter plus d'assurance qu'ils peuvent aisément en payer. Ceci de concert avec l'activité et la persistance de l'agent d'assurance est cause qu'il s'écrit un fort montant d'assurance, sur laquelle il n'est souvent fait qu'un seul paiement, ou que les assurés ne portent que pendant un an ou deux, puis abandonnent. D'ordinaire ceux qui portent plus d'assurance qu'ils n'en peuvent porter ou qui ont été persuadés outre mesure par l'agent sont ceux qui décrient l'assurance sur la vie. Ils semblent penser qu'en dépréciant la compagnie d'assurance sur la vie ils excusent leur folie personnelle. Portez-vous plus d'assurance que vos moyens vous permettent d'en payer ?

La très grande majorité des gens ne peuvent raisonnablement porter qu'un montant limité d'assurance sur la vie, et fournir cette assurance au coût le plus bas possible est le but spécial des compagnies à cotisations ou primes naturelles. Les compagnies à primes naturelles furent organisées comme un protêt contre le coût excessif et l'administration dispendieuse des compagnies sur le vieux système. Presque toutes les compagnies à cotisations sont organisées sur le plan mutuel ou coopératif, et émettent des contrats qui limitent le montant de la prime qui pourra être employé pour les dépenses. Ces compagnies ont rendu les bénéfices de l'assurance sur la vie à la portée de la masse du peuple. Elles en ont réduit le coût au plus bas point possible, et elles offrent l'avantage de payer les primes annuelles par versements, si l'assuré préfère ce mode. Si nous admettons qu'il existe la même tendance à porter trop d'assurance dans cette classe de compagnies que dans les compagnies sur le vieux système, il faut se rappeler qu'après qu'une police a duré dans une compagnie à primes naturelles pendant dix ou douze ans, si les circonstances dans lesquelles se trouve l'assuré obligent d'abandonner son assurance, la différence entre ce qu'il a payé à la compagnie à cotisations et ce qu'il aurait payé à la compagnie sur le vieux système représente une somme d'argent beaucoup plus grande que le montant de la valeur en argent de sa police abandonnée qu'il pourrait recevoir d'aucune

compagnie sur le vieux système. Et les mêmes circonstances qui obligeraient d'abandonner son assurance dans une compagnie à cotisations, l'obligerait d'abandonner sa police dans une compagnie sur le vieux système. Si ne peut maintenir en force une police dans une compagnie à cotisations, il ne peut certainement pas dans une compagnie sur le vieux système.

La formation d'assurance par abandon pendant les trois dernières années a été si grande dans toutes les compagnies et sur tous les plans d'assurance, qu'elle devient une question digne de la plus sérieuse considération. Celui qui possède une police d'assurance sur la vie, ou est sur le point de s'assurer, fera bien de considérer cette phase de la question mise en lumière dans ce paragraphe. Les compagnies mutuelles à primes naturelles ont soutenu l'épreuve de la détresse et de la panique dans les affaires tout aussi bien qu'aucune classe de compagnies d'assurance sur la vie, ou tout aussi bien qu'aucune classe du commerce. Une assurance sur la vie qui est bonne pour vous ou votre famille est bonne pour votre voisin et sa famille. Si vous avez une police dans cette association, vous pouvez rendre un bon service à votre voisin en la lui recommandant ainsi qu'à ceux avec lesquels vous êtes associés. En agissant ainsi vous montrerez que vous reconnaissez la mutualité de l'Association dont vous faites partie. C'est dans l'exercice de cet esprit de mutualité que toutes les associations tendant à un but commun sont les mieux avancées et nos intérêts personnels mieux protégés.

NOTES.

Les dispositions pour un Fonds de Réserve dans l'A. C. B. M. furent adoptées à la convention de l'association tenue à London, Ont., en 1886, et prirent effet en Juillet, 1887

Le Dr. J. H. MacLellan de la succursale No. 215, Summerside, I du P. E., a été nommé par le Grand Président, l'Hon. M. F. Hackott, Grand Député pour le comté de Prince, en place de Mr. S. M. Bent, qui a résigné.

Les membres qui changent d'adresse et négligent de nous en donner avis n'ont qu'eux mêmes à blâmer s'ils ne reçoivent pas Le Canadien régulièrement. Comment peuvent ils s'attendre que nous leur envoyions leur copie à leur bonne adresse s'ils ne nous la fournissent pas.

Frères, tenez vos cotisations dans l'A. C. B. M. payées. Votre police dans l'A. C. B. M. est le meilleur et le plus sûr actif que vous avez pour vos héritiers. Ne vous suspendez pas ; mais n'oubliez pas que vous vous suspendez de vous-même lorsque vous négligez de payer vos cotisations dans la limite de temps fixée par notre constitution.

Les membres de l'ancien Ordre des Travailleurs Unis au Canada ont suivi l'exemple donné par l'A. C. B. M. en se séparant financièrement des États Unis pour former un conseil indépendant pour le Canada. Ils ont aussi adopté une échelle de cotisations suivant l'âge des aspirants. Auparavant dans l'ancien Ordre des Travailleurs Unis, vieux et jeunes étaient classés

pareillement. Ils sont maintenant sur le bon chemin

Le mois dernier, W. Fitzgerald, Ec., Surintendant des assurances pour la Dominion, a fait sa inspection annuelle des livres, comptes, registre des membres et du travail général du Grand Conseil de l'A. C. B. M. du Canada. Il s'est exprimé bien satisfait et hautement content de l'état de chaque partie du travail dans le bureau du Grand Secrétaire. "Si j'avais aussi peu de trouble, dit Mr. Fitzgerald, dans chaque bureau que dans celui de l'A. C. B. M., mon travail ne serait pas bien difficile."

A la dernière session de la Législature d'Ontario la disposition de l'Acte des Assurances, exigeant l'enregistrement d'agents, a été rappelée, et il n'y a plus de loi exigeant tel enregistrement ou obligeant l'A. C. B. M. de prendre un "Certificat d'enregistrement collectif d'agents." Notre association — c'est-à-dire le corps incorporé, Le Grand Conseil — doit cependant, comme auparavant, se tenir enregistré pour la transaction de "l'assurance sur la vie sur le plan des cotisations." Le coût de cet enregistrement dans l'Ontario est de \$100 par année, payables le ou avant le 15ème jour d'Avril.

Votre maison est-elle hypothéquée et votre femme peut-elle compléter votre plan actuel pour relever l'hypothèque, vêtir et instruire les enfants ? Avez-vous un revenu, qui continuera après votre mort, suffisant pour vêtir, nourrir et instruire votre famille ? Si non que va faire votre femme ? Que pensez-vous de l'égoïste qui vit toute sa vie avec autant de luxe que ses moyens lui permettent, ne faisant aucune provision pour la protection future de ceux qu'il aime, et à sa mort, laisse seulement à sa femme pour legs une famille à élever et à supporter, une hypothèque sur la maison à payer et pas un dollar en argent ou en propriété — Canadian Workman.

L'assistance était nombreuse à l'assemblée régulière de la succursale No. 31, Guelph, Ont., le 13 Juin dernier. Un membre fut initié et deux autres furent admis sur cartes de transfert. Le Grand Syndic Rooney était présent et prononça un vigoureux et pratique discours sur les devoirs et les obligations que comporte un droit de membre dans l'A. C. B. M. Frère Rooney complimenta les membres sur l'activité évidente de la succursale de Guelph, ajoutant qu'avec un effort commun ils pourraient facilement doubler leur nombre. Ses suggestions sur la manière de s'y prendre pour cela furent à propos et pratiques. Le désir unanime des membres de la succursale No. 31, après avoir entendu Frère Rooney, a été que ses affaires l'amènent encore dans cet endroit.

La différence entre une banque

d'épargne et une compagnie d'assurance sur la vie est démontrée d'une manière très claire par un cas survenu à Pittsburg. Madullebecan payait de puis un temps considérable pour une assurance sur la vie de son père, qui était veuf, et son seul soutien. Après quel que temps elle commençait à penser qu'il serait plus sage de placer l'argent dans une banque d'épargne et de laisser porter intérêt, le père semblait si robuste. Et ainsi elle dit à l'agent qu'elle avait décidé de ne plus perdre d'argent et qu'il n'avait pas besoin de revenir, oubliant tout-à fait qu'elle avait eu la protection de l'assurance durant tout le temps de son existence, et qu'elle ne payait pas d'argent pour rien. Finalement l'agent l'induit à payer encore une cotisation qui maintenait le certificat en force. Le Mercredi suivant, pendant que son père était à travailler, il tomba d'un escalier, se brisa un vaisseau sanguin, et dans quelques moments ne fut plus qu'un cadavre. La gratitude de la fille fut remarquable lorsqu'elle reçut le chèque dû au paiement de cette seule cotisation. A quel cette seule cotisation, qui fit la différence entre la pauvreté et le confort pour elle, se serait-elle montée si elle eut été placée dans une banque d'épargne. — Plank and Platform.

APPEL.

Aux Membres de l'Association Catholique de Bienfaisance Mutuelle du Canada:

BADEN, Ont., le 20 Mai, 1897.

Chers Frères—La Succursale No. 100, Baden, Ont., fait appel aux succursales-sœurs en faveur de Frère Peter Baumchen, membre de cette succursale, qui il y a environ quatre ans a perdu un œil. Dans l'action de foudre du bois, un petit morceau lui frappa un des yeux, le coup a aussi affecté l'autre œil au point qu'il est presque aveugle. Frère Baumchen a une famille de six enfants, tous audessous de douze ans. Frère Baumchen est un des membres fondateurs de notre succursale, il a toujours été membre fidèle et bon Catholique; il n'a aucuns moyens de subvenir à sa famille.

Notre succursale ayant fait ce qu'elle pouvait pour leur porter les premiers secours que requerrait leur état, croit qu'il lui incombe de faire appel à la charité des membres des autres succursales. Notre succursale est peu nombreuse, ne comptant que 24 membres dont la plupart sont des journaliers. Une petite somme de la part de chaque succursale sera d'un grand service à Frère Baumchen et sa famille.

Nous espérons que cet appel, le premier que nous faisons, rencontrera l'attention et le succès qu'il mérite.

FRED SKILL, Président.
JOHN L. COLOMBO, Sec.-Arch.

J'endorsse énergiquement l'appel ci-dessus.
REV. HUB. AMANS,
Avisieur Spirituel.

LONDON, Ont., 30 Juin, 1897

JOHN L. COLOMBO, Sec.-Arch. Suc. No. 100,
Baden, Ont.

Cher Monsieur et Frère—

L'Appel de votre succursale en faveur de Frère Peter Baumchen est parvenu par le Grand Président et le Bureau des Syndics.

Fraternellement à vous,
SAM. R. BROWN,
Grand Sec.

Félicitations Aux Hons M F Hackett et Adelard Turgeon.

La Succursale No. 96, Lévis, P. Q., a adopté les deux résolutions qui suivent.

Il est proposé par Frères C. Tardif et Jos. Giguère, appuyé par Frères C. Dion et P. J. Montreuil:

Que la Succursale No. 96, de l'Association Catholique de Bienfaisance Mutuelle a appris avec plaisir la nomination de l'Hon. M. F. Hackett, le Grand Président de cette Association, comme député de St. Stanstead, et qu'elle lui offre ses plus sincères félicitations.

Il est proposé par Frères Lus. Bellefleur et Ernest Martin, appuyé par Frères F. X. Marceau et P. A. Roy:

Que la Succursale No. 96, de l'Association Catholique de Bienfaisance Mutuelle a appris avec plaisir que Monsieur Adelard Turgeon, l'un de ses membres, a été réélu député de Bellechasse et a été appelé à la position éminente de ministre de la Couronne pour cette Province, et qu'elle lui présente ses plus sincères félicitations.

ROLE D'HONNEUR.

La Succursale No. 80, Tilbury, Ont., tient le premier rang sur le rôle d'honneur pour le plus grand nombre d'initiations pendant le mois de Mai, ayant initié dix-sept membres.

La Succursale No. 45, Tecumseh, Ont., vient en second lieu, ayant initié huit membres.

Les Succursales No. 13, Stratford, Ont., No. 126, Calgary, I. N. O., et No. 132, Halifax, N. E., ont initié chacune six membres.

MARIAGE

Dans l'église de St. Bernardin de Waterloo, P. Q., mardi le 1er Juin, 1897, frère Dr. L. A. Lessard, Secrétaire Financier de la succursale No. 129, de Granby, P. Q., à Mademoiselle Marie, Catherine, Adeline, Berthe, fille unique de frère F. R. C. Pholan, de la succursale No. 113, de Waterloo, Grand Député de l'Association.

Ceux qui Peuvent Devenir Membres de l'A. C. B. M.

Les aspirants à l'admission doivent être Catholiques pratiquants, du sexe masculin, âgés de pas moins de 15 ans ni plus de 50 au temps de l'initiation. subir un examen médical, approuvés par le Médecin Examineur en Chef, le Bureau des Syndics de la Succursale, et élus à scrutin par la Succursale à laquelle la demande est faite, avant qu'ils puissent être admis membres.

Trois classes de polices sont émises, savoir: \$2,000, \$1,000 et \$500.

CE QUI EN CÔTE POUR DEVENIR MEMBRE.

Honoraire de la demande d'admission, \$3 00, honoraire du Médecin Examineur en Chef, 50c, honoraire de l'examen médical, \$1 50: une cotisation mensuelle, suivant l'âge et la classe de la police, telque donné plus bas; une contribution mensuelle, 25c.

Les aspirants qui sont rejetés sont remboursés des \$3 00 de la demande d'admission

COUT ANNUEL.

Pour une Police de \$500.			
No. de Cotisations Fixes.	Age des Membres.	Montant de la Cotisation.	Total.
15	Entre 18 et 25 ans	25c	\$ 3 75
15	" 25 et 30 "	25c	4 20
15	" 30 et 35 "	30c	4 50
15	" 35 et 40 "	35c	5 25
15	" 40 et 45 "	40c	6 00
15	" 45 et 50 "	45c	6 75

Pour une Police de \$1,000.			
No. de Cotisations Fixes.	Age des Membres.	Montant de la Cotisation.	Total.
15	Entre 18 et 25 ans	50c	\$ 7 50
15	" 25 et 30 "	55c	8 25
15	" 30 et 35 "	60c	9 00
15	" 35 et 40 "	65c	9 75
15	" 40 et 45 "	75c	11 25
15	" 45 et 50 "	85c	12 75

Pour une Police de \$2,000.			
No. de Cotisations Fixes.	Age des Membres.	Montant de la Cotisation.	Total.
15	Entre 18 et 25 ans	\$1 00	\$17 00
15	" 25 et 30 "	1 10	18 50
15	" 30 et 35 "	1 20	19 50
15	" 35 et 40 "	1 30	21 00
15	" 40 et 45 "	1 45	23 25
15	" 45 et 50 "	1 55	24 75

Les contributions sont de 25c par mois. Ces contributions et cotisations donneront la moyenne du coût annuel.

Assemblée de l'Ordre des Bénéficiaires de \$2,000.
A l'Age de 25 ans.
Honoraire de la Demande d'admission
Honoraire du M. Lecteur Examineur en Chef
Honoraire de l'Examen Médical
Une Cotisation
Une contribution mensuelle.

Le coût total d'un droit de membre... Les trois premiers items (\$1 00) ne sont requis qu'une fois.

La Constitution pour-voit à 15 cotisations régulières et à des cotisations spéciales dans le cas où les 15 cotisations fixes ne seraient pas suffisantes; mais le nombre total des cotisations ne peut jamais, suivant les règlements, excéder le chiffre 24 dans une même année, attendu que, si pour cause d'épidémie ou autres, il faudrait plus d'argent que ce nombre de cotisations en apporterait, le Fonds de Réserve est mis à contribution.

Le taux fixé à l'âge auquel une personne devient membre reste le même tout le temps.

Resolutions de Condoléances

A une assemblée régulière de la succursale No. 178, Membrécook, N. B., tenue le Samedi 19 Juin, les résolutions suivantes ont été adoptées:

Que les membres de cette succursale viennent d'apprendre avec un profond regret la mort de Mr. Donat Viennet, frère de Messieurs Aim. et Zoé Viennet, tous deux membres de notre succursale.

Résolu que les Frères Viennet veuillent bien accepter les condoléances et les sympathies des membres de notre succursale et que copie des présentes résolutions soit transmise aux Frères Viennet et envoyée à l'organe officiel de l'Association LE CANADIEN, pour publication.

A une assemblée des membres de la succursale, No. 96, Lévis, P. Q., tenue le vingt-sixième jour du Mois de Mai dernier, sous la présidence de Frère I. N. Bellefleur, G. R., les résolutions de condoléances, qui suivent, ont été adoptées unanimement, à l'occasion de la mort de l'épouse de Frère Thomas Powers, membre de cette succursale:

Proposé par Frère Jos. Giguère, seconde par Frère J. V. Montminy, que c'est avec un profond regret que les membres de cette succursale, ont appris la mort prématurée de l'épouse de Frère Thomas Powers.

Proposé par Frère Raymond Bilodeau, seconde par Frère T. Simoneau, que la famille Powers, en ce jour d'épreuve, veuille accepter les condoléances et sympathies des membres de cette succursale.

Proposé par Frère P. A. Roy, seconde par Frère Eus. Bellefleur, que copie des présentes résolutions soit transmise au Frère T. Powers, ainé, qu'à l'organe officiel, LE CANADIEN, pour publication.

A une assemblée régulière de la succursale No. 270, St. Alexandre, P. Q., tenue le 1er Juin, la résolution suivante a été adoptée à l'unanimité:

Que les membres de cette succursale ont appris avec un vif regret la mort de Dame Clara Dumond, l'épouse bien aimée de Frère Oasiphore Carbonneau.

Que le dit Frère Oasiphore Carbonneau veuille bien accepter les condoléances et sympathies des membres de cette succursale, et que copie de la présente résolution soit transmise au dit Frère Carbonneau et à l'organe officiel de l'Association.

A une assemblée des membres de la succursale No. 233, Plantagenet, Ont., tenue le 1er Juin, il a été proposé par Frère Uric Gaborry, M. D., seconde par Frère Arthur Rouleau:

Que les membres de cette succursale ont appris avec un vif regret la mort de leur regretté frère, Felix Desjardins, trésorier de cette succursale;

Que la famille de notre Frère veuille bien accepter les condoléances et les sympathies des membres de cette succursale;

Qu'on signe de deuil la charte de cette succursale soit drapée de noir pendant au moins un mois;

Qu'une copie des présentes résolutions soient transmises à la famille du défunt, si cruellement éprouvé, ainsi qu'au journal officiel de l'Association, LE CANADIEN, pour publication.

A une assemblée régulière la succursale No. 193, St. Jean Baptiste, Man., les résolutions suivantes furent adoptées:

Proposé par frère Joseph Baril, appuyé par frère Cléophas Danis et unanimentement résolu:

Que les membres de cette succursale ont appris avec un vif regret la mort de Mde. Zénon Fillion, digne épouse de l'un de nos frères.

Que notre frère éprouvé, et sa famille, veuillent bien accepter les condoléances et les sympathies des membres de cette succursale, et croire que nous partageons la grande affliction que cause au frère Zénon Fillion la perte d'un digne compagne, pendant que lui-même est cloué sur un lit de douleur à l'Hôpital St. Boniface.

Que copies des présentes résolutions soient transmises à notre frère si cruellement éprouvé au journal Le Manitoba, et à l'organe officiel de notre association pour publication.

Appel Fillion.

La Succursale No. 193, St. Jean Baptiste, Man., accuse réception jusqu'à la date du 5 Juillet de la somme de \$101.75, en faveur de Frère Fillion. Nous donnons dans la partie Anglaise le site des succursales qui ont répondu ju'ici à cet appel, et le montant contribué par chacune.

Qui Sont Héritiers Legaux?

Toronto, 8 Juin.—Son Honneur le Juge Falconbridge a rendu hier une importante décision d'un intérêt tout spécial pour les détenteurs de polices d'assurance sur la vie. Il s'agissait du cas de feu le Dr. Reid, de Horning's Mills, qui mourut, laissant une police de \$1,000 dans l'Ordre des Chosen Friends, à Hamilton. La police était faite payable à "mes héritiers légaux." L'argent fut payé en cour par l'Ordre des Chosen Friends. Le paiement on a été fait hier en faveur de l'enfant mineur du défunt, qui fut déclaré "l'héritier légal" exclusif, et non héritier conjoint avec la veuve.

Il Aurait du S'Assurer.

On était à passer une feuille de souscription en faveur de la famille de ce pauvre —, décédé subitement. Dit un homme d'affaires: "Je donne ce peu pour leurs besoins immédiats, et je le donne sans profit. Je ne donnerai rien dans tous les cas pour créer un fonds pour la famille du défunt. Pourquoi? Parceque de nos jours où l'assurance sur la vie est si étendue, aucun homme n'a le droit de laisser une famille dans le dénûment. Il n'a pas de droit moral, et il ne devrait pas avoir de droit légal de se créer une famille à moins de s'être ou de vouloir s'engager de maintenir en force une assez grande police d'assurance sur la vie. S'il n'est pas assurable, il ne devrait pas lui être permis de se marier. Je connaissais bien G. (le défunt). Il avait un bon revenu et aurait pu se tenir bien assuré. Maintenant, pourquoi devrais-je, ou tout autre homme, être appelé à contribuer de mes épargnes pour payer les dettes de G.? Pourquoi devrais-je payer pour son égoïsme, ou sa négligence ou son extravagance? L'idée que tout chacun devrait ainsi mettre une prime sur l'égoïsme est une mauvaise idée, et ces collections pour des familles destituées sont cause de beaucoup d'imprévoyance et de la négligence égoïste concernant l'assurance sur la vie. On devrait inculquer aux gens la connaissance de leur devoir de faire des épargnes et de s'assurer, par l'absence de toutes ressources sous la forme d'une collection post mortem. Soyons justes aussi bien que généreux."—Montreal Universe.

On trouvera dans la partie Anglaise une liste des noms de tous les bénéficiaires auxquels le Grand Conseil de l'A. C. B. M. a payé les bénéfices depuis le 1er Janvier dernier.