

THE CANADIAN

Price, - 50 Cents.

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

Catholic Mutual Benefit Association of Canada

And mailed to members the first week in 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

Correspondents will please remember that copy must reach us before the 15th of the month, if intended for publication in the following month's issue, and that space is limited and brevity much desired.

Address all communications to
S. R. BROWN,
Editor and Manager,
391 Queen's ave., London, Ont.

LONDON, JULY, 1896.

Department of Insurance, Ontario.
No. 10001A. July 1, 1896 - June 30, 1897.

COLLECTIVE CERTIFICATE OF AGENTS' REGISTRY.

WHEREAS, pursuant to the Insurance Corporations Act, 1892, and amending Acts, it has been made to appear to the undersigned, the Inspector of Insurance for the Province of Ontario, that the Insurance Corporation known as the Grand Council of the Catholic Mutual Benefit Association of Canada, now standing registered on the Insurance License Register, but undertaking contracts of insurance with its own members only, cannot, owing to its organization on the lodge plan, register its agents individually.

NOW THEREFORE THIS IS TO CERTIFY that the officers and the members of the said corporation, and of its lodges, branches or divisions, by whatever name known, SHALL, for and during the term beginning on the 1st day of July, A. D. 1896, and ending on the 30th day of June, 1897, BE DEEMED TO BE SEVERALLY REGISTERED AS INSURANCE AGENTS OF THE SAID CORPORATION ONLY, within the intent of the Acts hereinbefore recited, and subject to the provisions thereof.

In witness whereof this Agents' Certificate of Registry is issued to the said corporation under the hand and the seal of office of the said Inspector of Insurance, this 1st day of July, A. D. 1896.

(Sgd.) J. HOWARD HUNTER,
Inspector of Insurance



John L. Carleton, Barrister, Solicitor, etc., St. John, N. B.

John L. Carleton was born at St. John, N. B., on October 1st, 1861. He entered as a student at law in October,

1877, was admitted an attorney in October, 1882, and called to the bar in October, 1883.

The Local Government of New Brunswick appointed him reporter of the decisions of the Supreme Court of that province in December, 1894.

Brother Carleton is a warm advocate of the C. M. B. A. He joined the Association as a charter member of Branch 131 and represented his branch at the Montreal, Hamilton and St. John Conventions, and for four years has been a member of the Grand Council Committee on Laws, a position in which he takes great interest and for which he is exceedingly well adapted. In his professional career he has been very successful.

Of Brother Carleton's many estimable and personal social qualities much might be said. Genial, sympathetic and liberal minded, he possesses the distinctive features of C. M. B. A. brotherhood in a special degree. A lively conversationalist, an appreciative listener, and a generous opponent, he is everywhere the centre of an admiring circle of friends. Mindful of the cardinal virtues, he has always been the friend of the poor and unfortunate, without regard to creed or calling, and many such hearts have been cheered by his tender sympathy and kindly counsel.

He has been married since September 22nd, 1886. He takes an active part in politics, and is one of the leading Reformers in his native city.



P. J. Montreuil, Grand Marshal and Grand Deputy.

Paulus Joseph Montreuil was born at Ste. Anne de la Pérade, Champlain Co., in the Province of Quebec, June 19th, 1851. He was educated chiefly at the College of Three-Rivers, Que. After completing his studies he was engaged clerking for seven years with Mr. Jean Benoit and the firm of Robert Archer & Co., in Montreal. Later he was employed with the old Northern R. R., Q. M. O. & Q. R. R., and finally the Canadian Pacific.

In 1884 he resigned his office of station agent on the Canadian Pacific at Ste. Anne de la Pérade, and established in Lévis a wholesale ale business, which he still conducts very successfully.

Brother Montreuil became a member of La Société des Artisans Canadiens-Français de la Cité de Montréal on the 9th October, 1883. From this time he took a very active part in society matters, and in order that his new friends of Lévis would profit by the advantages offered by mutual benefit societies he established in that city a branch of the above-named organization, a branch of the Catholic Order of Foresters and of the C. M. B. A. The latter he prefers to all others and devotes all his spare time in spreading its influence among his French compatriots.

Brother Montreuil has a good record in our Association. He held several offices in Branch 96, which he represented at the Grand Council Conventions in Montreal, Hamilton and St. John. At the last Convention he was elected Grand Marshal. After the Montreal Convention he was appointed District Deputy by Grand President MacCabe. Grand President Fraser also appointed him to the same position, and in revising the list of Deputies made him a Grand Deputy for the Province of Quebec as a mark of appreciation of the noble work he was doing in the C. M. B. A. cause.

Brother Montreuil organized a large number of branches and has several more under way. Some time ago he had printed, in French, and distributed among the various parish priests of the archdiocese of Quebec and dioceses of Chicoutimi and Rimouski an extra circular explanatory of the objects of the Catholic Mutual Benefit Association and the great amount of good the Association is doing in Canada, and requesting them, in the interests of their parishioners, to look into our workings and use their influence in planting the C. M. B. A. in their midst. The following extract from said circular will tend to show his method of introducing the C. M. B. A. and gaining for it a foothold where heretofore it had none:

"Now, reverend gentlemen, if you believe that in your parish at least twelve qualified persons, to become members of this Association, can be found, I would request you to send these circulars to the physician whom you would deem the most recommendable in your parish; and if this gentleman is willing to take the trouble of forming a branch, have him write to me and I will give him all the necessary information as well as the requisite blank forms. In a word, I will do all in my power to facilitate the work. The Association in order to secure to its members insurance at the lowest possible cost does not pay any salary or commission to organizers; all is done by philanthropy—with the exception, of course, of the physicians, who are paid by the applicants examined."

We have, no doubt, many of our Deputies could profit largely, from a C. M. B. A. point of view, by following the example set by Grand Deputy Montreuil.

Honor Roll.

Branches No. 3, Amherstburg, Ont., and 97, Quebec, Que., head the honor roll for the greatest number of initiations in the month of May, having initiated six members each.

Branches No. 108, Quebec, Que., and 180 Yarmouth, N. S. come next in order, having initiated five members each.

Branch No. 43, Brockville, Ont., initiated four members.



Daniel J. O'Connor, Grand Chancellor of the C. M. B. A. of Canada.

Daniel J. O'Connor was born in Pickering, Ontario, forty years ago. Immediately after leaving school he entered the service of the Grand Trunk Railway Company, in whose employ he has remained ever since, holding at present a very responsible position.

He became connected with the C. M. B. A. when it was in its infancy in Canada, joining Branch No. 5, Brantford, as one of the charter-members on Nov. 9, 1879, and was elected its first Recording Secretary. He was present, although not as a Representative, at the organization of the Grand Council of Canada, at Windsor in February, 1880. Removing to Stratford, he was chiefly instrumental in organizing Branch No. 19, and filled its President's chair two terms. He represented his branch at the Grand Council Convention in St. Thomas, in 1882. At this convention he was elected Grand Treasurer, an office which he held four years. At the convention held in Stratford, in 1886, he was elected Grand President and at the convention in Toronto, in 1888, was re-elected to the same position, and held it until the Montreal Convention in 1890. He was chosen four times to serve as Representative for the Grand Council of the C. M. B. A. of Canada to the Supreme Council of the C. M. B. A. of the United States, and attended the latter Council's conventions at Detroit in 1884, at London, 1886, Niagara Falls, N. Y., 1890 and Montreal, in 1892.

As an organizer of C. M. B. A. branches no member of our Association has been more successful than the subject of our sketch, the greater number of our western Ontario branches being organized by him.

During the difficulty with the Supreme Council regarding our C. M. B. A. supplies, custodianship of our members' medical certificates, and the separate beneficiary question, Brother O'Connor, acted in such a straightforward, conscientious manner, that he won the respect of all who took part in the discussions relating to those matters. He was always firm as a rock for what he and his fellow-officers of

our council considered just and right for Canada. At one time, while Grand President, because he would not ignore the resolutions of his Grand Council and Board of Trustees, the then Supreme President threatened to suspend him; but Grand President O'Connor paid no attention to such threats, and carried out to the letter the trust placed in him by the members in his jurisdiction.

Mr. O'Connor is married and has a family of five children. He is, in every sense of the word, a model husband and father, and with his estimable wife, is always pleased to entertain C. M. B. A. friends at his pleasant residence which he has lately erected in the "Classic" city. Brother O'Connor is a cousin to His Lordship Bishop O'Connor, of London.

Correspondence on C.M.B.A. Matters.

Editor of The Canadian:

Dear Sir and Brother—The "Catholic Record" has been favored lately with a communication signed by the President and the Recording Secretary of Branch No. 23, Seaforth, Ont., which was published under the heading: "C. M. B. A. Special Assessments."

When the Grand Council decided to have an official organ, it was certainly intended, and there is not the least doubt expected, that it should be the medium for interchange of views between the members of the Association, the source wherefrom information should be got, and the paper wherein matters of interest to the membership should be discussed. In fact, we find in the first issue of The Canadian, the following:

"We indulge the hope that The Canadian will come to be considered as a centre of unity and of authority to which members, how distant soever, may direct their looks in time of doubt and uncertainty. Through a misunderstanding, or want of appreciation of the exact import of certain points in the constitution, errors may arise and difficulties ensue among branches or members, which may be settled promptly and satisfactorily by an appeal to the official organ, whose decisions shall be final."

In my opinion the correspondence from Branch No. 23 deals on a matter wherein the interests of the Association are at stake, and for that good reason the writers were surely expected to seek publication thereof in the columns of the official organ, through which, in any event, they could better reach the entire membership. It was also, I think, an error of judgment to seek publication of such correspondence in a public paper. Do our brothers imagine they will better serve their interests and those of the Association by such action? I do not.

They say "they take the opportunity of making a few remarks, as the issuing of special assessments is getting so common in our Association, and they think there is something wrong in the practice of levying special assessments so frequently."

The above statement shows a want of understanding on their part of the exact import of the points in the Constitution to which it refers. This is fully proved by themselves when they write that "they think there is something wrong in the practice of levying special assessments so frequently." They did not succeed in explaining and showing in a satisfactory manner how there was something wrong. They say:

"It is our opinion we are paying for the living as well as the dead, and that it is for that purpose we are being called on for special assessments from time to time to keep in good standing carelessly-paying branches."

This explanation needs no refutation. It is too futile. They must also have misunderstood the meaning of the words "so frequently." Two special assessments have been levied since 1st January, 1893, the time we assumed control of our own funds. I fail to see how our brothers can be justified in using the words "so frequently."

Branch No. 23 has been informing applicants that 15 assessments are required in one year. They say:

"It is very discouraging to canvassers for membership in their respective branches, after informing intending applicants that 15 assessments are required in one year, and then to his sad dismay he finds out that it runs up to 17, or more; this places him in a bad position to procure members."

Canvassers in Branch No. 23 would find themselves in a better position were they more conversant with all the regulations regarding assessments. They could then bear in mind, when canvassing, the following paragraphs in Section 8 of the Constitution.

"Each member shall pay any further assessments which the Association may find it necessary to make in order to pay beneficiaries, not to exceed 24 in any year."

"Such special assessments may be made from time to time as occasion may arise by the Grand Secretary by notice published in the official organ."

From the last paragraph quoted above, they would also learn that the Grand Secretary has not the option of levying special assessments, but must do so as "occasion arises," not on account of whatever delinquent branches there may be, but according to the death rate, and in compliance with our Canadian insurance laws, which compel our Association to levy a sufficient number of assessments to pay all death claims within the time allowed.

In its April issue, The Canadian had the following note:

"The progress of the C. M. B. A. of Canada goes on with undiminished vigor. Its record is one to be proud of but if each member would do his share of the work in getting new members to join his branch, the progress would be much greater. Brothers, if you make no effort to increase our membership you must not grumble or be surprised at 'double-headers' occasionally."

I fancy that this note gives a good hint as to part of the reason why special assessments are necessary; and while I have much pleasure in congratulating the members of Branch No. 23 for having done their share of the work in getting new members, I think that, instead of being "surprised at double-headers" and sending such a communication to the Catholic Record, thus adopting the very best means possible to drive people from joining the C. M. B. A., it would have been a better move had they sent to The Canadian a good, strong article urging their brothers at large to help them in increasing our membership, and by this means endeavor, as far as in our power lies, to put a stop to what they term "this very annoying system of levying special assessments." So long as our regular assessments do not provide sufficient funds to pay the claims against the Association, caused by the death of its members, so long must we have special assessments, and our Constitution very wisely makes provision for this.

Branch No. 23 refers to the following resolution in the minutes of the St. John Convention: "That the official organ publish every month a list of

the branches in arrears for assessments to the Grand Council," which is not put into effect. The answer is this. The Committee on Laws, empowered to revise the Constitution, did not think it advisable to embody this in the duties of the Grand Secretary, as the legality of such a procedure was questionable. At all events, be this as it may, said resolution was not put in the Constitution, which defines the duties of our officers and is their guide.

Our brothers are of the opinion that representatives to the next convention should be specially instructed by their respective branches to try and devise means whereby late assessments should be the maximum and the minimum also. They say that other societies have a fixed amount of calls, and cannot exceed that, and they cannot see why we, with our ever-increasing fund cannot do the same, and not be hoarding it up for future generations. They also suggest to hold conventions every four years, the savings to be applied to the paying of special assessments.

The idea of fixing the maximum of assessments to 15 would be rather radical, but I share their views about not hoarding up funds for future generations. It would be advisable, I think, to amend our Constitution so that an amount equal to a certain number of special assessments could be taken out of the Reserve Fund to pay claims of beneficiaries whenever it be found that the regular assessments are not sufficient, providing, however, that the Reserve Fund be not reduced below a certain amount, and whatever special assessments would be required above this to be levied on the members as at present. Of course a similar provision is already in the Constitution, but it cannot take effect until the Reserve Fund amounts to \$125,000, or until more than 24 assessments are required annually.

To hold our conventions every four years would be against the Insurance Act, but we may hold them once in three years, and this is a matter which our Association can settle at its next meeting, as intimated in an editorial in last month's issue of the official organ.

Yours fraternally,
J. E. H. HOWISON,
Ass't. Grand Sec.

The Kerrigan Fund.

To the Editor of The Canadian.

Dear Sir and Brother—At a meeting of St. Patrick's Branch, No. 108, held on the 3rd inst. I was directed to close the above fund and respectfully request you to publish the following additional contributions towards it:

Amt. already acknowledged.....	\$483.99
Branch 227, Fort William, Ont.....	2.60
" 65, Lachine, Que.....	1.00
" 34, Almonte, Ont.....	3.40
" 236, Champlain, Que.....	2.60
" 108, Quebec, Que.....	52.28

To a total.....\$544.67

In declaring the fund closed, let me once more, in the name of the members of St. Patrick's Branch, sincerely thank the generous donors not only for the handsome proportions their liberality has given to it and the timely relief which it has afforded to the family of a brother in distress, but for so signal a proof of the far-reaching fraternity of our noble organization. May God bless them one and all.

Yours fraternally,
PATRICK KIRWIN,
Sec. of Fund.

Quebec, June 13, 1896.

The Harley Appeal.

Grand Falls, June 6, 1896.

To the Editor of The Canadian.

Dear Sir and Brother—I forward you the names and location of the different

branches that have, up to date, generously responded to the appeal issued on behalf of our afflicted brother, Michael Harley:

Amount previously reported.....	\$185.40
Branch 110, Quebec, Que.....	2.00
" 206, Stoco, Ont.....	2.00
" 161, Carlsruhe, Ont.....	1.00
" 184, Nicolet, Que.....	1.00
" 20, Malden, Ont.....	1.00
" 162, Moncton, N. B.....	1.35
" 9, Kingston, Ont.....	2.00
" 129, Granby, Que.....	3.00

Total.....\$199.75

Yours fraternally,
Geo. D. McCloskey,
Rec. Sec. Branch 210.

The Tousignant Appeal.

Nicolet, June 30, 1896.

Dear Sir and Brother—I herewith send you an additional list of the branches which have generously responded to our appeal on behalf of Brother M. Tousignant.

Yours fraternally,
W. CARIMAND.

Amount previously reported.....	\$110.60
Branch 162, Moncton, N. B.....	5.25
" 212, Owen Sound, Ont.....	2.00
" 20, Peterborough, Ont.....	1.00
" 227, Fort William, Ont.....	2.40
" 230, St. Boniface, Man.....	2.00
" 27, Petrolia, Ont.....	1.00
" 179, Fox Creek, N. B.....	2.25
" 258, Canso, N. S.....	1.50
" 251, Pomeroy, Man.....	1.10
" 47, Tilbury Centre, Ont.....	2.00
" 47, Arthur, Ont.....	2.00
" 217, L. Assumption, Que.....	2.00
" 23, Seaforth, Ont.....	2.00
" 269, L. E. Publico, N. S.....	1.00
" 210, Grand Falls, N. B.....	2.00
" 170, Elgin, Ont.....	5.00
" 5, Brantford, Ont.....	2.00
" 67, Pembroke, Ont.....	1.00
" 180, Yarmouth, N. S.....	2.65
" 23, Plantagenet, Ont.....	2.00
" 43, Brockville, Ont.....	5.00
" 181, Hespeler, Ont.....	2.00
" 242, Fredericton, N. B.....	2.00
" 223, Dalhousie, N. B.....	2.87

Total.....\$166.82

The Letour Appeal.

Cornwall, June 20, 1896.

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

Dear Sir and Brother—I herewith send you an additional list of the Branches which have generously responded to our appeal on behalf of Brother Francis Letour, kindly requesting you to publish same in THE CANADIAN.

Yours fraternally,
P. McCabe, Rec. Sec. Br. 38.

Amount previously reported.....	\$91.00
Branch 143, Toronto, Ont.....	2.00
" 10, St. Catharines.....	2.00
" 218, New Glasgow, N. S.....	2.00
" 132, Montreal, Que.....	2.00
" 251, Kensington, P. E. I.....	1.00
" 4, London, Ont.....	2.00
" 13, Stratford, Ont.....	2.00
" 67, Pembroke, Ont.....	4.00
" 261, Maniwaki, Que.....	2.00
" 200, West Publico, N. S.....	1.00
" 115, Cheslow, Ont.....	1.00
" 111, Toronto, Ont.....	3.00
" 131, North Sydney, N. S.....	2.00
" 222, Gravenhurst, Ont.....	2.00
" 175, Kinkora, Ont.....	2.00
" 89, Perth, Ont.....	2.00
" 94, Levis, Que.....	2.00
" 110, Quebec, Que.....	1.00
" 203, Ekmont Bay P. F. I.....	1.00
" 239, St. J. P. I., Ont.....	1.00
" 141, Hespeler, Ont.....	2.00
" 143, Montreal, Que.....	2.00
" 60, Dublin, Ont.....	2.00
" 178, Mcintyre, N. B.....	2.70
" 20, Ottawa, Ont.....	2.00
" 211, Alberton, P. E. I.....	2.00
" 245, Kampanville, Ont.....	2.00
" 223, Dalhousie, N. B.....	2.80

Total.....\$145.20

A "Free" Lunch.

Edison, the inventor, gives a wise reason for not drinking intoxicating liquors. He has "a better use for his head."

Poverty never drives a man to drink unless he wants to go, but drink drives a man to poverty whether he wants to go or not.

Jacob Estey, of organ fame, gives these secrets of success: "Practice economy; avoid the use of tobacco and

all stimulants, and shun bad company."

"I will tell you," said a gentleman, not long since, when conversing with a friend on temperance, "how much it cost me to open my eyes on this subject. I commenced housekeeping with a beautiful supply of liquors I continued in this way till my boy became a drunkard. Then my eyes were opened."

THE MAN WHO NEEDS THE C. M. B. A.

Are You or Your Friend one of These?

The man who does not live for himself alone.

The man whose family is dependent upon him for support.

The man whose children to be fed, clothed and educated.

The man whose wife's health will cease to be a joy.

The man who buys and sells, and who relies upon the market.

The man who holds public office, and at whose death his salary would end.

The man whose property is mortgaged and may be lost in the event of his death.

The man who is obliged to live close to his income, and to provide for a rainy day.

The man whose means are invested, and at whose death immediate cash would be wanted.

The man who is engaged in important enterprises, and whose death would defeat the object sought.

The man who relies upon his brain and income, and whose death would bring his family embarrassment.

The man who is engaged in important enterprises, and whose death would defeat the object sought.

The man who relies upon his brain and income, and whose death would bring his family embarrassment.

Old Line Companies' Surpluses - What is to become of them?

The most ultra advocates of level premium life insurance are becoming visibly alarmed at the growing sentiment in favor of the reduction of the premiums usually charged. Men of ordinary conception fail to comprehend why an average rate of \$38.00 should be exacted in order to meet an average mortality cost of \$10.97 per \$1,000 of ordinary all life insurance. Naturally they are at a loss to understand what disposition is going to be made of the many millions of surplus already accumulated in excess of the legal reserves - which later a great proportion of the more thoughtful old line policy holders are beginning to view as cumbersome, and fraught with danger.

The excessive premiums complained of were designed to meet an entirely over-estimated high rate of mortality, which has never been experienced, and in all human probability never will. Why then not modify the rates to a degree warranted by all past experience? The business of life insurance, more than any other, ought to be conducted on lines such as would afford the greatest possible good to the greatest possible number. This is the avowed object for which it appeals to the public for support, and not the accumulation of towering surpluses merely for the purpose of being looked at and mis-takenly talked about as evidences of extraordinary strength. Beyond what is necessary for safety, every dollar so piled up is an act of unrestrained folly, which, if persisted in, must sooner or later culminate in disaster.

There are questions relating to these surpluses which must necessarily be answered in the future. It is true that the larger old line companies are giving little attention to ordinary all life insurance and are concentrating their energies in the direction of limited and envelopment business, which is largely speculative, and in connection with which only a very small proportion of the policies so issued ever reach maturity. Many, however, who have been induced to experiment in that open-meral sort of insurance are loudly protesting against the non-fulfillment of the promises held out to them as to what they could realize on their policies after being two or three years in existence - which is about the period wherein the great bulk of them lapse. They contend that they are not apportioned a share of the surplus to which they are entitled. In fact, the dissatisfaction has grown to such an extent that nothing short of a re-modelling of the rates, by old line companies, will suffice to meet the demands of their policy holders. The natural premium system of insurance, so successfully operated by many associations, as is every day becoming more apparent, is the true principle on which life insurance, pure and simple, can be obtained at rates commensurate with actual cost and absolute safety. - Insurance Economist.

When your assessments become due, don't grumble and say that your protection is cost-

ing you too much. Pay it promptly like a man. Pay it as you would pay a note in the bank. Pay it before you pay doctor, butcher or grocer, because it is at the top of all your obligations. It is a debt due your family. It is a work of faith and labor of love. A. L. et H. Journal.

The protection and care of the family being one of the first and greatest of duties, men have devised Life Insurance, that they may not go to their graves insolvent debtors, but rather with the proud consciousness of duty done. Opportunity creates duty where it did not exist before for lack of ability. The man who was industrious and frugal, and died young and poor before Life Insurance was devised, did the best he could. The man who neglects Life Insurance now, and dies young and poor, leaving a family to care for themselves, falls miserably and culpably. He fails at last because he did not do his duty as he went along; there was a failure all the time; death made it conspicuous and irretrievable. - News Letter. Join the C. M. B. A. and you will thereby discharge your duty referred to by the News Letter.

How to Make a Branch Successful.

To reach the maximum of success in any organization, each member must put forth in its behalf his best efforts. A successful branch does not become so by chance, nor is prosperity thrust upon it. It comes by right of merit, manifesting itself in the faithful discharge of the terms of the obligation members make the branch and the branches the Association. Members want to guard against the error of assuming that they do not owe anything to the association beyond their assessments and dues, and that as long as these reach the proper officer their duty is done. As a matter of fact, it is part of the contract of every member with the Association to aid in advancing its interests, by securing new members. The Association gives the benefit of Life Assurance to its members at considerably less than one half that charged by stock companies, partly owing to the fact, that members secure the new business, that cost the old liners more per \$1,000 than the average C. M. B. A. member pays in assessments for a whole year. Every brother who acknowledges this claim on his co-operation is helping his branch and the Association. But one's work in the branch is not done, when a member is secured - valuable as that work is.

The successful branch has the attendance of the members at all its meetings, not only for a part of the time but throughout the whole proceedings. They come early - and consequently need not remain late. Sometimes the branch loses time and temper, over some thoughtless brother, who drops in several minutes late. Admiral Nelson counted his habit of being ahead of time, one great element in his success.

The brother who is working for the success of his branch and Association posts himself not only on general principles, but also on the particular business of each meeting, and is on that account able to discuss intelligently only the matters under consideration.

The worker for success brings to the branch in addition to a mind well informed, a will and temper well disciplined, and a spirit of charity and good will to all. The carping, hair-splitting censorious spirit of some little souls, has kept good men from the meetings, and injured the cause they were pledged to support.

The successful branch will aim to do good to all its members, will seek their mental improvement and entertainment, by concerts, readings, societies and such like.

Finally, a member solicitous for the success of his branch is never found airing any grievances he may have to persons outside the Association. If he must criticize adversely he will do it in his branch. In all things he will be loyal to his obligation, his brethren, his branch and the Association as a whole. Brother do your part. - Adapted from the Independent Forester.

Why is it that people who frankly acknowledge that they need insurance, and are able to pay for it, will postpone taking it from day to day and even from year to year never dreaming of a day when they may find themselves with impaired health, and forever debarred for making any provisions for those for whose welfare they are responsible. - Anchor and Shield.

Why Should I Join?

First, for your own sake - for the habits of regularity and thrift that it will inculcate; for the pecuniary benefits that you may derive from it; for the social advantages that it may offer.

Second, for the sake of those depending on you - for the security to them in case of your illness, and for the money that will accrue to them in case of your death.

Third, for the sake of the society - the more members it has, the more good it can do; the pleasanter its meetings are apt to be the longer it is likely to last. - Governor McKisley.

That One New Member. Who shall it be? you ask. Here are a few to select from: The first man you shake hands with. Your next door neighbor on the right. Your next door neighbor on the left. The man who works at the next bench. The man you walk home from work with your grocer, doctor, tailor, carpenter, lawyer, milk man, baker, furnisher in fact any man you know has a sound mind and body, and somebody to protect, and its a mighty lonely man who hasn't wife, mother or children whom he would want to provide for in the event of his death. - Ex

St Gregory's Branch. Saturday last was a very pleasing day for the C. M. B. A. and the members of St. Gregory's congregation Picton. By and permission of Very Rev. Dean Murray,

Trenton, his magnificent choir of thirty-seven voices, under the very able leadership of Prof. Stanistreet, accepted an invitation to come to Picton and sing Grand Vespers and Benediction. St. Gregory's branch invited the members from Trenton, Belleville and Deseronto to visit them fraternally, which they very kindly did. After the holy sacrifices of the Mass had been offered up in Trenton, the str. "Hera" left for Picton. Owing to heavy rains falling in the morning, the Trenton people did not turn out as well as was expected. A fine instrument having been placed on board, the choir passed away the time singing sacred music solos, duets, etc. The str. was nearly an hour late, and reached Picton about 2:45, with one of the most respectable crowds that ever visited the town. The choir and members were met at the wharf by the reception committee and Citizens' band. The following composed the committee; Messrs. M. Goodwin, J. B. Davis, D

ASSESSMENT SYSTEM - SYSTEME DE COTISATION. July Assessments. Cotisations du mois de Juin let. Deaths. Déces

The Grand Council of the C. M. B. A. of Canada. Secretary's Office, London, July 1, 1896. Dear Sir and Brethren - You are hereby officially notified of the deaths of the following named brothers:

Le Grand Conseil de l'A. C. B. M. du Canada. Bureau du Grand Secrétaire, London, Ont., 1 Juillet, 1896. Cher Monsieur et Frère - Vous êtes, par le présent officiellement notifiés du décès des frères ci-après nommés.

Table with columns: NO., NAME, BRANCH, LOCATION, POLICY, ADMITTED, DIED, CAUSE OF DEATH. Includes names like Rev. J. F. Maguire, J. H. Nevean, John Canev, etc.

Statement of the Beneficiary and Reserve Funds for June, 1896. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Juin, 1896.

BENEFICIARY FUND - FONDS DES BÉNÉFICIAIRES. Table showing amounts on hand, received during June, and benefits paid on account of.

Total amount of Beneficiary Fund collected since 1st January, 1896, to date. \$111,633 63

RESERVE FUND - FONDS DE RÉSERVE. Table showing amount on hand, accrued since last report, and amount of interest reported to date.

SAM. R. BROWN, Grand Secretary.

To the Members of the C. M. B. A. of Canada: Brothers - The foregoing statement of Assessments Nos. 8 & 9 (July Assessments) is given in compliance with Section 7 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay these two Assessments to the Fin. Sec. of your Branch on or before the third day of Aug., 1896. Branch Treasurers must remit to me the amount of these two Assessments, accompanied with Monthly Assessment Report, on or before the 9th day of August. 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.

Sullivan, David Stinson, Wm. Desjardins, R. Harrington, Peter Bird, and Edward Ryan. The members proceeded at once to the hall, where, after a brief reception, a motion was moved and passed unanimously requesting Major Hurrigan to act as Chief Marshal. The Major consented, and St. Peter in Chorus Branch, Troncu, was asked to take the place of honor, which they did, immediately taking up a position west of the Staud and Bank, Belleville and Deseronto followed, with Picton in the rear. Everything being ready the command of march was given and the Citizens' band, with Mr. G. M. Farrington acting as drum major, appeared at the head of the procession, and struck up one of their inspiring marches, which has made them so famous in the bay counties, and one of the prettiest friendly society parades that ever passed through the town began to move. Immediately after the band four stalwart members of St. Gregory's branch appeared, each carrying beautiful crosses of natural flowers. Chief Thos. Coleman, of Trenton, came next, and was without doubt the finest-looking man in the procession. The Chief carried a beautiful cross of white flowers, and looked every inch a man at the head of the comrades, which was the largest body of men in line. The elements were favorable—a heavy shower having fallen in the morning, made every thing look fresh and green in the cemetery. On reaching the cemetery, the local branch proceeded at once to the graves of the departed members. Bro. Edward Mulligan's being first, the members made a circle, while Bro. J. B. Davis recited the usual prayers, and Bro. D. Stinson placed the cross on the grave. The other graves were each visited in the following order: Bro. Frank McManus, Bro. Wm. Toohar's and L. H. Redmond's. It was truly a beautiful and most impressive sight to those who witnessed it—the afternoon sun shining brightly on lovely Mount Olivet, and the members kneeling and placing the emblem of man's redemption on the graves of the departed members; that cross, the sign of which was made over our infant heads in baptism; that cross which all of us must bear patiently through life in order that we may bear those interesting words, "Well done, thou good and faithful servant, enter thou into the joy of the Lord."

The branches quickly re-formed and arriving at the church, when the most interesting part of the programme was to take place. The sacred edifice looked lovely, the two new statues having been placed in position the day before by the members of the League of the Sacred Heart, which numbers nearly four hundred in this parish. The altars were tastefully decorated with natural flowers, and much credit is due Miss Annie Hayes for the great taste she displayed in arranging the floral decorations in the sanctuary and organ loft. Promptly at 4 o'clock Father McDonagh appeared in the sanctuary, and immediately Vespers commenced. The Psalms were beautifully rendered, perfect time being kept. Very Rev. Dean Murray may well feel proud of his superb choir, and Prof. Stanistreet is worthy of all the compliments that are being showered upon him. Previous to Benediction Father McDonagh preached a splendid sermon, taking his text from the gospel of the day, which was most attentively listened to. Benediction followed, the "O Salutaris" being sung by the whole choir, unaccompanied. "Lambillotte's Tactus Ergo" followed, and to all lovers of high class music this was a treat. The parts were admirably taken, in fact, so well that many in the large congregation never heard it equaled in any of the large cities. It is hard to particularize where there are so many good voices, but special mention must be made of Miss G. Bouter, whose beautiful voice could be followed through all the big choruses. Guerin's "Ave Maria," by Mr. Joe Cormier, was a gem. This young gentleman sings with perfect ease, his high notes being remarkably clear and well taken. Mr. W. Dion's rich baritone voice was heard with great effect in the "Dixit Dominus." Messrs. Keith, Locklin and Copeland sang well, and it was a magnificent treat to the people of Picton, irrespective of creed on occasions which will long be remembered.

Mr. Wm. Desjardins performed his duties as Marshal of Branch 9) in a very efficient manner and to the entire satisfaction of all. The sincere thanks of the society are offered to the ladies of the different denominations in Picton for the liberal donations of flowers, and also to Misses Ward, McManus, Toohar, Sullivan and Mrs. Davis for making the lovely crosses. Miss Annie McDonald sent a bouquet of white roses, which the president carried. Among the visitors we noticed Messrs. D. R. Murphy, Esq., P. J. O'Rourke, T. D. Kinsella, from Trenton; M. Dolan, Jos. Foltz, M. R. Doyle, Belleville; E. J. Edwards, Deseronto.—Picton Gazette, June 25.

Loose not, brother, thy confidence of going forward to spiritual things; there is yet time, the hour is not yet past.—The Imitation.

Resolutions of Condolence.

At a regular meeting of Branch No. 71, Oak, Ont., held May 3, 1894. The following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death our esteemed Brother, Adolph Weser.

Resolved, that we the members of Branch 71, extend our sincere and heartfelt sorrow, to the widow and family of our deceased brother in their sad affliction.

Resolved also that this resolution be entered in the minutes of this meeting and a copy of same be sent to the family of our late brother and also to our official organ, The CANADIAN and the "Catholic Record" for publication.

At a regular meeting of Branch No. 22, Chatham N. B., the following resolutions were unanimously adopted:

That whereas this Branch, (No. 22) and the C. M. B. A., generally of Canada have lost by the death of our Spiritual Adviser, the Rev. John S. Knight, a devoted and faithful member. We practically owe the establishment of this branch to the energy and perseverance of our departed brother. The prosperity of the branch and all its undertakings are due in a great measure to the good advice and able efforts of our departed Spiritual Adviser;

Therefore resolved, that this branch extend its heartfelt sympathy to the relations of our departed brother; also to our honored Bishop;

Further resolved, that a copy of these resolutions be sent to His Lordship; to the father of our departed brother and to The CANADIAN for publication.

At a regular meeting of Branch 79, Gauanoque, Ont., held April 15, 1893, the following resolution was unanimously adopted:

That whereas it has pleased our dear Lord to remove by death our respected brother Frank Malone.

Resolved that we, the members of Branch 79, 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 his widow, published in the official organ and our chart draped for thirty days.

At a regular meeting of Branch No. 255, Richibucto, N. B., held April 2, 1893, the following resolution of condolence was adopted, moved by brother Arthur E. O'Leary, seconded by brother Adolphe T. LeBlanc.

Whereas the members of this branch have learned with deep regret of the sad death of Rev. Father J. S. Knight, a devoted priest of our diocese and a member of the C. M. B. A.

Be it resolved that we tender our heartfelt sympathy to Right Rev. Bishop Rogers in the demise of a devoted and energetic young Priest, and to the family of the deceased, for the great loss they have sustained.

Resolved that copies of this resolution be sent to Right Rev. Bishop Rogers, to the family of deceased, to the "Review," and to The CANADIAN our official organ, and also entered on the records of this branch.

At a meeting of Branch No. 255, held on May 5, the following resolution was moved by Bro. Geo. V. McInerney, seconded by Bro. Basile Johnson.

Whereas it has pleased Almighty God in His infinite wisdom to remove from their midst an esteemed fellow-member, Clomont O. Le Blanc, of Buctouche, N. B.

Whereas, by his death his wife loses a devoted husband, and his children an affectionate father;

Therefore, be it resolved that humbly submitting to the will of our divine Redeemer, we desire to extend to the widow and family of our late brother associate our heartfelt sympathy in the loss they have sustained; but trust that the knowledge that he whom they and we mourn has entered into a better world than this one of sorrow, will enable them to bear with Christian fortitude the heavy cross placed upon them.

Resolved that a copy of this resolution be forwarded to the widow and family of the deceased and placed upon the minutes of this branch and copies sent to the "Moniteur Acadien," and "The Canadian" for publication.

At a regular meeting of branch No. 192, Antigonish, N. S., the following resolution was unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove from our midst our late lamented brother, Dr. Alex. J. Chisholm, Medical Examiner of this branch, and whereas by his death the members of branch 192 lose an esteemed friend and his parents an affectionate and dutiful son, be it therefore

Resolved that, while humbly submitting to

the will of Divine Providence, we desire to extend to parents and family of our departed brother our heartfelt sympathy in the loss they have sustained, and trust that he whom they and we mourn has entered into a better world, where sorrow is never known.

Further resolved that out of respect for our worthy brother our charter be draped in mourning for the period of thirty days.

Further resolved that a copy of this resolution be tendered to the parents of our deceased late brother, placed on the minutes of our records and published in the Antigonish "Gazette" and in the C. M. B. A. official organ.

At the last regular meeting of Branch 51, Alexandria, the following resolutions of condolence were passed:

Moved by Angus McDonald, seconded by James McPhee, whereas it has pleased Divine Providence in His infinite wisdom to call to His eternal rest our esteemed brother, Duncan McDonald, who paid this simple debt of gratitude to his worthy and many good qualities, we, the members of Branch 51, of the C. M. B. A., Alexandria, extend our sympathies to the afflicted father and mother and sorrowing relatives in their hour of affliction; and request, out of respect to his memory, that these resolutions be inserted in the columns of THE CANADIAN, "Catholic Record" and the local papers, and that a copy be sent to his parents.

At a regular meeting of Branch No. 14, Stratford, held Wednesday, June 1, 1894, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death our late respected Brother, Martin F. Sullivan,

Resolved that we, the members of Branch No. 14, 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.

At the regular meeting of Branch 11, Montreal, Que., held in St. Ann's Hall, the following resolution was unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove from our midst the wife of brother J. Ford, a member of this branch, be it

Resolved, that while humbly submitting to the will of our Divine Redeemer, we desire to extend to brother Ford our heartfelt sympathy in the loss he has sustained; but trust that the knowledge that her whom they mourn has entered into a better world than this one of sorrow, will enable him to bear with Christian fortitude the heavy cross placed upon him.

Resolved, also, that a copy of this resolution be sent to our bereaved brother, and published in the Montreal Gazette and THE CANADIAN.

At a regular meeting of Branch 43, Brockville, Ont., held on the evening of May 25th, the following resolution was moved by Past Chancellor D. W. Downey, seconded by Chancellor P. Barnes, and adopted, that,

Whereas it has pleased Almighty God to remove by death the wife of our worthy brother, S. J. Geash, Treasurer of this branch; be it

Resolved that we, the members of Branch 43, extend to Brother Geash and his family our most sincere sympathy for the loss of an affectionate wife; to Brother F. J. Rooney, for the loss of a loving sister; and to Brother R. H. Lindsay, for the loss of a kind aunt; and be it further

Resolved that a copy of this resolution be sent to Bros. Geash, Rooney, and Lindsay; also to the Brockville Recorder, The Catholic Record, The CANADIAN and the Canadian Freeman.

At a regular meeting of Branch No. 124, Biddulph, Ont., held June 22, 1894, the following resolution was moved by Bro. Wm. Dewar, and adopted:

Whereas, it was the will of Almighty God to remove from our midst by death, our worthy and respected brother, James Ryder. Be it therefore

Resolved, while bowing to the will of Almighty God, the members of this branch wish to express their sincere sorrow for the loss of a good and energetic member of this Society. Be it therefore

Resolved, that we convey to the sons and daughters of our deceased brother our unfeigned sympathy in their sad bereavement, and pray that the Almighty will comfort and console them in their sad affliction for the loss of a kind and loving father. Be it therefore

Resolved, that our charter be draped in mourning for sixty days, and that these resolutions be recorded on the minutes of this

meeting, and a copy sent to the family of our deceased brother. THE CANADIAN, and also to the "Catholic Record" for publication.

At a regular meeting of Branch No. 124, M. B. A., the following resolution was moved by Brother William Downey, seconded by Brother John McLaughlin, and adopted:

Whereas it was the will of Almighty God to remove from our midst by death our worthy and respected Brother, James Ryder, be it therefore

Resolved, while bowing to the will of the Almighty God, the members of this branch wish to express their sincere sorrow for the loss of a good and energetic member of this Society. Be it therefore

Resolved that we convey to the sons and daughters of our deceased brother our unfeigned sympathy in their sad bereavement, and pray the Almighty will comfort and console them in their sad affliction for the loss of a kind and loving father. Be it also

Resolved that our charter be draped in mourning for sixty days, and that these resolutions be recorded on the minutes of this meeting, and a copy be sent to the family of our deceased brother, and also to the CANADIAN Record for publication.

At a regular meeting of Branch 47, Port Lambton, held Tuesday, June 1, 1894, the following resolution was moved by O. Regan and Chas. White, was unanimously adopted.

That whereas it has pleased Almighty God to take unto Himself Mr. William O'Leary, father of our worthy Recording Secretary and District Deputy, Brother James O'Leary, be it

Resolved that the members of Branch 36 hereby tender to our brother and other members of the family their sincere sympathy in the loss of so good a father from his family, and the parish in losing its first and oldest member. Also

Resolved that a copy of this resolution be sent to the family of deceased, to the press for publication, and, moreover, placed in the minutes of this branch.

Branch No. 13, Stratford, Ont., extended resolutions of condolence to brother James Douglas on the death of his daughter and to Bro. Thomas J. on the death of his sister Margaret E.

Branch No. 44, Arnprior, Ont., on the death of brother Thos. Fitzgerald's wife.

Branch No. 219, Joggins mines, N. S., on the death of Brother James H. Melanson's wife and child.

Branch No. 215, Summerside, P. E. I., on the death of Brother Paulhus McDonald's father.

Branch No. 36, Port Lambton, Ont., on the death of Bro. James O'Leary's father.

NEW BRANCHES.

Branch No. 268 was organized on May 30th, 1894, at Thurso, Que., by District Deputy J. A. Doyon. The following is the list of officers:

- Spiritual Adviser—Rev J. Chatelain
- President—Rev. Joseph Chatelain
- First Vice Pres—Joseph Robillard
- Second Vice Pres—Ed. P. Murphy
- Recording Sec—Jos. L. Michaud
- Asst. Rec. Sec.—Nap. Mondoux
- Financial Sec.—Thos. O'Leary
- Treasurer—G. Gagnon
- Marshal—Samuel Chatelalu
- Guard—Marcel Damouchol
- Trustees—Rev. Joseph Chatelain, Joseph Robillard, J. L. Michaud, Louis Leduc, Guillaume Leduc

Branch No. 269 was organized on May 30th, 1894, at Yamachiche, Que., by District Deputy Dr. L. A. Plante. The following is the list of officers.

- Spiritual Adviser—Rev. J. B. Comcau, P. P.
- President—Homer Milot, M. D.
- First Vice Pres—Arthur Heroux
- Second Vice Pres—Eugene Lesteur
- Rec. Sec.—L. A. Lord, N. P.
- Ass't Rec. Sec.—Arthur Dascoteau
- Fin. Sec.—Napoleon Pellerin
- Treasurer—Adrien Milot
- Marshal—Edmond Heroux
- Guard—George Vaillancourt
- Trustees—Edmond Villemuro, Joseph Bellemare, David Brisson, George Vaillancourt, Napoleon Pellerin
- Delegate to the Grand Council—H. Milot, M. D.
- Alternate—L. A. Lord, N. P.

Branch No. 270 was organized on June 10th, 1896, at St. Alexandre de Kamouraska, Que., by Grand Deputy P. J. Montreuil. The following is the list of officers:

Spiritual Adviser—Rev. Chas. F. Bourque
 President—Rev. Chas. F. Bourque
 First Vice-Pres.—Pierre Dionne
 Second Vice-Pres.—J. O. A. Carborneau
 Rec. Sec.—Chs. A. Beaulieu
 Ass't Rec. Sec.—Nap. Beaulieu
 Fin. Sec.—F. X. E. Guay
 Treasurer—Joseph E. Laforest
 Marshall—P. Belanger
 Guard—R. F. Boucher
 Trustees—Treflé Lévesque, Nap. Beaulieu, Joseph Dionne, F. X. E. Guay, Victor A. Vezina, M. D.
 Delegate to the Grand Council—F. X. E. Guay
 Alternate—Chs. P. A. Beaulieu.

Initiations in May, 1896.

Initiations du Mois de Mai, 1896.

Br.	Initiated
3...Amherstburg, Ont.....	6 members.
97...Quebec, Que.....	6 "
108...Quebec, Que.....	5 "
180...Yarmouth, N.S.....	5 "
43...Brockville, Ont.....	4 "
239...Stoney Point, Ont.....	3 "
240...St. H. de Monreal, Que	3 "
12...Berlin, Ont., (1 April,	2 "
1 May)	
23...Sarnath, Ont.....	2 "
29...Ottawa, Ont.....	2 "
38...Cornwall, Ont.....	2 "
70...Mildmay, Ont.....	2 "
79...Guanoque, Ont.....	2 "
111...Toronto, Ont.....	2 "
169...Shediac, N. B., (1 April,	2 "
1 May)	
186...Victoriaville, Que. (Ap)	2 "
201...Alexandria, Ont.....	2 "
244...Halifax, N. S.....	2 "
224...Kensington, P. E. I....	2 "
4...London, Ont.....	1 "
5...Brantford, Ont.....	1 "
13...Stratford, Ont.....	1 "
16...Prescott, Ont.....	1 "
30...Peterborough, Ont.....	1 "
31...Guelph, Ont.....	1 "
33...Morrisburg, Ont.....	1 "
34...Almonte, Ont.....	1 "
36...Port Lambton, Ont.....	1 "
51...Barrie, Ont.....	1 "
52...Winnipeg, Man.....	1 "
54...Montreal, Que.....	1 "
56...Hamilton, Ont.....	1 "
60...Mattawa, Ont.....	1 "
67...Pembroke, Ont.....	1 "
77...Lindsay, Ont.....	1 "
85...Toronto, Ont.....	1 "
90...Levis, Que.....	1 "
101...Three Rivers, Que.....	1 "
132...Halifax, N. S.....	1 "
143...St. John, N. B.....	1 "
145...St. Hyacinthe, Que.....	1 "
148...Drummondville, Que.	1 "
153...Midland, Ont.....	1 "
161...Carleton Place, Ont.....	1 "
162...Moncton, N. B. (April)	1 "
167...Dorchester, N. B.....	1 "
168...Amherst, N. S.....	1 "
173...Collingwood, Ont.....	1 "
178...Memramcook, N. B....	1 "
202...Chatham, N. B.....	1 "
217...L'Assomption, Que.	1 "
(April)	
221...Woodslee, Ont.....	1 "
230...St. Boniface, Man.....	1 "
232...Montreal, Que.....	1 "
233...Plantagenet, Ont.....	1 "
237...Buctouche, N. B.....	1 "
247...Fraserville, Que.....	1 "
251...Battleford, N. W. T....	1 "
255...Richibucto, N. B.....	1 "
264...Barachois, N. B.....	1 "
185...Caraquet, N. B. (to date)	4 "
387...Truro, N. S.....	12 "
388...Thurso, Que.....	12 "
390...Yamachiche, Que.....	8 "
Total.....	133

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

Les initiations des trois dernières succursales sont des membres fondateurs.

LE CANADIEN

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L'Association Catholique de Bienfaisance Mutuelle du Canada.

Et envoyé par la poste aux membres, dans le cours de la première semaine 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 correspondant 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 se en concis.

Adressez toutes communications à
 B. L. BROWN,
 Editeur et Gérant

391 Queen's Ave., London, Ont

LONDON, JUILLET, 1896.

Département des Assurances, Ont
 No 10003a. 1er Juillet, 26-30 Juin, 97
 CERTIFICAT COLLECTIF D'ENREGISTREMENT D'AGENTS.

ATTENDU qu'en conformité de l'Acte des corporations d'assurance, 1892, et des actes l'amendant, il a été démontré au sousigné, l'inspecteur des assurances pour la Province d'Ontario, que la corporation d'assurance connue comme Le Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada actuellement enregistré sur le Registre des Licenses d'assurance, mais passant des contrats d'assurance avec ses membres seulement, ne peut à cause de son organisation sur le plan des loges, enregistrer ses agents individuellement.

A CES CAUSES ceci est pour certifier que les officiers et les membres de la dite corporation et des ses loges, succursales ou divisions, quelque soit le nom sous lequel elles sont connues, seront pour et durant le terme commençant le premier jour de Juillet, A. D. 1896 et finissant le trentième jour de Juin, A. D. 1897, censés être enregistrés collectivement comme agents de la dite corporation seulement, dans les limites de l'acte plus haut cité, et sujet aux dispositions qu'il contient.

EN FOI DE QUOI ce Certificat d'Enregistrement d'agents est délivré à la dite corporation sous le sceau et le sceau d'office du dit Inspecteur des assurances, ce premier jour de Juillet, A. D., 1896

(Signé) J. HOWARD HUNTER,
 Inspecteur des Assurances.

John L. Carleton, Avocat, etc.,
 St. Jean, N. B.

John L. Carleton est né à St. Jean, N. B., le 1er Octobre, 1851. Il commença à étudier le Droit en Octobre, 1877, fut admis avocat en Octobre, 1882, et appelé au barreau en Octobre, 1883.

Le Gouvernement Local du Nouveau Brunswick le nomma rapporteur des décisions de la Cour Suprême de cette province en Décembre, 1894.

Frère Carleton est un défenseur zélé de l'A. C. B. M. Il fut admis dans l'Association comme membre fondateur de la Succursale No. 181, et la représenta aux Conventions de Montréal, Hamilton et St. Jean, et pendant quatre ans a été membre du Comité des Lois du Grand Conseil, une position dans laquelle il prend un grand intérêt et pour laquelle il est excessivement bien qualifié. Dans sa carrière

professionnelle il a eu un grand succès.

On pourrait dire beaucoup des nombreuses et estimables qualités personnelles et sociales de Frère Carleton. Gentil, sympathique et d'un esprit éclairé, il possède à un degré spécial les qualités distinctives de la fraternité dans l'A. C. B. M. Causeur spirituel, observateur attentif et adroit, généreux, il est partout le centre d'un cercle d'amis admirateurs. Se rappelant les vertus cardinales il a toujours été l'ami du pauvre et de l'infortuné sans égard à sa croyance ou sa race; et plusieurs se sont réjouis de sa tendre sympathie et de son bon conseil.

Il a été marié le 22 Septembre, 1886. Il prend une part active dans la politique et est l'un des Réformateurs en vue dans sa ville natale.

P. J. Montreuil, Grand Com. Ordonnateur et Grand Député.

Philias Joseph Montreuil est né à Ste. Anne de la Pérade, Comté de Champlain, dans la Province de Québec, le 19 Juin, 1851. Il reçut son éducation principalement au Collège des Trois Rivières, P. Q. Après avoir complété ses études il fut employé comme commis pendant sept ans chez Mr. Jean Benoit et la Société Commerciale Robert Archer & Cie., à Montréal. Plus tard il fut employé au service du Chemin de fer du Nord, du Q. M. O. & Q., et enfin du Pacifique Canadien.

En 1884, il résigna sa position d'agent de station à Ste. Anne de la Pérade sur le chemin de fer du Pacifique Canadien, et établit à Lévis un commerce en gros de Bière qu'il dirige encore avec un grand succès.

Frère Montreuil devint membre de La Société des Artisans Canadiens-Français de la Cité de Montréal le 9 Octobre, 1883. Dès lors il prit une part très active dans les affaires de sociétés, et afin de faire profiter ses nouveaux amis des avantages offerts par les sociétés de bienfaisance mutuelle il fut l'instigateur de l'établissement à Lévis d'une succursale de la société sus-mentionnée; d'une succursale de l'Ordre des Forestiers Catholiques et de l'A. C. B. M. Il préfère cette dernière à toute autre et emploie ses loisirs à la propager parmi ses compatriotes Canadiens-Français.

Frère Montreuil a un bon passé dans notre association. Il a occupé diverses charges dans la Succursale No. 96 qu'il représenta aux Conventions du Grand Conseil à Montréal, Hamilton et St. Jean. A la dernière Convention il fut élu Grand Commissaire-Ordonnateur. Après la Convention de Montréal il fut nommé Député d'Arrondissement par le Grand Président MacCabe. Le Grand Président Fraser le nomma aussi à la même position, et lors de la révision de la liste des Députés lui donna celle de Grand Député pour la Province de Québec, comme marque d'appréciation du noble travail qu'il accomplissait dans la cause de l'A.C.B.M.

Frère Montreuil a organisé un grand nombre de succursales et actuellement est en voie d'en instituer plusieurs autres. Il y a quelque temps il faisait imprimer en Français et distribuait aux curés des diverses paroisses de l'Archidiocèse de

Québec et des diocèses de Chicoutimi et Rimouski une circulaire extra expliquant le but de l'Association Catholique de Bienfaisance Mutuelle et la somme de bien que l'Association accomplit au Canada, et les priant dans l'intérêt de leurs paroisses de considérer notre mode d'opération et d'user de leur influence pour implanter l'A. C. B. M. au milieu d'eux. L'extrait suivant de cette circulaire tendra à démontrer sa méthode pour introduire l'A. C. B. M., et lui gagner un pied à terre là où elle n'en avait pas auparavant:

"Maintenant, révérend Monsieur, si vous croyez que dans votre paroisse on pu se trouver au moins douze personnes capables de faire partie de cette association, j'ose vous prier de remettre ces circulaires au médecin que vous jugerez le plus recommandable dans votre localité. Et si ce monsieur veut bien s'imposer la peine de former une succursale, qu'il m'écrive et je lui donnerai tous les renseignements nécessaires ainsi que les blancs dont il aura besoin; en un mot, je ferai tout mon possible pour lui faciliter la besogne. L'Association, afin de procurer à ses membres une assurance au plus bas prix possible, ne paie ni salaire ni commission aux organisateurs; tout se fait par philanthropie, à l'exception cependant des médecins qui sont payés pour leurs examens par les aspirants."

Nous avons, il n'y a pas à en douter, des députés qui pourraient tirer profit, au point de vue l'A. C. B. M. de l'exemple donné par le Grand Député Montreuil.

Daniel J. O'Connor, Grand Chancelier.

Daniel J. O'Connor est né à Pickering, Ontario, il y a quarante ans. Immédiatement après sa sortie de l'école il entra au service du chemin de Fer le Grand Tronc, à l'emploi duquel il est resté depuis, occupant actuellement une position très responsable.

Il se lia à l'A. C. B. M. alors que celle-ci était encore à son enfance, devenant le 9 Novembre, 1879, membre fondateur de la Succursale No. 5 de Brantford dont il fut le premier Secrétaire-Archiviste. Il fut présent, bien qu'il n'était pas représentant, à l'organisation du Grand Conseil du Canada à Windsor en Février, 1880. Ayant déménagé à Stratford, il fut le principal instigateur de l'institution de la Succursale No. 13, dans laquelle il occupa le fauteuil de la présidence pendant deux ans. Il représenta sa succursale à la Convention du Grand Conseil à St. Thomas en 1892. A cette convention il fut élu Grand Trésorier, position qu'il remplit pendant quatre ans.

À la convention tenue à Stratford en 1886, il fut élu Grand Président, et à celle tenue à Toronto en 1888 il fut réélu à la même position qu'il occupa jusqu'à la convention tenue à Montréal en 1890. Il fut choisi quatre fois comme représentant du Grand Conseil de l'A. C. B. M. du Canada au Conseil Suprême de l'A. C. B. M. des Etats-Unis, et assista aux conventions de ce Conseil tenues à Détroit en 1884, à London en 1886, à Niagara Falls, N. Y., en 1890, et à Montréal en 1892.

Comme organisateur de succursales de l'A. C. B. M. aucun membre de notre Association n'a eu plus de succès

que le sujet de cette biographie. Il organisa la plus grande partie de nos succursales dans l'Ouest d'Ontario.

Pendant la difficulté avec le Conseil Suprême au sujet des fournitures, de la garde des certificats médicaux de nos membres et de la question d'une séparation bénéficiaire, Frère O'Connor agit d'une manière si droite, si consciencieuse, qu'il se gagna le respect de tous ceux qui prirent part aux débats sur ces questions. Il fut toujours ferme comme le roc relativement à ce que lui et ses officiers subalternes de notre Conseil considéraient juste et raisonnable pour le Canada. A une époque, alors qu'il était Grand Président, parcequ'il ne voulut pas ignorer les résolutions de son Grand Conseil et du Bureau des Syndics, le Président Suprême d'alors le menaça de suspension; mais le Grand Président O'Connor ne fit aucune attention à ces menaces et accomplit à la lettre la tâche qui lui avait été confiée par les membres de sa juridiction.

Mr. O'Connor est marié et à la tête d'une famille de cinq enfants. Il est, dans tout le sens du mot, un mari et un père modèle, et, de concert avec son estimable épouse, est toujours heureux de recevoir ses amis de l'A. C. B. M. à sa jolie résidence qu'il a érigée dernièrement dans la "Cité Classique." Frère O'Connor est cousin de sa Grandeur Mgr. O'Connor de London.

Correspondances Touchant l'A.C.B.M.

Editeur Le Canadien.

Cher Monsieur et Frère—Le Catholic Record a été favorisé récemment d'une communication signée par le Président et le Secrétaire-Archiviste de la Succursale No. 23, Ssforth, Ont., et qui a été publiée sous le titre, "Cotisations Spéciales dans l'A. C. B. M."

Lorsque le Grand Conseil décida d'avoir un organe officiel, il fut certainement compris et, il n'y a pas le moindre doute, on s'attendait qu'il serait le moyen pour les membres de l'Association d'échanger leurs idées entre eux, la source d'où on devrait prendre des informations et le journal dans les colonnes duquel toutes questions d'intérêt pour les membres seraient discutées. En effet, le premier numéro du CANADIEN contenait ce qui suit:

"Nous osons espérer que LE CANADIEN viendra à être considéré comme un centre d'union et d'autorité vers lequel les membres, à quelque distance qu'ils soient, pourrons diriger leurs regards, dans les cas de doute ou d'incertitude. Par méfiance ou défaut d'appréciation de l'exacte signification de certains points de la constitution, des erreurs pourront se commettre et des difficultés s'en suivre parmi les succursales, ou les membres; elles pourront être réglées promptement et d'une manière satisfaisante en faisant appel à l'organe officiel, dont les décisions devront être finales."

Dans mon opinion la correspondance de la Succursale No. 23 traite sur une question dans laquelle les intérêts de l'Association sont en jeu, et pour cette bonne raison ceux qui l'ont écrite étaient assurément supposés chercher à la publier dans les colonnes de l'or-

gane officiel, au moyen duquel, en tout cas, ils pouvaient mieux atteindre tous les membres. Ce fut aussi, je crois, une erreur de jugement de chercher à publier une pareille correspondance dans un journal public. Nos frères s'imaginent-ils qu'ils serviront mieux leurs intérêts et ceux de l'Association par une telle action? Je ne le crois pas.

Ils disent qu'ils prennent occasion de faire quelques remarques vu que le prélèvement des cotisations spéciales devient si commun dans notre Association, et ils croient qu'il y a quelque chose d'anormal dans la pratique de prélever des cotisations spéciales aussi fréquemment.

La déclaration qui précède démontre un besoin de comprendre, de leur part, l'exacte signification des points de la constitution qu'elle touche. Ceci est amplement prouvé par eux mêmes quand ils écrivent qu'ils croient qu'il y a quelque chose d'anormal dans la pratique de prélever des cotisations spéciales aussi fréquemment. Ils n'ont pas réussi à expliquer et à démontrer d'une manière satisfaisante comment il y avait quelque chose d'anormal. Ils disent: "C'est notre opinion que nous payons pour les vivants aussi bien que pour les morts, et que c'est dans ce but que nous sommes appelés à payer des cotisations spéciales de temps à autre pour tenir en règle des succursales négligentes à payer." Cette explication n'a pas besoin d'être réfutée, elle est trop futile. Ils doivent aussi avoir mal compris la signification des mots "aussi fréquemment." Deux cotisations spéciales ont été prélevées depuis le 1er Janvier, 1893, époque à laquelle nous avons assumé le contrôle de nos propres fonds. Je ne puis voir comment nos frères peuvent être justifiables d'employer ces mots, aussi fréquemment.

La Succursale No. 23 a été dans l'habitude d'informer les aspirants que 15 cotisations sont requises par année. Ils disent: "C'est très décourageant pour ceux qui sollicitent des aspirants dans leurs succursales respectives; après avoir informé les aspirants que 15 cotisations sont requises par année, ils trouvent, à leur stupéfaction, qu'elles s'élèvent à 17, ou plus; ceci les met dans une mauvaise position pour obtenir des membres." Les sollicitateurs d'aspirants dans la Succursale No. 23 se trouveraient dans une meilleure position s'ils étaient plus versés dans tous les règlements concernant les cotisations. Ils pourraient alors se rappeler, lorsqu'ils sollicitent des aspirants, les deux paragraphes suivants de la Clause 8ème de la Constitution:

"Chaque membre paiera aussi toutes autres cotisations que l'Association jugera nécessaire de prélever pour payer les bénéficiaires, mais pas plus de 24 dans aucune année."

"Ces cotisations spéciales pourront être prélevées de temps en temps, suivant que l'occasion se présentera, par le Grand Secrétaire, en publiant un avis dans l'organe officiel."

Le dernier paragraphe cité plus-haut leur apprendrait aussi que le Grand Secrétaire n'a pas l'option de prélever des cotisations spéciales, mais qu'il doit le faire, suivant que "l'occasion se présente," non pas à cause des succursales qui pourraient être en défaut, mais d'après le taux des décès et en conformité des Lois d'Assurance du Canada qui obligent notre Association de prélever un nombre suffisant de cotisations pour payer toutes les réclamations de décès dans le temps alloué.

Dans son numéro du mois d'Avril, Le Canadien contenait la note suivante.

"Le progrès de l'A. C. B. M. du Canada est de plus en plus vivace. Nous pouvons nous en glorifier, mais si chaque membre faisait sa part de travail en amenant des nouveaux membres à sa succursale, le progrès serait plus grand. Frère, si vous ne faites pas d'effort pour augmenter votre nombre vous ne devrez pas murmurer ou être surpris d'une double cotisation de temps à autre."

J' imagine que cette note est une bonne insinuation quant à une partie de la raison pour laquelle des cotisations spéciales sont nécessaires, et tout en ayant beaucoup de plaisir à féliciter les membres de la succursale No. 23 d'avoir fait leur part de travail en obtenant des membres, je crois que, au lieu d'être surpris des cotisations doubles et d'envoyer une communication comme la leur au Catholic Record, par là même adoptant le meilleur moyen possible d'informer les gens à ce sujet par le biais de l'A. C. B. M., j'aurais été un bien meilleur mouvement s'ils eussent envoyé au Canadien un bon et solide article priant tous leurs frères de les aider à augmenter le nombre de nos membres, et par ce moyen s'efforcer en autant qu'il est en notre pouvoir, de mettre fin à ce qu'ils appellent "ce système très ennuyeux de prélever des cotisations spéciales." Aussi il vient que nos cotisations régulières ne procureront pas suffisamment de fonds pour payer les réclamations contre l'Association, causées par le décès de ses membres, aussi souvent devons-nous avoir des cotisations spéciales; et notre constitution contient une disposition très sage à ce sujet.

La Succursale No. 23, fait allusion à la résolution suivante, contenue dans les minutes de la convention de St. Jean. "Que l'organe officiel publie chaque mois une liste des succursales arriérées pour cotisations dues au Grand Conseil," laquelle n'est pas mise en opération. Voici la réponse. Le Comité des Lois, qui a le pouvoir de réviser la constitution, n'a pas cru opportun d'insérer cette résolution parmi les devoirs du Grand Secrétaire vu que la légalité d'un tel procédé était douteuse. A tout événement, quoi qu'il en soit, cette résolution n'a pas été insérée dans la constitution qui définit les devoirs de nos officiers et qui est leur guide.

Nos frères sont d'opinion que les représentants à la prochaine convention devraient recevoir instruction spéciale de leurs succursales respectives de chercher et de prendre les moyens de fixer le maximum et le minimum des cotisations à quinze. Ils disent que d'autres sociétés ont un nombre fixe d'appels, et ne peuvent pas l'exécuter, et ils ne voient pas pourquoi avec notre fonds qui s'accroît toujours, nous ne pouvons pas faire de même, au lieu de l'accumuler pour les générations futures. Ils suggèrent aussi de tenir les conventions tous les quatre ans, et d'appliquer l'épargne au paiement des cotisations spéciales.

L'idée de fixer le maximum des cotisations à 15 serait un peu radicale, mais je partage leurs vues quant à ne pas accumuler de fonds pour les générations futures.

Il serait à propos, je crois, d'amender notre constitution de façon à pouvoir prendre sur le Fonds de Réserve un montant égal à un certain nombre de cotisations spéciales pour payer les bénéficiaires chaque fois qu'il arriverait que les cotisations régulières ne seraient pas suffisantes pour payer toutes les fois que le Fonds de Réserve ne soit pas réduit à plus d'un certain montant, et que toutes cotisations spéciales qui seraient requises en plus soient prélevées sur les membres comme à présent. Comme de rais à notre constitution contient déjà une disposition

semblable, mais elle ne peut pas prendre effet avant que le Fonds de Réserve se monte à \$125,000 ou avant qu'un plus de 24 cotisations soient requises par année.

Tenir nos conventions tous les quatre ans serait à l'encontre de l'Acte des Assurances, mais nous pouvons les tenir tous les trois ans, et c'est une question que notre Association peut régler à sa prochaine réunion et qui s'intimé dans un article éditorial du numéro du mois dernier de l'organe officiel.

Fraternellement à vous,
J. E. H. Howison,
Ass't Grand Sec.

Installation d'une Nouvelle Succursale à St Alexandre de Kamouraska, P. Q.

Grâce au travail persévérant de Mr. Eugène Guay, secondé par le zèle infatigable du Curé de cette belle paroisse, le Reverend Messire Bourque, le Grand Député, frère P. J. Montreuil, avait le plaisir d'établir, Mardi le 9 Juin, une nouvelle succursale de l'Association Catholique de Bienfaisance Mutuelle du Canada, laquelle a eu pour le choix de ses membres et par l'union qui a présidé à l'organisation promet beaucoup pour l'avenir.

Voici la liste des officiers—
Directeur spirituel et président.—Le Révérend Jos. Cha. Frs. Bourque, curé de St. Alexandre.

Premier vice-président, Pierre Dionne.

Second vice-président, Onés. Carbonneau.

Secrétaire-archiviste, C. P. A. Beaulieu.

Assistant Secrétaire, Nap. Beaulieu.

Secrétaire Financier, Eugène Guay.

Trésorier, Elzéar Laforest.

Commissaire-Ordonnateur, Patrie Bélanger.

Sentinelles, François Boucher.

Syndics pour 1 an, Treflé Lovasque, Napoleon Beaulieu, Joseph Dionne.

Syndics pour 2 ans, Eugène Guay, C. P. A. Beaulieu.

Représentant au Grand Conseil, Eugène Guay.

Substitut au Grand Conseil, C. P. A. Beaulieu.

Chancelier pro. tem. et médecin examinateur, Dr. V. A. Vézina.

Le lendemain matin, tous les membres fondateurs, en action de grâce de l'inauguration de la nouvelle succursale, ont chanté la messe harmonisée du second ton, dont voici le programme classique des interludes.

1^o Entrée—Le "Deuxième Prélude" pour orgue, de Mendelssohn.

2^o Graduel—Le "Moderato Religioso" de L. N. Beethoven.

3^o Offertoire—"L'Audante de la troisième sonate" pour orgue, de Mendelssohn.

4^o Elévation—Le "Lento" de Wachs.

5^o Communion—"L'Andante" de J. Haydn.

6^o Sortie—"L'Allegretto" de C. M. de Weber.

Le Révérend Messire Dumais, de Plessisville, officiait.

Il y a eu exposition du Saint Sacrement pendant la messe, et tout a été exécuté à merveille, surtout les chants du "Lauda Sion" et de "L'Adoro" dont les frères Elzéar Laforest et Dr. Vézina ont fait les soli.

L'Orgue était tenu par le Révérend Messire Bourque et Mr le Notaire Beaulieu.

L'église de St. Alexandre avait revêtu ses plus beaux ornements.

Inutile de dire que les frais du chant et de la musique ont été faits par les membres de la nouvelle succursale, et

que ceux-ci sont acquittés admirablement bien de leur tâche.

Ils garderont un heureux souvenir de cette belle journée.

Dès la première séance trois candidatures ont été proposées.

Honneur au curé de St. Alexandre pour avoir secondé et encouragé les efforts de frère Eugene pour doter cette paroisse d'une succursale de notre belle association qui est appelée à faire tant de bien dans toute la Paroisse et en particulier dans la paroisse de St. Alexandre.

Merci à tous les membres fondateurs de cette nouvelle succursale.

Le Fonds Kerrigan.

Pour le Canal en.

Cher Monsieur et Frère—A une assemblée de la Succursale St. Patrice, No. 103, tenue le 3 du courant, j'ai reçu instruction de clore le fonds Kerrigan et je vous prie respectueusement de publier la liste des contributions additionnelles. (Voir la partie Anglaise pour la liste.)

En déclarant ce fonds clos, laissez-moi encore une fois, au nom des membres de la Succursale St. Patrice, remercier sincèrement les généreux donateurs non seulement pour la belle proportion que leur libéralité lui a donné et le grand secours qu'elle a apporté à la famille d'un frère dans le malheur, mais aussi pour la preuve signalée de la grande fraternité de notre noble association. Que Dieu les bénisse tous.

Fraternellement à vous, Patrick KERRIGAN, Sec. du Fonds Kerrigan. Québec, 13 Juin, 1896.

Appels Harley, Tousignant et Letour.

Les Succursales No. 210, 164 et 98, accusent réception de nouvelles souscriptions en faveur des frères sus-nommés. Nous en publions la liste dans la partie Anglaise.

Nouvelles Succursales.

La Succursale No. 207 a été instituée le 29 Mai, 1896, à Truro, N. E., par le Député d'Arrondissement J. T. Hallisey.

La Succursale No. 208 a été instituée le 30 Mai, 1896, à Thurso, P. Q., par le Député d'Arrondissement J. A. Doyon.

La Succursale No. 209 a été instituée le 30 Mai, 1896, à Yamachiche, P. Q., par le Député d'Arrondissement Dr. L. A. Plante.

La Succursale No. 270 a été instituée le 9 Juin, 1896, à St. Alexandre de Kamouraska, P. Q., par le Grand Député P. J. Montreuil.

Nous avons publié dans la partie Anglaise du numéro du mois de Juin la liste des officiers de la succursale de Truro. On trouvera celle des officiers des trois autres succursales dans la partie Anglaise du présent numéro.

ROLE D'HONNEUR.

Les Succursales Nos. 3, Amherstburg, Ont., et 97, Québec, P. Q., tiennent le premier rang sur le rôle d'honneur pour le plus grand nombre d'initiations pendant le mois de Mai, ayant initié chacune six membres.

Les Succursales Nos. 105, Québec, P. Q., et 189, Yarmouth, N. E., viennent en second lieu, ayant initié chacune cinq membres.

La Succursale No. 13, Brockville, Ont., a initié quatre membres.

NOTES.

La Succursale No. 103 a fait don de la somme de \$52.25 au Fonds Kerrigan, faisant un total de \$341.77 obtenu de toutes sources.

Nous donnerons des détails complets concernant le taux des chemins de fer, les prix des Hôtels, etc., pour les

délégués à la Convention d'Ottawa, dans notre numéro du mois d'Août du CANADIAN.

Frère Étienne L. Jalliet prie les membres auxquels il a envoyé des "livrets de billets" d'en faire l'achat ou d'en disposer, et de lui faire remise de la somme pas plus tard que le 31 d'août, 1896. Aussi de retourner les "coupons" en faisant remise.

Des lettres de créance en double pour les Représentants ou les Substituts à la Convention d'Ottawa ont été envoyées de ce bureau à chaque succursale au Canada; et les Secrétaires Archivistes sont priés de voir à ce que ces lettres de créance soient remplies comme il convient, et d'en retourner une copie au Grand Secrétaire, pas plus tard que le 15 Juillet. L'autre copie doit être emportée à la Convention par le Représentant de la succursale ou son Substitut.

Les succursales arriérées envers le Grand Conseil pour la taxe per capita, la taxe d'initiation et pour papeterie, sont priées de faire remise du montant dû sans plus de délai, car le Grand Conseil aura besoin de cet argent pour les dépenses de la Convention. Nous attirons l'attention des membres et spécialement des représentants sur la Clause 47 eme de notre Constitution:—"On n'admettra pas à une session du Grand Conseil un Représentant d'une Succursale qui devra au Conseil des arrérages de quelque mois."

Dit The Ingleside: "Il en coûte très peu d'acheter le contentement et le respect de soi-même sous la forme d'une police d'assurance sur la vie, pour empêcher votre femme et vos enfants d'aller au refuge des pauvres. Elle ne coûte pas la centième partie de ce qu'elle vous vaut d'avoir la satisfaction que vous avez fait ce qui était juste et convenable. Une fois que vous aurez connu le confort d'être assuré, vous ne voudrez pas y renoncer à aucun prix."

Et la meilleure police d'assurance qu'il vous est possible d'obtenir est celle que vous donnera un droit de membre dans l'A. C. B. M. du Canada.

Extrait du rapport du Commissaire d'Assurance Tarifé pour l'année 1885. (Mass.)

"Les compagnies d'assurance se font une gloire de payer et faire provision à leurs grands accumulations comme garantie de leur force et de leur prospérité. Mais, en outre que cela ne peut être empêché et le vider de leur, ces fonds amassés sont constamment en danger de perdre toute valeur, la meilleure garantie ne peut garantir."

Nous aussi, nous sommes opposés aux "grandes accumulations," mais il bon "d'amasser un peu par un jour d'orage," et l'A. C. B. M., de même qu'un père sage, agit d'après ce principe. Nous accumulons un fonds de réserve, simplement suffisant pour soulager les membres en cas d'une epidémie ou d'un taux élevé dans les décès. Notre constitution sur ce point est marquée au coin de la sagesse.

Voici quelques unes des raisons pour lesquelles les Catholiques devraient assurer leur vie dans l'A. C. B. M.

1. Parce que l'A. C. B. M. est une association purement Catholique, approuvée et bénie par Notre Saint Père le Pape, et le Cardinal, les Archevêques et Evêques du Canada.

2. Parce que l'A. C. B. M. a atteint et e gagné et cette expérience qui font que son succès et sa solvabilité sont incontestables.

3. Parce que votre argent ne sera pas employé à spéculer. L'Association vous donne plus d'assurance pour l'argent que vous payez que les autres associations d'assurance sur le plan des cotisations ou les compagnies régulières d'assurance sur la vie.

4. Parce qu'elle délivre à la classe ouvrière une police plus libérale que celle de toute autre association.

5. Parce que ses polices donnent droit au plein bénéfice dès le jour de leur livraison.

6. Parce qu'elle vous donne une police incontestable, laquelle, avec d'autres avantages, est la perfection de l'assurance.

7. Parce qu'elle a jusqu'ici payé toutes réclamations sans litige; et tous ceux qui se sont enquis de sa manière d'opérer n'en disent que du bien.

Père Catholique, fils Catholique, frère Catholique, mari Catholique, devenez membre de l'A. C. B. M. du Canada, et vous ne le regretterez jamais.

"Doit mourir pour gagner!" Nos amis Catholiques qui à l'occasion se servent de cette objection comme raison pour ne pas devenir membres de l'A. C. B. M. sont priés de méditer l'extrait suivant de la Maine Benefit Life Association:

"On entend souvent dire contre l'assurance sur le plan des cotisations, particulièrement par les agents et les solliciteurs d'assurance sur le vieux système, qu'on 'doit mourir pour gagner.' Cette phrase en quelque sorte épigrammatique et triste dit-elle la vérité? Si l'assurance sur la vie était une spéculation ou un investissement, elle pourrait avoir quelque peu de vérité, mais il n'en est pas ainsi. L'idée fondamentale de l'assurance sur la vie, et son principal objet, est la protection. Le spéculateur ou celui qui investit désire naturellement avoir du retour de ses spéculations et de ses investissements durant son vivant, mais d'ordinaire il n'engage pas de corporation pour investir son argent pour lui. Il devrait nous répugner de déposer notre argent dans une banque d'épargne qui serait en même temps engagée dans la publication de livres de souscription si la loi permettait une telle combinaison d'affaires. Si nous achetons une police de dotation dans une compagnie sur le vieux système, quelque soit le montant de la prime que nous payons en plus du coût de l'assurance, nous le déposons comme un investissement, et ce dépôt n'est pas seulement sujet aux exigences du travail et du commerce, et à la fluctuation des garanties, mais il peut aussi être diminué par des dépenses excessives dans la gestion des affaires de l'assurance sur la vie. Il est facile de voir qu'il serait bien mieux d'acheter une police purement d'assurance sur la vie, même dans une compagnie sur le vieux système, et de déposer la différence entre une police de dotation dans une banque d'épargne. Si celui

qui possède une police de dotation de vingt ans, il n'a pas même 'gagné' par sa mort. Sa famille aurait pu avoir le montant de l'assurance tout aussi bien d'une bonne compagnie sur le plan des cotisations pour le tiers du coût de la police de dotation, et l'investissement des deux au lieu de la prime pendant la durée de la police aurait été égal à la moitié au moins du montant de l'assurance et représenterait le montant perdu par sa mort. Si une personne assure sa vie dans le but de se faire retirer le bénéfice lui-même, il devrait acheter une police d'une compagnie sur le plan des cotisations, parce que la différence d'une prime représentera une somme considérable, qu'il peut dépenser à sa gratification personnelle. S'il veut protéger et prendre soin de sa famille, il devrait acheter une police d'assurance sur le plan des cotisations, parce que cette police donne à sa famille toute la protection qu'aucune forme d'assurance peut donner, et la différence dans le montant des primes il peut l'investir pour le bien-être futur de sa famille ou s'en servir pour la supporter et lui procurer du confort présentement. Vous assurez votre maison ou votre propriété d'année en année et en payez la prime, mais vous ne vous imaginez pas qu'elle doit brûler pour avoir la valeur de votre argent.

"L'Hon. Oliver Pillsbury, ancien Commissaire pour l'Etat du New Hampshire, dans un de ses rapports annuels, a dit: 'Aucune solide raison n'a été alléguée pour laquelle une personne ne devrait payer et renouveler son assurance sur la vie annuellement, comme elle le fait pour sa propriété. L'assurance sur la vie conduite en quelque sorte d'après la manière de l'assurance contre le feu ferait dans une grande mesure cesser la nécessité des accumulations de réserve, qui sont déjà le sujet d'un profond intérêt parmi les hommes d'affaires.'"

OFFICIEL:

DIXIEME CONVENTION.

Avis est par le présent officiellement donné que la prochaine Convention Régulière, la dixième, du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada sera tenue en la Cité d'Ottawa, Ontario, le Quatrième Mardi du mois d'Août, 1896, commençant à 9 heures a.m.

O. K. FRASER, Grand Président.

SAM'L R. BROWN, Grand Secrétaire.

Resolutions de Condolences.

A une assemblée des membres de la Succursale No. 87, Montréal, P. Q., la résolution suivante, a été adoptée à l'unanimité:

Proposé par Frères P. B. Roberge, secondé par Frères Joseph Thériac et Emmanuel Vigor, que les membres de cette succursale ont appris avec regret la mort de Joseph, fils de notre saint Frère Elzvir Dublet, et

Résolu que la famille de notre frère veuille bien accepter les condoléances et les sympathies des membres de cette succursale, et que copie de la présente résolution soit transmise à la famille et à l'organe officiel de l'Association.

A une assemblée régulière de la Succursale No. 102, Richmond, P. Q., tenue le 12 Juin, 1896, la résolution suivante fut adoptée:

Proposé par les chanceliers L. Jutras et P. McHannaugh, secondé par le trésorier C. Girard et frère J. B. Emond:

Que la Succursale No. 102, Ste. Bibiane a appris avec une profonde douleur la mort de Marie qui fut unique de notre estimé frère William Brindle.