

The CANADIAN



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

VOL. 4.

LONDON, ONTARIO, MAY, 1898.

No. 5.

ASSESSMENT SYSTEM.

ASSESSMENT SYSTEM.

NOTICE OF A SPECIAL ASSESSMENT.

Notice is hereby officially given to each and every member of the Catholic Mutual Benefit Association of Canada, that in addition to the regular No. 6 assessment for the month of May, a special assessment is also required to be paid within thirty days from the 15th May, in the same manner and of the same amount as said No. 6 assessment. This, in connection with the statement on page four of this issue, will be the only notice of such special assessment to our members, and is given in compliance with Sections 7 and 8 of the C. M. B. A. constitution.

Officers of branches are requested to be as prompt as possible in remitting the amount of these two assessments.

It requires \$18,000 to pay the beneficiaries of the eleven deceased brothers reported on the statement of assessments for this month.

SAM R. BROWN,
Grand Secretary.
London, Ont., May 1, 1898.

NOTES.

We would call the attention of those members who have written us regarding Representatives from branches in arrears to Grand Council, to Section 47 of our C. M. B. A. Constitution.

In answer to numerous enquiries, we are authorized to state that the Grand Council does not intend having a pilgrimage to St. Anne de Beaupre at the time of the Convention in Quebec.

Officers of branches are reminded that the per capita tax, initiation tax and Supervising Medical Examiner's fees for the quarter ending March 31st, 1898, are overdue, and should be paid without further delay.

See Sections 60, 147 and 176 of Constitution.

During this month all branches will be furnished with blank forms of cre-

dentials for Representatives to the Convention. Duplicate copies of those credentials must be filled in by the Recording Secretary of each branch, one copy thereof forwarded to the Grand Secretary not later than July 1st, next, and the other copy brought by the Representative to the Convention.

See Section 84 of Constitution.

Branches No. 188 and 84, of Carleton Place and Almonte, respectively, will hold an excursion to Ogdensburg, N. Y., on the 4th July next.

Arrangements have been made with the C. P. R. by which the excursion will start from Pembroke, Eganville and Perth via Renfrew and Smith's Falls, taking in all intermediate stations. The committee expect a large number of C. M. B. A. members and their friends from the district.

We wish our brothers and their friends who may take part in this excursion a pleasant and profitable outing, and the committee every success.

A VALUABLE TESTIMONIAL.

The following acknowledgment recently forwarded Rev. Father Burke, Grand Provincial Deputy and Agent of the C. M. B. A., for Prince Edward Island, speaks for that Association more eloquently than columns of abstraction:

Georgetown, P. E. I.,
March 25th, 1898.

To the Officers and Members of Branch No. 275, C. M. B. A., Georgetown, P. E. I.

Gentlemen,—I beg to acknowledge receipt through your Recording Secretary, Mr. Temple W. McDonald, of a cheque for two thousand dollars (\$2000) being the amount due on the life of my late husband Joseph R. McDonald, in your association. I wish to express my sincere gratitude for your prompt remittance, and I hope that all Catholics who have the welfare of their families at heart, will not delay in joining your grand association. I am, gentlemen, with much esteem and gratitude,

Sincerely yours
BLANCHE MACDONALD.

We heartily join with Mrs. Macdonald in hoping that our people will secure membership in the excellent institution as early as possible in their own and their families interests.—
Watchman, P. E. I.

ACKNOWLEDGEMENT.

Kinkora, Ont, April 20, 1898.

To the officers and members of Branch No 175, C. M. B. A. Kinkora, Ont.

Gentlemen, I beg to acknowledge receipt, through your Recording Secretary Mr. F. Jordan, of a cheque for \$2 000 being the amount of Insurance Policy on the life of my late husband, Thomas Morisson, in your association. I wish at the same time to express my deep appreciation of and my sincere gratitude for your satisfactory settlement.

Your Association deserves the support of all Catholics who have at heart the welfare of their families or of those dependent on them,

I remain sincerely yours,
MRS. BRIDGET MORRISON.

Initiations Reported in April, 1898.

Initiations Rapportees durant le mois d'Avril, 1898.

Br.	Initiated Members.
201 Cape Bald, N. B.	1
210...Charlottetown, P. E. I.	1
7 Sarnia, Ont.	3
12 Berlin, Ont.	3
30 Peterborough, Ont.	3
202 Chatham, N. B.	3
290 East Pubnico, N. S.	3
278 St. Joseph, N. B.	3
281. Truro, P. E. I.	3
178. Memramcook, N. B.	2
248 Quebec, Que.	2
251. Barachois, N. B.	2
281. Glace Bay, N. S.	2
3. Amherstburg, Ont.	1
10. St. Catharines, Ont.	1
15 Toronto, Ont.	1
20 Maldstone, Ont.	1
23 Seaforth, Ont.	1
24 Thorold, Ont.	1
25 Cayuga, Ont.	1
43. Brockville, Ont.	1
51. Barrie, Ont.	1
52 Winnipeg, Man.	1
74 Montreal, Que.	1
75 Belleville, Ont.	1
83. Montreal, Que.	1
90. Picton, Ont.	1
93. Renfrew, Ont.	1
101 Three Rivers, Que.	1
108 Quebec, Que.	1
119 Quebec, Que.	1
124 Kildup, Ont.	1
131 North Sydney, N. S.	1
133 St. John, N. B.	1
142 Montreal, Que.	1
144 Toronto, Ont.	1
151 Brechin, Ont.	1
164 Nicolet, Que.	1
173. Kinkora, Ont.	1
180. Yarmouth, N. S.	1
184 Marlbank, Ont.	1
228 Fort Arthur, Ont.	1
225 Ridgeway, Ont.	1
241. Ecomont Bay, P. E. I.	1
241. Cap St Ignace, Que.	1
251. Mattitford, N. W. T.	1
253. Richibucto, N. B.	1
261. Souris, P. E. I.	1
271 Meteghan, N. S.	1
272. Wellington, P. E. I.	1
280 St. David de L'Aubreviere, Que.	1
291. Palmer Road, P. E. I.	12
Total	60

N. B.—The initiations in the last branch are charter members.
Les initiations de la dernière succursale sont des membres fondateurs.

NEW BRANCHES.

Branch No. 205 was organized on May 5th, at Cardigan Bridge, P. E. I., by Grand Provincial Deputy Rev. A. E. Burke. The following is the list of officers:—

Spiritual Advisor, Rev. J. C. McMillin, D. D.
President, Rev. J. C. McMillin, D. D.

First Vice-President, Alex. F. McLean.

Second Vice-President, Thos. J. Donahoe.

Recording Secretary, John A. McDonald.

Asst. Rec Sec., Angus D. McLellan.
Financial Secretary, John C. Flanagan.

Treasurer, Arch. A. Allen, M. D.

Marshal, Wm. M. Flynn.
Guard, Joseph McMillan.

Trustee, Ferdinand McAuley, James Smith, Daniel A. McLellan, Allan B. McDonald, Patrick J. Sharkey.

Branch No. 204 was organized on 11th April, at Palmer Road, P. E. I. by Grand Provincial Deputy Rev. A. E. Burke. The following is the list of officers:

Spiritual Advisor Rev. Dr. John Chaisson.

Chancellor Pro. Temp. Rev. Dr. John Chaisson.

President Wm. P. Callaghan

First Vice-President, John M. Doucette

Second Vice-President, Arcade Gaudet.

Recording Secretary, Thos. Cahilla

Assistant Recording Secretary Mark D. Lacey.

Financial Secretary, John B. Gaudet

Treasurer, James W. Shea

Marshal, Richard McLinnis.

Guard, Peter Callaghan

Trustees, Joseph A. Gaudet, Robert A. Fitzgerald, Thomas Aylward,

John Joseph McDonald, Peter B. Gaudet

I indicate the opportunity for the great and singular churchman His work is to bridge the chasm separating the Church from the age, to dispel the mists of prejudice which prevent the one from seeing the other as it is, to bring the Church to the age and the age to the Church. Men must be taught that the Church and the age are not hopelessly separated. The age has, assuredly, its sins and its errors, and these the Church never will condone. But sins and errors are the accidental, not the essential, of the age.—Archbishop Ireland.

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

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

LONDON, MAY, 1888.

DEATHS FROM HEREDITARY
DISEASE.

The death of some of our members from hereditary disease, shortly after their admission into the C. M. B. A., has given rise to some timely discussion in the columns of THE CANADIAN and also among the branch membership.

We feel that the discussion will have a beneficial effect. True, the C. M. B. A. has little reason to complain in this respect as compared with other associations; but even this little being removable, should be removed without delay. The question arises, wherein does the difficulty lie? The Supervising Medical Examiner has been extremely cautious in his work and untiring in his zeal for the safety of the Association. In fact protests have been entered to the effect that he is too exacting in his work, that he is over cautious. The Branch Examiners, too, are well selected, and are men of the best standing in their respective communities. But what does the branches themselves do and the membership individually in this important matter of self-protection? How often do they exercise their undoubted right of excluding questionable risks? How often do branch-trustees neglect their duty? Do they exercise that strict supervision that it is their bounden duty to exercise. If reformation is to come it must come from the members themselves through their branches and through their Boards of Trustees.

Do our members ever stop to consider that if they are called upon to pay more assessments this year than last it is due in a great measure to the fact that their own want of attention has made such necessary. Every poor risk admitted helps to increase the number of assessments annually. It is manifestly the interest of every member to protect the Association from such. Let the membership then do their duty. Let them impress upon the Branch Medical Examiner that the Association desires none but the best risks. Select careful, painstaking men as Trustees who will exercise their right of supervision,

and let each member be a guard on the entrance door and see that no man passes it whose family history, whose habits and whose personal history are not of the very best.

CARDINAL TASCHEREAU.

We regret to have to announce the death of His Eminence, Cardinal E. A. Taschereau, which took place at his episcopal palace, on the 12th April, 1888, at the age of seventy-eight.

Cardinal Taschereau was born at Ste Marie de la Beauce, on the 17th February, 1820. On the 1st October, 1828, he commenced his studies at the Petit Séminaire de Québec, and the palmars of that time witnesseth the success he obtained. He was not sixteen years of age when he finished his classical course and left for Rome, where he took the ecclesiastical dress and received the tonsure on the 20th May, 1837. Were it not for the intervention of Abbot Holmes, he would probably have entered the Abby of Solesmes on the solicitation of Don Guéranger who was at Rome at the same time.

Back to the country in 1837, he commenced his theological studies teaching at the same time the fifth and third classes and rhetoric. Ordained in his native parish on the 10th September, 1842, the Seminary of Québec definitely secured his services and entrusted him with the teaching of philosophy which he practised for twelve consecutive years. He filled one after the other, in this home he was to leave only to ascend the episcopal See of Québec, the functions of Director du Petit Séminaire, prefect of studies, professor of physc sciences, theology, director of the Grand Séminaire, superior and rector of Laval University. It will be readily understood that his daily task left him but few leisure moments. Nevertheless, he found time to write treatises of architecture, astronomy, and a complete history of the Seminary of Québec. Proof that "he who never loses time, has always more than enough of it."

Professor, director or superior, he was always up to the highest standard of these various positions.

No doubt, his varied aptitudes furnished him resources almost inexhaustible, but the great desire to fulfil his duty helped him not the least to do extra well all he was doing.

On the 27th February, 1871, he left the seminary to reside at the Archbishopric, and in his reply to the farewell address which was presented to him he recapitulated as follows the history of his life:

"It will soon be forty-three years since a very little scholar of eight and one half years, attired for the first time with the cap, was going with books under his arm, to the seminary of Québec, to commence his classical studies. Nine years later, after a trip and sojourn of one year in Europe, he entered the Grand Seminary, commenced his theological studies, and at the end of five years ascended for the first time the steps of the holy altar. This is all the history of my youth.

"My sacerdotal life of twenty-nine years, as happy as it can be in this valley of sorrow, was then spent entirely under the shelter of these venerable walls which Mgr. de Laval erected two centuries ago.

"As you see, gentlemen, of the half century which has whitened my hair, the seminary has had a greater part than my paternal home.

"Alas! once more I must leave that home wherein I found very affectionate confreres, children who have repaid me a hundredfold, by their docility and affection, the little of good I tried to do them. I had hoped to live, die and rest in the midst of those who once were my teachers and models. Sorrowful condition of the children of Adam, whose legitimate projects end too often in deception."

He was consecrated in the cathedral of Québec, on the 19th March, 1871, by His Grace the late Archbishop Lynch assisted by bishops Horan and Larocque, and the sermon on the occasion was delivered by Mgr. Langevin, bishop of Rimouski. The curate of Québec read the new Archbishop's mandement d'entree in which he said among other things: "God is witness that we have not looked for, nor desired this high office, the dangers and responsibilities whereof we understand to day more than ever."

Once Archbishop of Québec, Mgr. Taschereau changed positions, but without modifying his habits, and administered his diocese as he directed his seminary. His rule of life remained about the same; it was sufficient to consult the time, at any moment of the day, to know that he could be met certainly at such a place. From 8 to 12 o'clock noon, and from 2 to 6.30 in the afternoon, he was at his office, at the service of those who desired to see him. Whoever wrote him received the very next day an answer, clear and precise, and with him an audience was easily obtainable.

It is known that he was little outspoken, too little even, for many who would have preferred a bishop more communicative. It must be admitted, however, that what is desirable is not always realizable, especially in certain positions. A just medium, in this order of things as in everything else, is certainly not the least the wise line of conduct. It is due to that parsimonious economy of time that Mgr. Taschereau could accomplish a really prodigious amount of work. His mandements and circulars form no less than three large volumes, abstractions made of thousands of letters written for secondary matters; his registered letters form more than six volumes in folio of nearly nine hundred pages each. He reformed the discipline of the diocese of Québec, regularized the parochial administration in every detail, spent, each year, about two months in pastoral visits; erected canonically more than forty parishes, founded about thirty missions most of which have a resident curate, presided at the three last provincial councils, favored all diocesan works and in particular the Sacred Heart Hospital and the college of Ste Anne-la-Pocatière, threatened at one time of imminent ruin. God visibly blessed his works, a blessing which the pious Cardinal attributed in a great measure to the beautiful "Forty Hours Devotion" which he inaugurated in all the churches of his diocese by his mandement of 1872.

Besides the two hours of his daily recreation, Mgr. Taschereau enjoyed, he used to spend on returning from his pastoral visits a few days at the mansion of Ste. Marie de la Beauce and a couple of weeks at Petit Cap, to rest from his hard labors of the year; this short vacation terminated, he would return to his episcopal city and commence a new year.

Such was, chiefly, the episcopal career of Cardinal Taschereau, and this during twenty-five years. He could

then have said to his clergy and to his diocesans, if his humility would have not prevented him: *inspice et fac secundum exemplar.*

Let us say again to his praise that his elevation to the Cardinalate, in 1880, did not materially change his rule of life. Duty alone made him accept homage which he sincerely called persecution.

After having rapidly sketched the career of him, who will remain one of the finest figures of Canadian Episcopate, and rendered a sincere homage to his virtue and his high capacities, there remains for us to recommend his soul to the prayers of his diocesans. This duty of praying one for the other, he never forgot. It is one of the commendations which he did not cease to make to his ecclesiastics: "Pray one for the other and, in particular, for the souls that will be intrusted to you one day," he repeated to them frequently. It is therefore just that all pray, in turn, for him who was their spiritual Father for twenty five years, and whose life was spent in the service of the Church and his country.—D. G. in *La Semaine Religieuse de Québec.*

TRIENNIAL vs. BIENNIAL
CONVENTIONS.

Having stated in your last issue that our Biennial Conventions were too expensive and would eventually, if continued, demoralize our association financially, we will, in order to prove this assertion, compare the expenses of the Supreme Council held previous to our seceding from the U. S. and our present mode of convening. The Supreme Council held at Niagara Falls, 1890, had a representation of 36, total membership 30 000, cost of convention, \$1,215.71, or 4 cts per member. The Supreme Council held at Montreal in 1892, although having no report before us, I am informed on good authority that the cost and representation is on the same basis, and judging from the report, which is a voluminous one, the representatives were not idle.

We will now cite 3 of our Grand Council and the expenses of same. The one held at Hamilton in 1892, cost \$2,956.05, total membership 7,770, cost per member 38 cts. The St. John convention of 1894 cost \$8,361.52, total membership 9,310, cost 90 cts per member. The last convention held at Ottawa, cost \$7,055.19 and about the same rate per member. This is, Mr. Editor, a fair and impartial comparison and the severest critic will admit that our basis of representation is too great, our representation will average at each convention, 1 to 75, while the Supreme Council cited above rates 1 to every 800. And unless some steps are taken to lessen this representation it will increase from year to year and will at a greater rate increase the expenses of the councils. To overcome this discouraging state of affairs, I would not only suggest the adoption of Triennial Convention, but also decrease the representation at such, if adopted, by having county gatherings and selecting therefrom the best material available as representatives to councils. The basis of representation I will not discuss, but it certainly could be greatly increased say 1 to every 200 members which would give a fair representation to the council. The expenses of those county gatherings could be borne by each member, and the result of said gatherings would be two fold in the great benefits derived from them, it will have a tendency in

the right way to bring sister branches together, to strengthen the fraternal ties that should exist so strongly between the members of this great Catholic association, it will give us an opportunity to discuss publicly and to advise the representatives the proper amendments to endorse at the conventions.

I will not impose any further on your valuable space, and thank kindly for the same.

JOHN SUTTON, JR.
Moncton, April 25, '88, Br. 162.

Dear Editor :

The April number of the CANADIAN has an article from Brother Sutton on Biennial Conventions. I believe that he has taken up this question solely for the good of the association from this point of view, that he is within his rights will be admitted, I think, and that he is performing a duty is beyond a doubt to my mind, if I thought otherwise I would not be taking up your space also. That we are "rushing in where angels fear to tread" is possible; that we will do our duty like veterans should not be expected, nor should it be supposed that we have any little or big axes to grind, and as we are known to be as modest as we are harmless none will make the mistake of thinking that we are after an ad.

If Biennial Conventions have advantages over annual conventions, and it would seem so as our association exists without annual Conventions, is not the time ripe for taking action to ascertain whether or not our Association could exist without the aid of Biennial Conventions and the substituting instead an authority clothed with proper power and costing less? We are aware from experience that Conventions are expensive undertakings; economy wisely lived up to would mean a strong plank in the edifice that the founders of our Association built and named the C. M. B. A., and if we who earnestly labor to carry on the worthy aims which the C. M. B. A., represents wish to see our humble efforts take root and produce good fruit we must not forget that the motto "eternal vigilance is the price of safety," then why not fewer conventions and save expense?

We should carefully guard against the expenditure of a dollar unless assured that the outlay is warranted. Has eternal vigilance been our watchword when selecting material from our association to fill representative positions? If we have not done so in the past we should prepare and do so in the future. It is to be hoped that representative members have constantly in mind the honors conferred upon them—honors that have been sought after in many instances, so say the unkindly thinking brothers, instead of the honors seeking the holders and when sought after all the more incumbent on the holders to give the association extra faithful service. It should be remembered by the rank and file that they themselves have obligations that must be lived up to as faithfully as the officers are expected to live up to theirs, nevertheless there is a greater necessity for our leaders to feel their responsibility and thereby set the rank and file good examples. No doubt there are many of us who burn to be shining lights, leaders so to say, not only in the C. M. B. A. front ranks, but in other peaceful associations where it is safe to be in the front ranks, especially when the ammunition in use is wind supply, inexhaustible and harmless though at times somewhat inconvenient in cases of thin skin. The

temptation to be shining lights and "get there" is ever with us, a universal rule the world over since the time his Satanic Majesty is said to have started out as a false shining light. Shining lights that are not false lights are what our Association requires to keep on guiding it into the right paths so that it may not fall into evil ways. May we be fortunate enough to have always none but up to date lights such that may be of benefit to our Association and not appear to be out of date lights shining from a selfish point of view, and then only for such time as the Association serves as a valuable stand upon which to shine.

With the Association served by true lights burning with the pure oil of zeal for the good of the C. M. B. A., surely the affairs of the Association could have been wisely managed without the apparent great expense incurred in the past. Perhaps the future has some good value in store for us in return for what the past has cost us, notwithstanding that some members think that full value is not obtained through Biennial Conventions.

Does every branch carefully select its representative, obliged as it were to enforce on a member the honors that pertain to the office of a representative to a convention, and not seem to hold such honor cheaply and to be given to any self seeking members, to the individuals that are said to be looking out for Number one everytime? There are individuals who, like the rest of us, are unable to see themselves as some of the branch (the minority) see them, it being their luck that the majority only see through them when it is too late, viz., after they have nothing further to gain through the branch. This type of character is not a groth of our Association alone, but like weed like thrives elsewhere; and as we unthinkingly assist the weed should we not begin to do some thinking now and weed it out so as to avoid mistakes being made in the future?

With the proper material in the majority of branch representatives at a Convention there would be no question as to whether or not, in return for the cost of holding a Convention, value is received; and such value would show up in the selecting at the Convention the right material for a Grand Council, all shining lights constantly burning with the pure oil of zeal for the good of the Association and showing evidence accordingly. I would regret to have it supposed that I am intimating that you are not now receiving fair value under the circumstances. It would be a stretch of the imagination to suppose that our Association should have an ideal grand council yet awhile; we must wait until the Association gives proof of an ideal rank and file, nevertheless all reasonable efforts should be put forth to obtain if possible increased value in return for the apparent large cost in the selecting of a governing body or head.

If it is necessary to incur the expenses of seven or eight thousand dollars to elect a grand council it is suggested that we make the term of office longer and save money. The longer the period of office the greater the saving anyway as it is a question with two sides, and as the side that is made up of representatives to conventions, and our representatives in the grand council can speak with an experience, not possessed by the rank and file who, as usual, appear to do what is termed the fault finding, it is to be hoped that the question merits harmonious con-

sideration and that in the end it may be wisely dealt with.

Fraternally Yours,
JNO. M. LYONS,
Moncton, N. B., April 10, 1888.

THE EDITOR OF THE CANADIAN.

Dear Sir and Brother—I notice that a discussion has been started in the columns of THE CANADIAN with the object of finding if possible some means for reducing the expenses of our Conventions, and with your permission I will submit for consideration my views on that important question. Bro Sutton, of Moncton, N. B., favors the holding of triennial instead of biennial conventions. I would respectfully suggest a reduction in the number of delegates attending the Conventions, whether the same be held biennially or triennially. I think the number of delegates could be reduced by one half or perhaps by two thirds without impairing the efficiency of the Conventions for practical work and business.

If our Association continues to grow, which I hope and believe it will, the number of delegates will soon become unnecessarily large and perhaps the Conventions themselves become unwieldy, unless some means be found to effect a reduction in the representation.

Possibly an arrangement could be made whereby the two or three contiguous branches in each city, county, or district could come together and select a delegate for the Grand Convention. And these local meetings or conventions would cost very little, and they might be the means of promoting a healthy emulous and fraternal spirit among the different branches—something which would in itself be a good thing.

Yours fraternally,
J. J. HUGHES,
Souris, P. E. I., May 5, 1888.

EXPENSES OF CONVENTIONS.

At a regular meeting of Dorchester (New Brunswick) Branch 167, on the 30th March the following resolutions were passed, after a full discussion thereof, lasting throughout several evenings of meeting:

Resolved that we heartily agree with the movement put forward by Branch 145, Toronto, to reduce the expenses of conventions.

That in our opinion a Grand Council consisting of no more than thirty members, elected by districts or groups of branches, or otherwise chosen, as will seem best to the Grand Council, would be as efficient as one composed of a delegate from each branch.

That when reduced to the number not exceeding thirty, the Grand Council should meet yearly.

That this subject should be passed upon by resolutions by every branch in the Dominion, and such resolutions forwarded to the Grand Secretary, to be submitted to the next meeting of the Council.

L. H. CHAMBERS, P. A. LANDRY,
Rec. Sec. President.

CORRESPONDENCE.

Stanstead, Que., March 16, 1888.
Editor of The Canadian.

Dear Sir and Bro.—I have just examined the report of the Grand Council of the C. M. B. A. of Canada for 1887. I find at the end of it, the death record from February 10, 1880, to Jan., 1888. This death record is too incomplete to be of value as vital statistics of the association. It ought

to give the total membership and average age of members each year. And if it was supplemented by the Supervising Medical Examiner's report of the causes of death, classified as hereditary or chronic, and accidental or acute, with average duration of membership, we might come to some conclusion that would benefit the Association. In the seventeen years of the existence of the Grand Council the number of deaths has increased. Has the membership increased in the same proportion? I have no statistics on which I can base an opinion. Has the age of members been kept at about the same average by the admission of new members? Those statistics would be necessary to study in an intelligent manner the question of mutuality, which is very important. If the death rate is increasing we must see if it is due to causes which can be remedied, and then remedy them. If we cannot, we must make provisions against it, so as to insure the permanency of the Association. I would have something to say of the causes and remedies, but I prefer to wait for those statistics, if they are available.

Yours fraternally,
L. A. LAPAUME, M. D.,
Med. Examiner Branch 166.

DR. MACCABE.

The Ottawa Special Correspondent of the London Advertiser in referring to the Normal School says:—

As a Normal School for Western Ontario is about to be erected in London, a short sketch of the Ottawa Normal School will be timely. The institution is situated on a lot of eight or ten acres, adjoining the militia armory and grounds. As stone is plentiful here, the structure is built of that material, and is a substantial, imposing building. It was opened on Sept. 1st, 1875, with J. A. MacCabe, M. A., LL. D., as its principal. Dr MacCabe has been most successful in the management of the institution, and many of the teachers of the province have received from him and his expert assistants training which, with native talent, has placed them in the front rank of the profession.

As I informed you in a letter I sent from Toronto while on my way here, Dr. MacCabe has a very warm regard for the graduates of the institution in London and the West, some of whom were among the brightest pupils of their year. I have already mentioned several. Another, Miss Mackenzie, now superintendent of the London kindergartens, was highly praised by Dr MacCabe and his associates on my recent visit to the Ottawa Normal School. The genial doctor is a model educationist. He holds the esteem and respect of his staff in a marked degree, and is thus enabled to secure that otherwise would not be attainable. As president and director of the C. M. B. A., Dr. MacCabe has been known to the members of that most useful institution in Western Ontario.

I always seek the good that is in people, and leave the bad to Him who made mankind, and knows how to round off the corners.—Goethe's Mother.

Love of Mary is a wisdom beyond art and science, literature and philosophy, giving a knowledge of God, grace, sin, creation, Jesus, eternal and invisible things.—Father Faber.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

Statement of Assessments Received in April, 1893.

May Assessments 1893. **Deaths** Nos. 30, 31, 32, 37, 34, 35, 36, 37, 38, 39 and 40.

Etat des Cotisations Recues Durant le Mois d'Avril.

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A.C.B.M. du Canada.
 Bureau du Grand Secrétaire, London, Ont., 1 Mai, 1893.
 Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers:

NO.	NAME.	BRANCH.	LOCATION.	POLICY.	ADMITTED.	DIED.	AGE.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	LIEUX.	POLICE.	ADMIS.	DECEDES.	AGE.	CAUSE DU DECES.
30	Joseph De Gurse	1	Windsor, Ont.	200	Apr. 9 '85	Mar. 24 '88	41	Exophthalmic Goitre
31	Arthur Sauvage	5	Brautford, Ont.	300	Aug. 25 '89	" 25 '88	38	Apoplexie, etc.
32	Joe. A. Sauvageau	101	Paris Riv'rs, Que.	100	Apr. 21 '89	" 27 '88	41	La Grippe
33	R. M. Binon	5	Brautford, Ont.	100	Apr. 7 '82	" 29 '89	40	Tubercular Laryngitis
34	Patrick Mangan	4	Montreal, Que.	100	June 2 '81	" 28 '88	40	Consumption
35	Joseph Leduc	4	Montreal, Que.	300	Apr. 1 '83	" 4 '88	45	Tuberculosis Pul.
36	John Driscoll	1	Windsor, Ont.	100	Nov. 20 '88	" 8 '88	38	Paralysis
37	A. Langlois	1	Windsor, Ont.	100	Jan. 4 '83	" 4 '88	45	Consumption
38	Jas. S. Henderson	1	Windsor, Ont.	100	Sept. 7 '85	" 8 '88	43	Consumption
39	Jean He. Wilson	207	Montreal, Que.	100	Dec. 26 '83	" 13 '88	45	Kidney Disease.
40	R. P. Brangan	120	Calgary, N.W.T.	300	July 20 '87	" 14 '88	45	Hodgskin Disease

Statement of the Beneficiary and Reserve Funds for April, 1893. Compte-rendu du Fonds des Bénéfices et du Fonds de Réserve pour le mois de Avril, 1893.

BENEFICIARY FUND.—FONDS DES BENEFICES.

1893.	OR.	AMOUNT.
Amount on hand April 1st, 1893.		\$ 1,122 23
Received during April from No. 1 & Spl. Assessment.	180 55	
Received during April from No. 2.	833 60	
Received during April from No. 3 & 4.	17,415 89	
Received during April from No. 5.	310 11	
Total		\$19,965 52

Total amount of Beneficiary Fund collected since 1st January, 1893, to date \$777,724 09. Total amount paid to the Beneficiaries of deceased members to date \$777,237 57.

RESERVE FUND—FONDS DE RESERVE.

AMOUNT.	
Amount on hand April 1st, 1893.	\$ 74,630 57
Amount accrued since last report.	892 64
Total	\$ 75,523 21

SAM. R. BROWN, Grand Secretary.

To the Members of the C. M. B. A. of Canada: Aux Membres de l'A. C. B. M. du Canada.
 Brothers.—The foregoing statement of Assessment No. 6 (May Assessment) and a Special Assessment, is given in compliance with Sections 7 and 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay the regular No. 6 Assessment to the Fin. Sec. of your Branch on or before the third day of June, 1893, and the Special Assessment on or before the 15th day of June. Branch Treasurers must remit to me the amount of the regular No. 6 assessment on or before the 9th day of June, and the Special Assessment on or before the 21st day of June, 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 Sec.

Frères— L'état précédent de la cotisation No. 6 (Cotisation du mois de Mai), et d'une Cotisation Spéciale, est donné en conformité des Clauses 7ème et 8ème de notre loi concernant le Fonds des Bénéfices; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer la cotisation régulière No. 6 au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Juin, 1893, et la Cotisation Spéciale le ou avant le 15ème jour de Juin. Les Trésoriers des Succursales doivent me faire remise du montant de la cotisation régulière No. 6 le ou avant le 9ème jour de Juin et la Cotisation Spéciale le ou avant le 21ème jour de Juin, accompagné du Rapport de la Cotisation Mensuelle. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.
 Fraternellement à vous,
SAM. R. BROWN, Grand Sec

Branch No.	Assess. Nos.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assess. Nos.	Beneficiary Fund.	Reserve Fund.
No. de la Succursale.	Nos. des Cotisations.	Fonds des Bénéfices.	Fonds de Réserve.	No. de la Succursale.	Nos. des Cotisations.	Fonds des Bénéfices.	Fonds de Réserve.
1	3 & 4	8395 01	20 70	101	3 & 4	40 18	2 12
2	do	207 88	10 91	102	do	15 00	2 00
3	2 & 3	201 81	15 30	103	3 & 4	81 22	4 28
4	3 & 4	305 62	16 08	104	Dis	113 58	5 93
5	do	101 83	8 52	105	3 & 4	35 27	4 20
6	do	58 91	3 10	106	do	19 47	2 25
7	do	89 58	4 72	107	do	58 81	3 4
8	3 & 4	214 13	11 27	108	do	141 05	7 46
9	3 & 4	99 99	6 30	109	Dis	100 64	5 37
10	do	88 40	4 50	110	3 & 4	101 94	7 77
11	3 & 4	181 17	9 53	111	do	70 23	4 17
12	3, 4 & 5	512 29	20 96	112	do	74 43	5 32
13	3 & 4	129 16	3 01	113	do	71 43	5 32
14	do	121 88	8 42	114	3 & 4	25 46	1 34
15	do	155 70	9 23	115	do	117 80	3 5
16	do	67 57	3 03	116	1, Spl. 2, 3 & 4	4 17	2 08
17	do	215 10	12 90	117	3 & 4	62 70	3 30
18	do	61 37	3 23	118	do	155 08	6 17
19	2, 3 & 4	155 08	6 17	119	do	70 52	4 03
20	3 & 4	70 52	4 03	120	3 & 4	94 21	4 96
21	do	99 68	5 42	121	Dis	112 81	5 91
22	do	94 21	4 96	122	(unl.) 3 & 4	25 05	1 35
23	do	112 81	5 91	123	3 & 4	25 05	1 35
24	do	25 05	1 35	124	Dis	201 64	15 41
25	3 & 4	201 64	15 41	125	3 & 4	89 44	4 71
26	do	89 44	4 71	126	Dis	172 90	9 10
27	do	325 71	17 14	127	3 & 4	80 13	3 17
28	do	175 65	9 25	128	Dis	31 49	1 66
29	do	78 83	4 08	129	3 & 4	32 87	1 73
30	3	154 11	9 69	130	do	41 89	2 01
31	3 & 4	48 83	2 57	131	3 & 4	28 50	1 2
32	do	34 71	2 04	132	do	82 03	4 72
33	2	96 55	4 95	133	do	258 86	13 49
34	1 & Spl	37 81	1 88	134	do	94 52	4 08
35	3 & 4	77 90	4 10	135	do	20 01	1 08
36	do	262 10	13 84	136	Dis	80 44	4 71
37	do	144 63	7 62	137	do	00 13	0 17
38	5	14 39	7 08	138	do	31 49	1 66
39	do	20 47	1 04	139	do	32 87	1 73
40	3 & 4	47 69	2 51	140	do	41 89	2 01
41	do	211 71	11 14	141	do	28 50	1 2
42	do	119 89	6 31	142	do	82 03	4 72
43	do	84 31	4 44	143	do	258 86	13 49
44	2 & 4	58 42	3 08	144	do	94 52	4 08
45	3 & 4	124 59	6 56	145	do	20 01	1 08
46	do	45 59	2 40	146	do	28 50	1 2
47	do	138 27	4 91	147	do	41 89	2 01
48	2, 3 & 4	123 63	6 51	148	do	32 87	1 73
49	4	60 32	3 18	149	do	41 89	2 01
50	3 & 4	174 14	9 18	150	Dis	19 57	1 03
51	do	84 17	4 45	151	do	72 10	3 50
52	do	35 24	1 86	152	do	55 89	3 01
53	2	80 21	4 54	153	do	80 13	3 17
54	3 & 4	17 67	0 81	154	do	31 49	1 66
55	do	85 78	4 62	155	do	32 87	1 73
56	3 & 4	75 05	3 83	156	do	41 89	2 01
57	3 & 4	84 17	4 45	157	do	28 50	1 2
58	do	35 24	1 86	158	do	41 89	2 01
59	3, 3 & 4	80 21	4 54	159	do	32 87	1 73
60	5	17 67	0 81	160	do	41 89	2 01
61	3 & 4	221 10	11 80	161	do	28 50	1 2
62	do	89 89	5 25	162	do	41 89	2 01
63	do	31 82	1 68	163	do	32 87	1 73
64	do	58 33	3 07	164	do	41 89	2 01
65	do	140 59	7 40	165	do	31 49	1 66
66	5	52 49	2 70	166	do	32 87	1 73
67	Dis	75 48	3 97	167	do	41 89	2 01
68	3 & 4	91 35	4 81	168	do	28 50	1 2
69	do	60 32	3 18	169	do	41 89	2 01
70	3 & 4	100 51	5 25	170	do	32 87	1 73
71	do	14 06	7 41	171	do	41 89	2 01
72	do	85 05	4 95	172	do	28 50	1 2
73	do	87 02	4 58	173	do	41 89	2 01
74	do	125 92	6 35	174	do	32 87	1 73
75	do	64 31	3 39	175	do	41 89	2 01
76	2	29 97	1 59	176	do	28 50	1 2
77	Dis	95 81	4 91	177	do	41 89	2 01
78	3 & 4	91 86	4 84	178	do	28 50	1 2
79	do	201 37	10 62	179	do	41 89	2 01
80	do	24 32	1 29	180	do	32 87	1 73
81	do	98 39	5 25	181	do	41 89	2 01
82	do	57 38	3 02	182	do	28 50	1 2
83	do	29 02	1 47	183	do	41 89	2 01
84	do	39 23	2 04	184	do	32 87	1 73
85	do	141 07	7 43	185	do	41 89	2 01
86	do	138 02	6 45	186	do	28 50	1 2
87	do	47 93	2 52	187	do	41 89	2 01
88	do	214 22	11 38	188	do	32 87	1 73
89	do	80 82	4 73	189	do	41 89	2 01

N. B.—All branches not appearing on the foregoing statement as having paid No. 3 & 4 Assessments, with the exception of Branches 51, 65, 72, 209, 225, 245, 267, 283 and 293, are on this date (May 1st, 1893) in arrears or under suspension. Branches 51, 65, 72, 209, 225, 245, 267, 283 and 293 paid No. 3 & 4 in March. Branch 294 was not liable for said Assessments.

N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé les Cotisations Nos. 3 et 4, à l'exception des Succursales Nos. 51, 65, 72, 209, 225, 245, 267, 283 et 293, sont à cette date (1er Mai, 1893) en arriérés ou en suspension. Les Succursales Nos. 51, 65, 72, 209, 225, 245, 267, 283 et 293 ont payé les Cotisations Nos. 3 et 4 en Mars. La Succursale No. 294 n'était pas responsable de ces Cotisations.

THE PRINCE EDWARD ISLAND JURISDICTION.

Inspectional Visitation of Rev. Father Burke, Grand Provincial Deputy—The Association Doing Well and Likely to do Better.

Having just completed my inspection of the Island branches I thought that perhaps readers of THE CANADIAN might be interested in a short review of the work, and a word in praise of the different branches within the province.

The C. M. B. A. was planted here in the fall of 1893 by that indefatigable worker and high officer, Bro. P. J. O'Keefe, of St. John, N. B. He made a special visit to the province, with his good wife, after having carried on a more or less promising correspondence and by hook and crook induced us to organize or come into the Canadian jurisdiction. As a matter of fact the examinations and preliminaries had to be rushed somewhat, but Bro. O'Keefe was bound to fetch fire, and consequently Branch 214 was established at Alberton on October 23th, 1893, followed by 215 at Summerside, and 216 at Charlottetown a few days later. He gave the new branches the benefit of his vast experience in fraternal work; and it must be said, that he infused into the charter members an enthusiasm for the association which has stood them in good stead.

In the early days of 1894 the then Grand President, Bro. O. K. Fraser, appointed me the first district deputy, and I set to work to organize new branches at Kensington, Egmont Bay, Wellington, Souris and Georgetown. Tignish was established in 1897. It was the work of a number of pioneers of the Alberton branch, principally the zealous doctor, Bro. P. C. Murphy.

As Forestry had covered the ground pretty well in this province the C. M. B. A. had to fight every inch of the territory it held. Early the venerable Bishop gave the association his approval and benediction, but many priests stood aloof, and, as too often happens, the laity found it fashionable to suspect an assurance society entirely made up of Catholics. Only upon conviction, after much persuasion, did we bring in new members then and establish new branches. At St. John we had three delegates, at Ottawa eight. We shall have a stronger representation at Quebec.

It must be borne in mind, however, that in a purely agricultural community like ours it is more difficult to recruit members than in towns and cities with a large mercantile and manufacturing population. And it must be further said that owing to our isolation the greater proportion of our farmers are behind the times. Only within late years has the gospel of intensive agriculture been preached. It has already borne fruit; it must ultimately make the Island the Denmark of America.

Farmers, although they ought to be the first to join the C. M. B. A., in my experience, have generally held aloof from it, because they have persuaded themselves, they tell me, that a farm, no matter how poorly worked or heavily involved in debt, is a sufficient assurance to their wives and families. "If we can scrape up \$15 or \$20 a year above and beyond what we owe for the necessaries of life it were better to put it into the land in extra manure, etc.," they always say. Thus they argue and thus many who could pay \$10 or \$15 for one thousand dollars

insurance, like any other obligation, die and leave a struggling young widow and a house-full of children to fight a battle they couldn't well fight themselves when alive and pay \$300 or \$400 or more debt left behind as a legacy. What happens? In nine cases out of every ten the poor widow goes to the wall in a few years, the children are scattered over the whole continent, uneducated and untrained and the farm passes into other hands. One thousand dollars or even \$500 on those men's lives would have enabled their families to have held on to the homestead, paid the debts and forged ahead to prosperity. It is the man who argues thus—puts on the insurance and intelligently labors—who also improves the condition of his land; for his mixing with wide awake fellows in the branch, his becoming educated, as a branch educates men in its meetings, his acquaintance with business principles—is worth more in stimulus and practical experience to him than the trifle he pays for his premium yearly. I hope, therefore, that eligible farmers will understand in the near future how necessary and invaluable the C. M. B. A. is to them. It is above all the farmer's friend.

The Bishop of the diocese of Charlottetown, Rt. Rev. J. C. McDonald, our worthy and revered patron in the province, has time and again exerted his great influence in favor of our association since its inception. Only a month ago in issuing his Lenten Letter he took occasion to warn his people against entering into non Catholic and unapproved societies and formally approved again the C. M. B. A. and exhorted all qualified to enter into it. This will end the recruiting by paid organizers of Forestry of members among P. E. I Catholics.

I am happy to state that visitors to the Province will find Branch 216 at the Capital in first class condition and able to receive them quite as well as the branches of the other maritime cities. The importance of the branch at the Capital, having a good hall, carrying out the constitution and by-laws and exercising that fraternity towards visitors which we rightfully expect of all C. M. B. A.ers, cannot be over estimated. Dr. Steve Jenkins, the worthy President; Dr. Kelly, the equally worthy Vice; Brother McDonald, Treasurer; S. Poall and Fitzgerald, the Secretaries, as well as all the other officers down to the guard, whose names do not now occur to me, are doing their duty splendidly, and a proper spirit, so necessary and so edifying, permeates the whole membership. Branch 216, Charlottetown, will be glad to see strangers and strangers will be glad to have met members of Branch 216.

The Summerside branch is still in its old quarters—good quarters they are—and ready and willing to do right by the strangers. Its Spiritual Director has unfortunately been unwell for some time, but he will be about at once, and his presence, as that of every Spiritual Director, will make us all feel for good in 215. Satisfactory progress was being made here, and I was assured by President McCullough, a splendid worker, that there will be a marked increase in the membership, and an improvement in the administration henceforward.

No. 214, at Alberton, lost a number of its best members by transfer to Tignish. It is, however, doing satisfactory and solid work, considering all the circumstances. Its latch string is always welcome to strangers, and they

may depend upon seeing the ceremonial properly observed if they call.

Kensington, Egmont Bay, Wellington and Souris I found in a good condition. The first named has recruited most members, but the second has done splendid work for its chances and Wellington, for its territory, need not fear comparison with any other branch. The Souris branch has not increased its membership very considerably, but there were many obstacles in the way. It has held its own, however, done its work well, and gives me the assurance that it will make many conquests now. The officers in all those branches are discharging their respective duties with special satisfaction. It is a pleasure to meet them in branch session.

I have reserved Georgetown and Tignish for the last word, because the newest members of the organization and perhaps the fullest of the zeal of youth. Georgetown has been grandly officered and operated, and I am always proud of it when I make my visit. Perhaps some of the efficiency is due to its clerical force, there being three priests on the charter. When the priests are sympathetic and punctual in attendance the branches are always strong and well managed. Where the Spiritual Adviser is seen but once or twice a year one cannot fail to witness the adverse result on the branch. Tignish is the baby branch here, or was till I established 294 at Palmer Road the other evening. But this does not say that the members are in anywise fresh—they can teach almost any body the rules of order and show their seniors by many years how to conduct branch business exactly. Strangers will find them in a nice hall and disposed to make any sacrifice to make their visit agreeable.

Travelling over the whole province with a good deal of inconvenience and oftentimes with a degree of fatigue unknown to nabobs using the wide grooves of the continent, I must not fail to express my gratitude to our Island brothers for their uniform kindness and courtesy to their Provincial Deputy. In no case did the visit fail to be mutually agreeable and valuable. I only regret that by a change, thoughtlessly made at last convention, the office, except on special occasions like this, of Grand Provincial Deputy, has been done away with and all deputies made Grand Deputies. I said nothing at the time, lest I should be considered as pleading *pro aris et focis*, but I knew that those who were suggesting it, had never done much real official work on the circuit of any province, otherwise it should never have been thought of. What is wanted in every province is a Grand Provincial Deputy, to whom the district deputies report and with whom they may work for the maintenance and spread of our organization. I can say this without being suspected of place-seeking, for the Grand President knows how reluctantly and only upon my loyalty as a C. M. B. A.er. I accepted the commission sent me. You can testify to the good results which have flowed from my mission, Mr. Editor, the branches here are now all full of enthusiasm and the work goes on grandly. A new branch this week at Palmer Road and another next week at Cardigan Bridge are its first fruits, while a general augmentation of members is promised in all quarters. The C. M. B. A. is then in a healthy and flourishing state with us in the Garden Province, and we earnestly hope that the same spirit of loyalty to it and the same un-

selfish promotion of its ends may obtain throughout the entire Canadian jurisdiction.

A. E. BURKE,
Provincial Grand Deputy
For P. E. Island.

Alberton, P. E. I.
15th April, 1898

A LIFE INSURANCE QUESTION.

We clip the following from an Exchange:

According to the report of the Superintendent of Insurance, there was in force in Canada, in 1896, \$327,800,499 of life insurance, an increase of \$8,542,918 over the previous year. The premium income during the year amounted to \$10,602,000, and there was paid to policy holders, in the shape of death claims, bonus additions, dividends, matured endowments, etc., \$6,506,096, or, for every \$100 received in premiums, there was returned to the policy holders \$56.73, and \$13.27 was carried to reserve, expenses and profits. Nearly half the amount collected from policy holders went into "reserve, expense and profits."

Yet, in face of this great addition to the reserve fund of the different companies, in face of the immense reserves these companies have piled up, and in face of the vast wealth many of them have accumulated, they are now combining to increase the insurance rates, rates which are already too high. The tremendous sums laid by in one shape or another demonstrates most forcibly that life insurance can be carried at much lower rates than most of the straight line companies are now doing it. Their premium rates are supposedly based on the most carefully calculated mortality tables, the work of skilled actuaries, and they are, as a matter of fact, sufficiently high.

Let the insurance companies, instead of increasing their rates, draw upon their immense reserves for the purpose of meeting their liabilities to policy holders, whose money has built up these very reserves, and who have the best right to that which they have themselves created, during the period in which they were paying in many times the actual cost of carrying their risks. But the objection is made that "profits" would thus be reduced. Well, let them be reduced, give policy holders insurance at its actual cost, and draw less money out of the pockets of the insured. Reduce expenses and pay smaller dividends to stock holders. Economize at head quarters, instead of asking policy holders to make up for extravagant management and to pile up tremendous reserve funds for the benefit of some future generation or generations.

There is a strong prejudice in the minds of many against assessment insurance, but properly managed assessment associations, such for instance as the I. O. F., the I. O. O. F. Relief Association, and the C. M. B. A., do insurance business on a basis which guarantees perfect safety and security to the insured, at rates much below those of most straight line companies. Let the latter introduce a little of the economical management of the former, and at the same time give policy holders the benefit of the reserves created by the insured themselves, and the necessity for any increase in premium rates will disappear.

Adversity, like wintry weather, is of use to kill those vermin which the summer of prosperity is apt to produce and nourish.

CONCERT AND LECTURE.

The members of Branch 211, Hamilton, Ont., held a concert in St. Lawrence Hall on the evening of the 22nd April and, despite the wet weather, the hall was crowded. Branch 211, is the youngest, but by no means the weakest branch of the association in the city. Its officers are most active, and its members so enthusiastic that the branch is rapidly developing.

The programme arranged by the members for their concert was first-class in every respect, and all the numbers were appreciated by the audience, and all of the performers were recipients of encores. Not the least interesting feature of the programme was the address by Grand Trustee P. J. Rooney, of Toronto. Brother Rooney spoke at some length on the aims and objects of the C. M. B. A., and gave some interesting facts about the working of the association, pointing out the many advantages it possessed over other insurance organizations. The address was most interesting and was listened to attentively, the speaker being loudly applauded when he concluded. Brother James Blake, who is president of the branch, occupied the chair. A vote of thanks, moved by Father Mahony and Brother John Ronan, Grand Deputy for Hamilton and district, was unanimously carried and tendered Brother Rooney and the others who had taken part in the programme.

Following is the programme:—

Piano solo	Selected
Miss Ross Wolff.	.....
Song—The Swallows	..... Cowen
Miss Bella Marks.	.....
Song—The Mother of the Girl I Loved	..... John O'Brien
Song—Leonore	..... Trollope
Miss Lillian Wolff.	.....
Song—Good Bye Sweet Day	..... Kate Vannah
A. Marintette.	.....
Monologue Sketch	.....
L. Vizard.	.....
Song—Calm as the Night	.....
Miss Lillian Wolff.	.....
Song—I Love You Better Than You Know	..... John O'Brien
Piano duet	..... March Festale
Allan Macbeth	.....
Miss F. Yorrell and Miss Donovan.	.....
Monologue Sketch	.....
L. Vizard.	.....
Song—Justa Song	.....
Annie E. A. Arinstrong. A. Marintette.	.....
Song—Answer	..... Robyn
Miss Bella Marks.	.....
Character Sketch	.....
J. Neilson, A. Burke and Miss I. Johnston.	.....

APPEAL.

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

Ingersoll, April 22nd, 1898.

Brothers,—Branch No. 178, Ingersoll, Ont., deems it an urgent duty to appeal to the Branches of this Association on behalf of Brother Joseph Maher, who is a charter member of our Branch and who moved to Wisconsin to follow his trade of tailoring several years ago, and is a member in good standing. Bro. Maher met with a misfortune about four months ago, by having his place of business and all his stock burnt out, with no insurance. Ever since Bro. Maher and his wife have been sick and a doctor attending them every day, and at the present time is penniless, and is asking for assistance from the brothers of the C. M. B. A.

We therefore appeal to you and respectfully solicit that your branch will do something for so deserving a cause and so worthy a member.

We remain yours fraternally,
J. P. O'NEILL, C. B. RYAN,
Rec. Secretary. President.

P. S.—The following certificates are

from the parish priest and doctor, of Knapp, Wis.:

Whereas Mr. Joseph Maher, a member of my parish, who is almost destitute, would recommend the brothers of the C. M. B. A. in Canada to do what they can for him. He is deserving of your most hearty assistance.

(Signed)

REV. B. P. CONNOLLY,
Pastor.

This is to certify that Mr. Joseph Maher, one of my patients, was burned out and is in very poor health, having nothing to support himself with and unable to work. I therefore heartily sanction an appeal for help to him.

(Signed)

F. PERCY JEWELL, M. D.

C. B. RYAN, President Branch No. 19,
C. M. B. A.

Dear Sir and Brother,—Your branch's appeal on behalf of Brother Joseph Maher, is allowed by the Grand President and Board of Trustees

Yours fraternally,

S. R. BROWN,

Grand Sec.

All remittances to be sent to C. B. Ryan, President of Branch No. 19, Ingersoll, Ont., and which will be duly acknowledged in the THE CANADIAN, our official organ.

C. B. RYAN,

President Branch, No. 19,

Ingersoll Ont.

APPEAL.

To all Members of the Catholic Mutual Benefit Association of Canada.

Brothers—For the first time since it was established, Branch No. 178 is compelled to make an appeal to sister Branches on behalf of Brother Phillip P. Landry.

Brother Landry has been sick for the last seven months. His wife has also been sick for a few months, and he has a family of young children. Being a laborer, all his savings went for the support of his family, and his long sickness entails a good deal of care and nursing. Besides paying his assessments, our branch has given him all possible assistance. He has been a member of our branch for nearly two years, and has always taken a lively interest in the advancement of the Association. We therefore strongly recommend him to the generosity of every Brother, and earnestly hope all will come to his assistance in his trying affliction.

JOHN A. DOHERTY,

President Branch No. 178.

THOS. O. LEBLANC,

Rec. Sec. Branch No. 178.

Memramcook, N. B., April 15, 1898.

Address remittances to Thos. O. LeBlanc, Rec. Sec. Branch No. 178

C. M. B. A., Memramcook N. B.

I hereby certify that Brother Phillip P. Landry is a member in good standing of Branch No. 178, C. M. B. A., and is deserving in every way the generous assistance of the Association.

A. ROY, C.S.C.,

Spiritual Advisor.

London, Ont., March 30, 1898.

Thos. O. LeBlanc, Esq., Rec. Sec.

Branch No. 178, C. M. B. A.

Your branch's appeal in behalf of Brother Phillip P. Landry is allowed by Grand President and Board of Trustees.

Yours fraternally,

S. R. BROWN, Grand Secretary.

THE THOMASSIN APPEAL.

St. Boniface, Man.

S. R. Brown, Esq.,

Grand Sec. C. M. B. A. of Canada.

London, Ont.

Dear Sir and Brother—Kindly add to lists already sent, the names of the branches herewith as having contributed to the appeal made by our branch in behalf of Brother Louis Thomassin.

Yours fraternally,

J. C. THIENNE,

Rec. Sec. Branch No. 200.

Br. 181 Sarville, N. B.	2.00
211 Grace Bay, C. B.	1.00
275 Georgetown, P. E. I.	1.00
43 Brockville, Ont.	2.00
11 Morrisburg, Ont.	1.00
281 Tignish, N. E. I.	1.00
30 Picton, Ont.	2.00
255 Richibucto, N. B.	1.00
67 Pembroke, Ont.	2.00
41 Arnprior, Ont.	2.00
131 North Sydney, N. S.	1.00
213 Egmont Bay, P. E. I.	1.00
151 Brechin, Ont.	2.00
217 Riviere du Loup, Que.	1.50
1 London, Ont.	2.00
151 Eganville, Ont.	1.00
34 Barachois, N. B.	1.00
262 Lethbridge, N. W. T.	1.00
217 Charlottetown, P. E. I.	1.00
217 L'Assomption, Que.	1.00
118 Calumet Island, Que.	1.50
161 Nicolet, Que.	2.00
29 East Pubnico, N. S.	1.00
Amount previously acknowledged.	102.45
Total	\$142.00

THE TRUDEL APPEAL.

Branch No. 221.

Murray Bay, Que., 20th April, 1898.

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

Dear Sir and Brother,—Please add to the list published in your last issue of THE CANADIAN, the following contributions to the Trudel Appeal. Our sincerest thanks to the branches that have answered our appeal. Brother William Trudel is still confined to his house and unable to do anything for his young family.

Yours fraternally

Elie Harvey, Pres.

Br. 4 London, Ont.	2.00
8 Chatham, Ont.	2.00
13 Stratford, Ont.	2.00
21 Thorold, Ont.	1.00
31 Guelph, Ont.	1.00
43 Brockville, Ont.	1.00
41 Arnprior, Ont.	1.00
55 St. Agatha, Ont.	1.00
15 Aylton, Ont.	1.00
71 Trenton, Ont.	1.00
70 Ganouque, Ont.	2.00
81 Smith Falls, Ont.	2.00
91 Picton, Ont.	2.00
100 Baile, Ont.	1.00
126 Calgary, N. W. T.	2.00
151 Brechin, Ont.	2.00
173 Belle River, Ont.	1.00
192 Antigonish, N. S.	1.00
193 St. Jean Baptiste, Man.	1.00
217 L'Assomption, Que.	1.00
212 Fredericton, N. B.	1.00
217 Fraserville, Que.	1.00
255 Richibucto, N. B.	1.00
10 East Pubnico, N. S.	1.00
262 Lethbridge, N. W. T.	1.00
261 Barachois, N. B.	1.00
270 St. Alexandre, Que.	1.00
275 Georgetown, P. E. I.	1.00
281 Tignish, P. E. I.	1.00
281 Grace Bay, N. S.	1.00
281 Oakville, Ont.	1.50
Amount previously acknowledged	71.00
Total	\$113.00

RESOLUTION OF CONDOLENCE.

At regular meeting of Branch No. 44, Arnprior, Ont. held on Monday, 4th, 98, the following resolution was unanimously adopted.

Resolved, that the members of this branch, while humbly bowing to the Divine will, on the occasion of the first death in the ranks of Branch 44, since its organization in July, 1889, do hereby place on record the deep sorrow at the loss of a well beloved and worthy brother in the person of the late deceased Brother Patrick Mangin, who departed from this life on the 2nd April inst. Therefore, be it further

Resolved, that the charter of this branch be draped in mourning for the period of thirty days, that this resolution be spread upon the minutes of this branch, that a copy of this resolution be tendered to the family of the deceased and published in THE CANADIAN and local papers, as a slight mark of the sincere sympathy of condolence of his fellow-members of Branch No. 44, C. M. B. A.

LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada,

Et envoyé par la poste aux membres le ou vers le 10 de chaque mois.
Les membres sont invités à nous envoyer des nouvelles ou informations dont l'Association pourra bénéficier. Toutes communications sur des sujets d'intérêt pour les membres de l'A. C. B. M., seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le gerant 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, 1^{re} rue Dundas,
London, Ont.

LONDON, MAI, 1898.

SYSTEME DE COTISATION.

AVIS OFFICIELS D'UNE COTISATION SPECIALE.

Avis est par le présent officiellement donné à tous et chacun des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, que, en plus de la Cotisation régulière No. 6 pour le mois de Mai, une Cotisation spéciale est aussi requise, payable dans les trente jours à compter du 15 Mai, de la même manière et du même montant que la dite Cotisation No. 6. Ceci, en connexion avec l'Etat à la page quatre de ce numéro, sera le seul avis à nos membres de cette Cotisation spéciale, et il est donné en conformité des clauses Teme et Seme de la Constitution de l'A. C. B. M.

Les officiers des succursales sont priés d'être aussi prompts que possible à faire remise du montant de ces deux Cotisations.

Il faut vingt dix huit mille dollars pour payer les bénéficiaires des onze frères décédés mentionnés dans l'Etat des Cotisations pour le présent mois.

SAM. R. BROWN,
Grand Secrétaire,

London, Ont., 1er Mai, 1897.

LES DECES PAR MALADIE HEREDITAIRE.

La mort, de quelques uns de nos membres, de maladie héréditaire peu de temps après leur admission dans l'A. C. B. M. a donné lieu à une discussion opportune dans les colonnes du CANADIEN et aussi parmi les membres des succursales.

Nous croyons que cette discussion aura un effet bienfaisant. Il est vrai que l'A. C. B. M. a peu de raisons de se plaindre sous ce rapport, comparée à d'autres associations; mais même ce peu, pouvant être écarté, devrait être sans délai. La question s'élève, savoir: ou se trouve la difficulté? Le Médecin Examineur en chef a été extrêmement soigneux dans son travail et infatigable dans son zèle pour sauvegarder l'Association. De fait on a protesté, disant qu'il était trop exi-

geant dans son travail, qu'il agissait avec trop de précaution. Les Médecins Examineurs des succursales, aussi, sont bien choisis, et sont tous des hommes marquants dans leurs localités respectives. Mais que font les succursales elles-mêmes et les membres individuellement dans cette importante question de protection personnelle? Combien souvent exercent-ils leur droit incontestable d'exclusion des risques douteux? Combien souvent les Syndics des succursales négligent-ils leur devoir? Exercent-ils cette stricte surveillance qu'il est de leur devoir d'exercer. S'il faut une réforme, elle doit venir des membres eux-mêmes par l'intermédiaire de leurs succursales et de leurs Syndics.

Nos membres se sont-ils jamais arrêtés à considérer que s'ils sont appelés à payer plus de cotisations cette année que l'année dernière, c'est dû en grande mesure à ce que leur manque d'attention les a rendus nécessaires. Chaque mauvais risque admis aide à augmenter le nombre des cotisations annuellement. Il est manifestement de l'intérêt de chaque membre de protéger l'Association contre ce genre de risque. Que les membres donc fassent leur devoir. Qu'ils insistent auprès du Médecin Examineur de la succursale sur le fait que l'Association ne désire que les meilleurs risques. Choisissez pour Syndics des hommes soigneux et attentifs qui exerceront leur droit de surveillance, et que chaque membre fasse la garde à la porte d'entrées et voit qu'il n'entre personne à moins que son histoire de famille, ses habitudes et son histoire personnelles soient ce qu'il y a de mieux.

NOTES.

Nous attirons l'attention des membres qui nous ont écrit concernant les Représentants des succursales arriérées envers le Grand Conseil, sur la clause 17ème de notre constitution.

En réponse à plusieurs demandes d'information, nous sommes autorisés de déclarer que le Grand Conseil n'a pas l'intention de faire un pèlerinage à Ste. Anne de Beauport à l'époque de la convention qui sera tenue à Québec.

Les officiers des succursales voudront bien se rappeler que la taxe per capita, la taxe d'initiation et l'honoraire du Médecin Examineur en chef pour le trimestre finissant le 31 Mars, 1898, sont passés dûs, et qu'ils devraient être payés sans plus tarder. Voyez les clauses 60ème, 147ème et 176ème de la constitution.

Durant le cours du présent mois des blancs-formules de Lettres de Créance pour les Représentants à la Convention seront envoyés à toutes les succursales. Deux de ces blancs doivent être remplis par le Secrétaire-Archiviste de chaque succursale, l'un à être envoyé au Grand Secrétaire pas plus

tard que le 1er Juillet prochain, et l'autre pour être apporté par le Représentant à la convention.

Voyez la clause 81ème de la constitution.

LE CARDINAL TASCHEREAU.

Nous avons le regret d'annoncer la mort de S. E. le Cardinal E. A. Taschereau, archevêque de Québec, décédé en son palais épiscopal, le 12 Avril, 1898, à l'âge de soixante-dix-huit ans.

Le Cardinal Taschereau est né à Ste. Marie de la Beauce, le 17 Février 1820. Le 1er Octobre, 1828, il commença ses études au Petit Séminaire de Québec, et les palmarès de cette époque attestent les succès qu'il remporta. A peine âgé de 16 ans, il avait terminé son cours classique et partait pour Rome, où il prit l'habit ecclésiastique et fut tonsuré le 20 Mai 1837. Sans l'intervention de son compagnon de voyage, M. l'abbé Holmea, il serait probablement entré à l'abbaye de Solesme, sur les instances de Dom Guéranger qui se trouvait à Rome dans le même temps. Revenu au pays en 1837, il commença ses études théologiques, tout en faisant successivement les classes de Cinquième, de Troisième et de Rhétorique. Ordonné dans sa paroisse natale, le 10 Septembre, 1842, le Séminaire de Québec s'assura définitivement ses services, et lui confia l'enseignement de la philosophie, qu'il professa pendant douze années consécutives. Il remplit tour à tour, dans cette maison qu'il ne devait quitter que pour monter sur le siège épiscopal de Québec, les fonctions de directeur du Petit Séminaire, de préfet des études, de professeur des sciences physiques, de théologie, de directeur du Grand Séminaire, de supérieur et de recteur de l'Université Laval. On conçoit facilement que sa tâche quotidienne lui laissait peu de loisirs. Cependant, il trouva encore le temps de rédiger des traités d'architecture, d'astronomie, et d'écrire l'histoire complète du Séminaire de Québec. Preuve que celui qui ne perd jamais de temps, en a toujours de reste.

Professeur, directeur ou supérieur, il fut toujours à la hauteur de ces différentes positions.

Sans doute, ses aptitudes variées lui fournissaient des ressources pour ainsi dire incalculables, mais le sentiment du devoir à remplir ne l'aidait peut-être pas moins à faire bien tout ce qu'il faisait.

Le 27 Février 1871, il quitta le séminaire pour aller résider à l'archevêché, et dans sa réponse à l'adresse d'adieu qui lui fut présentée, il résuma ainsi l'histoire de sa vie :

"Il y aura bientôt quarante trois ans, un tout petit écolier de huit ans et demi ondoissait pour la première fois le capot, et se rendait, livres et cahiers sous le bras, au Séminaire de Québec, pour commencer ses études classiques. Nouf années plus tard, après une année de voyage en Europe, il entra au Grand Séminaire, commençant ses études théologiques; et, au bout de cinq ans, il montait pour la première fois au saint autel. Voilà toute l'histoire de ma jeunesse.

"Ma vie sacerdotale de vingt neuf ans, aussi heureuse qu'elle peut l'être dans cette vallée de larmes, s'est donc écoulée tout entière à l'abri de ces murs vénérables que Mgr. de Laval a élevés il y a deux siècles.

"Comme vous le voyez, messieurs, sur le demi siècle qui a blanchi mes cheveux, le séminaire a eu plus de part que la maison paternelle."

"Hélas! encore une fois il faut quitter cette maison où j'ai trouvé es

confères pleins d'affection, des enfants qui m'ont payé au centuple, par leur docilité, le peu de bien que j'ai essayé de leur faire. J'avais espéré y vivre, y mourir, y reposer au milieu de ceux qui furent autrefois mes maîtres et mes modèles. Tels condition des enfants d'Adam, dont les projets les plus légitimes aboutissent trop souvent à la déception."

Il fut consacré dans la cathédrale de Québec, le 19 Mars 1871, par Mgr. Lynch, assisté des évêques Moran et C. Larocque, et le sermon de circonstance fut prononcé par Mgr. Langlois, évêque de Rimonski. Le curé de Québec donna lecture du mandement d'entrée du nouvel archevêque, dans lequel il disait entre autres choses: "Dieu nous est témoin que nous n'avons ni recherché, ni désiré cette charge redoutable dont nous comprenons, aujourd'hui plus que jamais, les dangers et les responsabilités."

Devenu archevêque de Québec, Mgr. Taschereau changea de position, mais sans modifier ses habitudes, et administra son diocèse comme il dirigeait son séminaire. Son règlement de vie resta à peu près le même; il suffisait de consulter l'heure, à n'importe quel moment de la journée, pour savoir qu'on le rencontrerait certainement à tel ou tel endroit. De huit heures à midi, et de deux heures à six heures et demie, il était à son bureau, à la disposition de tous ceux qui désiraient le voir, travaillant et expédiant lui-même sa correspondance. Quelqu'un lui écrivait recevait, dès le lendemain, une réponse laconique, mais claire et précise.

On obtenait facilement une audience, mais il fallait savoir prendre congé à temps.

On sait qu'il parlait peu, trop peu même, au goût de plusieurs qui auraient préféré un évêque plus communicatif. Il faut pourtant admettre que ce qui est désirable en soi n'est pas toujours réalisable en pratique, surtout dans certaines positions. Un juste milieu, dans cet ordre de choses comme dans tout le reste, n'est certainement pas la ligne de conduite la plus sage. C'est grâce à cette parcimonieuse économie de temps que Mgr. Taschereau a pu accomplir une somme de travail vraiment prodigieuse. Ses mandements et circulaires ne forment pas moins de trois gros volumes, abstraction faite de milliers de lettres écrites pour affaires secondaires, ses lettres enrégistrées forment plus de six volumes in-folio d'à peu près neuf cents pages chacun. Il a refondu la Discipline du diocèse de Québec, regularisé l'administration paroissiale jusque dans ses moindres détails, consacré, chaque année, près de deux mois à la visite pastorale, érigé canoniquement plus de quarante paroisses, fondé une trentaine de missions dont la plupart ont actuellement un curé résident, présidé les trois derniers conciles provinciaux, favorisé toutes les œuvres diocésaines et, en particulier, l'Hôpital du Sacre-Cœur et le collège de Ste. Anne-la-Pocatière, menacés à un moment d'une ruine imminente. Dieu bénissait visiblement ses œuvres, bénédiction que le pieux Cardinal attribuait en grande partie à la belle dévotion des Quarante Heures, qu'il inaugura dans toutes les églises de son diocèse par son admirable mandement de l'année 1872.

A part les deux heures quotidiennes de récréation que prenait Mgr. Taschereau, il allait passer, au retour de ses visites pastorales, quelques jours au manoir de Ste. Marie de la Beauce et une couple de semaines au Petit Cap, pour se reposer des rudes labeurs de l'année; cette courte vacance terminée,

il repronait le chemin de sa ville épiscopale et recommençait une nouvelle année.

Telle a été, dans ses grandes lignes, la carrière épiscopale du Cardinal Taschereau, et cela pendant vingt-cinq ans — il aurait donc pu dire à son clergé et à ses diocésains, si son humilité ne l'en avait empêché: *in spiculis et fac secundum exemplar.*

Disons encore à sa louange que son élévation au Cardinalat, en 1888, ne changea en rien son train de vie. Le devoir seul lui faisait accepter des hommages qu'il appelait sincèrement des persécutions.

Après avoir rapidement esquisé la carrière du Prélat qui restera l'une des plus belles figures de l'épiscopat Canadien, et rendu un hommage succre à ses vertus et à ses hautes capacités, il nous reste à recommander son âme aux prières de ses diocésains. Ce devoir de la prière les uns pour les autres, il ne l'a jamais oublié. C'est une des recommandations qu'il ne cessait de faire à ses ecclésiastiques: "Priez les uns pour les autres et, en particulier, pour les âmes qui vous seront confiées un jour, leur répétait-il fréquemment." Il est donc bien juste que tous prient, à leur tour, pour celui qui a été leur Père spirituel pendant vingt-cinq ans, et dont la vie s'est dépensée au service de l'Eglise et de son pays. — D. G. dans La Semaine Religieuse de Québec.

UN PRECIEUX TEMOIGNAGE.

L'accusé de réception suivant, envoyé récemment au Rév. M. Burke, Grand Député Provincial et Agent de l'A. C. B. M. pour l'île du Prince Edouard, parle en faveur de cette Association plus éloquemment que des colonnes de dissertation:

Georgetown, l'île du P. E.
25 Mars, 1898.

Aux Officiers et Membres de la succursale No. 25, A. C. B. M., Georgetown, l'île du P. E.:

Messieurs: J'accuse réception par l'entremise de votre Secrétaire Archiviste, Mr. Temple W. McDonald, d'un cheque de deux mille dollars (2000) étant le montant dû sur la vie de mon défunt mari, Joseph R. MacDonald, dans votre Association. Je désire vous exprimer ma sincère gratitude pour votre prompt règlement, et j'espère que tous les Catholiques qui ont à cœur le bien-être de leurs familles, ne retarderont pas à rendre votre grande Association. Je suis, messieurs, avec beaucoup d'estime et de gratitude,

Sincèrement à vous,

BLANCHE MACDONALD.

Nous nous joignons de grand cœur à Mado. Macdonald dans l'espoir de voir nos gens s'assurer un droit de membre dans cette excellente institution aussitôt que possible, dans leur intérêt et celui de leurs familles. — Watchman, l'île du P. E.

CORRESPONDANCE.

Stanstead, P. E., 10 Mars, 1898.

Editeur LE CANADIEN:

Cher Monsieur et Frère—Je viens d'examiner le rapport du Grand Conseil de l'A. C. B. M. du Canada pour l'année 1897. J'y trouve à la fin le tableau de la mortalité du 10 Février 1880 au 1er Janvier, 1898. Ce tableau est trop incomplet pour avoir de la valeur comme statistique vitale de l'Association. Il devrait donner le nombre total des membres et l'âge moyen pour chaque année. Si à ceci était ajouté le rapport du médecin examinateur en chef, donnant les causes de la mort en les classifiant comme héréditaires ou chroniques et accidentelles ou aiguës, avec le temps moyen écoulé entre l'initiation et la mort, on pourrait en tirer

quelques conclusions pour l'avantage de l'Association. Dans les 17 années d'existence du Grand Conseil la mortalité a augmenté. Le nombre des membres a-t-il augmenté dans la même proportion? Je n'ai aucune statistique pour baser une opinion. L'âge des membres a-t-il été maintenu à la même moyenne par l'admission de nouveaux membres? Ces statistiques seraient nécessaires pour étudier d'une manière intelligente la question de la mutualité qui est très importante. Si le taux de la mortalité augmente, nous devons chercher quelles en sont les causes, et si elles peuvent être remédiées nous devons le faire. Si elles sont incontrôlables, nous devons prendre les moyens d'en atténuer les conséquences afin d'assurer la permanence de l'association. J'aurais quelques choses à dire sur les causes et les remèdes, mais je préfère attendre ces statistiques, si on peut les avoir.

Fraternellement à vous,

L. A. LAPALMIE, M. D.
Médecin Examinateur de la succursale No. 166.

APPEL.

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

Ingersoll, 22 Avril, 1898.

Frères—La succursale No. 19, Ingersoll, Ont., croit d'un urgent devoir de faire appel aux succursales de cette Association en faveur de Frère Joseph Mahor, membre fondateur de notre succursale, qui est allé résider dans le Wisconsin il y a plusieurs années pour y suivre son métier de tailleur. Il est membre en règle.

Frère Mahor a eu le malheur il y a environ quatre mois de voir sa place d'affaires et tout son stock détruits par le feu et il n'était pas assuré. A partir de ce moment là lui-même et sa femme ont été malades et sous les soins journaliers d'un médecin, et actuellement il est sans ressources et prie ses frères de l'A. C. B. M. de lui venir en aide.

C'est pourquoi nous vous faisons appel et sollicitons respectueusement votre succursale de faire quelque chose pour une cause aussi méritante et un frère aussi digne.

Nous demeurons
Fraternellement à vous,
C. B. RYAN,
Président.
J. P. O'NEILL,
Sec. Arch.

P. S. Les certificats suivants sont du curé et du docteur de Knapp, Wis.

Attendu que Mr. Joseph Mahor, un de mes paroissiens, est presque dans un état de destitution, je recommanderais aux frères de l'A. C. B. M. en Canada de faire ce qu'ils peuvent pour lui. Il est digne de votre plus cordiale assistance.

(Signé)
REV. B. P. CONNOLLY, Curé.

Ceci est pour certifier que Mr. Joseph Mahor, un de mes patients, a passé au feu et est dans un état de santé très précaire, n'ayant aucun moyen de subsistance et se trouvant dans l'incapacité de travailler. C'est pourquoi je sanctionne cordialement un appel pour lui venir en aide.

(Signé)
F. PERCY JEWELL, M. D.

C. B. Ryan, Prés. Suc. No. 19, A. C. B. M. :

Cher Monsieur et Frère—L'appel de

vos succursales, en faveur de Frère Joseph Mahor, est permis par le Grand Président et le Bureau des Syndics.

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

Toutes remises devront être faites à C. B. Ryan, Président de la Succursale No. 19, Ingersoll, Ont., et on en accusera dûment réception dans LE CANADIEN, notre organe officiel.

C. B. RYAN,
Prés. Suc. No. 19,
Ingersoll, Ont.

APPEL.

A tous les Membres de l'Association Catholique de Bienfaisance Mutuelle du Canada :

Frères—Pour la première fois depuis son établissement, la succursale No. 178 se voit obligée de faire appel aux diverses succursales en faveur de frère P. Landry.

Frère Landry est malade depuis sept mois, il a une famille de jeunes enfants, et sa femme a été malade pendant quelques mois. Etant journalier, il lui fallait toutes ses épargnes pour le soutien de sa famille, et sa longue maladie nécessite beaucoup de soins. Notre succursale lui a donné toute l'assistance possible, à part de lui payer ses cotisations. Il est membre de notre succursale depuis près de deux ans, et s'est toujours montré dévoué à l'avancement de l'Association. C'est pourquoi nous le recommandons à la générosité de tous les frères, et nous espérons qu'ils voudront bien l'assister dans sa cruelle affliction.

JOHN A. DOHERTY,
Président Suc. No. 178.

THOS. O. LE BLANC,
Sec. Archiviste Suc. No. 178.
Memramcook, N. B., ce 15 Avril,
1898.

Toute remise devra être envoyée à Thomas O. LeBlanc, sec.-arch., Suc. No. 178, Memramcook, N. B.

Je, soussigné, certifie que le Frère Philippe P. Landry est membre régulier de la Succursale No. 178 de l'A. C. B. M. et mérite sous tous les rapports l'assistance généreuse de la société.

A. ROY, C.S.C.,
Directeur Spirituel.

Longon, Ont., 30 Mars, 1898.

Thos. O. LeBlanc, Ecr., sec.-Arch.
Suc. No. 178, A. C. B. M. :

Cher Monsieur et Frère—L'appel de votre succursale en faveur de Frère Philippe P. Landry est permis par le Grand Président et le Bureau des Syndics.

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

APPEL THOMASSIN.

S. Bouiface, Man.

S. R. Brown, Ecr., Grand Secrétaire
A. C. B. M. du Canada, London,
Ont. :

Cher Monsieur et Frère—Veuillez être assez bon d'ajouter aux listes déjà envoyées les noms des succursales et inclus comme ayant contribué à l'appel fait par notre succursale en faveur de Frère Louis Thomassin.

Fraternellement à vous
J. C. TURENNE,
Sec.-Arch., Suc. No. 230.

N. B. Voir la partie Anglaise pour la liste des noms des succursales et du montant de leurs contributions.

APPEL TRUDEL.

Succursale No. 224,
Murray Bay, P. Q., 20 Avril, 1898
S. R. Brown, Ecr.,
Grand Sec. A. C. B. M.
London, Ont.

Cher Monsieur et Frère—Veuillez ajouter à la liste publiée dans votre dernier numéro de l'organe officiel LE CANADIEN les contributions suivantes à l'Appel Trudel. Nos plus sincères remerciements aux succursales qui ont répondu à notre appel. Frère Trudel est encore retenu à sa maison et incapable de faire quoique ce soit pour sa jeune famille.

Fraternellement à vous,
ELIE HARVEY,
Président.

N. B. Voir la partie Anglaise pour la liste des succursales qui ont répondu à l'appel ci dessus et le montant contribué par chacune.

PRESENTATION.

Dimanche soir dernier, les membres de la succursale No. 281, et plusieurs de leurs amis, se réunirent à leur salle, pour présenter, à la veille de son départ, une adresse et un cadeau à leur confrère M. J. E. Gallant. Le cadeau consistait d'une canne à pommeau d'or avec l'inscription suivante: "A J. E. Gallant, des membres de la branche 281, A. C. B. M., Tignish, P. E. I. M. Gallant répondit à l'adresse en termes très émus. Plusieurs discours suivirent la lecture de l'adresse et la présentation du cadeau. M. Gallant est parti lundi matin pour aller tenter fortune aux Etats Unis. Succès et prospérité. — L'Impartial, 21 Avril, 1898.

NOUVELLES SUCCURSALES.

La succursale No. 294 a été instituée le 11 Avril, à Palmer Road, I. du P. E., par le Grand Député Provincial, le Rév. A. E. Burke.

La Succursale No. 295 a été instituée le 5 Mai, à Cardigan Bridge, I. du P. E., par le Grand Député Provincial, le Rév. A. E. Burke.

Voir la partie Anglaise pour la liste des officiers de ces deux succursales.

UNE QUESTION D'ASSURANCE SUR LA VIE.

Nous traduisons d'un échange l'article suivant :

D'après le rapport du Surintendant des assurances, il y avait en force au Canada, en 1896, pour \$327,500,400 d'assurance. La vie, une augmentation de \$8,542,918 sur l'année précédente. Les primes collectées durant l'année se montaient à \$10,002,666, et il fut payé aux détenteurs de polices, sous forme de réclamations de décès, bonus d'additions, dividendes, dotation échue, etc., \$6 506,096, ou, pour chaque \$100 reçus en primes, il fut retourné aux détenteurs de polices \$56 73 et \$13 27 furent portés au compte de la réserve, employés pour les dépenses et les profits. Tout près de la moitié du montant collecté des détenteurs de polices a été placé dans la réserve, les dépenses et les profits.

Cependant, en face de cette grande addition au fonds de réserve des diverses compagnies, en face des immenses

réserves que ces compagnies ont accumulées, et en face de la vaste richesse que plusieurs d'entre elles ont amassée, elles se combinent maintenant pour augmenter les taux d'assurance, taux qui sont déjà trop élevés. Les énormes sommes mises à part sous une forme ou une autre démontrent très fortement que l'assurance sur la vie peut être portée à des taux beaucoup moindres que ceux de la plupart d'entre les compagnies régulières actuellement. Leurs taux de primes sont supposés être basés sur les tables de mortalité calculées avec le plus grand soin, sur le travail d'actuaire expérimentés, et ils sont, comme question de fait, suffisamment élevés.

Que les compagnies d'assurance, au lieu d'augmenter leurs taux, soutiennent de leurs immenses réserves dans le but de rencontrer leur passif envers les détenteurs de polices, dont l'argent a formé ces mêmes réserves, et ont le meilleur droit à ce qu'ils ont créé eux-mêmes, pendant la période durant laquelle ils ont payé plusieurs fois le coût actuel de porter leurs risques. Mais on objecte que les "profits" seraient ainsi réduits. Bien, qu'ils soient réduits, donnez aux détenteurs de polices l'assurance au coût actuel, et soustrayez moins d'argent des poches de l'assuré. Réduisez les dépenses et payez de plus petits dividendes aux actionnaires. Economisez aux quartiers généraux, au lieu de demander aux détenteurs de polices de payer le coût d'une administration extravagante et d'accumuler d'énormes fonds de réserve pour le bénéfice de quelqu'un ou de quelques générations futures.

Il existe un fort préjugé dans l'esprit de plusieurs contre l'assurance sur le système de cotisation, mais des occasions sur ce système bien administrées, comme par exemple l'I. O. F., l'I. O. O. F. Relief Association, et l'A. C. B. M., font des affaires d'assurance sur une base qui garantit une sûreté parfaite à l'assuré, à des taux beaucoup moindres que ceux des compagnies régulières. Que ces dernières introduisent un peu de l'administration économique des premières, et donnent en même temps aux détenteurs de polices le bénéfice des réserves créées par les assurés mêmes, et la nécessité d'augmenter les taux de primes disparaîtra.

SMPATHIES.

A une assemblée spéciale de la succursale No. 207, Montréal, P. Q., tenue le 18 Avril, il a été unanimement proposé et résolu :

Que les membres de cette succursale ont après avec un vif regret la mort de leur estimable frère J. B. Wilson, chevalier de Montréal et membre de cette succursale ;

Que tous les membres prient la famille éplorée du défunt d'agréer l'expression de leur sympathie sincère ;

Que copie des présentes résolutions soient envoyées à la famille du défunt, et aussi au journal LE CANADIEN pour être publiées.

RESOLUTIONS DE CONDOLEANCES

A une assemblée régulière de la succursale No. 204, Cape Bald, N. B., tenue le 18 Mars, les résolutions suivantes ont été adoptées à l'unanimité :

Proposé par Frère Abel A. Fagan, secondé par Frère H. C. LeBlanc, et

Résolu que, nous les membres de cette succursale, désirons offrir nos plus sincères sympathies à Frère Philéas Viennet à cause de la perte enorme qu'il a faite de ses deux seuls chevaux, noyés le 14 Mars. Et de plus :

Résolu, que copie de ces résolutions soit inscrite dans les minutes de cette assemblée, et aussi publiée dans LE CANADIEN et dans le Moniteur Canadien.

H. C. LEBLANC
Sec. Archiviste,
Suc. No. 204.