



# Canadian

PUBLISHED IN THE INTERESTS OF THE GRAND COUNCIL OF THE

C.M.B.A. OF CANADA.

Volume 8.

LONDON, ONTARIO, AUGUST, 1900.

Number 8.

Grand Deputy John Sullivan has offered a present of a C. M. B. A. pin to the member securing for Branch 93 the greatest number of applications. This no doubt will be an inducement for the members to try and increase the branch membership.

### CORRECTION.

A typographical error occurred last month in our list of deceased members. The year in which the late Brother F. P. Kavanagh was admitted a member should read 1886 instead of 1885.

### WANTED.

We are in need of a few copies of THE CANADIAN of April, 1895, and would be much pleased to receive same from any member who might have it and who is not keeping the official organ on file.

### REQUIEM HIGH MASS FOR THE LATE ARCHBISHOP WALSH

A requiem anniversary High Mass for the repose of the soul of the late Archbishop Walsh was sung in the Cathedral, Toronto, at 9 o'clock Tuesday morning July 31st. The celebrant was Vicar General McCann with Rev. Father Ryan as deacon, Rev. Father Cahning, sub-deacon, and Rev. Father Hand as master of ceremonies. His Grace Archbishop O'Connor presided, assisted by Rev. Fathers Cruise and Walsh. There were also in the sanctuary Rev. Fathers Minehan, Kelly, Dollard, Wm. McCann, Bench, Rohleder and Finnegan.

### IN MEMORY OF ARCHBISHOP WALSH

The second anniversary of the death of His Grace Archbishop Walsh was observed in this city, London, on Monday July 30th when a solemn Requiem Mass was celebrated in the cathedral for the repose of his soul. Rev. J. T. Aylward was the celebrant, assisted by Rev. P. J. McKeon as deacon, and Mr. Hanlon of Assumption College, sub-deacon. A large number of the faithful assisted, thus proving in a practical manner their appreciation of the beautiful and kindly character of the prelate who accomplished so much for the betterment of his people whilst Bishop of London.

### INITIATIONS IN JULY, 1900

Initiations en Juillet.

Br No	Location
111	Montreal, Que
90	Hamilton, Ont
12	Berlin, Ont
204	St. Joseph, N. B.
251	St. Joseph, N. B.
251	St. Joseph, N. B.
210	St. Henri de Montreal, Que
19	Mulgrave, N.
1	Montreal, Que
1	Wingham, Ont
1	London, Ont
231	Hamilton, Ont
21	Fredericton, N. B.
236	Cap St. Ignace, Que.
214	Jacques Mines, N. S.
20	Malden, Ont
21	Th. road, Ont
31	Guelph, Ont
15	Montreal, Que
21	New Glasgow, N. S.
99	Chesterville, Ont
324	St. Leonard, N. B.
1	Hamilton, Ont
72	Fortness, Ont
1	Pouatanguishene, Ont
93	Renfrew, Ont
158	St. Vincent de Paul, Que
60	Halifax, N. S.
191	Montreal, Que
204	Parrsboro, N. S.
219	Grand Falls, N. B.
28	Thurso, Que
27	Brandon, Man
284	Glace Bay, C. B., N. S.
1	Windsor, Ont
2	St. Thomas, Ont
3	Amherstburg, Ont
1	London, Ont
5	Bramford, Ont
15	Toronto, Ont
22	Wallaceburg, Ont
35	Port Lambton, Ont
35	Corwall, Ont
35	Brookville, Ont
32	Windsor, Man
71	Trenton, Ont
98	Campbellford, Ont
26	Westport, Ont
106	Quebec, Que
110	Quebec, Que
111	Toronto, Ont
116	Calgary, N. W. T.
130	Bathurst, N. B.
133	St. John, N. B.
149	Montreal, Que
151	Brecht, Ont
153	Snyder, Ont
159	Wynsey, C. B., N. S.
163	St. Jean Baptiste Man
201	Alexandria, Ont
215	Summerside, P. E. I.
216	Charlottetown, P. E. I.
225	Port Arthur, Ont
226	Dalhousie, N. B.
227	Buctouche, N. B.
231	Pakenham, Ont
234	Egmont Bay, P. E. I.
234	Bathurst, N. W. T.
234	Downsview, Ont
234	St. Norbert, Man
234	Pitcher, N. S.
234	Palmer Road, P. E. I.
234	Brookville, N. B.
234	Leesville, N. B.
234	South, Durham, Que
234	Halifax, N. S.
234	Jacques Mines, N. S.
234	Vernon River, P. E. I.
234	St. John, N. B.
234	St. Albert, N. W. T.

Total N. B. The initiations in the last branch are charter members. Les initiations dans la dernière section sont des membres fondateurs.

Even earthly affections are perfected by absence and crowned by death — Ambrose, V. 10.

### THE C. M. B. A. PICNIC AT BOUT DE L'ILE, MONTREAL.

The children's picnic, organized by La Presse, of the city of Montreal, under the auspices of the C. M. B. A. of Canada, and of which we made mention in our last issue took place on Monday, July 30th, and was a complete success. The following extracts we take from the account published by La Presse.

Eight o'clock in the morning was the time appointed and at said hour could be heard the rings of a long file of the Montreal electric street cars, stationed on Craig street, alongside the Champ de Mars, awaiting the signal for departure. All around could be seen crowds of children, many of whom were there an hour too early.

The cars are soon in motion, and down to Bout de l'île, where the forenoon was spent in amusements of all kinds.

At 11:30 refreshments were served, and among the ladies who took part in attending to the dinner given the children was Mrs. Berthiaume, mother of the Hon. M. Berthiaume, the proprietor of La Presse.

The Grand President, the Hon. M. F. Hackett, was present with the local Grand Deputies. After witnessing the scene they accepted an invitation from the organizers of the picnic to dinner at Bout de l'île Hotel, managed by M. Bureau.

During the dinner, Mrs. Bureau presented all the guests with a handsome "boutonnère".

During the afternoon a surprise was reserved for the children. Grand Deputy Bourgeau managed, so that not a single child would return without taking back a souvenir from the C. M. B. A. He organized an immense tombola and all the children came, in turn, to get a souvenir. Some got a pair of earrings, some a bracelet, others a hat, a large bag, bonbons, a pair of shoes, etc., etc. It was amusing to hear the children expressing their joy and gratitude.

About 1:30 p.m. a large number of children were distributed by the C. M. B. A. The day ended by a cake walk danced to perfection by the young Armand Braut, 5 years old, and his little sister Armandine, 3 years.

The following song, sung with a...

the strength of the vocal organs of the children, concluded the feast.

LA PRESSE vous invite, il faut répondre à son désir, Venez tous au plus vite goûter un instant de plaisir.

### TORONTO C. M. B. A. EUCHRE LEAGUE.

The result of the Euchre League between the different branches of the C. M. B. A. in Toronto was a tie for first place between St. Michael's branch No. 10 and St. Henry's, No. 111. The tie was played off on last Monday evening, there being twelve players to represent each side. The contest was very keen, every member being anxious to do his share towards winning the first prize for his branch. In totally up the points at the end of the game the judges found that St. Michael's had won the championship by a narrow margin. The contest attracted a large number of prominent members from other branches, who thoroughly enjoyed the evening's entertainment. After the games were over, refreshments were served and the gathering dispersed with three cheers for the victorious Branch No. 10, who become the possessors of a handsome trophy in the shape of a C. M. B. A. banner.

### NEW BRANCHES.

Branch No. 104 was instituted in June at Howe Island, Ont. by Grand Deputy J. Leakey. The following is the list of officers: Spiritual Advisor, Rev. Father Ryan; Chairman, Rev. Father Ryan; Grand Deputy, Rev. Father Ryan; First Vice, Rev. Father Ryan; Second Vice, Rev. Father Ryan; Secretary, Rev. Father Ryan; Treasurer, Rev. Father Ryan; Marshal, Rev. Father Ryan; Assistant, Rev. Father Ryan.

THE CANADIAN

Price, 5 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 between the 1st and 15th of each month.

Members are invited to send in items of news or information for publication in the Association's columns. The subjects of interest to C. M. B. A. members will always be welcome. In any anonymous letters and letters where 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 space is limited and hereby acknowledged.

Address all communications to:  
S. R. BROWN  
Editor and Manager,  
Catholic Mutual Benefit Association,  
Cote Black, Dundas Street,  
London, Ont.

ASSESSMENT SYSTEM.

LONDON, AUGUST 1905

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$5 per column per month or \$2 per inch for an annual payment, strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 4,000, extending all over Canada.

For further particulars of rates  
S. R. BROWN, Editor and Manager,  
Cote Black, London, Ont.

THE DUTY OF MEDICAL EXAMINERS

Every medical examiner who violates the principle of commutative justice in the examination of an applicant for membership in any insurance society, is bound by the laws of God to make restitution to the said society for any loss or damage resulting from his carelessness, favoritism, or partiality. This is a question of paramount importance. Often times the medical examiner detects symptoms of an incurable disease in an applicant, but instead of listening to the voice of conscience whispering *fiat iustitia, quae cælum, he tries to reason in this way: "Smith is a warm, personal friend of mine. His family history is bad and his personal habits are worse. In all probability he will die in a year or two. But what if he does? The payment of one \$2,000 policy is not going to break the society. Forty or fifty cents a member will pay the claim, and who would miss that small amount?"*

Smith is admitted, secures his policy and dies in a few months: the cause of death is *pneumonia pulmonalis*. The society is bound by law to pay \$2,000 to the beneficiaries. But the medical examiner is bound in conscience to pay to the society \$2,000 minus the assessments paid by the moribund applicant. Catholic theology is very explicit on this point.

*Quia alium mori aut indult ad inferendum gravi damnum fore, tenetur ad restitutionem status dimitti illati; medicus dans consilium tenetur ad restitutionem de damno in se, quod ex suo consilio sequitur.*

Upon reading this some of our medical examiners may be moved to strike

their breast and say: "Oh Lord! be merciful to me a sinner." But this is not enough. "Not everyone that saith to me, Lord, Lord, shall enter into the kingdom of heaven. Matt 7: 21. The dishonest medical examiner and the thief "shall restore all that he would have gotten by fraud, in the principal, and the fifth part besides, to the owner. The C. M. B. A. whom he wronged. Leviticus 5: 1.

The medical examiner who defrauds the C. M. B. A. has no right to receive sacramental absolution if he be unwilling to repair the injury which his maleficence has inflicted on the society. "Be just and fear not" should be the motto for every member of the C. M. B. A.

EXPRESSION OF SYMPATHY.

At a recent meeting of Branch No. 1, London, Ont., the following expression of sympathy was recorded.

To Bro. Jas. Ward:  
Dear Sir:—Your brother members of Branch No. 1 C. M. B. A. in meeting assembled, having heard with deep regret of the recent sad misfortune which has befallen yourself and family in the loss of your beloved son and the destruction of your property by fire hereby wish to tender you their sincere and heartfelt sympathy in your sad bereavement and loss. May God enable you by His grace to bear with Christian fortitude the cross He has seen fit to inflict is the earnest prayer of the members of Branch No. 1.

BRANCH 210, GRAND FALLS N. B.

The following notes from Branch 210 will, no doubt, very much interest the readers of THE CANADIAN, and we trust that other branches will follow the good example set by Branch 210 in occasionally sending THE CANADIAN C. M. B. A. news items:

Our branch was organized in 1893. We began with fourteen charter members, and for a long while we had a great deal of uphill work, but we never got discouraged. During the first six months of this present year we have made rapid progress in the way of adding new members to our roll, which gladdened the hearts of the old charter members who had been so long alone.

With new members came new ideas; and among others the idea of organizing a C. M. B. A. band. In order to raise the necessary funds we resolved to hold a picnic and ball. It being the first time such an attempt had been made by our members, some were doubtful as to its success. But thanks to the energy of an able and competent committee, composed of Bros. A. J. Martin, P. A. McCluskey, W. F. McCluskey, D. J. Collins and Geo. Kelly, and the admirable assistance rendered by the brothers in general, our first C. M. B. A. picnic and ball, held on July 24th, was an immense success. Various games interested the public who favored us with their presence on the picnic grounds and a bountiful dinner and supper as well as a choice variety of refreshments contributed to make all happy.

After a day of pleasure on the picnic grounds about a hundred couples enjoyed the pleasure of the ball from in the evening, and an oyster and smothered bean supper, which was served at the right moment to be enjoyed by all present.

Everything, both at picnic and ball, passed off in perfect order, and all those who were present enjoyed them-

selves immensely. But I must not give all the credit of our success to the brothers for admirable assistance was rendered by the ladies.

The wives and sisters and other lady friends of the members of our branch furnished the greater part of the tables; and those ladies who graced the dinner and supper tables with their presence deserve special mention. There were, among others the following ladies: Mrs. J. J. Kelly, Mrs. Gabriel Poltras, Mrs. Wm. H. Willet, Mrs. Frank Chase, Miss M. Woods, Miss Nellie Burgess and Miss Corless, all being the wives or sisters of some of the brothers.

We were glad to notice also that our friends of the I. O. F. fraternized with us on this occasion, a fact which proves that a good spirit animates the different classes that make up the population of our young town.

Financially our picnic was a success, for the net receipts amounted to \$270.00. Of course this sum will not be sufficient for our members to carry out the enterprise of organizing and maintaining a band, but a competent committee has been formed to get up a lottery among the members of the C. M. B. A., and you will probably hear from them at an early date.

LEGAL DIGEST OF INSURANCE CASES

LOOTY V. EMPLOYERS LIABILITY ASSURANCE CORPORATION.

In this case the power to make any alteration in policies was confined to the Manager and Attorney for Canada of an English Company. The local agent of the Company, however, with out authority from anyone, altered a policy sent to him for delivery to assured by the request of the assured and with his knowledge, so as to make it extend to workmen at a place other than that named in the policy. He then sent the premium to the Chief Agent for Ontario and at the same time notified him of the alteration made but did not communicate with the Manager for Canada. It was held that the company could not be considered to have authorized the alteration and were not bound by the contract as altered. (Rose, J., May 10th, 1905) Reported 37 C. L. J. 311; 200 C. N. 260.

FIRE INSURANCE—VACANCY OF PREMISES

In a fire policy on household furniture, the fact that the house in which the goods are situated is unoccupied is not of itself "a change material to the risk" within statutory condition. (Boardman v. North Waterloo Ins. Co. 31 O. R. 525.)

But a variation of statutory condition to the effect that "if the premises insured become untenanted or vacant and so remain for more than ten days without notifying the company" the policy is to be void is a reasonable condition and "untenanted" must be taken to be synonymous with unoccupied. So that where the occupant of a house ceased to reside in it for several weeks, but left furniture and clothing therein while a person went there occasionally for domestic purposes and the insured's husband slept in the house twice, it was held that the house was untenanted and vacant within the meaning of the condition. (Spahr v. North Waterloo Ins. Co. 31 O. R. 525.)

In Smith v. Waterloo Mutual Fire Ins. Co. June 27th, 1905, the Divisional Court dismissed an appeal from the judgment of Armour J. nonsuiting the plaintiff. The defence was via-

tion by the plaintiff of a condition endorsed on the policy requiring notice to be given to the company in case of vacancy. The plaintiff set up that the condition was invalid because not printed in conspicuous type and ink of a different color as required by sections 100 and 101 of the Ontario Insurance Act, and the condition being thus expunged, it was a question for the jury whether under statutory condition vacancy of the premises was a change material to the risk. Held, following Ritchie v. Waterloo Mutual Fire Ins. Co. Divisional Court, Feb 27th, 1905, not reported, which followed Peck v. Agricultural Ins. Co. 19 O. R. 191, that the condition was not an unreasonable one. Per Meredith C. J., but for Ritchie v. Waterloo Mutual the condition is open to serious question. It may be urged with great force that the Legislature by this condition has indicated that it deemed it not just and reasonable that a change material to the risk not within the control of or not known to the insured, should operate to defeat or lessen the rights of the insured, and that of the insurer elected to be "off the risk." It was not just and reasonable that he should retain the whole premium which had been paid. The owner of leased premises may not know of a vacancy by his tenant, perhaps fraudulent, until after fifteen days, and in such a case it would seem unjust that the policy should be void.

SEIZURE OF LIFE POLICY UNDER EXECUTION

A paid-up policy is a security for money "within The Execution Act" R. S. O. c. 77, sec. 15. The plaintiff, judgment creditors, were held entitled to a receivership order in respect to the defendant's interest in a fully paid-up life policy which he had assigned to the plaintiff as security, reserving to himself the cost surrender value of the bonus additions. The Canadian Mutual Loan and Investment Co. v. Nisbet. 31 O. R. 533.

MARINE INSURANCE—COLLISION CLAUSE

The collision clause in a marine insurance policy on the plaintiff's ship Durward contained the following agreement: "And we the insurers further agree that, if the ship hereby assured shall come into collision with any other ship or vessel, and the assured shall in consequence thereof be found liable to pay, and shall pay, any sums (not exceeding the value of the ship hereby assured) in respect of injury to such other ship or vessel itself, or to the goods and effects on board thereof, or for loss of freight then being earned by such other ship or vessel, we will severally pay the assured such proportion of three fourth parts of such sums as our respective subscriptions hereto bear to the value of the ship hereby assured." The Durward in collision with the tug Victory sunk the latter in the river Tees where it became a wreck. The Tees Commissioners removed the wreck under statutory powers and collected the expense of so doing from the owners of the Victory.

The Admiralty Court held that the Durward was solely responsible for the collision, and the plaintiff was ordered to pay and did pay to the owners of the Victory the amount paid by them to the Tees Commissioners. The plaintiff then sought to recover from the defendant company their proportion of that sum. The trial judge gave judgment for the plaintiff. On appeal, however, this judgment was reversed, it was held that the sum sued for was

not covered by the policy, not having been paid "in respect of injury to such other ship or vessel itself" (Burger v. Indemnity Mutual Marine Assurance Company, Limited, 190 Weekly Notes 115)

MAKING INSURANCE POLICIES OF A SHIP

Where a ship was usually employed in the grain carrying trade in which business it was necessary that certain separating cloths and dunnage mats should be provided, it has been held by the English Court of Appeal that a time policy upon the ship and her furniture covered these mats and cloths, although at the time of the loss the ship was not engaged in that trade and though the mats were not in use, but were stowed away. Hogarth v. Walker 1900, 2 Q B 283.

RE THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

We understand that a concern styling itself The Northwestern Insurance Association of Minnesota has issued circulars to the policy holders of The Covenant Mutual Life Association of Illinois, which is now being wound up under an order dated May 25 h, 1901. We desire to warn our readers that the Northwestern Insurance Association of Minnesota is not now and never has been registered with the Insurance Department in Ontario, and has neither head office nor chief agent here and has therefore no authority to transact business in Ontario. Anyone taking out a policy in this concern will therefore be obliged to bring any action to recover his claim in Minnesota and there to give security for costs as a suitor without the jurisdiction of that State.—The Bulletin

THE DARKNESS OF QUEBEC.

Editor Ottawa Free Press.—It was with a great deal of pain and surprise that I read the following editorial in the columns of The Citizen.

MEDIAEVAL

"There is too much daylight throughout the Dominion to permit the majority of the people believing that the three children of Madame Delpetit are illegitimate because a Quebec ecclesiastical court has decreed that the marriage of husband and wife was illegal, because being nominal Catholics (which fact is disputed, and established we think: the ceremony performed by a Protestant minister, was invalid.

"The cruelty of such a decree scarcely accords with the spirit of Him Who performed His first miracle at the marriage feast of Cana of Galilee. It may go in Quebec, and strengthen the bonds that bind that race to ecclesiastical authority, but — we repeat — it won't go throughout the Dominion. Madame Delpetit will have the sympathy of the Christian and non-Christian wives and mothers of Canada in her torture no less refined than that imposed by the Inquisition inflicted by Mother Church."

I think most fair-minded people will agree with me in condemning the spirit and text of the above article and in wondering how such a reprehensible production should have been allowed to receive the imprimatur of The Citizen.

It is somewhat astonishing, to speak mildly, that this writer could not discuss the Delpetit case without insulting references to the French Canadian people and to the Roman Catholic Church.

One would imagine from the heading and tenor of the above editorial, that there is nothing but spiritual darkness in Lower Canada, and that God's daylight is reserved for the other portions of this country. Otherwise, what can be the meaning of the title "mediaeval," and why this reference to "the bonds that bind that race to ecclesiastical authority" coupled with the further offensive allusion to the Inquisition, and "the torture by Mother Church."

I think it is high time that some protest should be made against this style of literature.

Neither the Roman Catholic Church nor the French Canadian people require any apologist in this country. In the making and the growth and progress of Canada, the Catholic Church and the French people have done their parts nobly, and are doing their parts nobly to-day; and if Canada, to day, be a great and free country, a very large portion of that freedom and greatness is owing to the manly sturdiness of the French people, and also to the civilizing and invigorating influence of the Roman Catholic Church, which, at all times in her history, has been, and always must continue to be the source of the most lofty ideals of true freedom and enlightenment.

I do earnestly hope that, in future, discussions of the Delpetit case, the writer of the editorial in question may see the propriety of avoiding such insulting references as he makes on this occasion. Whatever may be the merits or the demerits of the Delpetit case, the argument cannot be forced one way or the other by the unwarranted dragging in of the whole French Canadian people, or the Roman Catholic Church. EDWARD MARION

Ottawa, July 21st

SLANDER.

Against slander there is no defense. It starts with a word—with a shrug—with a nod—with a quizzical expression of the eye or mouth, ayé, even a smile. It is pestilence walking in darkness, spreading contagion, and wide which the most wary traveler can not avoid: it is the heartsearching dagger of the assassin: it is the poisoned arrow whose wounds are incurable: it is the mortal sting of the deadly adder: murder is its employment, innocence its prey and ruin its sport.

A man who at midnight hour fires the dwelling of another does an injury: he burns the roof, pillar, raiment, the very shelter from the tempest: but he does an injury that can be repaired. The storm may indeed beat and chilling blasts assail, but charity will receive the victim into her dwelling, will give him food to eat and raiment to put on: will timely assist him, raising a new roof over the ashes of the old, and he will again sit at our fireside and taste the fruits of friendship and home.

But the man who circulates reports concerning another's character, whether he be a brother or not, who exposes every act of his life which may be presented to his disadvantage, who goes to this, then to that person, and breathes into their ears hearsays and rumors, is worse by far than he who commits arson or murder. Especially is this so where they retail scandals in secrecy. We have seen both men and women ruined by the tongue of scandal-mongers, and when once assailed, never survive their withering blast.—Appeal

HEALTH OF ONTARIO

Ontario enjoyed a high average of healthiness during 1900. This is shown in the following table of deaths from communicable diseases, as per monthly reports made to the Registrar General. The average population reporting was 2,221,171, which is 57 per cent of the total population of the Province.

Table showing health statistics for Ontario, including categories like Total, Communicable Diseases, and various specific diseases.

OUR DEPARTED ONES.

The First Duty of the Catholic Toward His Dead.

It is our belief that in God's prison house the soul of the sinner is detained until it is paid the last farthing of the debt of sin or until it is so purified as to be worthy to be admitted to the presence of God. We believe, too, that by our prayers and good works offered for these souls in purgatory we can shorten the time of their suffering and bring them the sooner to God. Here, then, is our first and greatest duty toward our departed ones—"to pray for the dead, that they may be loosed from their sins." This duty is often fastidiously upon by the Church, and it is well that it is, for our common lot is to be " thrust into the ground to be forgotten."

This is a matter of conscience with Catholics, and we leave its treatment to the pulpit, but there are a few other matters on this subject to which we wish to call earnest attention.

The first concerns wakes. Thank God, we are far from the time when this vigil with the dead was turned into an occasion of revelry and dissipation, but our watch is not yet so that Christian piety demands. These few precious hours are too often passed in idle talk and sleep, instead of in prayer for the soul of the departed. How much more beneficial it would be to divide the hours of the night by exercises of piety, such as the recitation of the beads, the Mass, the prayers for the dead, and the like!

Another bit of bad taste and useless extravagance is a lavish display of flowers and fine pieces with the

names of the donors attached and duly published in the daily paper. For what purpose this can serve it is hard to say, unless to satisfy the vanity of the living, or to honor the memory of the dead. We are for a more substantial service, and are sadly in need of a national

Catholic cemetery association to follow the services of the Roman Catholic Church and express their sympathy for their deceased members by elaborate wake offerings. Would it not be much more in keeping with the true spirit of charity to tender a spiritual banquet, which knows no fading, promising so many prayers, Holy Communion and Masses for the souls of their late associates?

Many there are whose greatest ambition in life or death, let us say—is to have a big funeral. This, too, is utter vanity and an extravagance the family can ill afford. A few days after a notice appears in the paper duly signed by the bereaved family thanking all the friends for their expressions of sympathy. For bad taste this latter can hardly be surpassed.

Here, however, their extravagance ceases. The show is over, and the dead ones are forgotten. The plot in the cemetery is neglected, often remains unmarked by a tombstone and rarely or never visited. Perhaps one a year at the Feast of All Souls the names of the dead are given to the priest to be remembered in the Mass that day, thus shifting upon another the burden of praying for them.

Among these neglected ones are a father and mother to whom we owe our life, husband or wife, brother, sister or child, for whom, when living, we would hunger and sorrow them from pain or misery, and now that we can save them both we must be devoid of all sentiment of love and gratitude to neglect to grave a duty.—Galdon.

THERE SHOULD BE NO WARFARE BETWEEN STOCK COMPANIES AND FRATERNALS.

Life insurance is popular because it fills a long felt want. The man with limited means with family dependent upon him who does not have protection upon his life is an exception. But life insurance did not become popular with the masses until after the organization of fraternal beneficiary societies. These societies, by reason of their social feature and the low cost of protection afforded to the living husband and father, who had never studied the process of life insurance, became so popular that the stock companies, and the old line companies, as we have called them, too, experienced a slump. And to day stock companies and managers of old line companies, instead of antagonizing the fraternals, have come to look upon them as one of the great sources of new business for life insurance. Companies who give a fraternal beneficiary society for protection, they find many times, can be more easily induced to take stock and insurance for investment or especially insurance, after they have seen that they are able to do so in that manner. There should be no warfare between the two systems, each have legitimate needs that may in time be met by conditions existing.—Modern Insurance

Don't forget to see our friends to become members of the C. M. E. A.

Statement of Assessments Received in July, 1900  
Etat des Cotisations Recues Durant le Mois de Juillet

Branch No.	No. de la Succursale	Assessment Nos.	Beneficiary Fund	Reserve Fund	Branch No.	Assessment Nos.	Beneficiary Fund	Reserve Fund
Non des Cotisations.	Fonds des Benefices.	Fonds de Reserve.	No de la Succursale	Nos des Cotisations	Fonds des Benefices	Fonds de Reserve.	No de la Succursale	Nos des Cotisations
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N. B. - Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la cotisation No. 7, à l'exception des succursales 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34 et 35 sont à cette date (1 Aout, 1900) arriérées ou en suspens. Ces succursales ont payé la cotisation No. 7 en Juin.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.  
August Assessment, 1900. No. 10  
Cotisation du mois d'Aout

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de la C.M.B.A. du Canada  
SECRETARY'S OFFICE. BUREAU DU SECRETAIRE  
London, Ont. August 1, 1900.  
Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers:

NO.	NAME.	BRANCH.	LOCATION.	ADMITTED.	DIED.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	SIEGE.	ADMIS.	DECEDES.	CAUSE DU DECES.
67	Rev. J. F. Lynett	41	Merriton Ont.	100 Feb. 20, 90	Mar. 22, 1900	Stroke
68	Laurent Vignault	28	House Harbor, Q.	30 July 1, 88	June 21, 90	Stroke
69	Francis J. Chaput	20	St. Boniface, Man.	188 June 8, 84	July 4, 90	Stroke
70	Francis A. Martin	37	St. Basile, N.B.	100 Dec. 20, 89	12, 90	Stroke
71	Francis Morley	4	Quebec, Que.	100 July 18, 88	17, 90	Accident
72	Thomas Leclair	21	Richmond, P.E.I.	100 July 11, 88	23, 90	Sarcoma of Throat
73	Thomas J. Quirk	13	St. John's, Ont.	100 Dec 11, 88	23, 90	Chronic Tuberculosis
74	M. J. Shaughnessy	32	Marystown, Ont.	100 Apr. 2, 89	25, 90	Pulmonary disease
75	Joseph Doye	28	Thomas, Ont.	100 Feb. 7, 89	25, 90	Pulmonary disease

Statement of the Beneficiary and Reserve Funds for July, 1900. Compte-rendu du Fonds des Benefices et du Fonds de Réserve pour le mois de Juillet, 1900.

BENEFICIARY FUND—FONDS DES BENEFICES.		DR.
Amount on hand July 1st.	1899	2 11 7
Montant en caisse le 1er Juillet.	1899	2 11 7
Received during July from	No. Assessment	15 0 1
Reçu durant le mois de Juillet	No. 7 & Sp. "	20 41 8
	No. 8 & 9 "	803 18

RESERVE FUND—FONDS DE RESERVE.		DR.
Amount on hand July 1st.	1899	106,91 7
Montant en caisse le 1er Juillet.	1899	106,91 7
Amount accrued since last report		1,189 0
Montant accru depuis le dernier rapport		1,189 0
Total		\$108,100 7

Total amount of Beneficiary Fund collected since 1st January, 1888, to date \$1,484,278 7  
Montant total du Fonds des Benefices collecté depuis le 1er Janvier, 1888, à cette date \$1,484,278 7

Total amount paid to the Beneficiaries of deceased members to date \$1,187,665 11  
Montant total payé aux Bénéficiaires des membres décédés à cette date \$1,187,665 11

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

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

Yours fraternally, SAM R. BROWN Grand Secretary. Fraternellement à vous. SAM R. BROWN Grand Secrétaire.

The prayer "Deliver us from evil" is idler than the breath which utters it unless it means that we hate evil, that we will oppose it in every way, and do all in our power to overcome it. It is mockery to pray "Deliver us from evil" and then go on deliberately in evil.—Anon.

N. B.—All branches not appearing on the foregoing statement as having paid No. 7 Assessment, with the exception of Branches 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34 and 35 are on this date (August 31, 1900) in arrears or under suspension. Said branches paid No. 7 in June.

For THE CANADIAN.  
O CANADA!

O native land! How green thy hills,  
And blossoms bright in spring;  
How sportively thy rippling rills  
Do gurgle splash and sing  
O native land! Thy beauties rare  
Grow sweeter with each year.  
Fair Canada, without compare;  
To us thou art so dear.

O Canada! My native land  
How bright thy lap'ring pines  
Do guard thy lonely, forest strand  
Like prince of ancient times,  
How sweet thy hills in summer time  
Smile to the dawning morn.  
When songsters sing in merry rhyme  
From fields of rippling corn.

O Canada! O sunny land,  
Surpassing poet's dream,  
When Autumn spreads its mystic wand  
Thy beauties fairly beam,  
And golden gleams of color veil  
Thy breast—O land so dear!  
And lonely breezes sweep thy dale  
And meadow, sad and sore.

O Canada! O icy land!  
O maid of frost and snow!  
Thy children are a trusty band  
And loyal hearts do glow  
Thy snow-crowned mountain peaks on high  
Are dear to all of us;  
Long may they kiss your sunny sky  
In peace and happiness.

—J. WILLIAM FISHER.

RELIGION AT HOME.

The church is not the only place for the practice of religion. It won't do to tuck your religion securely under the pew, after you have attended divine services, to be left there till you come again. Your religion should be with you everywhere and direct all your actions. It should be made particularly manifest in your home. Unless it is practiced there the church and school will never succeed in preserving it. Therefore make your home a thoroughly Catholic one. Give the crucifix a prominent place: it will remind you of your duties to God and your fellowmen. Sacred images will beget pious thoughts and elicit many meritorious ejaculations. Give the Bible an honored position and keep it in readiness for use. Have on hand Catholic books of edification and instruction and keep on hand good Catholic papers and periodicals according to your means. It is almost a miracle that the Catholic faith should prosper in spite of the great amount of anti-Catholic literature with which our Catholics amuse themselves. Trashy novels and sensational papers must be kept out of the home. Never permit your children to read books and papers of a suspicious character. Our library will supply them with plenty of profitable and amusing reading. Pictures and representations of love-scenes and all nudities whether works of art, ornaments or mere advertisements must be strictly banished from your homes, as they scarcely ever fail to sow the seed of corruption in the susceptible hearts of your children.

Family prayers said in common by all members of the household should be a regular institution in every home. Parents must see that their children say their prayers regularly. Special seasons, such as lent, advent, May and October should be remembered with especial prayers. Let me here remark that prayers should not be very long, as long prayers are apt to create an antipathy for prayers in general. Spend some time occasionally in pious and instructive reading. For this purpose use the Bible, especially the epistles and gospels, the bible history, the catechism, or any of the various books of Catholic instruction. Try to have at least one member of the household attend Holy Mass on week days,

so that the family will be represented at the holy sacrifice every day. Never shame the Catholicity of your home by making them the scene of dissipated socials and parties. Neither allow even innocent gatherings during the penitential seasons.—St. Joseph Messenger.

THE PARENT'S WORK.

If children are to be edifying to those they come in contact with, they must be well trained and taught nice, pleasing ways. A child's behavior speaks volumes for its parents. To have the good we would wish for, the child must be taught its lesson when young. It is not necessary to resort to harsh measures: firmness and gentleness are really the two principal weapons required; without these all is lost. Of course, good example at home is indispensable. How, then are children to be dealt with? First, we must teach our little ones there is a God above, whom they must love and serve with their whole hearts. As to the training then, parents must from the very outset make and establish in the minds of children the honor, respect and obedience which they are bound to give those in authority over them. Once this is done, the battle is half over, and the rest comparatively easy. When once you tell a child to do a thing, see that you get prompt obedience without any parleying on the part of the child; never mind about the dark clouds on the young face: do not give way; be firm and make that child do whatever it has been told to do, and you will find that after two or three lessons that child will find it is just as well to obey cheerfully as to pout over it, and that a sullen face and pouting lips avail nothing, for "mother means just what she says and will be obeyed. Once you give in, the good you would do is left undone, and you will find it hard to begin the battle over again. Now be firm and you will win their affection and accomplish all you wish. Parents should teach their children to be domesticated by making them understand they are not here for ornament only, but for use. I do not mean to rob a child of play but according to their age children should have a certain portion of housework given them to do, thus learning to accommodate themselves to the kitchen as to the drawing room, besides growing up good, practical men and women. Let them be taught to be polite and affectionate to one another. If politeness is not insisted upon at home, depend upon it, it will not be put to practice when among strangers, and what is worse than a bold, ill-mannered child at home or elsewhere. All this depends upon home training. It is a great evil and often the ruin of some children to allow them to run wild in the streets with any kind of companions. Parents should be very particular on this point. Always make children give to old people the respect their age demands, and try and teach them to be kind and thoughtful for the poor. Especially instill into their young minds that precious virtue, humility, giving them as their model the infant Jesus in that humble home at Nazareth; at the same time always keeping before them that they have a soul to save and a God to glorify.

The worst temper in the world is the unrelenting, hard, unresponsive temper, which plumes itself on never forgetting an injury.

DON'T POSE GIRLS.

Why do some of our sweet, modest girls throw off their own tunate reserve and to put it mildly, "show off" in public places. You see it everywhere. The little conscious gestures, the general air of being on parade and, worst of all, the talking for the benefit of outsiders. It is in such poor taste to retail any private business in a public conveyance, yet it is a weakness especially indulged in by the younger members of the fair sex, who seem to think their affairs intensely interesting to strangers. It may be a great satisfaction to Miss Tiddy to have a new party gown, yet it is to be questioned whether the man opposite with the amused smile on his face takes the same lively interest in her wardrobe. If our girls would only realize that refined manners weigh at all times against anything having a tendency towards the ostentatious or vulgar, they would lower their voices, wear plain clothes in the street, and at no time be led into trouble through a desire to show off.

VIRTUE IN VACCINATION.

That a more or less strong prejudice exists against vaccination in nearly every community is certain. Whenever, as a measure of protection, a Board of Health issues an order for precautionary inoculation protests are always heard. Not only is this true of Toronto, but also of every other city. And yet in all large centres the preservation of the general health makes those measures necessary. There is generally little reason in the opposition. On the contrary, for one case of hardship advanced there are a thousand to prove that Dr. Jenner's discovery has proved beneficial. In this connection the experience of Chicago is valuable in suggestion. According to the reports of Dr. Herman Spalding, chief of the division of the contagious diseases of the Chicago Board of Health, the Windy City's record for the year should convince the most skeptical of the efficacy of vaccination as a preventive of smallpox. Since 1890, there have been forty-nine cases of the disease sent to Chicago Isolation Hospital of these patients not one had ever been vaccinated. Nearly one-half of the sufferers went to Chicago from neighboring States, having contracted the disease before reaching that city. Many persons were exposed to the contagion, but careful investigation at outside points proved that no properly vaccinated person contracted smallpox from the exposure, and that elsewhere, as in Chicago, the sufferers were all those who could show no mark on the arm.

Another feature of the records, as summarized in The Inter-Ocean, is that which shows that there was not a single case of smallpox among even the unvaccinated persons who were exposed, but who received vaccination within a reasonable time after the exposure. Every policeman in Chicago has been successfully vaccinated, and, though the smallpox patients are apt when weakness overtakes them to go at once to the police stations, not an other has contracted the disease. Since the year 1894 there have been only four cases of smallpox among the school children of Chicago. The pupils are obliged to present certificates of successful vaccination before being admitted to school. Dr. Spalding says that the four children patients had such certi-

ficates but in every instance the certificates were found to be false. The physician further declares and it is certain that the carefully kept records bear him out, that the experience of the last twelve months, touches the fact that proper vaccination is an absolute preventive of the disease. For into World.

FOOD THAT FERMS GAS ON THE STOMACH.

In this dyspeptic age the crucial question is: How does each kind of food digest? What are the chemical changes which it sets up in the stomach? Thanks to the careful and painstaking investigations of a distinguished German professor, Dr. Miller, it is possible now to arrange a table showing the precise proportions in which various foods generate gas in the human system. By a study of this table, those persons inclined to dyspepsia, the most frequent cause of which is too great an accumulation of gas in the system, may know which foods to avoid in order to escape its terrors.

Although the eating of nuts is increasing daily, they are most indigestible for those persons inclined to be dyspeptic on account of their tremendous gas-generating property. Dr. Miller takes nuts as the standard, giving the greatest amount of gas of bread percent. The baking made of bread crumbs and onions, with which soas, tows are studied, ranks next as an indigestible food. Corn and its products are apt to produce great quantities of gas, and carrots are only slightly more digestible. Raw cabbage is about equal to carrots, and bread when fresh, is little less fermentous to delicate stomachs. Even raw milk produces more gas than bread, and turnips are more indigestible than onions, though spinach is most digestible of all vegetables from this point of view. Roasted or broiled meat produces very little gas, but when stewed or seasoned with sugar or vinegar, it is as bad as potatoes as a gas producer. Butter generates slightly less than plain meat, but eggs, fish, lettuce, strawberries and cabbage or thick milk produce no gas whatever.

There are other considerations which have some weight in determining the regimen of the dyspeptic but the avoidance of such foods as produce a large amount of gas is one of the first precautions to be taken by those whose digestive apparatus is not all that it should be.

LARGE POLICIES.

Policy No. 1, 131 for \$4,000,000 has been issued by the Mutual Life to Mr. Frank Hutchinson Peavey, of Minneapolis, Minn. A cheque for \$100,000 for the next year's premium in full. This insurance is the largest that has ever been issued on any one life by any life insurance company in the world, with the exception of a policy of the same amount written by the Mutual Life upon the life of Mr. George Vanderbilt. But as the premium upon Mr. Vanderbilt's policy was \$50,000, and upon this policy \$100,000, and as Mr. Peavey had already paid \$100,000 in the Mutual Life, it may truthfully be said that Mr. Peavey carries the largest amount of insurance in one company and pays the largest annual premium upon one policy of any man in the world.

## WHAT LIFE INSURANCE DOES

It is no uncommon thing to hear of families which have been living in the greatest luxury brought almost to penury by the death of the bread winner, the wasteful extravagance of the past ending in mean humiliations, the clipping of reasonable aspirations, the giving up of those reasonable hopes of education and preferment, hope which only those who have stood near to and lost can ever appreciate. And this takes place down through the whole gamut of society, from the reputed millionaire to the office clerk, simply because each lived up to all he had, was satisfied with the day and took no thought of the morrow and this will continue even more in the future than in the past, because of the changing conditions and because men who ought to know better are too careless or too weak to practice economy or to take thought for the future.

How does insurance effect this? The answer is extremely simple. When a man has to save, or lose some part of what he has saved, he is apt to make an effort to lay away just so much every little while. The real difficulty of saving anything lies in making a beginning; but if that beginning be once made, if a man has become in the habit of saving so much regularly, he begins to take an interest and pleasure in saving, and therefore saves a little more. He may look forward to building some day. A little money comes in and he lays it aside for that purpose, places it at interest, and as the house becomes more and more a probability, he takes an interest in seeing the amount saved for that purpose grow to the required sum. Again there may be a boy to educate, whose education can only be given to him by economy on the part of the family, and, if economy is not practised, the boy must go to work. These cases are not mere incidents of the imagination; such inducements beset men every day, and the solution of the problem is so easy.

A nucleus only is wanted to start from—something for the fragments to attach themselves to; and, once made solid and started a rolling, like a snowball the nucleus grows larger and larger until it amounts to something. Size does not cause it to grow slower, for the larger it grows the more it can take up; so what were in the beginning a few little economies become capital.

Insurance, then, possesses values distinct from its general features. Not only does it relieve distress, obviate pauperism and keep the family from want, and help each man to become a capitalist in greater or less degree, but it teaches forethought and forms habits which all the sons of men would do well to cultivate, and whose culture, if general, would make a happier race of people and a more prosperous community.—Travelers Record.

## FRENCH-SCOTCHMEN IN QUEBEC.

A New York man who has had business relations with several concerns in the Province of Quebec had occasion to visit them recently. On his return he was recounting his experiences to a party of friends. Said he:

"For several years I had been corresponding with several concerns and I thought they were all Scotch, both from their names and their case business methods.

"When I got to Quebec I called at the office of Duncan McDonald & Co.

That is not the name, but the real one is quite as Scotch. I asked a clerk for Mr. McDonald, and he replied, with a marked French accent, that Monsieur McDonald was in an inner room. I stepped in and found a dark, middle-aged man, who looked as little like a Scotchman as any I ever saw, and I asked him if he was Mr. McDonald. "Oui, monsieur," he answered. Then he spoke to me in French, of which I know, imperfectly, about 20 words. I shook my head and said, "Non comprend." He laughed and called "Donald!" and the clerk came in. He said something to him in French, and Donald turned to me and told me that Mr. McDonald did not speak English, and that he would act as interpreter. It took us half a day to transact business that might have been got over in an hour if the "Scotchmen" had spoken English.

"I took the clerk up to the hotel to lunch with me and he expatiated the situation. Mr. Duncan McDonald's grandfather had been a Scotchman who had been a trooper in the English army. After his discharge he had settled in the country and married a Frenchwoman. His children were given Scotch names but their mother looked after their religion and their education. As a result, they all spoke French in spite of their being Duncans and Dugalds and Jamies. His own father's father, the clerk explained, had been a Scotchman, and the only reason he could speak English was because he had lived several years as a clerk in a Maine factory.

"The Province of Quebec is full of Scotch Frenchmen or French-Scotchmen, whichever they may be. At Chicoutimi, at the mouth of the Saguenay River, I went to an hotel kept by a man named Martin. "Here is another of those French-Scotchmen," I thought. But when I got to the hotel I found him to be a big, red-bearded, porridge and haggis Scot. But, alas! his wife and his sons and his daughters were all uncompromisingly French, and not one of them could speak English. You can give a French-Canadian a braw Scotch name, but you can't make him eat oatmeal and say "Hoot mon!"

"After that whenever I heard a Scotch name, I always asked, 'French Scotch or Scotch Scotch?'"

## WHEN SICK.

If you are attacked by any considerable illness, let your first care be to send for your spiritual physician, and settle the state of your soul. This is done much better in the beginning of a sickness than afterward, when the severity of the disease and the strength of the medicines render a person unfit for so great a work. Illness is often sent as a punishment for sin; and therefore a sincere repentance and confession of sins, is often a more effectual means of recovery than any other.

Engage your best friends to give timely notice if your distemper should prove dangerous. Do not depend for this upon your doctor unless he happens to be a conscientious Catholic. Too many are prepared for death when they have no strength left for that work because false friends and neglectful physicians do not give timely warning of the dangerous nature of the sickness.

Take proper care for the discharge of your debts, and all other obligations incumbent upon you. Make your will if you have not already made it. For

give all those who have in any way injured you, and ask pardon of those you have injured. Receive your sickness from the hand of God as a just punishment for your offences. Frequently offer yourself to Him and beg that He will give you patience, and sanctify your sufferings. Often offer up your pains in union with those endured by our Saviour. Tell Him that as He suffered for you, you are willing to suffer for His sake.

Often procure some friend to read to you such prayers as are most affecting, and most proper for your present condition. Have a crucifix at the foot of your bed or in such a position that you can easily see it. Think often of the sacred passion of our Saviour. When suffering most look up to Him Who for your sake suffered more.

Try to make your every action meritorious for heaven by doing all and suffering all patiently for God's sake. Make frequent ejaculations of faith, confidence and love, and desire the company of those who aid you in raising your thoughts to Heaven. Ask to receive the last sacraments and especially the Holy Viaticum.—St. Joseph Messenger.

## TUBERCULOSIS.

Everywhere the need of preventive measures in dealing with tuberculosis is gaining recognition. A pamphlet has been widely circulated by the Public Health Department of the Vestry of Hammersmith, giving the following rules for preventing contagion:

"No milk should be used which has not been thoroughly boiled.

"All meat should be thoroughly cooked before being eaten.

"Meat suspected to be diseased should not be eaten.

"The expectoration from a consumptive patient should, as far as possible, be burned.

"It is a source of serious danger when it is dry and becomes dust, and so contaminates the air. A patient should, as far as possible, spit into a vessel containing some disinfectant. The contents of the vessel should be burned or emptied down the drain. They should never be allowed to dry on a handkerchief.

"In cleaning rooms which have been occupied by a consumptive patient, the formation of dust should be, as far as possible, prevented by using damp dusters for furniture, and tea leaves or damp sawdust before sweeping the floors.

"All culinary utensils used by a consumptive patient should be thoroughly washed in boiling water before being used by other persons.

"The wearing apparel of a consumptive patient should be kept scrupulously clean.

"The kissing of a consumptive patient should be avoided."

## THE CROMAR CLAIM.

Before the North American Life, in the interest of their Policy-holders, Will Pay, they Must have More Information.

After the death of the late Alexander Cromar, Insurance Agent, of Toronto, it was announced that he had a very large amount of insurance on his life, and some surprise was expressed later on when it was learned that but a very small sum was in favor of his wife, and the balance, aggregating over \$200,000 was claimed by a Mr. Brophy, of Holloway, Ont.

It appears that in due course claim

papers were furnished the different companies interested. These included all the leading life insurance companies transacting business in this country, and among the companies the North American Life, having submitted the papers to their solicitors, found it necessary to have more information. Such information has not been furnished and the solicitors of the North American Life therefore advise the company that they cannot deal with the case intelligently upon the information now before them, and that steps should be taken to compel discovery of all the facts.

The North American Life, under the advice of their solicitors, and to protect the interests of their policyholders, have taken the only course open to them, and issued a writ with a view to obtaining the information desired, which will then decide whether the claim is a proper or an improper one.

It is likely that Mr. Brophy who is stated to be an educated, intelligent man, may possibly not have been aware that there could be any question as to the legality of the transactions into which he entered.

## CORRECT AND INCORRECT.

It is the correct thing—  
To stand while being incensed at Solemn High Mass.

To remember that the vestibule of the church is not a reception room for the interchange of friendly greetings and current gossip.

It is not the correct thing—  
To march up the aisle to a front pew if one enters the church after Mass has begun, especially during the sermon.

For men and boys to loiter around the church entrance staring at passers-by.

To leave the church as if exhausted and glad to get out of it.

It is the correct thing—  
To remember that for each day of week there is a special devotion.

Sunday—The Holy Trinity  
Monday—The Souls in Purgatory.  
Tuesday—The Guardian Angels.  
Wednesday—St. Joseph.  
Thursday—The Blessed Sacrament.  
Friday—The Sacred Heart and the Passion.

Saturday—The Blessed Virgin.  
It is the correct thing—  
For ladies occupying the end seats to move up when others enter the pew.

For gentlemen occupying the end seat to move up or rise and let ladies pass in before them.

It is not the correct thing—  
To be late for Mass.  
To stalk hurriedly and noisily up the aisle.

To ignore the holy water font at the entrance.

To give a little bobbing curtsy instead of the proper genuflection before entering the pew.

For persons occupying end seats to force others holding seats in same pew to climb over them.

To make a rush for the doors before the priest has even descended the altar to begin the concluding prayers.

The Equitable Life Assurance Society has won the suit brought against it to recover on a contested policy for \$100,000, issued to a New York broker who shot himself a month afterward. Men who contemplate both life insurance and suicide should read their policies with great care.

## A WORD TO MEMBERS.

When a Life Insurance Certificate is first brought into existence few members realize, beyond the present protection it affords, what a valuable document it will become in the future, if it be kept in force. Consequently at the first financial tightness they let it drop.

A lapsed Insurance Certificate is not a gratifying object. It seems to express indecision, vacillation, defeat, unfulfilled intentions. It is like an unfinished public work, a railless, grass-grown railroad, a half built bridge—good for nothing: yet it might have been of the greatest value at a little additional cost. Many bitter but vain regrets are sometimes expended over a lapsed Insurance Certificate. The occasion has arisen when a little sacrifice, some effort, was needed to keep the assurance in force. But the effort was not put forth. No other sacrifice would have been needed: but the opportunity has been lost, and with it all the advantages of the Certificate hopelessly and forever.

An Insurance Certificate grows in value. Its worth is never stationary. It is always advancing with the years and with the circumstances. The greatest fear of its lapsing is in its early history. When it has endured for some time, there will be no inclination to let it drop: it will have become too valuable.

Be warned against one common delusion. Many say: "I shall let this insurance lapse, and take out further insurance by and by." But playing fast and loose with Life Assurance is highly dangerous. The assurance is now effected; hereafter it may be utterly impossible. Do not let it lapse. If you do, it is almost certain that you will at some time or another greatly lament that you have done so. If, on the other hand, you maintain it in its integrity, resisting any inducements which may weigh with you to let it cease, it is equally almost certain that you will on many occasions rejoice that you kept it in force.

The tears of many a disappointed and distressed widow have fallen upon a lapsed Certificate worth nothing more than the paper composing it, but which would have been as good as a bank note for the amount represented, save for that fatal slip to keep it in force when health was high and death unlooked for. And vain also has been the regret of many a business man as, drawing his lapsed Certificate from the safe, he has reflected: "This would have helped me now had it been kept in force. What a fool I have been."—Rainbow.

## RED TAPE.

It is one of the boasts of Fraternity that its benefits are remitted with glad promptness to the beneficiaries, and that our Associations decline to take advantage of the shuffling and sparring for wind by which divided paying corporations evade their just debts. The fraternal spirit is averse to red tape and pipe clay. Like equity, it looks at the substance, not the form.

It is therefore a serious accusation for one man to bring against another in a fraternity, when you accuse him of red tape. It is as if you accused him of withholding the rights of widows and keeping back the property of orphans. Nevertheless, no accusation is more commonly and recklessly made.

For example, a prominent brother acting as Financial Secretary of a

Court and filing in the proofs of death, neglects to fill in the age of the beneficiary. On receiving a reply by return mail asking him to forward the required information, he becomes indignant, treats it as a case of red tape, and says he cannot see what difference it makes whether the beneficiary is twenty years of age or forty. If some day he pays a debt to an infant under twenty one, and finds his receipt not worth the paper it is written on and has to pay over again, he may then see what difference it makes. The fraternalties do not stand on legal technicalities, but they must nevertheless govern themselves by the law. All they ask is, that when it comes to a matter of business, such as accepting a beneficiary member or paying a death claim, they shall be put in a position to do business with promptitude and certainty.

No member should allow himself to think that even a single question in a medical examination or a proof of claim is formal and superfluous. The officers of a large Association are busy men, and they have neither time or inclination to read a single superfluous line. On the contrary, every word in the printed blanks of the Association has been weighed and deliberated on. It is there because it cannot be dispensed with.

No brother who honestly and fairly gives the Association the information called for will ever need to complain of delay. But there are those who find it more congenial to make railing accusations of red tape than to acquaint themselves with their plain duties under the Constitution and Laws of their Association.

## INSURED FOR \$10,000,000.

A big insurance man told me recently in New York that the Prince of Wales was the heaviest risk of any patron of the insurance business, and that his death would cost English, German, French, and American companies not less than \$10,000,000.

"No other person carries 20 per cent of that insurance," he said, but comparatively little of it is for the benefit of his family; perhaps not more than \$1,000,000. Some years ago large policies were taken out by his creditors as security for money loaned. If he should ever pay his debts they would of course revert to him, and might be carried for the benefit of his family, but his premiums, like the premium on all of the royal families of Europe, are very high—much higher than those paid by private individuals for the same amount of insurance.

"It is a curious fact," continued my insurance friend who spends a good deal of his time in England, "that \$2,000,000 or \$3,000,000 of insurance, perhaps more than that, has been placed on the life of the Prince of Wales as a speculation by persons who do not know him and have never had any relations with him whatever. This was not possible under the insurance laws of the United States, but it is allowed by some of the English companies. Over there any man can secure a policy on the life of a neighbor, provided he can persuade the neighbor to submit to a medical examination or find a company which has recently had him examined. Thus when the Prince of Wales undergoes an examination for insurance lots of speculators apply to the same company for policies on his life, or get certified copies of the report of the medical examiner and use them with other companies. It is pure spec-

ulation. They pay a high premium, a margin, so to speak, or, to put it in another way, they took a wager with the insurance companies that the Prince will die before the total of their premiums exceeds the amount of the policy. Therefore many persons would be financially benefited if Albert Edward should drop off suddenly one of these fine days. The prince is perfectly aware of this fact. He knows very well what advantages have been taken of his situation, but I do not suppose it makes any difference with his habits.—Exchange.

## A FEW DON'TS

Don't become suspected.

Don't laugh at your own story. Tell a good story, then keep quiet and watch the other fellow laugh.

Don't talk all the time. There are others in your company who would rather have you listen while they talk.

Don't tell in public how much you think of your wife. If you think as much of her as you should your actions will show it.

Don't say too much about the speed possessed by your roadster. There is only one "fastest horse" in the world at a time.

Don't talk politics at home. Listen while your wife tells you about the new styles in bonnets and of the new shoes Tom needs.

Don't repeat too many of the smart sayings of your children. Others have children and they wish a chance to tell you about the bright things they have said.

Don't visit too long when you call at a busy man's office. He may enjoy your company, but invite him out to lunch and visit with him when man is at his best—eating at another fellow's expense.—Modern Woodman.

## ALL ABOUT APPENDICITIS.

A physician, writing in the Youth's Companion, says:

The vermiform appendix, inflammation of which constitutes appendicitis, is a curious little offshoot from the large intestine near the point where it is joined by the small intestine. It is a hollow tube about as thick as a lead pencil, from an inch to several inches in length, which communicates with the cavity of the large intestine. Nobody knows definitely what its use is, and many think it has no use at all.

It is a popular belief that inflammation of the appendix is often caused by the lodgment in it of a grape seed or some similar little body, but as a matter of fact this very seldom occurs, and no one need deprive himself of a delicious and nourishing diet from any such fear.

There are probably very few persons of middle age who have not had appendicitis, but fortunately they did not know it. It is only when the inflammation becomes severe and involves the parts about the appendix that violent symptoms appear, and this occurs in only a small proportion of cases.

The disease is more frequent with the young man than with the middle-aged or old.

In mild cases the only symptom is a slight dull or colicky pain in or near the right groin. When the inflammation is more severe, or extends to the neighboring parts, the symptoms become more pronounced. There is a sharp pain in the abdomen, signs of dyspepsia—loss of appetite, nausea or vomiting, and bowel disturbance—are present, and there is often slight fever.

In the most serious cases a sudden, violent pain occurs, there is a marked fever, and the patient is depressed and presents all the signs of being ill. Hiccough is often a distressing symptom.

The treatment of appendicitis is one of the points upon which doctors disagree. Some believe that in nearly every case a cure will follow rest in bed, a milk diet, cold applications to the abdomen and sedative remedies. Others say that an operation is necessary in every instance, and that this should be performed the instant diagnosis of appendicitis is made, before serious symptoms appear.

The proper course, here as elsewhere, is doubtless the middle one, for in many cases an operation is absolutely necessary to save life, while in others recovery will take place without subjecting the patient to this serious risk. In any case a sufferer from appendicitis is in danger, and should be under the constant care of his physician.

## LONGEVITY OF CERTAIN CLASSES.

Diagrams prepared by an expert for one of the large life insurance companies to illustrate the comparative longevity of clergymen, farmers, teachers, lawyers and doctors show that 42 out of every 170 ministers of the gospel reach the age of 70. The farmer comes next, their proportion for 70 years of age being 49 out of 170. Next comes the teacher, with 54; the lawyers show 25; the doctors are last, with only 24 out of 170.

## TELL US WHEN.

Will some one tell us when the members of the old-line company ever banded together and visited the home of another member (policy-holder), and husked his corn or cut his wood, just to aid him because he was ill? He is to find such an incident, is it? Ah, yes; every week the members of the fraternalities are doing this and more. They are watching by the bedside of sick members, going to the graves with those who have been bereaved, and aiding in comforting the widow and educating the orphan. So common has this practice become on the part of fraternal societies that it does not cause any particular comment. It has come to be expected as a matter of course.—Modern Woodman.

## A CLEVER APOLOGY.

The car was crowded, therefore quite a number of passengers suspended themselves from the straps and awayed with every motion of the car. A young man in the garb of a mechanic clung to a strap with one hand while the other hand clung to a dinner pail. He was standing in front of a woman who was richly dressed and seemingly blessed with an abundance of this world's goods.

As the car swung round a corner the strap to which the young man clung parted with a snap and the young man was precipitated into the lap of the woman. As soon as he could recover his standing position he raised his hat and apologized by saying:

"Pardon me, madam, I am sorry to disturb you, but really this is the first time the street car company ever conferred a favor on me."

The woman appreciated the gallantry and the compliment.—Omaha World-Herald.

**CROMAR WAS A GOOD RISK.**

Insurance Men all Over Canada are Much Interested in This Case.

WHAT THE SUN MANAGER SAYS—POLICIES WERE REGULAR AND AMOUNTS WILL BE PAID AS THE JUDGE DIRECTS.

The case of the late Alexander Cromar, of Toronto, whose life was insured for \$42,000 the premiums being paid by Father Brophy, of Holloway, Ont., to whom the policies were assigned, is creating widespread interest among insurance men all over Canada. Mrs. Cromar, widow of the deceased, who was an insurance agent, has, as stated in detail in the World a few days ago, commenced suit to prevent payment to Father Brophy, on the ground that the assignment of the policies was simply to guarantee a loan.

**CROMAR WAS A GOOD RISK.**

Mr. Robertson Macaulay, of Montreal, president and managing director of the Sun Life, one of the companies interested, was interviewed, and he said that he had known Cromar years ago, and added that he considered him a very fine risk.

At first Mr. Macaulay was inclined to think the policy might have been what is known in insurance parlance as a wagering policy. In that case neither Father Brophy nor the widow could have recovered on them. A glance at the policies showed, however, that the insurance had been effected by Cromar himself, and afterwards regularly assigned to Father Brophy.

**DONE IN THE REGULAR WAY.**

The first connection the Sun Life had with the case was in 1886 when an application came in from Father Brophy for an annuity of \$200. The application came regularly through the Toronto office. In 1896 ten years afterwards, insurance was taken out on the life of Alexander Cromar for \$1,050 the amount purchasable by the payment of \$200, the amount of the yearly annuity. In March, 1897, applications came in on the same day to the Toronto office for a further annuity of \$300 for Father Brophy, and for a policy on the life of Alexander Cromar, the amount obtainable for \$300. Later the company was served by Cromar with a notice of assignment to Father Brophy of the two insurance policies, which were paid for by the annuities payable to Father Brophy each year. The annuity was payable at the Toronto office, and the premium on Cromar's policies was also payable there, both on the same day, so that there was doubtless an arrangement between the two men.

**INSURANCE WILL BE PAID**

As far as the Sun Life is concerned, the moment Father Brophy furnishes the proofs of death and files the necessary papers, they will pay over the amount of insurance, unless, in the meantime Mrs. Cromar should serve them with a process of law whereby they will be restrained from paying the money over.

If the policy had been taken out by Father Brophy on Cromar's life, it would have been a wagering policy, and neither the priest nor the widow would have been entitled to recover. In this case, however, as Cromar took out the policy in his own name, he had a perfect right to assign it to whomever he saw fit.—Rainbow.

Let us always serve our great Queen who never abandons those who hope in her.—St. Bede.

**APPEAL.**

Ottawa, May 14th, 1900.

Brothers:

The Advisory Board, representing as it does the Hull and Ottawa branches of the C. M. B. A., begs your generous assistance in relieving the distress caused by the fire of April 26th, which devastated a large part of Ottawa and Hull.

Unfortunately a large number of our brothers were amongst those who suffered. Many lost everything belonging to them, while the remainder lost the greater part of their household effects. A still greater misfortune was the burning of the several saw mills and manufacturing establishments which gave them employment.

As the number of those burned out amounts to 107, we find ourselves with our limited means unable to give our distressed brothers sufficient help to tide them over the present crisis in their existence and until the several industries in which they were employed have resumed operations. We therefore make this appeal to you hoping you will, as far as your means will allow you, to come to their assistance.

Fraternally yours,

W. A. BEDARD Secretary,  
M. J. O'FARRELL, President,  
Advisory Board, C. M. B. A.

Office of Grand Secretary,

London, Ont., June 20th, 1900.

M. J. O'Farrell, Esq., Ottawa, Ont.

Dear Sir and Brother—The C. M. B. A. Grand Council Board of Trustees is in favor of an appeal in aid of our C. M. B. A. members who suffered through the recent fire in Hull and Ottawa.

Yours fraternally,

SAM. R. BROWN,  
Grand Secretary.

**LOCAL C. M. B. A. CONVENTION**

Held at Church Point, N. S., the 7th and 8th of July, 1900.

The semi-annual convention of the C. M. B. A. branches of the western counties of Nova Scotia was held at Church Point on Saturday and Sunday evenings, in the hall of the St. Anne's College. In the absence of Rev. J. J. Sullivan, president of the convention, Mr. H. S. LeBlanc, M. P. P., of Pubnico, presided. Very appropriate speeches were delivered by Rev. Father Dagnaud, Rev. Father LeDore, Rev. Father Braud, Hon. A. H. Comeau, Mr. LeBlanc, M. P. P., Principal J. P. Connolly and a few others. Delegates from East and West Pubnico, Yarmouth, Meteghan, Weymouth and Church Point were in attendance.

**INSTRUCTIONS IN CASE OF DROWNING.**

In case of drowning the following instructions, which are now placed at all seaside hotels, landings and pier heads by the Volunteer Life-Saving Corps of New York, should be followed: Approach the drowning from behind, seizing them by the coat collar, or a woman by the back hair, and towing them at arm's length to boat or shore. Do not let them cling around your neck or arms to endanger you. Duck them under until unconscious, if necessary to break a dangerous hold upon you, but do not strike to stun them.

First. Immediately loosen the clothing about the neck and chest, exposing

them to the wind, except in very severe weather, and get the water out of the body. First try tickling in the throat by a straw or feather, or ammonia to the nose; a severe slap with the open hand upon the chest and soles of the feet; if no immediate result, proceed as below.

Second. Lay the body with its weight on the stomach across any convenient object, buoy, keg, box, timber or your knee, in the open air, with the head hanging down. Open the mouth quickly, drawing the tongue forward with handkerchief or cloth, so as to let the water escape. Keep the mouth clear of liquid. Then roll the body gently from side to side so as to relieve the pressure on the stomach. Do this several times to force the water from the stomach and throat.

Third. Lay the body on the back, make a roll of coat or any garment, place it under the shoulders of patient, allowing the head to fall back. Then kneel at the head of the patient. Grasp the arms at the middle of the forearms, folded across the stomach, raise the arms over the head to a perpendicular position, drawing them back straight, then forward, overhead, to the sides again, pressing the arms on the lower part of ribs and side, so as to produce a bellows movement upon the lungs. Do this sixteen or eighteen times a minute. Smelling salts, camphor or ammonia may be applied to the nostrils to excite breathing. The clothing should be removed, the body dried and the limbs rubbed briskly upward.

Fourth. On signs of life, or when breathing is renewed, wrap in warm blankets or hot cloths. To encourage circulation brandy or any spirits may be given in small doses, with care to avoid strangulation, and brisk rubbing and warmth applied to the entire body. Keep at work for hours until recovery or death is pronounced certain by a physician.

**ACKNOWLEDGMENTS.**

Belleville, July 4, 1900.

Gentlemen—I gratefully acknowledge the receipt, through your Recording Secretary, of a cheque for \$1,000, being the amount due on the life of my late son, John W. Van Norman, by your Association. Please convey to the Grand Council of the C. M. B. A. my appreciation for this prompt payment of said claim and accept my heartfelt thanks for the manner in which your branch members attended my dear son during his illness.

Yours very respectfully,

MRS. H. M. VAN NORMAN.

Ottawa, Ont., July 14, 1900.

S. R. Brown, Grand Secretary C. M. B. A.

Dear Sir and Brother—Mrs. John Brennan, widow of our late brother, requests me to accept the thanks of herself and her family and convey the same to the officers of the Grand Council of the C. M. B. A. of Canada for the prompt and satisfactory manner in which they settled her claim.

Yours fraternally,

THOS. MCGRAIL,  
Rec. Sec. Branch 28.

Lindsay, Ont., July 26, 1900.

L. V. O'Connor, Esq., Rec. Sec. Branch 77, C. M. B. A.

Dear Sir—I beg to acknowledge receipt of a cheque for \$1,000, being the full amount due to me by your Association in respect of the beneficiary certificate held by my late husband, Michael Hennessy. I cannot permit this occasion to pass without expressing my gratitude to the Grand Council and to your branch for the prompt remittance of the above amount and for the many acts of

kindness shown towards my husband during his illness, and later towards myself and family.

Sincerely yours,  
BRIDGET HENNESSY.

**RESOLUTIONS OF CONDOLENCE**

Branch No. 241, Glass Bay, N. S., on the death of Bro. Angus McAskill's mother.

Branch No. 177, Newcastle, N. B., on the death of Mrs. James Keane, mother of Bro. Patrick Keane.

Branch No. 243, Canso, N. S., on the death of Bro. President D. A. Cameron's mother.

Branch No. 108, P. B. 1903, Q. B., on the death of Mrs. T. Cooper, mother of our Financial Secretary.

Branch No. 139, Chesterville, Ont., on the death of the wife of Bro. Laurence Jordan.

Branch No. 84, Tilbury, Ont., on the death of Bro. T. C. McGregor's son; also on the death of the son of Bro. J. A. Trambly.

Branch No. 5, Brantford, Ont., on the death of the son of Bro. P. Hailey.

Branch No. 44, Arnprior, Ont., on the death of Patrick Alphonse, son of Bro. J. J. Grace.

Branch No. 175, Kinkora, Ont., on the death of John Longway, of Branch 317, Kenneycott, brother of Bro. Peter Longway; also on the death of Daniel O'Brien, cousin of Bro. Timothy Coughlin.

Branch No. 217, Buctouche, N. B., on the death of Patrick McFadden, brother of Trustee John McFadden; also on the death of Bro. Alpheus Doirou's infant child.

Branch No. 175, on the death of James McEwen, son of Bro. John McGrath of Branch 317, Kenneycott.

At the last regular meeting of Branch No. 5, Brantford, Ont., held on June 30th, 1900, the following resolution was passed:

Whereas in view of the loss we have sustained by the demise of our esteemed brother, D. S. Henderson, and of the still heavier loss sustained by those who were nearest and dearest to him, therefore be it resolved that the members of this branch desire to place on record their high esteem and appreciation of their deceased brother. In regretting his removal from our midst, we mourn for one who was in every way worthy of our esteem.

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

Resolved that this heartfelt testimonial of our sympathy and sorrow be inscribed on the minutes of this meeting and a copy be published in the CATHOLIC RECORD and THE CANADIAN.

At our meeting on Wednesday evening, the 24th ult., the following resolution of condolence was adopted:

Whereas it has pleased God to call to Himself our esteemed brother, Francis Leithead, therefore be it

Resolved that, while we bow in humble submission to the will of God, the members of Branch 54, Montreal, Que., hereby tender to the widow and family of our deceased brother their sincere and heartfelt sympathy in these sad days of their affliction. Be it further

Resolved that this resolution be placed on the minutes of the branch and a copy be sent to Mrs. Leithead, to THE CANADIAN and to the city press.

At a regular meeting of Branch No. 13, C. M. B. A. of Stratford, held July 11th, 1900, the following resolution was unanimously adopted: That

Whereas it has pleased Almighty God to remove by death our esteemed and respected Bro. Bryan O'Bryan,

Resolved that we, the members of Branch No. 13, hereby express our heartfelt sorrow for the loss sustained by the widow and family of deceased 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.

What novel can compare in fascinating interest with the New Testament.—Father Ryan.

Revelation rejected for mere human knowledge is Reason's enslavement.—Father Ryan.

There is a pleasure in remembering past trials that have tested and revealed the heart.—Father Sorin.

I never have seen any good manners, any real beauty, anything noble or good, outside of plain, simple naturalness.—Henry Norman.



## GOING FISHING.

Great minds have often found relaxation in the most trifling occupations. It is a rule of some of the old religious orders that severe study must not be pursued more than three hours at a time, and must then give way to recreation. Spinoza took relaxation in watching the movements of spiders, and used to laugh heartily at their antics. Socrates, the wise old philosopher, was fond of playing with little children. "Continuity of labor deadens the soul," says Seneca. Some of the greatest achievements of genius would have been lost to the world if their authors had not been fond of stopping work and "going fishing."

## WORTH REMEMBERING.

In one of his sermons last Sunday Father McKeon directed the attention of his hearers to two facts not generally known. On the 13th of February, 1806, while England and France were at war Napoleon commanded Pope Pius VII, to expel all Englishmen from Rome and to close his harbors against English vessels, threatening, if his wishes were not complied with, to occupy Rome with French troops. Pius VII. refused to obey, saying that Englishmen were just as near and dear to him as were the people of any other nation. Then Napoleon attacked Rome, took the Pope and put him in prison where he remained for several years.

One of the Fenians that invaded Canada in 1866 had been a Catholic in his early days. He was killed at the battle of Ridgeway, and the next day his friends earnestly requested the Catholic clergy of Buffalo to celebrate the rites of the Church over him. The request was refused. Then the Fenians appealed to Bishop Timon. The latter replied that "no man can be a member of the Catholic Church and be at the same time a member of the 'Fenian Brotherhood,' or of any other diabolical, oathbound, secret society." The Fenians were buried in Buffalo, but not in any Catholic cemetery. "The Catholic Church," concluded Father McKeon, "teaches her members to be perfectly loyal to the flag of the country in which they live. All over the British empire Catholics enjoy civil and religious liberty and to day 50 000 Catholics are fighting beneath the cross on a flag that has waved a thousand years in battle and in breeze. Long may that flag continue to wave over Britain and her consorts — The Strathroy Age

## PAID BENHAM'S LIFE INSURANCE.

New York Life Did Not Wait For Him to Die by Electricity, and he is Now Acquitted.

New York, June 29 — Rather than carry a risk on a policy holder who had been sentenced to death, the New York Life Insurance Company settled the other day a claim of several thousand dollars, apparently about to become due on the policy of Howard C. Benham, of Batavia, who was convicted of killing his wife and sentenced to die in the electric chair.

The payment of the insurance money to a bank up the state to which Benham had assigned his policy established a precedent, but the most interesting feature of the case for insurance men generally came when Benham got a new trial and was acquitted. Then people in the insurance business began

to wonder what the New York Life Company would do about it.

General Solicitor Hubbell of that company said yesterday that nothing would be done about it.

"The case is closed," he said, "and it was the first of the kind ever heard of in the insurance business. Benham had assigned his policy to some bank, so the payment was not made to him. Inasmuch as he was not actually dead at the time the company settled for a little less than the face value of the policy. But that was immaterial. It was a matter of sentiment more than one of dollars and cents. The company did not like the idea of carrying a policy on a man convicted of the vilest sort of crime, and actually sentenced to death.

"If he had died in the electric chair, and there had been no previous settlement of the claim, the full amount of his insurance would have belonged to the estate just the same as if he had died a natural death, for our policies are without conditions. Suicide or legal killing does not make them void. If it is proved that the beneficiary murdered the person holding a policy the contract then becomes void, but that is the only condition ever made."

## PREVENTION OF TUBERCULOSIS.

An Interesting Article by Dr. J. J. Cassidy in The Canadian Journal of Medicine and Surgery.

To put it briefly, while the bacillus tuberculosis is the efficient cause of consumption, that pathogenic microbe will not feed on the lungs of a sound person. No more, to speak by analogy will the streptococcus develop a tonsillitis, unless some intercurrent disorder has lowered the patient's normal power of resistance.

In attempting to arrest the ravages of the microbe of tuberculosis, the two most effective remedies are a constant supply of pure air and a sufficiency of nutritive food. At an earlier period of his life the consumptive has suffered from want of nutritive food, and probably at the same time from a deficiency of oxygen in the air he breathed, this gas being necessary to change ingested food into healthy pabulum for the blood, and also to remove effete matters from the organism. A deficiency in either or both of these principles of healthy living tends to produce a degradation in the quality of the tissues, which renders them an easy prey to the omnipresent bacillus.

Proteid food is given to the consumptive because it stimulates the activity of the organism to carry on digestion, circulation, respiration, nutrition, muscular work, and all the other processes upon which continuance of life depends. Proteid food is essential to the body; without it the powers of life would fail, and the body would perish. Then, proteids are largely digested in the stomach, and, being quickly assimilated, are rapidly changed into tissue, thus repairing body waste without delay and leaving but little refuse to be disposed of by the intestines. The best proteids are meat and eggs. When the appetite is poor and the stomach weak, a teaspoonful of scraped beefsteak, several times a day is beneficial. Eggs, preferably raw or lightly boiled, are very nutritious, and milk taken from non-tubercular cows is the best drink.

Fats promote body heat: one pound of fat burned in the body generates 4,920 calories. A diet rich in fat will moderate the amount of fuel required

to carry on the work of the body, and will, therefore, lessen the activity of the destructive processes of tubercular disease. Cream, in small quantities, so as not to cloy the hungry edge of appetite, is very strengthening in tubercular cases. The carbohydrates, viz., bread, potatoes, rice, etc., may supplement, without displacing the fats, and be used to round out the diet and prevent sameness.

Then, a great requisite is to assist appetite and digestion by gentle exercise in the open air, and by massage, or the rubbing of the body every day with the hand or the flesh brush. Patients should also be instructed to practise exercises, which excite in them efforts at deep breathing, and thus cause expansion of the lungs.

Now, so pure air, exercise and nourishing food are curative of tuberculosis, their absence has much to do with its appearance in the individual. In this province, in 1887, tuberculosis caused the death of 2,117 persons, or a rate of 1.0 per 1,000 per annum. Few, however, would admit that this loss of life, be it great or small, depended on lack of food. Dearth or starvation is rare in Ontario, but relative starvation is common enough. It may be that, owing to the influence of a sedentary life, some people do not eat meat or eggs, or do not drink milk, preferring to use bread, cake and tea. Dr. Bell, in an article entitled "Stamina," published in the June number of The Sanitarian, after stating that consumption among the negroes of the United States is more than twice as great as it used to be before the Civil war, and explaining this untoward condition of affairs by the absence of pork from their present daily ration of food, continues: "Consumption is most prevalent among those who are stunted, or who stunt themselves of 'bacon and butter.' I mention these as ideal, and as before remarked, because they are the most digestible of fat foods. Other fat foods are commendable. Everybody has learned, when it is unfortunately too late, in most cases, that cod liver oil is good for consumptives, but few seem to have learned that food of the same character as cod liver oil, suitable for the table, is preventive of consumption."

It may be also that others injure their digestive organs with alcohol, and, though appearing to eat and drink a good deal, really assimilate very little nutritive food, thus starving their tissues, and, in the opinion of experts, such as Rousset, of Geneva and Lancereux of Paris, laying the foundation of that special variety of the disease known as alcoholic tuberculosis.

It is quite true that the systematized life and careful observances of a sanatorium lessen the danger of infection to nurses and doctors. The educative value of such a training to patients and their friends is also considerable, while the fact that a respectable percentage of cures results when the treatment is begun in due time is very encouraging. And yet, the prevention of tuberculosis would be more complete, or to put it differently, a greater number of the population would not become candidates for tuberculosis, if parents would provide suitable nourishment for their children, and if teachers would explain to their pupils the nature of the different foods, and the reasons why some of them are more nourishing than others. Children should be taught to use butter, cream, bacon, eggs and milk, to avoid cakes and soft bread, and to prefer hard

bread and biscuit, the mastication of which helps to keep the teeth in a cleanly and undecayed condition. The necessity of breathing pure air should be constantly placed before them, so that, in after life, they will not tolerate rebreathed air. Boys and girls should be encouraged to continue taking exercise after leaving school. One of the chief advantages of the bicycle is that the rider takes his exercise in the open air. When tuberculosis has once firmly grasped a man's lungs he may breathe pure air from his reclining chair on the veranda of a sanatorium but he need not have visited the sanatorium had he developed his lungs by tramping over the hills or riding over country roads, avoiding crowded assemblies, in well-ventilated rooms and the office or the shop, where the windows are never opened. The air of Canada is as pure as that of any country. We had a cold in winter, and shutting ourselves up in unventilated rooms, we enjoy the warm, rebreathed air. It seems rather late in the day for a patient, who is attacked by tuberculosis, to reform his habit in this particular, and yet a change to breathing pure outside air has in numerous instances, accomplished cures of consumption, unattainable by other means. Suitable food is necessary in preventing tuberculosis, but whether it be the cold air of January, or the warm air of July, pure outside air is equally necessary for the patient.

Physicians should be logical, and become teachers of medical science, to their patients, showing the importance of fresh air and nutritious food in preserving health and preventing tuberculosis, instead of merely utilizing these agencies to cure a disease which has already undermined a patient's health. By establishing such a propaganda, fewer prescriptions would be sent to the pharmacists, but the butcher would sell more meat, the grocer more butter and eggs, and perhaps we would not hear so much educated talk about Christian Science and the faith cure.

It honors are to be divided for the prevention of tuberculosis, we would say, give full praise to the sanitarian, who disinfects the nests where "the companions of death" lie in waiting; but be just to the parents who give to the State well-fed boys and girls, to the teachers, who train children to live wisely and well, and to the statesmen, who, by lengthening the era of good times, scatter plenty over a smiling land, and restrain the development of a disease whose tap root is malnutrition.

A woman's responsibility when left alone to support herself and children, often becomes too heavy, and she breaks down. Then the entire family is dependent on charity. A wise husband prevents the possibility of such misfortune by procuring membership in the C. M. B. A.

It is a source of great consolation to me to find this beautiful society, the C. M. B. A., here, united as you are under the protection of your Holy Mother, the Church. There is no fear of going astray. You are sure of that under the direction of your beloved Bishop and priests. I am sure the blessing of God will be upon you. I hope the Association will soon be spread throughout the island. A branch should be established in every parish. I know it will bring blessings on the places where it is established. —Mgr. Falcois.

Present your bride with a Policy in the C. M. B. A.

## THE SCOURGE OF CONSUMPTION.

The other day we printed extracts from the article of Dr. Cassidy on the prevention of consumption; to-day we publish it in full, to be read, we trust by all our readers. Consumption is not so much hereditary as it is the result of lack of nourishment and of exposure to the tubercle bacillus. In other words according to Dr. Cassidy and the great medical authorities, the microbe finds a sure lodging place in the lungs of people who are badly nourished, and who breathe impure air. People die of consumption, not because their parents or relatives died of it, but because they are nourished in the same way that their deceased relatives were, and live in much the same surroundings. What Dr. Cassidy points out is that people must learn now to nourish their bodies with the right kind of food, and how to breathe fresh air. There can be no consumption where there is proper food, fresh air and sunshine, and little contact with tubercle bacilli surroundings. Thousands and thousands of Canadians have died from consumption because they slept in feather beds and on feather pillows that had been used by a time of consumptives before them! There are hundreds and hundreds of widows of families, who, ignorant of this fact, think consumption is a dispensation of God, who think there is nothing to be done but to send for a doctor, to buy cod liver oil by the score of bottles, and, when the end comes, to incur heavy bills for funerals and mourning—but who would almost take a life if they were told that they had failed in giving their children nourishing food, had deliberately kept their homes barred to fresh air and sunshine, because of the injury that might result to carpets that fade, to furniture that will warp, and if they were told that they must patch their beds and pillows, their patchwork quilts and carpets to a better!

Consumption can be cured in its early stages, can be prevented entirely if due precaution is taken. Men and women must each for themselves and for their families know and obey the common laws of health. The school teacher, the doctor and the parent must impress these laws on all. An intelligent school teacher, who tells pupils what constitutes good food, the necessity of fresh air—that the lungs must be washed out several times a day in fresh air, and the like—is worth much to the community. The common laws of health should be taught in schools, in preference to the so-called advanced subjects. Just as smallpox has been handed and rendered preventable by public education, so can consumption.

The people are gradually seeing that they themselves, and not the will of God or the fatality of heredity, have most to do with consumption and its ravages, as they come to see that it is within human control the more anxious will they be to avoid it. One of the best signs of the growth of this sentiment is the dread people have of association with consumptives. They are, wherever possible, demanding the isolation of consumptives, and the closing of workshops to them. This may seem cruel, but it is the sign of a general awakening. It is a crime to allow a consumptive man or woman to associate with others in a workshop, or to be in constant association with children.

The two great scourges of the day

are cancer and consumption: the latter we are learning how to avoid and stamp out—of cancer we know little as yet of the origin or prevention.—Toronto World.

## REASONS FOR INSURING.

Hon John Wanamaker carries a million and a half dollars of life insurance. For so doing, he gives the following five reasons:

First—That at that time I was insurable and I could not be certain of accident or ill-health, and it might be that at some future time I would not be insurable. That was the first step to the building of sixty two policies.

Second—That life insurance was one of the best forms of investment, because from the moment it was made it was good for all it cost, and carried with it a guarantee that there was a protection in that investment that I could not get in any other.

Third—That life insurance in the long run was a saving fund, that not only saved, but took average care of my deposits, and took me in partnership into possible profits, that not infrequently returned principal and interest and profit.

Fourth—That life insurance, regarded from the standpoint of quick determination, was more profitable than any investment I could make.

Fifth—That it enabled a man to give away all he wished during his life time, and still make such an estate as he cared to leave.

## THE POPE AND CIVILIZED BARRIERS.

There is no on this earth to-day a power that makes for the good of humanity equal to that of the Supreme Head of the Catholic Church. Whenever opportunity presents itself Leo XIII. speaks out in the interests of mercy, peace, order and justice, and his words are spread and taken to heart by millions outside of his spiritual jurisdiction; so that it has in a measure come to pass that he is in very truth regarded to-day, as were the Roman pontiffs in Catholic ages, as the true Father of Christendom. This venerable and venerated Pontiff has by his wisdom, his moderation, his universality, if we may be permitted to class his pre eminent qualities of mind and soul under one head, attained a potency among the nations of the earth enjoyed by no other power.

It was to be expected that the rash and unchristian instructions given by the German Emperor to his soldiers on the eve of their departure for China to spare no Chinese and make no prisoners would meet with the condemnation of the Vicar of Christ—or that Saviour who counselled "Forgive your enemies; do good to them that hate you."

Accordingly a telegram from Rome reports that the organ of the Vatican, commenting on the speech of Emperor William says that it is the earnest wish of the Pope and Cardinal Rampolla that the powers should resort to a policy of retaliation and vengeance, and that no power should be permitted to do this. The Pope issued a letter directing prayers in all the churches for the safety of all the Christians, and instead of motives of revenge, the letter expresses the hope that the Almighty will inspire the thoughts of concord and peace, which will prevent further ruin and massacres. True to his Divine mission to preach peace and good-will to all men, he was the first to raise his voice

against the Imperial decree, diametrically opposed to one of the first principles of Christianity. Crime should be punished and the breaking of international law on a point the most sacred and the most widely known and observed must be atoned for; but the motives should be those of justice tempered with mercy, and not the barbaric incentive of revenge and retaliation.—The Irish Canadian

## PARIS IS VERY WICKED.

Father Phelan, of St. Louis, Writes Home About Vice and Drunkenness

Archbishop John J. Kain, Father David S. Phelan, editor of the Western Watchman, and several other priests of the St. Louis diocese, are at the Paris exposition. Paris is by no means an ideal city from the view of Father Phelan. In a letter just received he draws a picture of Paris wickedness, but says it is due to the fact that "Gay Paree" is the mecca for the "bloods" of the whole world.

"Because," he adds, "Paris has had the most money offered by foreign plunderers she had had an enormous supply of vice commensurate with the demand, but vice is in the quarter where foreigners love to congregate, around the opera and in the quarter where "On s'amuse." Another thing will surprise them. The notion prevails that France, being a wine drinking country, drunkenness is not known. Paris is full of heavy drinkers and has more drunkards than any city in the world. Five sixths of the people show the effects of excessive wine drinking. The women especially have their complexions ruined by wine. They have the faces of toppers. At the hotel at which I stop wine is served at table without extra charge. Every woman at this hotel drinks a quart of wine a day, and many a quart and a half. This every day. The vast majority of the day laborers of Paris eat and drink all they earn. They never get married and have as a wardrobe nothing beyond a pair of trousers and a shirt.

Not only is drunkenness everywhere in Paris, but crimes of the most shocking description, resulting from drunkenness are of nightly occurrence. This will explain the fact that a great many Catholics of Paris are not practical. When the spiritus frumenti enters a man the Spirit of God goes out of him.—Watchman, Charlottetown.

Shall we mourn for the past that is dead? Look over ahead, heeding not the cries of that which has been. It is the future that counts so much for men.

In April the New York Life paid 500 policies; on the lives of 422 policyholders, the total sum paid being \$1,488,270. The largest claim paid during the month was \$35,000 on the life of David S. Hammond, of New York. The next largest was \$30,000 on the life of James Parsons, of Philadelphia, Pa. There was one claim paid for \$15,000, and one for \$14,491.63; there were three for \$25,000 or over, and one for \$23,167.45; six for \$15,000 or over; and eighteen for \$10,000 or over. On the lives of fifteen women, seventeen claims, amounting to \$26,025.91, were paid—an average of about \$2,000 for each. Two war claims, for 2,433.67, were paid. Sixty-three policies, amounting to \$146,675.10, were paid on the lives of fifty-two persons who died within one year after insuring.

## LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Est envoyée par la poste aux membres entre le 10 et le 15 de chaque mois. Les membres sont invités à nous envoyer les nouvelles ou informations dont l'Association pourra bénéficier. Toutes communications sur des sujets d'intérêt pour les membres de la C. M. B. A., seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le gérant jugera ne pas être dans l'intérêt de l'Association ne seront pas publiées.

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

S. R. BROWN,  
Editeur et Gérant,  
Bloc Coote, Rue Dundas,  
London, Ont.

LONDON, AOÛT, 1904

## LA DEVOIR DES MEDECINS EXAMINATEURS.

Tout médecin examinateur qui viole le principe de la justice commutative dans l'examen d'un aspirant à l'admission dans une société d'assurance, est tenu de par les lois de Dieu de restituer à la dite société pour toute perte ou dommage résultant de sa négligence, du favoritisme ou de la partialité. Souvent le médecin examinateur découvre des symptômes d'une maladie incurable chez l'aspirant, mais au lieu d'écouter la voix de sa conscience lui chuchotant à l'oreille, fiat justitia, ruant coelum. Il essaie de résouner comme suit: "Jean Baptiste est un des mes chauds amis personnels. Son histoire de famille est mauvaise et ses habitudes personnelles encore pires. En toute probabilité il mourra dans un an ou deux. Mais qu'importe. Le paiement d'une police de \$2,000 ne ruinera pas la société. Quarante ou cinquante centius par membre paieront la réclamation, et qui s'apercevra de ce petit montant?"

Jean Baptiste est admis, il obtient sa police et meurt quelques mois après; la cause de la mort est une phthisie pulmonaire. La société est tenue en loi de payer \$2,000 aux bénéficiaires. Mais le médecin examinateur est tenu en conscience de payer à la société \$2,000, moins les cotisations payées par l'aspirant moribond. La théologie Catholique est très explicite sur ce point.

"Qui allium movet aut inducit ad inferendum grave damnum tertio, tenetur ad restitutionem istius damni illati; medicus dans constitum tenetur ad restitutionem de damno injusto, quod ex suo officio sequitur."

Et licet ce qui précède certains de nos médecins examinateurs seront priés à se trapper la poitrine et à dire: "Seigneur! ayez pitié de moi, pitié de moi." Mais ce n'est pas assez. Tous ceux qui me disent, Seigneur, Seigneur, n'entreront pas pour cela dans le royaume du ciel (St. Marc. 7: 21). Le médecin examinateur malhonnête, et le voleur "restituera tout ce qu'il aura obtenu par la fraude, le princel-

pal et la cinquieme partie en plus, au propriétaire La C M B A qu'il aura leste. Leviticus 1. 1

Le médecin examinateur qui fraude la C. M. B. A. ne peut recevoir l'absolution sacramentelle s'il ne veut pas réparer le mal causé à la société.

"Soit juste et ne crains pas" devrait être le motto de chaque membre de la C. M. B. A.

Vers le 15 Septembre prochain la salle de la succursale de Tignish sera complétée. Cette bâtisse est une des plus belles de la province, dit l'Impartial. L'architecte, Frère F. J. Buote, a su par le dessin, faire ressortir les beautés d'un édifice digne de la C. M. B. A., et Frère François Gaudet, l'entrepreneur, fait l'ouvrage d'une manière qui lui attire les plus grands éloges.

Nous lisons dans l'Impartial, de Tignish, lie du P. E., que vendredi, le 20 Juillet, à la salle de la succursale 2-1 a eu lieu une cérémonie grandiose en même temps que d'une tristesse excessive. La succursale vient de perdre un de ses membres dans la personne de feu Thomas LeClair, et des résolutions de condoléances à la famille du défunt furent adoptées. L'adoption de ces résolutions fut ensuite suivie du couronnement en noir, pour la période de trente jours, de la charte de la succursale, en témoignage d'estime et en signe de respect pour la mémoire de ce frère défunt. La cérémonie fut imposante.

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

Au Bout de l'Île, à Montréal.

Le pique-nique, organisé par le journal "La Presse," de Montréal, sous les auspices de la C. M. B. A. du Canada, et dont nous avons fait mention dans notre dernier numéro, a eu lieu lundi le 30 Juillet. Ce pique-nique a été un véritable succès. On s'en convaincra en lisant le compte rendu suivant qui a paru dans "La Presse," le lendemain.

Huit heures sonnent. Sonnent aussi les timbres d'une longue file de voitures électriques qui viennent s'alligner dans la rue Craig le long du Champ du Mars, semblables à un long serpent au dos tortueux, braudissant la tête, faisant résonner ses écailles saoures, se ramassant sur lui-même et se grossissant comme pour l'attaque.

A son approche, la foule des enfants javeux et préoccupés, n'ayant de souci que celui d'avoir un bon siège pour faire le trajet jusqu'à Maisonneuve, se sépare en deux rives et plaffe d'impatience.

Il y en a parmi eux qui attendent cet heureux moment depuis une heure.

La plupart sont à l'affût depuis au moins une demi-heure, bien que le ciel ne soit pas beau, que le firmament dessine des nuages à l'eau forte, se groupant dans l'espace, sortant, indéfiniment de leurs logis de tempêtes, peuplant ces lieux où on les trouve fort importuns.

Mais une autre pensée prédomine: l'on se presse, l'on se dépêche.

Tous les tournants du chemin vomis-

sent des flots d'enfants qui se disputent les marche-pieds des trainways, s'entassent, se bousculent, crient, agitent les mains, jouent des épaules et atteignent enfin une petite place où ils sont serrés comme dans une coque et rouges comme de petits homards.

Enfin, on est en route.

Le plaisir commence et l'on se met à entonner les gloires de "La Presse" et de la C. M. B. A. du Canada, société de bienfaisance, dont les favorables auspices couronneront ce jour qui promet de rester remarquable entre tous.

Ce n'est qu'un cri jusqu'à la rue La-Fontaine et les passants s'arrêtent pour saluer cette muraille roulante, vivante, pleine de force débordante de bonheur, que le caporal noir ne saurait jamais escalader.

Grâce à la sollicitude de la Compagnie du chemin de fer urbain de Montréal, nous voici rendus sans fatigue auprès des wagons de la compagnie des trainways du Terminus de Montréal, qui, à son tour nous lance à travers les mille passages nous séparant du Bout de l'Île.

Les tiges de blé d'Inde succèdent aux champs d'avoine et d'orge, les arbres nous saluent au passage, les drapeaux Anglais et Français, arborés, et il nous disent la joie de toute la région, les gales malsonnettes des cultivateurs et les granges aux chaumes vieillies nous envoient leurs plus gracieux sourires.

Les chevaux libres et les vaches en pâturage, les moutons que la main du maître a tendus et les porcs qui se hachent la boue des fosses suspendent leurs yeux, s'allongent le cou et nous regardent hier avec un peu d'inquiétude.

Il n'y a pas jusqu'au petit lac bleu qui baigne une prairie voisine du parc, où nous allons descendre, qui ne se ride, et ne trissonne comme un chat que l'on flâte sur le dos à contre-poil.

Sans accident, nous voici rendus au but de notre voyage, et nous en remercions la charitable compagnie dont M. J. P. Mullarkey est le gérant, et M. Rowley, le surintendant.

"La Presse," qui organise ces pique-niques pour les enfants pauvres, qui ne se contente pas de se faire le porte-parole du peuple, mais qui met en pratique ses doctrines humanitaires, en perpétuant, après l'avoir créée, l'une des plus belles œuvres du siècle, consistant à égayer et à rendre plus saines les vacances des enfants, de plusieurs grandes cités, et à élever par là même le niveau intellectuel et physique de l'enfance, avait réservé une surprise à ses petits amis.

Nous avons déjà un bon orchestre, mais nous en avons formé un nouveau, bien supérieur à l'ancien. Tous ses membres sont des musiciens de première force, et l'on pouvait entendre les notes harmonieuses de leurs instruments d'un bout du parc à l'autre.

Font partie du nouvel orchestre: M. M. E. P. Couture, violoniste et directeur; Thos Lapiere, violoncelliste; Paul Lamoureux, mandoliniste; Jean Gamberutti, violoniste, et Giuseppe Moraglia, harpiste.

Aussi, les enfants s'en sont-ils donnés dans de brillantes valses, comme "Just one Girl" dans de vives poikas, de séduisants caprices, d'antiques menusets, des danses écossaises et multales, etc.

À 11:30 hrs. sept grands paniers de tartines étant remplis, l'on se mit en devoir d'en faire la distribution.

Inutile de dire que l'on rompit en visière avec l'étiquette et que les "beurrées" se passèrent non sur le plat, mais de mains à mains.

Out distribué le dîner aux enfants Mesdames Berthiaume, mère de Hon M. Berthiaume, propriétaire de "La Presse"; A. Desardins, J. Jeannotte, Joseph L. Zou, A. B. Poitevin, C. La Pierre, Joseph Lapiere, Damase Adard, Pierre Drolet, Henri Balvin, Benjamin Rodier, H. Leclair, Spedding, J. M. Dupont, L. N. Charrier, Meses Elizabeth Meloche et Bertha Couture.

Ensuite, les grands officiers de la C. M. B. A., dont nous donnons les portraits aujourd'hui, sur l'invitation des organisateurs de "La Presse," se rendirent à l'Hotel du Bout de l'Île dirigé par M. Bureau, où un succulent dîner les attendait.

Le menu suivant fut servi:

MENU

SOUPES: Au lait maigre. VIANDE: Filet de saumon. Langue de bœuf. ENFANTES: Avec sauce à la jardinière. Rognons sautés au beurre. Frites. Fruits: Raisin, cerise, orange. Pâtis: du printemps sur pain d'épice. Lait: M. E. P. Paré et J. P. P. de terre. Nouilles: M. J. A. Radier et M. J. A. Radier. Desserts: P. Burg et M. J. A. Radier. De la table au restaurant.

Il y eut aussi de la glace fraiche prise. Durant le dîner, Madame Bureau offrit à tous les convives un gentil bouquet pour mettre à la boutonnière. Les messieurs de la C. M. B. A. le remercièrent par leurs remerciements à leur tour, et se délectèrent à leur gard.

Immédiatement après le dîner, vint le jeu de la table. Des nos jours, tout doit avoir un jeu. Les positions ont leurs coups, les théâtres aussi ont leurs coups, les journaux mêmes ont leurs coups. La C. M. B. A. n'a pas voulu patronner notre dîner, sans y mettre son jeu.

Quel était ce jeu? Le plus merveilleux et le plus touchant que l'on puisse imaginer. M. J. Ernest Bourgeau, l'organisateur de nos pique-niques, avec M. J. A. Radier, et en même temps grand-député de la C. M. B. A., n'avait pas voulu qu'un seul enfant revint de là bas, sans en rapporter un souvenir.

Il organisa une immense tombola, et tous les enfants virent, à tour de rôle, chercher un cadeau, qui une paire de boucles d'oreilles, qui un tricot, qui une flûte, qui un grand sac de bonbons, qui une paire de chaussures, un vêtement, etc., etc.

Il fallait voir les enfants s'époumonner de joie, exprimer de toutes manières leur reconnaissance et dire: "Moi aussi, pour la première fois, je reviens donc du Bout de l'Île avec un prix, un souvenir!"

L'on organisa ensuite des concours de danse et l'on choisit pour juges: MM. Pierre Chauveau et P. L. Duvert. On remporta des prix de valeur: Alice Lecours, Yvonne Voizard, Adèle de Dugas, Emma Warren, Edmée Thibaut, Yvonne Rivet, Hélène Poitevin, et Rosa Leblanc.

Sont sorties vainqueurs du concours de poika: Blanche Noël, Rosa Leblanc, Louise Chartraud, Cecile Lacroix, Edmée Thibaut, Marguerite Maher, Armandine et Yvonne Rivet.

Petites filles qui ont obtenu des prix de danses écossaises: Yvonne Human, Emma Turcot, Egora N., Armandine Brault.

Petits garçons qui ont obtenu des prix pour cette même danse: Armand Brault et Fortunat Leblanc.

Les vainqueurs de la danse espagnole sont: Maria Couture, avec grande distinction, dans son joli costume bleu et blanc, les applaudissements ne lui ont pas été ménagés. Adèle de Dugas, Alice Lecours, Louise Ehier, Yvonne Voizard et Emma Warren.

Avant le début de la danse précédente, hon M. F. Hackett, président général de la C. M. B. A. du Canada, procéda dans l'arène. Son arrivée fut saluée par des hurrahs et des applaudissements prolongés.

Le petit Armand Brault exécuta ensuite, avec beaucoup de naturel, la danse des matelots, puis les petites orphelines de l'hospice Anciaux, en jolies costumes, chantèrent une chanson de reconnaissance à l'adresse de "La Presse" et de la C. M. B. A.

Les petites orphelines succédèrent à leurs compagnes et chantèrent: "Hâtez-vous, ne passerez pas, en exécutant une marche."

Des prix, pour la danse du caprice ont été attribués à Ida Lamarche, Rose Leblanc, Emma Warren, Louise Ehier, Edna Chartraud, Cecile Lacroix, Alice Coriveau, Léa Coriveau, Egora et Blanche Noël.

Un "cake walk" a valu des prix à Maria Charbonneau, Clara Charbonneau, Yvonne Rivet, Blanche Noël, Alice et Léa Coriveau, Yvonne Rivet, Laura Lapiere, Yvonne Human, Louise Ehier, Ida Lamar, He. Ad. Tremblay, Maria Chartraud, et Anna Laporte.

Outre des prix de rigole: Alice Lecours, Blanche Charbonneau, Maria Chartraud, Maria Chartraud, Yvonne Rivet.

Une magnifique tige de la table a été attribuée à Marie Anne, ayant été pour le plus habile.

Des prix de danse nationale ont été attribués à Blanche Charbonneau, Maria Chartraud.

La soirée se termina par la danse du "cake walk" exécutée avec adresse et grâce par l'on sait par le petit Armand Brault et par la petite Armandine Brault.

La chanson de "La Presse" chantée de toute sa force, des cordes vives des enfants, termina cette laborieuse soirée.

La Presse vous invite à l'autre pique-nique à son dîner. Venez tous au plus vite. C'est un instant de plaisir.

NOTES

Environ 100 prix et cadeaux ont été distribués aux enfants hier par la C. M. B. A.

Il y a eu un peu de pluie, hier durant la fête, mais bien peu, et les enfants n'ont pas regretté d'y être venus.

Tous sont unanimes à reconnaître que le beau pique-nique d'hier, sous les auspices de la C. M. B. A., est l'un des plus beaux, sinon le plus beau, qui aient encore été donnés au Bout de l'Île.

MOYEN DE GUERIR LA CALOMMIE

Voici une prescription qui est infail- liblie, pour guérir cette terrible maladie de la langue qu'on appelle calomnie. Prenez une once de "bon cœur" et deux onces de racine de "maître-jeu" de vos affaires, puis mélangez le tout dans six onces de "charité", faites bouillir et ajoutez quelques gouttes d'Amour du prochain.

Les symptômes de cette maladie contagieuse sont: une violente démangeaison du bout de la langue et du palais, production d'un envie de biter une amie. Ce malaise se fait habituellement sentir lorsqu'on se trouve en compagnie. Aussitôt que vous apprenez qu'une attaque de cette maladie, prenez une cuillerée de la langue, puis sans l'avaler, gardez-la dans votre bouche que vous frottez hermétiquement fermée jusqu'à ce que vous soyez seule ou retourné à la maison.

APPEL.

Ottawa 11 Mai, 1900

Freres—Le Bureau Aviseur, representant les succursales de Hull et d'Ottawa de la C. M. B. A., desire votre generouse co-operation en venant en aide aux victimes du feu qui le 20 Avril a devasté une grande partie d'Ottawa et de Hull

Malheureusement un grand nombre de nos membres ont souffert. Plusieurs ont perdu tout ce qui leur appartenait, pendant que les autres ont perdu la plus grande partie de leur menage. Un plus grand malheur encore a été la destruction de plusieurs moulins à scie et manufactures qui leur donnaient de l'emploi

Comme le nombre des incendies monte à 107, nous nous trouvons incapables avec nos faibles ressources de donner à nos freres en detresse un aide suffisant pour les secourir pendant la crise actuelle et jusqu'au moment ou les diverses industries dans lesquelles ils étaient employés aient repris leurs operations. Nous vous faisons donc cet appel esperant que vous leur viendrez en aide autant que vos moyens vous le permettent.

Fraternellement à vous,

M. J. O'Farrell

Président.

W. A. Brabant

Secrétaire.

Bureau Aviseur de la C. M. B. A.

Bureau du Grand Secrétaire.

London, Ont., 20 Juin 1900

M. J. O'Farrell, Ecr., Ottawa, Ont.

Cher Monsieur et Frere—Le Bureau des Syndics du Grand Conseil de la C. M. B. A. est en faveur d'un appel en aide à nos membres de la C. M. B. A. victimes du récent feu de Hull et d'Ottawa.

Fraternellement à vous, SAMUEL R. BROWN, Grand Secrétaire.

CONVENTION LOCALE A CHURCH POINT, N. E.

La troisième convention semi annuelle des membres de la C. M. B. A. des Comtes de Digby et de Yarmouth a eu lieu au collège Ste Anne, Church Point, les 7 et 8 Juillet. La première session a été tenue samedi soir sous la présidence du Rév. Père LeDore. Les orateurs de la soirée furent le R. P. Daguand, supérieur du collège Ste Anne, le R. P. Braud, le R. P. LeDore, M. Edouard U. Doucet, etc.

Les délégués des diverses succursales étaient :

Yarmouth, M. M. J. R. Saulnier, Elize Comeau et Louis LeBlanc; Pabnico-Quest, M. M. H. S. LeBlanc, M. P. P., James A. D'Entremont et Louis T. E. Amireau; Lower East Pabnico, W. H. Amireau et Charles V. Amireau; Meteghan, Wm German, Doulis D'Entremont et François E. Comeau; Belliveau's Cove, Charles Siehelin, Edouard F. Comeau et Daniel Gaudet; Church Point, Les LeBlanc, Isaac LeBlanc et Ed. L. Comeau.

A part les délégués un grand nombre de membres étaient aussi présents.

A 2 heures dimanche après midi tous les membres réunis dans la succursale de St. Etienne ont assisté à un excellent et superbe repas qui fut servi et auquel prirent part plus de soixante personnes.

La réunion du soir eut lieu à 7 heures. En l'absence du président, le Rév. J. J. Sullivan, le vice président, M. H. S. LeBlanc, M. P. P., présida, avant a été célébrés sur lestrade, les RR. PP. LeDore et Braud et l'Hon. A. H. Comeau, M. P. P.

Des magnifiques petits discours sur les nombreux avantages et le bien de la C. M. B. A. furent prononcés par le R. P. Braud, l'Hon. A. H. Comeau, M. H. S. LeBlanc, M. P. P., le principal J. P. Connolly, MM. J. R. Saulnier, Ed. L. Comeau, E. E. Comeau, W. H. Amireau et autres.

A la fin de l'assemblée, des remerciements furent votés aux Pères Eudistes pour avoir si généreusement mis la salle de leur collège à la disposition de la Convention, au président, M. H. S. LeBlanc et à la succursale de Church Point. Le R. P. LeDore et M. LeBlanc y prépondérèrent.

Les memes officiers ont été réélus pour la prochaine convention qui aura lieu à Pabnico-Est le premier samedi du mois de janvier prochain.

LA SUCCURSALE NO. 292.

Au sujet du Bonus.

On nous a prié d'insérer dans les colonnes du CANADIEN la résolution suivante adoptée par les membres de la succursale No. 292 de St. Norbert, Manitoba.

Considérant que la C. M. B. A. est une société d'assurance mutuelle exclusivement Catholique qu'il faut sans cesse fortifier par l'admission de nouveaux membres :

Considérant que ses polices d'assurance sont d'un prix peu élevé, et par cela même accessibles aux bourses des plus pauvres d'entre nous :

Considérant que les Grands Syndics ont jugé à propos d'abolir le paiement de salaires à des organisateurs nommés spécialement pour les différentes provinces du Dominion, et de le remplacer par l'octroi d'un bonus de trois piastres payables à tout membre d'une succursale qui gagne à la société une nouvelle admission :

Considérant que depuis cette institution, le nombre des initiations, par mois, ont doublé et même triplé :

Considérant que par ce système, chaque membre devient un organisateur et que l'argent de la société se débourse non pas pour payer le temps plus ou moins rémunérateur des anciens organisateurs, mais plutôt et seulement pour le nombre de membres nouvellement recrutés :

Il est en conséquence proposé par le frere Lucien Vouriot secondé par le frere Z. Laporte, et adopté unanimement que prière soit faite aux Grands Syndics de ne pas changer l'état de choses actuel, mais que au contraire le bonus de \$3.00 continue comme dans le cours de ces derniers mois à être octroyé à qui de droit pour toute admission d'un nouveau membre.

DIX CHOSSES BONNES A SAVOIR

1. Le sel fait trancher le linge par conséquent en y ajoutant des bouillies et des saucés, il est bon de ne l'ajouter qu'à la fin de la préparation.

2. L'eau bouillante enlève la plus part des taches de fruits, versée sur la tache et frottée sur la place comme à travers une passoire, afin de ne pas maltraiter le linge plus qu'il est nécessaire.

3. Le jus de tomates mures enlève les taches de rouille du linge et des draps.

4. Une cuillerée à soupe d'essence de térébenthine ajoutée à la lessive aide puissamment à blanchir le linge.

L'amidon bouilli est beaucoup amélioré par l'addition d'un peu de gomme arabique et de blanc de baleine.

La cire jaune et le sel rendront propre et poli comme du verre le plus rouillé des fers à repasser. Enveloppez un morceau de cire dans un chiffon, et, quand le fer sera chaud, frottez-le d'abord avec cette espèce de tampon, puis avec un papier saupoudré de sel.

Une solution d'onguent mercuriel dans la même quantité de pétrole constitue le meilleur remède contre les punaises, à appliquer sur les bois de lit ou contre les boîtes d'une chambre.

Le pétrole assouplit le cuir des souliers et des chaussures durci par l'humidité, et le rend aussi flexible et mou que lorsqu'il était neuf.

Le pétrole fait briller comme l'argent les ustensiles en étain; il suffit d'en verser sur un chiffon en laine et de frotter le métal avec. Le pétrole enlève aussi les taches sur les meubles vernis.

L'eau de pluie froide et un peu de soude enlèvent les taches de graisse de toutes les étoffes qui peuvent se laver.—Du Soleil.

COMMENT ON GAGNE UNE PLACE AU SOLEIL.

Un Exemple Pour les Jeunes Gens.

Le marchand vient d'entrer au magasin, plus à bonne heure que d'habitude, décidé aux affaires.

A peine est-il assis à son pupitre qu'il se trouve en face d'un garçonnet à l'air singulièrement déterminé, se tenant chapeau bas dans une attitude d'attente, mais ne disant rien.

Au bout de deux minutes le garçon, après une légère toux :

Excusez moi, monsieur, dit-il, je suis pressé.

Le marchand le regardant de travers :

Que voulez-vous ?

Je veux une occupation, si vous en avez une à me donner.

Oh, vous voulez une occupation :

mais pourquoi est-vous si pressé ?

Je suis obligé d'être pressé, M. le Marchand. J'ai quitté l'école hier après midi pour commencer à travailler et je veux travailler. Se n'ai pas encore d'occupation et je n'ai pas non plus de temps à perdre. Si vous ne pouvez rien faire pour moi, dites-le, s'il vous plaît, et je vais aller ailleurs ; je suis pressé. La place où je m'arrêtais est celle où je gagnerai quelque chose.

Le marchand regarde sa montre.

Quand pouvez-vous venir ?

Je n'ai pas à revenir, répond le garçonnet, je suis ici, et je devrais être à l'ouvrage si vous aviez dit oui tout de suite.

Et une demi-heure après, il était ferme à la besogne. C'est comme cela qu'il la gardera aussi longtemps qu'il voudra.—Du Soleil.

NOUVELLE SUCCURSALE.

Une nouvelle succursale No. 347 a été instituée le 20 Juillet, à St. Albert, T. N. par le Grand Conseil spécial de la C. M. B. A. La liste des officiers de cette succursale paraît dans la partie Augmentée.

Il s'est glissé une erreur typographique le mois dernier dans notre liste des membres de l'union. L'année pendant laquelle le frere F. P. Kavanaugh fut admis membre doit se lire 1896 au lieu de 1898.

RESOLUTIONS DE CONDOLEANCES.

Une séance spéciale de la Succursale No. 26, tenue en sa salle ordinaire, à Havre-aux-Maisons, dimanche le 1er jour de Juillet, à l'occasion de la mort du Frere Laurent Vigneault :

Il a été proposé par les Freres P. L. Joneas, Camille Delaney et Wm C. Arsenau, secondé par les Freres Dr. J. F. Salomon, Dohr Delaney et J. B. Turbide, et résolu à l'unanimité :

Que les membres de cette succursale ont appris avec beaucoup de regrets le décès arrivé à l'hôpital de marine de Pictou, N. E., le 21 Juin, de leur Frere Laurent Vigneault, l'un des membres fondateurs de la C. M. B. A. à Havre-aux-Maisons, et se plaignant à reconnaître que le Frere défunt a été l'un des adeptes les plus zélés de notre société :

Que son départ pour un monde meilleur laisse dans nos rangs un vide qui sera difficile à remplir :

Qu'en considération de l'estime dont jouissait le défunt auprès de tous les membres de cette succursale, ces derniers lui fassent chanter un service et qu'ils y assistent en corps :

Que copies des présentes résolutions soient envoyées à la famille du défunt et au journal LE CANADIEN pour publication.

À l'assemblée des membres de la Succursale No. 21, de Tiguish, Ile du P. E., tenue le 20 Juillet, à leur salle de réunion, les résolutions suivantes ont été adoptées unanimement :

Considérant qu'il a plu au Tout Puissant de retirer d'au milieu de nous notre frere Thomas LeClair :

Résolu, Que nous déplorons sa perte avec un vif sentiment de regret :

Résolu, Que nous offrons nos sincères condoléances et notre profonde sympathie aux parents de notre regretté frere :

Résolu, Que copie de ces résolutions soit envoyée à la famille de notre regretté frere et que les dites résolutions soient publiées dans les colonnes de l'Impartial, et du CANADIEN, organe officiel de la C. M. B. A.

Les membres de la Succursale No. 23, de St. Boniface, Man., ont adopté la résolution suivante à l'occasion de la mort de Mr. P. Bertrand de Montréal, frere de leur Secrétaire Financier :

Proposé par Frere Lecomte, secondé par Frere Laurendeau, qu'un vote de condoléances soit offert à notre digne Secrétaire Financier à l'occasion du malheur qui vient de le frapper, en la perte d'un frere bien-aimé, et que copie de cette résolution soit adressée au journal LE CANADIEN, par publication.

Assemblée spéciale des membres de la Succursale No. 217 de la C. M. B. A. de L'Assomption, convoquée par Monsieur le Président, à l'occasion du décès du Frere Louis Philippe Archambault.—

Le Frere Charles Rho, Président, au fauteuil.

Le Frere J. E. Faribault est choisi comme Secrétaire pro tempore.—

Il est proposé par Freres J. E. Dubamel et T. Archambault, secondé par Freres E. Archambault et F. X. Lemire, et résolu que les membres de cette succursale éprouvent un bien vif regret et une profonde affliction de la mort du Frere Louis Philippe Archambault, commis marchand, le plus jeune membre de cette fraternité et le premier dont elle ait à déplorer la perte.

Proposé par Freres Révérend Mr. Jobin et O. Royal, secondé par Freres Louis Desmarais et Eugène Lacombe, et résolu que ce décès prénaturel non-seulement enlève à cette association un membre dévoué, mais aussi lui fait perdre un de ses officiers les plus zélés aux intérêts de cette succursale.—

Proposé par Freres J. P. Viger et Wilfrid Arbour, secondé par Freres Charles Peltier et J. Lafortune que pour prouver leur sympathie au Frere défunt les membres de cette fraternité assistent en corps à ses funérailles.—

Proposé par Freres Louis Heuillet et secondé par Freres H. Lucette, et résolu que le troisième soit autorisé à offrir, au nom de cette succursale, un bouquet spirituel de messes pour le repos de son âme, et qu'une somme de cinq piastres soit versée à cette fin.—

Proposé par Révérend Frere H. Maradas secondé par Frere O. Maradas que les présentes résolutions soient remises à la famille du défunt et que les dites résolutions soient publiées dans les colonnes de l'Impartial, et du CANADIEN, organe officiel de la C. M. B. A. et que copie de ces résolutions soit adressée au journal LE CANADIEN, par publication.

La succursale No. 21 de St. Henri de Montréal a adopté la résolution suivante :

Que les membres de cette succursale soient invités à adresser à l'adresse de son Secrétaire, Frere F. X. Payette.

Avant le 20 du mois un autre vote de condoléances à l'adresse de Frere Théophile Hivonvenu à l'occasion de la mort soudaine de son épouse.