

The CANADIAN



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

C.M.B.A. OF CANADA

VOL. 4.

LONDON, ONTARIO, NOVEMBER, 1898.

No. 11.

ASSESSMENT SYSTEM.

THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

The Leading Assessment Association Registered in the Dominion.

GRAND COUNCIL OFFICERS.

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- John Ross, Hamilton, Ont.; George W. Cooke, Amherst, N. S.; Chas. Dupont Hebert, Three Rivers, Que.

Supervising Medical Examiner - Edward Ryan, M. D., Kingston, Ont.

Solicitor - F. R. Latchford, Ottawa, Ont.

The Catholic Mutual Benefit Association was organized in July, 1876.

The Grand Council was organized February 10, 1880.

Incorporated in Ontario January 18, 1890.

Incorporated in the Dominion of Canada in March, 1893.

Received a certificate of registration from the Dominion Government, Dec. 27, 1894, and is also registered on the Insurance License Register of Ontario.

In each province in which the Association transacts business it appoints an agent under power of attorney, bearing the seal of the Association and signed by the President and Secretary, to receive services of process in all suits and proceedings against the Association in the province in which said agent resides.

The following are the names and addresses of said agents of the Grand Council of the Catholic Mutual Benefit Association of Canada in each Province:

- Samuel R. Brown, London, Ont.
- Timothy J. Finn, Montreal, Que.
- William E. Scully, St. John (West) New Brunswick.
- James H. Cragg, Halifax, Nova Scotia.
- Rev. Alfred E. Burke, Alberton, Prince Edward Island.
- John K. Barrett, Winnipeg, Man.
- Louis Philippe O. Noel, Battleford, North West Territories.

The Association is sanctioned and blessed by His Holiness, Pope Leo XIII., and received the approval of His Eminence, Cardinal Taschereau, and the Archbishops and Bishops of Canada.

The names of the following Archbishops and Bishops, with those of nearly all the Parish Priests and Curates in Canada, wherever branches are established, adorn the C. M. B. A. roll of membership:

Most Rev. C. O'Brien, Archbishop of Halifax.
 Right Rev. R. A. O'Connor, Bishop of Peterborough.
 Right Rev. T. J. Dowling, Bishop of Hamilton.
 Right Rev. M. Docollos, Bishop of St. Hyacinthe.
 Right Rev. J. M. Emard, Bishop of Valleyfield.
 Right Rev. A. Pascal, Bishop of Prince Albert.
 Right Rev. E. J. Legal, Bishop of St. Albert.

WHO MAY BECOME MEMBERS.

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 \$500.

WHAT IT WILL COST TO BECOME A MEMBER.

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

Application fee.....	\$3 00
Supervising Med. Examiner's fee.....	50
Medical Examination fee.....	1 50
One Assessment, for \$1,000 at age 21.....	50
One month's dues.....	25
Total.....	\$5 75

But when we consider that the reserve fund of the Association is equally the property of all members, no matter whether they have been members for the past twenty years, or for only one day, it is evident that the share of a new member in this reserve fund is more than the cost of his admission. Hence, in joining the C. M. B. A. now, you secure membership at a profit.

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

TABLE OF RATES.

For a \$500 Policy:

Members' Ages	Am's of As'm'te.
From 18 and not over 25.....	25c.
" 25 " ".....	28c.
" 30 " ".....	30c.
" 35 " ".....	35c.
" 40 " ".....	40c.
" 45 " ".....	45c.

For a \$1,000 Policy.

From 18 and not over 25.....	50c.
" 25 " ".....	55c.
" 30 " ".....	60c.
" 35 " ".....	65c.
" 40 " ".....	75c.
" 45 " ".....	85c.

For a \$2,000 Policy.

From 18 and not over 25.....	\$1 00
" 25 " ".....	1 10
" 30 " ".....	1 20
" 35 " ".....	1 30
" 40 " ".....	1 40
" 45 " ".....	1 65

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

For a Member at Age of 21.

Eighteen assessments at 50c. each.....	\$ 9 00
Twelve months' dues at 25c.....	3 00
Total.....	\$12 00

The Constitution provides for fixed assessments, 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. As should it be necessary, through any cause, to require more money than said number of assessments would bring, the Reserve Fund is drawn upon. Eighteen assessments is the greatest number we have had.

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

HOW TO START A BRANCH OF THE C. M. B. A.

Send to the Deputy in charge of your district, or any of the officers of the Grand Council, for a blank application for a charter. Call on the parish priest, get his approval of the formation of a branch in his parish and get him to become a charter member if qualified so to be. Get as many other applicants as possible to sign the application for a charter, and the parish priest to certify that the applicants are practical Catholics. Then send an application for charter to the Deputy, who will forward it to the Grand Secretary. On receipt of the same he will send you application for membership and medical certifying blanks, and E. Ryan, M. D., Supervising Medical Examiner, Kingston, Ont., will arrange with you as to the appointment of a physician in the locality to examine the applicants.

Each applicant shall pay the medical fee, \$1 50, to the physician at the time of examination. This physician should immediately forward the medical certificates to Dr. Ryan.

A certificate of birth or a statutory declaration as to age must accompany every application.

As soon as a sufficient number has been obtained have been approved, the Deputy, or organizing officer, will receive a report for the initiation of the new branch, and also a set of supplies from the Grand Secretary. He will then arrange with you the date for instituting the branch.

A copy of the Constitution and By-Laws of the Association should be in the hands of each member, and members should study it well and comply with its regulations.

New branches pay \$25 for a set of supplies and charter, and the Grand Council pays the expenses of the Deputy who organizes the branch.

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.

ARE YOU INSURED?

If Not, You Should Be, and You Can Not Do Better Than Join the

C. M. B. A. OF CANADA.

This Association collects only what is required, but has wisely made provision for enabling it to collect a sum sufficient to pay all claims, taking the experience of the past eighty years for our guide.

Its principles are sound and its rates just giving insurance at actual cost from year to year. When it requires more it has power to collect more, and therefore can never fail to fulfil all its obligations to each and every one of its members. By this system benefits are assured to C. M. B. A. members at a figure not exceeding the actual cost thereof.

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

Every claim has been paid without any litigation whatever on the part of the Association.

Is there a life insurance company anywhere that does more than this? Not one, but there are companies that have done a good deal less, and collected from their policy holders about three times as much annually.

Importance of providing means of support for one's family or dependents, after the death of the bread-winner, needs no argument. It is that for which we labor and economize, plan and hope; and death comes to us with added terror when it calls us before that provision is made.

The question, then, is - How can this provision be best and most easily made?

By becoming a member of THE CATHOLIC MUTUAL BENEFIT ASSOCIATION.

For Catholic men this Association is undoubtedly THE CHEAPEST, SAFEST AND BEST NO UNCERTAINTY AS TO WHETHER THE

CHURCH WILL CONTINUE TO ALLOW CATHOLIC LIFE INSURANCE TO REMAIN MEMBERS OF IT. NO COVERTING OF FUNDS. NO EXTRAS. NO EXCESSIVE PENALTIES. NO EXCESSIVE STRIKINGS. NO VIOLENCE OF OFFICERS. NO FIDUCIARY OFFICIALS. NO HIGH SALARIED OFFICERS. NO SNEAKY TRICKS. NO ANTI-CATHOLIC MEMBERSHIP MONEY, IN THE C. M. B. A.

It is man's duty, knowing the uncertainty of his business, to recognize the necessity of providing a competency for which his family can depend. If he should, through financial misfortune, overtake him. The amount of wages earned, realizing that his life only should last from that moment, and dear to him, desired some of advantages that his family will not be dependent upon charity when he shall be no more.

A member of the C. M. B. A. will supply himself by hundreds of families have been rescued from want and comfort preserved to their children, the child that hovers over the prospect of a life when the father a lingering illness has been dispelled, and he would have spared the additional pang of seeing his loved ones left destitute.

The first assessment paid by a C. M. B. A. member creates an estate which, if death removes him is present in cash for the succor of the beloved ones who will mourn his loss.

Initiations Reported in October, 1898.

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No.	Locality	Initiated Members.
182	Wolfe Island, Ont.	1
183	Deseronto, Ont.	1
210	St. Henri de Montreal, Que.	1
222	Prince Albert, N. W. T.	1
226	House Harbor, M. I., Que.	1
2	St. Thomas, Ont.	1
48	New Germany, Ont.	1
61	Merrinton, Ont.	1
68	Hull, Que.	1
75	Penetanguishene, Ont.	1
90	Picton, Ont.	1
264	Barabois, N. B.	1
4	London, Ont.	1
5	Brantford, Ont.	1
31	Guelph, Ont.	1
57	Hamilton, Ont.	1
41	Arranville, Ont.	1
52	Winnipeg, Man.	1
56	Hamilton, Ont.	1
2	Canada River, Ont.	1
70	Midway, Ont.	1
1	Quebec, Que.	1
98	Campbellford, Ont.	1
174	Waco, Ont.	1
157	Fletcher, Ont.	1
107	Shediac, N. B.	1
177	Newcastle, N. B.	1
186	Yarmouth, N. S.	1
126	Victoriaville, Que.	1
138	St. Jean Baptiste, Man.	1
142	Edmonton, N. W. T.	1
207	Gutham, N. B.	1
215	Summerside, P. E. I.	1
230	Simcoe, Ont.	1
27	Brandon, Man.	1
280	Glace Bay, C. B. N. S.	1
29	St. Catharines, Ont.	1
4	Capreol, N. B.	1
50	Blackville, N. B.	1
Total		79

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

Les initiations de la dernière succursale sont des membres fondateurs.

Meditate frequently on the sorrow of the Mother of God sorrowing for the death of her beloved Son. If you are a father, you will there find the Mother and on the other hand, wherever the Mother is, there also is the Son.—St. Paul (1 Cor. 13:8).

THE CANADIAN

PRIOR, - 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. Communications upon subjects of interest to the 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 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. B. BROWN,
Editor and Manager,
Cote Block, Dundas Street,
London, Ont.

LONDON, DECEMBER, 1898.

THE CANADIAN wishes all our C. M. B. A. Brothers a very Merry Christmas and a Happy New Year.

THE PRIEST.

From a Sermon Delivered at Dubuque, Iowa, by Father Robert Powers.

From the entrance to the exit of life—from the hour of baptism to the last dying benediction—the priest is the "dispenser of the mysteries of God," he is the shepherd of the flock, the physician of the sick, the judge of the self-accusing, the "father" of all. The very first act of his ordination expresses that he abandons the world, and takes the "Lord for his portion and his inheritance." He is ever afterwards alienated from the affairs of earth, and devoted to the service of heaven. Like Abraham, he leaves his home, and kindred, and country and goes into a strange land and strange people, where, like the ancient Melchisedec, he shall be without father, and without mother. Up to this moment he had a home.

Home! The recollection of that dear old spot makes every heart swell, and every eye wim. Home! There where the willing work of a horny handed father, and the tender care of a loving gray-haired mother. Home! There the fields and trees, and streams and stones, and lanes and flowers. O God be with them all; our six young Levites are turning their backs on them for evermore: Like their divine Master, their future days shall be spent "going about doing good," without "whereon to lay their heads." Not only exiles from "the cot where they were born," around which twine so many affections of childhood; but they shall be without the hope of a home to the day of their death.

How happy is the man who has a home! How is it with the priest? Not one of those six shall ever close their eyes in his own house; not one of them shall see a check introduced beside his bed of agony; not one of them shall ever cause a heart sigh as his bones sink into the ground; not one of them shall ever feel above his head the weight of a monument erected through pure love; not a friendly hand shall ever be stretched to pull the tall weeds that hide the little mound under which he shall lie buried; not a mass, nor a prayer or a public mention, nor scarcely a remembrance of their names shall be heard, even from their own successors in office, after the last "requiescat in pace" of their month's memory service.

During life the priest is an armed soldier on sentry. He is a slave of duty. For twenty-four hours of every day: as long as the sun rises and sets above his head, he must be ready to answer the beck of his people. He is verily the *servus servorum Dei*. He is detailed to keep constant guard over the flock that may be committed to his care. And God help him; and the devil only knows his punishment, if found asleep at his post.

Ah! It is a great mistake to think that the position of a priest is child's play. The danger is that even we ourselves make too light of it. Come with me for a moment to the dread tribunal of justice beyond the stars, and see there a priest arraigned for trial. Other defendants of course are called to that bar too. They have only their own sins to render an account for. Some plea of defense is feasible for them. And no matter how wicked they are, the presiding judge will see the red of his own heart's blood mixed with the scarlet of their sin, and must be inclined to temper justice with mercy. But the man of God! His trial! He whom God had chosen out of worthy thousands; who swore before the altar that "the Lord should be his portion and his inheritance"; who vowed that the last drop which trickled through his heart should not be dearer to him than the interests of his office; who looking in the chalice daily gazed on the blood of God's Incarnate Son; who handled, broke, and distributed the crucified body of the Saviour; who was blessed with educational advantages, and countless graces, who was disciplined, directed, and perfected, as far as human flesh and blood can be made perfect; who was finally placed in the charge of souls purchased at the price of crucifixion; who shall have hundreds, perhaps thousands, of witnesses to give evidence for, or against him. It is not his own single soul he has to account for. Where are all the others entrusted to his safe keeping? Come forth, ye witnesses, and give your testimony, pro or con. Come ye that were young in the early eighties: come your children, and children's children unto numberless generations yet unborn, down unto the day of general judgment; come from the four quarters of the globe, and from the waters under the earth, come ye that cry out in the fiery caverns of the damned; come in your thousands, and testify whether this man did well and worthily the work for which he was ordained, and on which the salvation of so many souls largely depended. Unlike others, he was placed on a pinnacle—the observed of all observers—to be tried by human and divine justice. To him much was given, of him much will be required. For every soul lost by his neglect, blood will be on his hands.

How can the priest—poor polluted breath—dust—how can he stand up for the ordeal of trial? Who will call his life easy, or his labors light?

The priest is ordained to the noblest of noble work. His labors are far reaching and everlasting. The three persons of the Blessed Trinity consulted to make man. "Let us make man." They made him "according to their own image and likeness." The priest receives each new creature from the hands of the Creator, and gives it a second birth "in water and the Holy Ghost." His people's children are his children. They are his Christian heritage from God. He implants in the soil of their young hearts a seed of knowledge which "surpasseth human understanding," which grows and

fructifies in the soul for an eternity of weal or woe.

Having made a life study of the great moral questions, which other people have not the time, nor the talent, nor the taste, to devote themselves to, he is prepared to give decisions on those subjects to his children; and hence he stands out to them, and to all people, as their "guide, philosopher, and friend"—the safest and most reliable friend, as he has no motive but the love of God and no aim but the salvation of souls. He directs the people; he instructs the children: he teaches the poor to be resigned, the rich to be merciful, the servants to be faithful, the master to be considerate—all to be just. He inculcates sobriety, reconciles the family, encourages industry, rejoices in prosperity, and blesses the products of the season. He sets a seal on the lawful contract which man may make, but which man cannot rend asunder—whereby two hearts beat as one in "the only bliss of paradise which survived the fall." His ripe education, profound reflection, and common sense, together with all his years of experience—his whole life, his days and his nights, are expended unreservedly for the well-being of his parishioners. He reminds, requests, rebukes, reprimands, punishes "as one having authority"—precisely what Jesus did and would do—any means best to reform a prodigal or recall a perverser. He looks into the very mind of the Almighty, and pledging his own soul for the righteousness of his words, he pronounces a sentence which the God of justice will ratify. He appears in the Egyptian gloom of approaching death, and his presence helps to spread light in the darkness, and soften a burden too heavy to be borne. He stands over the open grave, and utters the last solemn words which link together the two worlds—"earth to earth, ashes to ashes, dust to dust." "Blessed are the dead: They may rest from their labors; for their works follow them." He penetrates even beyond the confines of life; he goes before the great white throne of the Eternal, and there pleads the cause of imprisoned and suffering souls; he hastens the moment of their release, and their admission among the "just made perfect," in the glorious paradise prepared from the foundation of the world.

Now take into mind the sum and substance of all these avocations. They are each amazing, immense, supernatural functions. Yet they make the ordinary, every-day life of a priest. So his time runs. Such are his daily duties.

Compare the man who discharges these duties with any other man. Contrast him with the man whose eyes are never raised from the ground under his feet—who plows and sows, and reaps and mows—with no further solution of life's problem than to sink down at last into the earth, and mingle with the soil his plow share turns up. Contrast him with the merchant who trades and traffics in knick-knacks, notions, and other "rinkets," which he wraps up in lies and misrepresentations, and passes over the counter from dawn till dark, from morn till midnight, when the seller opens his drawer to reckon the dimes and nickles, opens his account book to reckon his dead-heads.

Contrast him with the politician, who plots, and plans, and pleads, and spouts,

"Cracking his throat,
To persuade Tommy Townsend to give him a vote."

but no sooner elected to office than he is obliged to swallow his words, stifle his conscience and his independence, sell or swap his influence, make the same promises to a dozen different applicants, trying to imitate the Saviour in multiplying a few metaphorical loaves and fishes to feed five thousand starving constituents. Compare the priestly office with any other class. Ah! There is no comparison between them. His work is as far above thine as heaven is above earth; and in the greater number of instances, as far as heaven is above hell. Their toil is for time; his work is for eternity. This earth and all the things of earth, shall pass away. Man, the masterpiece of creation, shall be reduced to dust as he was. The stars of heaven shall fall, and the sun shall be turned to blood. But the labors of the priest shall not pass away. They shall last as long as the heaven stands, as long as God shall be God.

The world knows not the amount of good accomplished by a priest. He ambitions not to blazen forth his deeds before mortal gaze. He seeks not the world's praises. He goes about his business,—he does good stealthily—does it for God's sake; because it is his simple duty. It matters little to him if his labors are unknown, or unappreciated. Conscious of right, he keeps the even tenor of his way unmoved by adverse criticism or well-merited praise. Like Moses of old he leads his people from the slavery of Egypt into the Land of Promise. He pilots them over the dark tempestuous sea of life into the haven of rest, where all danger of shipwreck is at an end. He breaks their chains of bondage, and grants them to rejoice in the liberty of the children of God. He bridges over the great chasm between heaven and earth. He negotiates peace between God and the sinner. He withholds the stroke of the uplifted avenging divine arm, and wins the culprit from a career of crime.

Who, let me ask, is a man's best friend? My hearers: when you are stretched on a bed of contagion; when your acquaintances, relatives, and even your own children are afraid of their dear lives to look in at the door—and well may they, for behold a roacing angel stands inside lifting in hand the flaming sword of pestilence and death when nevertheless a soul steeped in sin is hanging on the verge of eternity, in fact looking straight into the wide open jaws of hell, when there is not a moment of time to lose,—now is the point—will any man, like Jesus volunteer to lay down his life for that friend? There is one, and only one man willing to do it, and that man is the Catholic priest. He will lay down his life upon the altar of duty. He scorns warning threats; he pushes aside the hand of opposition; he unfastens locked doors, and entering in he administers to that dying sinner the last consolations of religion. He will do it in spite of fate; though the patient be beyond all hope of recovery, ay, though he be in the very agony of death. He will do it even if assured beforehand by an angel from heaven, that his own life must be the forfeit of his action. He will not consider his own life; little matters it. He thinks only of saving a soul for God. Where is the man who shows greater love than this?

In falling sheets of rain, and raging torrents, where storms roar in fury, in drifting snow, scorching heat, at all hours of day or night, you know, brethren, as well as I, the priest is at

your service. I am drawing no picture from fancy. It is a piece of the plain public life of every priest of the Catholic Church, "lasting through all time and spreading throughout all nations."

Surely, greater love than this no man hath. And in doing this, for his assistance to society, to the family, and to the individual from the highest to the humblest, for his dutifulness in season and out of season, in good report and evil report, what return does he receive? Compensation, next to the clergymen, is a powerful animal persuader. What recompense does the priest get? Alas! had to say, he lives for others, but is often left to die for himself. Sometimes without even the presence of a fellow clergyman, to administer the last rites of religion! No father, no mother, no friendly hand to close his dying eyes. Surrounded by strangers, borne to the tomb by the hands of strangers, mourned by no one. His entire career may be summed up in these few words: "born, lived, died, buried, forgotten." He gave up all for charity, and only the charity of silence is extended to him in the grave.

OUR YOUNG MEN.

We heard recently an address to young men. It was compiled from Samuel Smiles' works and was given out in an unctuous manner and with accent peculiar to the denizens of garrison towns. We wondered why the gentleman unlocked his wisdom treasure for the gaze of the multitude. There was no election at hand and we suppose that the idea dawned upon him that he should try to do something for his less fortunate brethren. It was a beginning, and we hope that the end may not be yet; but we suspect that we shall hear as much of him during the next twelve months as we do of Andre and his balloon.

What we want, however, for young men is work and not talk. If our gentlemen of leisure will frequent the club rooms and learn how to help them: if they will step over the caste lines and persuade themselves that the laborer and mechanic are individuals with souls, they will understand that they can perform incalculable good. We are not in carping mood, but we have no hesitation in saying that our separated brethren give us, in the line of work, an example that may well be imitated. They take a live interest in their societies. They know the members and are not afraid to speak to them even when some of the "aristocracy" are in sight. They encourage and assist them in the fight for bread: they smooth the way for the feet of the young and inexperienced and show in a practical way their sympathy and interest.—Catholic Record.

WOMEN AND LIFE INSURANCE.

This question has become one of prominence in insurance circles and it does not seem improbable that Canadian insurance companies will formulate some definite programmes on the matter.

An expert pronouncement has been made on the subject in a paper read at a meeting of the Association of Medical Directors held in Montreal, by Dr. James Thorburn, medical director of the North American Life Assurance Company. Summarized by the Insurance press the main points of the paper are as follows:

The mortality experience of the John Hancock Mutual Life from 1863

to 1883, was not satisfactory. That of the Connecticut Mutual, from 1816 to 1878 showed an excess of the death in female lives up to the age of 15 over that of male lives and of the table rate, while between the age of 15 and up to 30 the death rate was below both the male rate and the table rate.

The Provident Life and Trust, from 1866 to 1885, found that the death rate among females was higher than among males, until the age of 50; and the New England Mutual Life, from 1863 to 1892 found not only a similar unfavorable mortality, but a marked selection against the company under policies of more than average amount.

The mortality experience of the Australian Mutual Provident Society, from 1849 to 1888, where the added loading of three years to the ages of females within the child bearing period was considered. The actual deaths among females were considerably less than the number expected, according to the society's general experience; and when healthy lives were dealt with the actual mortality was not materially in excess of that among male lives.

The experience of the Institute of Actuaries 20 British and 30 American life companies indicates that female mortality between 20 and 45 is greater than male, and after age 45 is more favorable than male life after that age.

The experience of ten Scottish Assurance companies, extending from 1815 to 1883, demonstrated that the difference of mortality between males and females was much greater among insured lives than among the general population, but the Metropolitan Life Insurance Society of England, between 1835 and 1890 found that female lives were, upon the whole, superior to male lives, an experience at variance with that of most companies.

With regard to the condition attendant upon the insuring of female lives imposed by American and Canadian companies, thirteen companies accept women at the same rates as men. All the Canadian companies, with the exception of the Great-West Life, either do not insure female lives at all, or impose upon the life selected certain conditions of premium or policy which is indicative of unfavorable mortality experience.

The Mutual Benefit Life of Newark, the Michigan Mutual and the North Western Mutual Life of Milwaukee decline to insure female lives.

Dr Thorburn, after a careful consideration of the subject of insuring women, thinks that all experience obtained and information gathered would indicate: (1) that up to age 18 the female risk is not as good as the male risk; (2) that after the age of 18 the female risk is better than the male risk; (3) that the greatest danger is from parturition; (4) that the moral hazard is probably the most important factor in the question; (5) that females are more apt to conceal important facts than male applicants are; and (6) that it is impossible to secure as complete an examination of the female as of the male applicant.

In the matter of annuities upon female lives, the practice is to charge a higher premium for the female annuitant than is charged for the male, and this seeming incongruity can only be explained from the fact that the whole life expectation of the female applicant has to be considered in annuity, and that expectation being greater than the male expectation, a higher premium must be charged, look-

ing to the duration of the female life. Thus is a woman handicapped by association for mortality comparison with an animal so low upon the scale of life expectation as a man is, and so long as she allows his mortality rate to be the standard by which hers shall be fixed, so long shall she suffer all the pains and penalties of such a situation.

LAPSES.

The question as to whether lapses in life insurance are a benefit or a detriment has given rise to many discussions. Written in some respects a benefit is derived, in other respects a loss are not desirable. In level premium insurance lapses are complete, if occurring before three annual premium payments have been made, as after that number or more annual payments have been contributed by a policy holder he becomes entitled under the law to a paid up policy for the reserve portion of his payments. There are not many lapses and if three years elapse on new business, that is on the first year's premium, for when a policy holder has made a second annual payment he is very likely to make the third payment in order to secure a paid up policy, and from new business, that is the first year's premium, the company derive hardly any profit if any at all, by carrying new risks for a year and paying the cost of getting that new business.

After three years in case of a lapse the company gains the mortality and expense portion of the lapsing policy holder's premium.

In assessment insurance the lapsing member forfeits all he has paid to the date of his suspension from membership though he has not contributed anything toward a reserve fund except in some instances. Where a rate of assessment remains the same for life as at age of entry, the organization gains from such a lapse if the loss of the member is filled by a new one who starts on the same course as his predecessor did a number of years ago. In organizations that have adopted the step rate plan there is no gain from a lapse except after the limit of the highest rate of assessment has been passed. While in some instances a benefit is derived from lapses they are not desirable from a general point of view and do not help in the upbuilding of an institution.—Insurance Review.

A NUT FOR OLD LINERS TO CRACK.

A, at age 7, insures his life for \$1,000 in a Legal Reserve company on the Ordinary Life plan. The net annual premium Actuaries' 1 per cent, is \$19.87. After having paid ten premiums he dies and the company promptly pays the loss. A's total payment, \$198.70. B at the same age and at the same time insures his life in the same company for \$1,000 on the Ten Payment Life plan, the net annual premium being \$42.64. After having paid ten annual premiums he dies, but the company only pays the face of the policy. Although B has paid \$426.40 more than A, yet both beneficiaries receive the same amount.

Query: Why should not the company pay B's beneficiary the difference between the net premiums on the two policies, in addition to the face of the policy? If the company could afford to pay the loss for a given sum in A's case, why can it not afford to pay the same amount for the same given

sum and return the difference in B's case?

If both parties should surrender their policies, B's surrender value would be much larger than A's. Why should this larger equity be allowed in case of surrender and not allowed in case of death?—Mutual Investor.

HAVE COME TO STAY.

Fraternal Associations are making great progress, and have certainly come to stay. Statistics recently published show that in the United States and Canada the total membership of such Orders is over 3,000,000. They paid benefits during 1907 amounting to over \$12,000,000 and from 1907 to 1908 over \$11,000,000. These figures give an idea of the financial benefits distributed but in order to appreciate the fraternal benefits, about which nothing is said, you have to come in contact with the great work they are doing and see for yourself as an active member.—Pambow.

SUPREME LODGE A. O. U. W. BEATEN

Dr Hunter, Registrar of Insurance for Ontario, has given judgment in the case of the Supreme Lodge of the United States, through Manitoba jurisdiction, asking for registration in Ontario. Application has been refused. Dr Hunter has had to say:

Upon the matter therefore I had to determine as follows: First, that the United States Society is the real applicant in these proceedings, and the United States organization has no legal status to make the application, and that the name of the Manitoba Society is used to give apparent legal status to the application.

Second, that the Manitoba Society, by reason of the limitation contained in its own constitution, cannot legally undertake or transact business in this province.

Third, that in any case the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, because there is at present no reciprocal law of Manitoba fulfilling the requirements of section 10 of the Ontario Insurance Act. The application for registration is refused.

NEW INSURANCE DECISION.

It was decided by the Master in Ordinary on Oct. 1, in Toronto, that if the man who takes an insurance policy be a Canadian the policy is also Canadian, no matter where his subsequent place of residence may have been. Mr M. A. Hall, an attorney of Omaha, but Canadian born, had a claim on a policy of his father, issued by the Massachusetts Benefit Life Association, and the contention was that, being an American citizen now, he could not rank on the Canadian assets of the association. The decision of the Master in Ordinary, however, puts Mr. Hall in the right of it.

CREDITORS GET NONE.

William Taylor, father of the deceased Charles Taylor, who an insurance policy of \$2,500 in the Maccabees was claimed by his creditors, has been declared the sole beneficiary of his son, who died insolvent. The Master in Ordinary gave the judgment on Oct. 2, in Toronto. The decision will be of interest to holders of life insurance policies.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

December Assessment, 1899. | No. 15 Deaths | Nov. 29, 27, 25, 20 and 100. Cotisation du mois de Décembre | Décès

Statement of Assessments Received in November, 1898.

Etat des Cotisations Recues Durant le Mois de Novembre.

The Grand Council of the C.M.B.A. of Canada. SECRETARY'S OFFICE, London, Ont., December 1, 1898.

Le Grand Conseil de l'A. C. B. M. du Canada. BUREAU DU SECRETAIRE, London, Ont. 1 Décembre 1898.

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

Cher Monsieur et Frère—Vous êtes, par le présent officiellement notifié du décès des frères ci-après nommés :

Table with columns: NO., NAME, BRANCH, LOCATION, POLICY, ADMITTED, DIED, CAUSE OF DEATH. Lists deaths of 10 members.

Statement of the Beneficiary and Reserve Funds for November, 1898.

Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Nov., 1898.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES.

Table showing financial details for the Beneficiary Fund, including amounts on hand and received during the month.

CR.

Table listing individual beneficiaries and their respective amounts received from the fund.

Total amount of Beneficiary Fund collected since 1st January, 1893, to date. \$891,910 76

Total amount paid to the Beneficiaries of deceased members to date. \$891,007 57

RESERVE FUND—FONDS DE RESERVE.

Table showing financial details for the Reserve Fund, including amounts on hand and accrued.

SAM. R. BROWN, Grand Secretary.

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

Aux Membres de l'A. C. B. M. du Canada—

Brothers—The foregoing statement of Assessment No. 15 (December 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 third day of Jan., 1899.

Frères—L'état précédent de la Cotisation No. 15 (Cotisation du mois de Déc.) 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 Jan., 1899.

Yours fraternally, SAM. R. BROWN Grand Sec.

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

The secret of progress lies in knowing how to make use, not of what we have chosen, but of what is forced upon us.—Bishop Spalding

All the doubts of sceptics are as nothing, or as very little, compared with the great doubt which arises in men's minds from the ways of Christians themselves saying one thing and doing another.—Jowett.

If you would convince a man that he does wrong, do right. But do not care to convince him. Men will believe what they see. Let them see.—Thor-eau.

Sleep is so like death that I dare not trust it without saying my prayers.—Anon.

Main financial statement table with columns: Branch No., Assess No., Benefic Fund, Res ve Fund, Branch No., Assessment Nos., Beneficiary Fund, Réserve Fund, Branch No., Assessment Nos., Beneficiary Fund, Réserve Fund. Includes a 'Total' row at the bottom.

N. B.—All branches not appearing on the foregoing statement as having paid No. 12 Assessment, with the exception of Branches 65, 72, 171, 204, 210, 215, 273, 287 and 295, are on this date (December 1st, 1898) in arrears or under suspension. These Branches paid No. 12 in October. Branches No. 301, 302 and 303 were not liable.

N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la Cotisation No. 12, à l'exception des Succursales Nos. 65, 72, 171, 204, 210, 215, 273, 287 et 295, sont à cette date (1 Décembre, 1898) arriérées ou en suspens. Ces Succursales ont payé la Cotisation No. 12 en Octobre. Les Succursales Nos. 301, 302 et 303 n'étaient pas responsables.

NEW BRANCHES.

Branch No. 300, as reported in the last issue, was organized on October 17th, at Blackville, N. B., by Grand Deputy John Morrissey. The following is the list of officers:

Spiritual Adviser, Rev. S. J. Crumbly.
 President, Rev. S. J. Crumbly.
 First Vice-President, Bernard McCormick.
 Second Vice-President, David Dinan.
 Recording Secretary, Michael Wm. McCarthy.
 Assistant Rec. Sec., John P. Keogh.
 Financial Sec., Dr. J. P. C. Mcmanus.

Treasurer, Thos. James McCarthy.
 Marshal, Bruno Joseph Savoie.
 Guard, Scott R. McConnell.
 Trustees, Patrick Djabob, Stephen McCarthy, Cavan H. Dunn, Ronald Hurley, John Alex. McCarthy.

Branch No. 301 was organized on November 14th, at Centreville, Ont., by Grand Organizer W. P. Killackey.

This branch starts with fourteen members; and, under capable and zealous officers, will increase steadily. Its President, Bro. Ryan, is one of the most successful merchants in that section of country.

It was resolved to hold the regular branch meetings on the 1 and 3rd Monday of each month.

The following is the list of officers: Spiritual Adviser, Rev. P. J. Hartigan.

President, Mathew Ryan.
 First Vice-President, Peter Finn.
 Second Vice-President, John Cassidy.
 Recording Secretary, Joseph Ed. Finn.

Assistant Recording Secretary, Daniel Whalen,
 Financial Secretary, John McAnley.
 Treasurer, John Finn.
 Marshal, John McDermott.
 Guard, John Hugh McAvoy.
 Trustees, Peter Finn, John McDermott, Henry O'Connor, Wm. H. McAvoy, James Evans.

Branch No. 302 was organized on November 15th, at Marvaville, Ont., through the persistent efforts of Bros. E. J. Edwards of Branch 86, Deseronto, and Grand Organizer Killackey.

It has long been Father Quinn's desire to have a branch in this parish, and he was the first to make application and sign the roll.

At the meeting held to institute the new branch, Bro. W. P. Killackey was assisted by Bros. Edwards, Gaulin, McNeil, Fox and about twenty other enthusiastic brothers from Deseronto.

After the installation of the officers a regular meeting was held, the order of business and ceremonial being thoroughly explained by Bro. Killackey, and much interest aroused among the members.

The gavel and ballot-box were presented the branch by Bros. McNeill and Edwards, respectively, for which they received a hearty vote of thanks.

Father Quinn spoke very feelingly concerning the kindness of the Deseronto brothers, and warmly commended Bro. Killackey for the good he is doing.

Arrangements were made whereby the members would in turn sit up with Bro. McAnley, a resident of this place, though a member of Branch 86, who recently had his leg broken, thus showing a true fraternal spirit.

Branch meetings will be held on the first and third Tuesday of every

month, and visiting brothers will always be welcome.

The following is the list of officers: Spiritual Adviser, Rev. John S. Quinn.

President, Rev. John S. Quinn.
 First Vice-President, Morgan Shaughnessy.
 Second Vice-President, Patrick Cassidy.
 Recording Secretary, Daniel Joseph Murphy.
 Assistant Recording Secretary, Jas. B. McGulness.
 Financial Secretary, John Joseph Hogan.
 Treasurer, Patrick McAlpine.
 Marshal, James McAuliff.
 Guard, Eugene McCarthy.
 Trustees, Thos. McGurn, Timothy Drumming, Michael Farrell, Thos. J. McGurn, John Doyle.

Branch No. 303 was organized on November 16th, at Napance, Ont., by Grand Organizer W. P. Killackey, assisted by Grand Medical Supervisor E. Ryan, of Kingston, and Brothers Edwards and McNeil, of Deseronto.

The first and third Thursdays of each month were set apart as regular meeting days, and steps to obtain a suitable meeting-place were taken.

Rev. Father Hogan expressed great pleasure at the success which had attended the efforts of those engaged in establishing this branch, and complimented Bro. Killackey on the manner in which he as organizer does his duty, and also praised very highly the Deseronto Branch, of which he is also Spiritual Adviser.

The following is the list of officers: Spiritual Adviser, Rev. J. T. Hogan.

President, D. J. Hogan.
 First Vice-President, Wm. Jos. Normile.
 Second Vice-President, James O'Brien.
 Recording Secretary, John McKenty.

Assistant Recording Secretary, Neil B. Mathewson.
 Financial Secretary, Patrick Gleeson.
 Treasurer, Arch. W. Gannon.
 Marshal, Rich. H. McNeill.
 Guard, Frank Lee.

Trustees, Martin Kehoe, Michael Sheehan, Timothy Chas. Byrnes, Michael McDonald, John W. Van Norman.

APPEALS.

From Branch 248.

Brothers—For the first time since it became established, Branch No. 248, New Glasgow, N. S., finds it necessary to appeal to sister branches on behalf of one of its members, Brother William McKinnon.

Brother McKinnon has been sick for the last two years, and medical attendance has been a very heavy tax upon him, and being a laborer his savings have been insufficient to meet the demands upon him. Our branch, besides paying his assessments, has given him all possible assistance. He is a charter member of the branch, and always took a lively interest in all matters tending to the advancement of the Association.

We strongly appeal to all members of the Association in his behalf, and we sincerely trust that they will come to the assistance of an afflicted member in a spirit of Christian charity and generosity.

ALEX McDONALD,
 President Branch No. 248.
 Wm. E. McCARRON,
 Sec. Secretary Branch No. 248.

Address all remittances to W. E. McCarron, Recording Secretary, Branch No. 248, C. M. B. A., New Glasgow, N. S.

I hereby fully endorse the foregoing appeal in behalf of Bro. McKinnon, and earnestly hope that it will be allowed by the Grand President and generously responded to by the several branches of our Association, otherwise Bro. McKinnon will be left to the charity of the public for support.

R. MACDONALD,
 Spiritual Adviser, Branch 248.

London, Ont., June 20, 1898.

W. E. McCarron, Esq., Rec. Sec. Branch No. 248 C. M. B. A.
 Dear Sir and Bro.,—The appeal of your Branch in behalf of Bro. William McKinnon, is allowed by the Grand President and Board of Trustees.

Yours respectfully,
 S. R. BROWN, Grand Secretary.

From Branch 175

Brothers—For the first time since it was established, Branch 175 finds it necessary to appeal to sister branches on behalf of Brother Edward Kenny.

Brother Kenny has been sick for the last six or seven months, being confined to bed most of the time. He is a very poor man, with no means of support but his days' work, and he has a large family of small children to support. In addition to this his wife has been ill the greater part of the summer. Bro. Kenny has always been an earnest worker in our branch. We therefore, strongly recommend him to the generosity of every brother, and hope they will respond with the same charity that Branch 175 has always shown in similar cases.

FRANCIS JORDAN,
 Rec. Sec. Branch 175.
 WILLIAM HARAGAN,
 Pres. Branch 175.

Address all remittances to Francis Jordan, Recording Secretary Branch 175, C. M. B. A., Kinkora, Ont.

Approved by Rev. John O'Neill, Spiritual Adviser of Branch 175, C. M. B. A., Kinkora, Ont.

The family physician, Dr. Dalton Smith, has also certified that the statements made in regard to Brother Kenny are correct.

London, Ont., Oct. 19 1898.

Francis Jordan, Esq., Rec. Sec. Branch 175, C. M. B. A., Kinkora, Ont.

Dear Sir and Brother—Your Branch's appeal on behalf of Brother Edward Kenny is allowed by the Grand President and Board of Trustees.

Yours fraternally,
 SAMUEL R. BROWN,
 Grand Secretary, C. M. B. A.

MUST PAY UP HARD CASH.

The Judgment Given in Select Knights Insurance Case—Suspended Members are Liable.

Nearly seventy thousand dollars are due the Select Knights of Canada, a mutual insurance order now in process of liquidation, by members who thought that when they had ceased to be members of the order, but who, by a judgment given recently by Mr. F. W. Macdonald, the Master in Ordinary, at St. Catharines are legally liable for all back dues and assessments for six months past. This judgment, which directly affects some 1,150 members of the order, is the outcome of a suit entered by these members to test the right of the society to hold men liable for back dues and assessments, and every contention brought up by them

in their defence of the suit entered against them was decided in favor of the Select Knights. While the individual amounts against these members were small the aggregate amount at stake was considered, and on the success of this test case depended very largely the percentage on their claims creditors of the society will receive, for they need not expect to be paid in full.

THE MASTER'S JUDGMENT.

The judgment of the Master, Mr. F. W. Macdonald, which, of course, is subject to appeal, was very voluminous and went fully into the history of the trouble between the Select Knights and its suspended members. The proceedings were for the recovery of arrears of dues and assessments of six months, alleged to be due the society by those who had been members for six years before the winding up order was granted. Some 1,150 of these members filed statements of defence. At the time of the cancellation of the registry of the society, on April 13, 1895, the death and maturity claims, which had matured amounted to \$82,000, while there was only a little over \$1,000 in the treasury to meet these claims. Additions to these matured claims, the press is informed, now bring the amount up to \$250,000. In consequence of the great mortality and strain upon members to meet these claims members were continually dropping out to such an extent that in 1895 the society was forced into liquidation. The Master found that the litigant defendants were now pleading the insolvency of the society which had been brought about by their neglecting and refusing to pay the assessments levied. Out of an aggregate membership of over 1,000, the Master found only between 100 and 500 in good standing. The remainder had been suspended for non-payment of assessments.

There were 32 articles of defence. In every case the Master found against the defendants. The charges of misrepresentation were thrown out altogether. The Master in his judgment stated that he had heard all the evidences, and found that the members who six years before the winding up of the order were in good standing became suspended, but never severed their connection with the society in the manner provided and prescribed by any of the several constitutions of the society in force during the six years, by reason of which they were on April 13, 1895, indebted to the society. He made up a list of the contributors and what they were indebted to the society, and directed that those contributors pay to the receiver the sums set against their names, with costs, \$1 each where the claim was within \$10, and \$2 where the claim was over \$10. The Master held that to properly sever his connection with the society the member should have paid up his back dues and assessments, surrendered his certificate and given notice in writing to withdraw pursuant to the Insurance Corporation Act of 1892. Speedy judgment had before been given against those who did not enter a defence.

The merit of crosses consists not in their weight, but in the way in which they are borne.—St. Francis de Sales.

There is nothing in the world we should fear but to know our duty and not to do it.

Freedom is the one purpose, wisely aimed at or unwisely, of all man's struggles, toiling, and sufferings on this earth.—Carlyle.

Initiations Reported in November, 1898.

Initiations Rapportées en Novembre, 1898.

Table with 2 columns: Br. No. and Members. Lists various branches and their member counts for November 1898.

Total N. B.—The initiations in the last three branches are charter members. Les initiations des trois dernières succursales sont des membres fondateurs.

THE HOY APPEAL

Stratford, Ont., Nov. 28, 1898

Branch No. 13, Stratford, Ont., acknowledges receipt of the following amounts to the above appeal:

Table with 2 columns: Br. No. and Amount. Lists contributions to the Hoy Appeal from various branches.

THE MCKINNON APPEAL.

New Glasgow, Nov. 21, 1898

Samuel R. Brown, Esq., Grand Secretary C. M. B. A., London, Ont.

Dear Sir and Brother—Kindly insert in next issue of THE CANADIAN, the list of branches who so generously contributed to the appeal of Branch 248 on behalf of Bro. Wm. McKinnon. On

behalf of Bro. McKinnon I thank all branches who responded.

Fraternally yours, Wm. E. McCARRON, Rec. Sec. Br. 248, New Glasgow, N. S.

Table with 2 columns: Br. No. and Amount. Lists contributions to the McKinnon Appeal from various branches.

THE PRENDIBLE APPEAL

The following branches have forwarded their contributions up to the date hereof; the writer trusts that branches not mentioned will extend their sympathy to this worthy but afflicted brother in the shape of a small donation.

Table with 2 columns: Br. No. and Amount. Lists contributions to the Prendible Appeal from various branches.

Contributions can still be remitted to W J Smith, Rec. Sec. Branch 14, C. M. B. A., 381 Markham street, Toronto, Ont. November 5, 1898.

CORRESPONDENCE.

Guelph, Nov. 7, 1898.

Dear Sir and Brother—At the regu-

lar meeting of Branch No. 31, he'd Oct. 21, the following resolution was unanimously adopted:

Moved by Bro Dr Numan, seconded by Brother S. A. Heffernan, that whereas a resolution depriving any branch, a member of which is also a member of the Grand Council, of the right of electing a delegate to conventions in future in the usual way, was declared carried by a bare majority, although section 88 of the Grand Council Constitution requires a two-third vote of the members present and entitled to vote at such Convention.

Resolved that the members of Branch 31, Guelph, beg leave to remonstrate respectfully against the proposed illegal change referred to being inserted in the Constitution of the C. M. B. A. and that a copy of this resolution be sent to the Grand President, Grand Secretary and chairman of the Committee on Laws.

JAMES KENNEDY, Sec.

RESOLUTIONS OF CONDOLENCE.

- Branch No. 241, Hamilton, Ont., on the death of Brother Martin O'Brien's mother. Branch No. 54, Barrie, Ont., on the death of Brother Thomas Kennedy's mother. Branch No. 29, Lourdes, N. S., on the death of Brother E. O'Reilly's mother. Branch No. 251, Kensington, P. E. I., on the death of Brother M. A. Ready's brother. Branch 255, Ridgeway, Ont., on the death of Bro. F. A. Dilliot's wife. Branch No. 9, Kingston, Ont., on the death of Brother Thomas Mooney's son; also on the death of Brother George Gruber's son. Branch No. 12, Berlin, Ont., on the death of Brother Jacob Gies's wife, daughter of brother Andrew Englert. Branch No. 11, Arnprior, Ont., on the death of Brother Francis Dechaine's son. Branch No. 108, Quebec, Que., on the death of Brother Peter Brennan's father; also on the death of Brother Lawrence Stratford's wife. Branch No. 181, Fairville, N. B., on the death of Brother William Carter's father; also on the death of Brother James Whalen's infant son, Thomas. Branch No. 254, Kensington, P. E. I., on the death of Brother Daniel McKinnon's brother, James.

At a regular meeting of Branch No. 13, Stratford, Ont., held November 9, 1898, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death our respected brother, James Brophy.

Resolved that we, the members of Branch No. 13, hereby express our heartfelt sorrow for the loss sustained by his wife and family, and extend to them our most sincere sympathy and condolence in their sad affliction; also

Resolved that a copy of this resolution be inserted in the minutes of this meeting, and sent to them and also published in the official organ.

At a regular meeting of Branch No. 108, Amherst, N. S., held on November 2nd, 1898, the following resolutions of condolence were moved and unanimously carried:

That we, the members of Branch No. 108, desire to record with deep regret our heartfelt sorrow at the death of our much esteemed brother, Dennis Madden.

Resolved that we tender to the widow of our late brother, Dennis Madden, our sincere sympathy and condolence with her in her great loss, and pray that God in his great mercy will protect and comfort her and her children.

Resolved that our charter be draped for one month and that these resolutions be recorded on the minutes of our meeting and a copy be sent to Mrs. Dennis Madden and also published in the Catholic Record and our official organ, THE CANADIAN.

At a meeting of Branch 63, St. Marys, Ont., the following resolution was passed.

Whereas Almighty God, in His own good time, has seen fit to call to Himself our brother, James Brophy, of a neighboring branch, and whereas the sad and sudden termination of his earthly career took place in our town and in our very midst; be it

Resolved that the members of Branch 63 send a resolution of condolence to their fellow brothers of Branch 13, to the widow and relatives of deceased, and to THE CANADIAN, for publication therein, and the same be recorded in the minutes of the meeting.

LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Et envoyé par la poste aux membres le on 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 gérant jugera ne pas être dans l'intérêt de l'Association ne seront pas publiées.

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

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

LONDON, DECEMBRE, 1898.

Nos Souhais.

A tous les membres de l'A. C. B. M., LE CANADIEN souhaite une bonne Fête de Noël et une heureuse Nouvelle Année.

NOEL.

Salut ! adorable berceau. Criche bénie ou le vent pleure : Ouvre toi le ciel est bien beau, Et tout nous redit : voici l'heure ! ...

Minuit ! Entendez-vous l'airain Chanter l'heure d'un grand mystère ? Entendez-vous ce bruit divin Semant la paix sur notre terre ? ...

L'Etoile suspendra son cours Tout au dessus de l'humble étable à froidement et sans secours, Va naître l'Enfant adorable.

Les Rois de l'Extrême Orient Accourront tous, reuipis d'ivresse, Portant à ce divin Enfant Les vœux de leur cours en liesse.

La lune est belle et le ciel pur, Tout dans la nuit sourit, rayonne, Et, sous le grand dôme d'azur, Brille l'amour qu'un Dieu nous donne.

Les anges, sur leur harpe d'or, Chantent le glorieux cantique, Qu'aujourd'hui, l'on entend encor Résonner sous le saint portique.

Les bergers quittent les ormeaux, Pris d'une crainte solennelle, Etonnant sur leur chalumeaux Des chants à l'amitié se mêle

Pendant ce glorieux concert De la grande et belle nature, S'attient à genoux l'Univers Adorant l'humble Créature.

Eile est humble, mais par amour : De grand monde elle est l'espérance, Et, plus brillante que le jour, Eile est pour nous la délivrance.

Réjouissez-vous ! ô Nations ! Peuples ! croyez à votre vie : C'est l'heure des rémissions Car, il est né, notre Messie ! ...

EDMOND LAPOUCEUR.

A ST. JEAN BAPTISTE, MAN.

Le 9 Octobre dernier les membres de la succursale No. 193 de l'A. C. B. M. à St. Jean Baptiste, Manitoba, don...

Le Rév. Mr. Fillion fut naturellement ému de ce touchant témoignage d'affection. Il remercia, puis donna des détails sur la convention qu'il qualifia de très solennelle.

Homme d'une foi et d'un zèle véritablement apostoliques, Mr. le curé Fillion possède des qualités remarquables. A une éloquence qui coule de source, à une voix attendrissante et paternelle, il unit une grande sûreté de connaissances historiques et théologiques qui en font un prêtre savant.

A cette fête assistait aussi Mr. l'abbé Pouliot, qui était de passage à St. Jean Baptiste.

Il y eut de l'entrain, et chacun sut trouver une chanson à chanter, un bon mot à placer. Il était édifiant de voir la paroisse presque entière ainsi réunie autour de son pasteur.

Frère Nap. Comault fit les honneurs de la succursale. Plusieurs rasades d'un bon crû furent ingurgitées, grâce à ses bons offices, et plusieurs cigares réduits en cendres.

Pendant la soirée frère Dr. Dabuc prononça une superbe allocution au cours de laquelle il fit une heureuse comparaison entre le curé et le père de famille. Adressèrent aussi la parole, les frères Océzime Bardeleau, Edouard Parent, Aimé Bellerivo et Ephrem Marlon.

La soirée se termina vers minuit.

L'INSIGNE DE L'A. C. B. M.



Nous sommes redevables à frère Lassalle Gravelle, d'Ottawa, ancien Syndic du Grand Conseil, de l'extrait suivant d'une étude sur l'A. C. B. M., sous le pseudonyme de "Justin," laquelle fut publiée en 1891 dans le journal "L'Association."

"La C. M. B. A. a choisi un insigne que tous les membres portent (ou doivent porter) continuellement et qui, quoique fort simple, comporte une vaste signification. Une courte explication des emblèmes réunis dans cet insigne contribuera à faire voir comment, en tout et partout, la C. M. B. A. cherche à rappeler à ses membres les sentiments qui doivent les animer.

"Le cercle qui entoure l'insigne est l'un des plus anciens symboles de la chrétienté, emblème de l'Éternité, toujours la même, sans commencement, sans fin : rappelant aux membres qu'ils sont tous tous de suivre en tout et toujours les Lois de l'Église qui les prépare pour cette éternité qui les attend.

"De tous temps le triangle a été dans l'Église, le symbole de la Très Sainte Trinité. Le corps de l'insigne est formé de deux triangles entrelacés, rappelant : l'un ce Saint Mystère de notre religion, l'autre le triple but de l'Association: Combattre les sociétés secrètes; Stimuler la charité Chrétienne; Aider et soulager les membres malades ou dans le besoin, ou la famille des membres décédés.

"La croix, l'ancre et le cœur, au centre, rappellent les sentiments de Foi, d'Espérance et de Charité qui doivent animer tous les membres.

"Les mains unies sont l'emblème de l'amour fraternel, de l'union et de l'affection qui existent au sein de la C. M. B. A.

"Dans les angles sont placées les quatre lettres initiales par lesquelles l'Association est généralement désignée."

MGR. C. H. GAUTHIER.

Le nouvel Archevêque de Kingston, dit le Messager Canadien, est né à Alexandria, comté de Glengarry, le 3 Novembre, 1815. Français d'origine par son père, Monseigneur Gauthier est écossais par sa mère. Il reçut sa première éducation dans les écoles des Frères et entra, âgé de 15 ans, au collège de Régopolis, Kingston.

des Protestants indistinctement. Ses hautes qualités personnelles lui ont acquis l'estime universelle

LA SOCIETE DE ST. VINCENT DE PAUL.

Il est une société charitable en pleinement féconde en œuvres, beau fleuron de la couronne de l'Église qui a germé du sol de France au commencement de ce siècle. Tous connaissent la société de Salut Vincent de Paul implantée depuis longtemps dans nos principales villes.

SYSTEME DE COINATION

L'ASSOCIATION CATHOLIQUE DE BIENFAISANCE MUTUELLE DU CANADA.

La Première Des Associations et Cotisations Enregistrées Dans La Puisseance.

- Aviser Spirituel Mgr. l'Archevêque O'Brien, Halifax, N. E.
Chanceller, O. K. Fraser, Brockville, Ont.
Président, Hon. M. F. Hackett, Stanstead, P. Q.
Vice Président, Dr. L. J. Bellivan, Shelburne, N. B.
Vice Vice Président, John Loughrin, M. P. P. Miramichi, Ont.
Secrétaire, S. R. Brown, London Ont.
Assistant Secrétaire, J. E. H. Howison, London, Ont.
Trésorier, W. J. McKee, M. P. P. Windsor, Ont.
Com. Ordonnateur, Michael Galvin, Arnprior, Ont.
Sentinelle, J. J. Weibert, Neustadt, Ont.

- REV. M. J. Tiernan, London Ont.
P. J. O'Keefe, St. John, N. B.
J. J. Behan, Kingston, Ont.
P. J. Rooney, Toronto, Ont.
Joseph A. Chisholm, Halifax, N. E.
COMITE DES LOIS:
T. P. Coffey, Guelph, Ont.
Charles P. Rouleau, J. C. S. Calgary, T. N.
John A. Murphy, Cayuga, Ont.
COMITE DES FINANCES:
John Ronan, Hamilton, Ont.
George W. Cooke, Anherst, N. E.
Chas. Dupont Herbert, Trois-Rivieres, P. Q.
Médecin Examineur en Chef, E. Ryan, M. D., Kingston, Ont.
Soliciteur, F. R. Litchford, Ottawa, Ont.

L'Association Catholique de Bienfaisance Mutuelle fut organisée en Juillet, 1879. Le Grand Conseil fut organisé le 14 Février, 1891. Incorporé dans la Province d'Ontario, le 12 Janvier, 1890. Incorporé dans la Puisseance du Canada en Mars, 1893.

bre, 1891, et fut ainsi enregistré sur le Registre des Licenses d'Associations d'Ontario. Dans chaque Province, l'Association fait des opérations qui sont généralement les mêmes que dans les autres provinces.

- Les noms des Archevêques, Evêques, Vicaires généraux, Curés, Pères, Frères, Religieuses, etc., qui ont contribué à la formation de la Société de St. Vincent de Paul.
Mgr. J. J. O'Brien, Archevêque d'Halifax.
Mgr. C. H. Gauthier, Archevêque de Kingst.
Mgr. E. A. O'Connor, Evêque de Port Huron.
Mgr. J. J. Dowling, Evêque de Hamilton.
Mgr. M. J. O'Leary, Evêque de St. Hyacinthe.
Mgr. J. M. Fawcett, Evêque de Valleyfield.
Mgr. A. P. J. Gauthier, Evêque de St. Albert.
Mgr. J. J. Gauthier, Evêque de St. Albert.

Le système de cotisation est conçu pour encourager les membres à contribuer régulièrement. Les cotisations sont payées par trimestre ou par année.

Table listing membership details and financial contributions for the Association Catholique de Bienfaisance Mutuelle du Canada.

Table detailing the 'Système de Cotation' (System of Contribution), showing membership levels and corresponding amounts.

Le Canada est un pays où les associations libres et volontaires jouent un rôle important. L'Association Catholique de Bienfaisance Mutuelle du Canada est une de ces associations qui ont contribué à améliorer le bien-être de la population.

d'autres aspirants qui à leur tour ont été certifiés par le curé qu'ils sont Catholiques pratiquants. Ensuite envoyez cette demande au curé au curé, qui en fera parvenir au Grand Secrétaire sur réception duquel demandez le Grand Secrétaire vous fera parvenir de blancs de mandats d'admission et de certificats médicaux; et le Grand Secrétaire vous fera parvenir en Chef, Kingston, Ont., à entendre avec vous pour nommer un médecin de la localité afin d'examiner les aspirants.

Chaque aspirant devra payer l'abonnement de \$1.50, au cas où le médecin à l'examen de son dossier devrait envoyer une lettre au Grand Secrétaire. Médecin au Dr. Ryan.

Un certificat de naissance ou une déclaration conforme à la loi de la province doit accompagner chaque demande.

Aucun qu'un nom ne suffira pas moins de 12 autres ont été proposés le Délégué ou l'officier qui devra faire organisation reçue du Grand Secrétaire. Les noms pour l'admission de la Nouvelle Succursale et un assortiment de fournitures. Les dépense sententira sera avec vous sur le choix d'une date, pour instituer la succursale.

Chaque membre devra avoir en moins un exemplaire de la constitution des Délégués de l'Association; et les membres devraient les étudier soigneusement. Il faut s'y conformer.

Les nouvelles succursales paient \$25 pour l'assortiment de fournitures et la charte, et le Grand Conseil paye les dépenses du Délégué qui institue la succursale.

Pour le montant d'affaires faites, le coût d'administration de l'A. C. B. M. est infinitesimale plus bas qu'avec toute autre Association à courte long et agglomération d'assurances sur la vie, sur le continent de l'Amérique.

ETES-VOUS ASSURÉ ?

Si Non, Vous Devriez L'Être, et Vous ne Pouvez Faire Mieux Qu'en Joignant.

L'A. C. B. M. DU CANADA.

Cette Association ne s'est formée que par la nécessité; mais elle a été créée par des dispositions pour lui permettre de protéger ses membres UNE SOMME SUFFISANTE POUR TOUS LES CAS. L'ASSURANCE DES QUATRE VINGT ANS. LES PASSES POUR LA VIE. Son principe est simple et ses taxes sont justes, sonnet l'assurance au coût actuel d'année en année. Quand il existe un avantage, elle a le pouvoir de collecter plus, et conséquemment on peut jamais manquer de remplir ses obligations envers tous et chacun de ses membres. Par conséquent les membres de l'A. C. B. M. sont assurés des bénéfices à un taux n'excellant pas le coût actuel de ces bénéfices.

L'A. C. B. M. existe depuis vingt deux ans et a suffisamment démontré la solidité de son système.

Chaque réclamation a été payée sans contestation aucune de la part de l'association.

Ya-t-il quelque part une compagnie d'assurance sur la vie qui fait mieux que cela? Non, puisque, mais il y a les compagnies qui ont fait beaucoup moins, après avoir collecté de leurs assurés à peu près trois fois autant annuellement.

L'importance de pouvoir à des moyens de subsistance pour sa famille ou ceux dont on est le soutien, après la mort, n'a pas besoin d'être argumenté. C'est pour cela que nous travaillons que nous économisons, que nous faisons des prêts et espérons; et la mort vient à nous avec de nouvelles terreurs quand elle nous frappe avant que cette provision soit faite.

La question, alors, est celle-ci: Comment cette provision peut elle être faite la meilleure et la plus économiquement?

Elle devient Membre de l'Association Catholique de Bienfaisance Mutuelle.

POUR LES CATHOLIQUES, CETTE ASSOCIATION EST INDUBITABLEMENT LA MOINS COUTUEUSE, LA PLUS SURE ET LA MEILLEURE.

PAS D'INCERTITUDE A SAVOIR SI L'EGLISE CONTINUERA DE PERMETTRE AUX CATHOLIQUES DE LA JOINDRE A UN LISTE MEMBRES. PAS D'INTERETS CONTRADICTOIRES. PAS DE DEPENSES EXTRAORDINAIRES. PAS DE SIMPLES ENORMES. PAS D'ARTICES DE OFFICIELS. PAS DE FLUCTUATION DANS LA VALEUR DE BONS. PAS DE MARCHÉ D'UN MILLION DE DOLLARS. PAS D'OPINIONS HESITANTES DE GROS SALAIRES. PAS DE SPECULATION SUR PLACEMENTS AVEC L'AUGMENT DES MEMBRES DANS L'A. C. B. M.

Le mariage est un contrat, sachant que les affaires sont incertaines, reconnaissant la nécessité de pourvoir à une somme certaine, que sa famille peut compter sur, après l'advenue de sa mort ou l'infortunio financier. L'Association qui l'homme à propos, résout ce qui, sans elle, ne peut que souffrir à subsister aux besoins de ceux qui lui sont les plus chers, de ne avoir que que garantie que sa famille ne souffrira pas de la charité quand la mort l'appra.

Un droit de membre dans l'A. C. B. M. répondra à ce besoin. C'est à ce que des centaines de familles ont échappées à la mort, et un nombre de frères ont conservé leur confort; les jeunes qui assombrissent la perspective de la jeunesse, quand le secours alibi au du père, lui est enlevé, sont distillés, et le cœur de la veuve n'a pas à souffrir l'angoisse de voir ses chers petits dans le deuil.

Le premier cotisation payé par un membre de l'A. C. B. M., lui crée une succession qui, si la mort l'envoie, est en bon argent et qui secourra les bien-aimés qui vont pleurer sa perte.

NOUVELLES SUCCURSALES.

Trois nouvelles succursales ont été instituées le mois dernier par Frère W. P. Killackey, Grand Organisateur pour la province d'Ontario. La succursale No 101 a été instituée le 11 Novembre à Centerville, la succursale No 202, le 15 Novembre, à Marysville, et la succursale No 303, le 16 Novembre, à Napanoo.

Nous donnons dans la partie Anglaise la liste des officiers de ces succursales ainsi que de la succursale No. 300 rapportée dans le dernier numéro comme ayant été instituée le 17 d'Octobre, mais dont la liste des officiers ne nous est pas parvenue à temps pour publication dans ce numéro.

APPELS.

De La Succursale No. 175.

Frères:—Pour la première fois depuis sa fondation, la Succursale No. 175 trouve nécessaire de faire appel aux succursales sœurs en faveur de Frère Edward Kenny.

Frère Kenny est malade depuis six à sept mois, et pour la plupart du temps obligé de garder le lit. Il est si pauvre, sans aucuns moyens de subsistance autres que son travail de tous les jours et il a une nombreuse famille de petits enfants à supporter. En plus son épouse a été malade la plus grande partie de l'été. Frère Kenny a toujours été un ardent travailleur dans notre succursale. C'est pourquoi nous le recommandons fortement à la générosité de chaque frère et espérons qu'ils répondront avec la même charité que la Succursale No. 175 a montrée en pareils cas.

FRANCIS JORDAN, Sec Arch., Suc. No. 175. WILLIAM HARAGAN Prés. Suc. No. 175.

Adressez toutes remises à Francis Jordan, Sec Arch. Suc. No 175, A. C. B. M., Kinkora, Ont. Approuvé par le Révd John O Neil,

Avisoir Spirituel de la Suc. No. 175, A. C. B. M., Kinkora, Ont.

Le Médecin de la famille, le Dr. Dalton Smith, a aussi certifié que les déclarations concernant Frère Kenoy sont correctes.

London, Ont., 19 Octobre, 1898.

Francis Jordan, Ecr., Sec., Arch. Suc. No. 175, A. C. B. M., Kinkora, Ont. Cher Monsieur et Frère—L'appel de votre Succursale en faveur de Frère Kenny est permis par le Grand Président et le Bureau des Syndics. Fraternellement à vous, SAMUEL R. BROWN, Grand Secrétaire, A. C. B. M.

De la Succursale No. 248.

Frères—Pour la première fois depuis sa fondation, la succursale No 248, New Glasgow, N. E. trouve nécessaire de faire appel aux succursales sœurs en faveur de l'un de ses membres, Frère William McKinnon

Frère McKinnon est malade depuis deux ans, les soins du Médecin lui ont coûté un très fort montant, et étant un journalier ses épargnes ont été insuffisantes pour faire face à tout. Notre succursale à part de payer ses cotisations, lui a donc toute l'assistance possible. Il est membre fondateur de la succursale, et il a toujours pris un vif intérêt dans tout ce qui tendait à l'avancement de l'Association.

Nous faisons fortement à tous les membres de l'Association en sa fav-

eur, et nous espérons sincèrement qu'ils viendront en aide à un membre affligé, dans un esprit de charité et de générosité Chrétienne.

ALEX. Mc DONALD, Prés. Suc. No. 248. WM E. McCARRON, Sec. Arch. Suc. No. 248.

Adressez toutes remises à W. E. McCarron, Sec. Arch. Suc. No 248, A. C. B. M., New Glasgow, N. E.

J'endosse entièrement, par la présente, l'appel ci dessus en faveur de Frère McKinnon, et espère sincèrement qu'il sera permis par le Grand Président et que les diverses succursales de l'Association y répondront généreusement, autrement Frère McKinnon dépendra de la charité publique pour son soutien.

R. MACDONALD, Avisoir Spirituel, Suc. No. 248

London, Ont., 20 Juin, 1898

W E McCarron, Ecr., Sec Arch. Suc. No. 248, A. C. B. M.

Cher Monsieur et Frère—L'appel de votre Succursale en faveur de Frère William McKinnon est permis par le Grand Président et le Bureau des Syndics. Respectueusement à vous,

S R BROWN, Grand Secrétaire.

CONFERENCE SUR LA MUTUALITE.

Mr. J. A Chicoyne, avocat, directeur du "Pionnier" de Sherbrooke, P. Q., et député du comté de Wolfe à la Législature locale, a donné une conférence sur la mutualité, le 2 Décembre courant, au cercle Ville Marie de la cité de Montréal. Le journal "La Presse" en a donné un compte-rendu duquel nous détachons ce qui suit:

De tous nos législateurs actuels à Québec, qui seront vraisemblablement appelés à légiférer avant longtemps en faveur de notre mutualité provinciale, M Chicoyne est incontestablement celui que des études spéciales et consciencieuses, ainsi que des dispositions universellement admises à cet égard, désignent le plus impérativement comme devant faire autorité, entre tous, dans l'élaboration de cette vitale législation mutualiste.

A ce point de vue, les opinions qu'il a en l'occasion d'émettre dans sa conférence, au Cercle Ville-Marie, ne sauraient manquer d'offrir un intérêt capital à tous les mutualistes de progrès, c'est à dire la grande masse des membres de nos Associations mutuelles à l'heure présente

La haute renommée de savoir, de prudence et de clairvoyance, dont jouit M. Chicoyne, dans les matières sociologiques en général, a suffi à attirer à sa conférence tous les mutualistes distingués qui s'intéressent au bien être de leur patrie et qui ont à cœur l'amélioration des conditions sociales et économiques en ce pays.

M. Chicoyne a d'abord fait l'histoire de la mutualité qui trouve sa source chez les ancêtres et qui s'est développée d'une façon importante surtout en ce XIXe siècle.

Doit-on avoir confiance en nos sociétés de secours mutuels? Telle est la grave question que M. Chicoyne a traitée, mais brièvement. L'orateur avoue qu'en certain lieu on est loin d'avoir une confiance illimitée, mais pour lui, la question ne souffre pas de doute. Il y a des sociétés formées par des exploités, contre lesquels devraient se lever les mutualistes sincères, aidés des journaux, et pour lesquels l'ocde pénale édicte une offense; ma-

nos grandes sociétés, nos sociétés fortes, qui ont été fondées en un endroit quelconque ou qui se subdivisent en succursales pour étendre partout leurs ramifications, sont dignes de la confiance populaire.

Seulement, ainsi que la chose s'est faite dans plusieurs des Etats Unis de l'Amérique, il est devenu nécessaire que le pouvoir public intervienne pour s'assurer de la conduite des affaires de ces sociétés et de leur état financier.

Il ne faut pas avoir une confiance aveugle. L'enfer est pavé, dit-on, de bonnes intentions, ce qui veut dire que l'on marche souvent à l'abîme sans trop s'en apercevoir.

"La Presse" a déjà exprimé cette idée du conférencier d'hier. La mutualité aura fait un grand pas en cette province, quand le gouvernement lui aura nommé un inspecteur, ce que l'on commence à réclamer impérieusement.

M. Chicoyne annonce que le gouvernement provincial proposera une mesure dans ce sens, à sa prochaine session, et il espère que tous les députés, se prononceront en faveur de la nouvelle loi.

L'orateur s'attache ensuite à démontrer que la mutualité est appelée à jouer un grand rôle, au point de vue sociologique.

Elle a déjà commencé à mettre en rapport le pauvre avec le riche, dans des liens fraternels. De plus elle inculque le principe de l'économie dans l'esprit du peuple qu'elle conduit à l'aisance.

Il n'y aura qu'une cotisation pour le mois de Décembre, le No 15 régulier, faisant un total de dix-neuf cotisations pour l'année 1898, ce qui donne cinq de moins que la limite de l'A. C. B. M. Prenant en considération le taux élevé de la mortalité durant l'année qui tire à sa fin, les membres de l'A. C. B. M. doivent certainement se compter heureux d'appartenir à une Association leur donnant une assurance aussi sûre à un coût aussi minime; payant toutes les réclamations, sans litige, et avant un Fonds de Réserve d'environ \$25,000. Nous pouvons certainement tous être fiers et avec droit de l'administration de l'A. C. B. M. du Canada.

RESOLUTIONS DE CONDOLEANCES.

A une assemblée régulière des membres de la Succursale St. Alexandre, No 270, tenue le 4 Oct. 1898, il a été unanimement résolu que les plus sincères condoléances soient présentées au Frère Joseph Dionne, à l'occasion de la mort de son fils, Pierre Gustave; et que le Secrétaire Archiviste soit autorisé à faire publier dans "LE CANADIEN" l'organ officiel de l'A. C. B. M.

A une assemblée spéciale de la Succursale No. 185, de Carleton, N. B., tenue le 7 Novembre, 1898, les résolutions suivantes ont été adoptées:—

Proposé par frère Theotime Blanchard secondé par frère Joseph L. Blanchard, que les membres de cette succursale ont appris avec chagrin la mort de Pierre Morais, père de notre deuxième Vice Président, frère Pierre P. Morais.

Il est plus résolu qu'une résolution de condoléances soit passée, montrant notre sympathie au frère Morais, ainsi qu'à la famille affligée.

Et que copies de ces résolutions soient envoyées au frère Morais, ainsi qu'au Canadien et au Courrier des Provinces Maritimes, pour publication.

A l'assemblée régulière de la Succursale No. 207, tenue le 29 Novembre 1898, il a été proposé par frère J. G. Guimet, secondé par frère J.P. Roux, M.D et unanimement adopté:—

Que les membres de la succursale No. 207, ont appris avec un vif regret la mort de Monsieur Adolphe Lamoine, père de notre dévoué secrétaire financier, frère L. A. Lamoine;

Que les présentes résolutions soient inscrites dans les archives de la succursale; Que copie de ces résolutions soient envoyées notre frère Guimet, et au journal "LE CANADIEN" pour publication.