



# Canadian

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

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### IF WE DIDN'T.

Life would be an easy matter if we didn't have to eat.  
 If we never had to suffer, "won't you please pass the bread and butter."  
 Likewise pass along that platter full of meat?  
 Yes, if food were obsolete life would be a jolly treat.  
 If we didn't shine or shower, old or young, 'bout every hour.  
 Have to eat, eat, eat, eat, eat—  
 'Twould be jolly if we did n't have to eat.

We could save a lot of money if we didn't have to eat.  
 We could cease our busy buying, baking, broiling, brewing, frying.  
 Life would then be oh, so sunny and complete.  
 And we wouldn't fear to greet every grocer in the street.  
 If we didn't—man and woman every hungry, helpless human—  
 Have to eat, eat, eat, eat, eat—  
 We'd save money if we didn't have to eat.

All our worry would be over if we did n't have to eat.  
 Would the butcher, baker, grocer, get our hard-earned dollars? No, sir!  
 We would then be right in clover cool and sweet.  
 Want and hunger we could cheat, and we'd get there with both feet.  
 If we did n't—poor or wealthy—halt or nimble, sick or healthy,  
 Have to eat, eat, eat, eat, eat—  
 We could get there if we didn't have to eat.

—L. A. W. Bulletin.

### When You Are Gone.

If, while you are in health, you will not provide protection for your family, such as fraternal insurance gives, how can you reasonably expect others will support them when you are gone? Do you realize the responsibility resting upon you? Then join the C. M. B. A. without further delay.

### Christmas Presents.

The real meaning of "Christmas present" has been lost in too many cases; we give from other motives than the right one; we give here from obligation; we give there because others have given to us; we give to fit the conditions of those upon whom we bestow, and frequently go beyond our means; we give where the heart does not go with the offering.—Edward Bok.

### He Has His Uses.

Don't be too hard on the "Kicker," he has his uses; he keeps the pool from becoming sluggish. He prevents stagnation. His objections may be trivial sometimes, and his contentions may be more for the letter than the spirit of the law. But bear with him; he is interested and awake, and failing to impress you with any sense of indebtedness to him, you may be indebted to him for the comfortable feeling you may experience when he does not kick.

### Gaining Happiness.

One means of gaining happiness Helen Spencer contends in the December Ladies' Home Journal is the art of laying aside in the evening all the work and duties of the day. Every person ought to have some simple evening diversion as a relaxation, even if it is only the pleasure of having a good magazine to read aloud, or some topic of interest to discuss, or some simple pleasure to share with others.

### Protect Your Family.

Times are hard, you say and it takes all the money you can get together to make both ends meet. But suppose you should die a suspended member of our Association and your earnings should suddenly cease, how much harder would the times be for those you left behind. Perhaps you think you can renew your membership when things look brighter. Well, you may, but if you do, it will be at an increased rate of assessment on account of age, and then again all health may prevent your joining at any rate. Being in, you are safe. Hold on to your membership and take no risk.

### True Wisdom.

Defer not till to-morrow to be wise;  
 To-morrow's sun to thee may never rise.  
 —Congreve.

It is wise to protect your family by joining the C. M. B. A. Act to-day. Delays are dangerous. An accident may come like a thief in the night.

Man wants but little here below,  
 Nor wants that little long.  
 —Goldsmith.

True; but how about his loving wife and helpless children. Their wants may not cease when his do. The wise man, to provide for their continuing wants, insures his life, by joining the C. M. B. A.

### Honestly Doing Our Best.

We remember our faults, that is some of them, of others we are reminded, and still others are charged to us of which we plead innocence. Sometimes we are reproved for not publishing news that we did not receive. At other times we are not praised because an item did not appear in THE CANADIAN before the item reached us; and again, we forfeit the esteem of a brother who does not receive THE CANADIAN regularly. Now to confess that we do not know personally our 15,000 members may be damaging, but we make the confession. And we will also have to take the consequence of admitting that we have not given personal supervision to the mailing of each member's copy of the Official Organ each month. With these limitations, we are honestly attempting to do our best.

### English Plum Pudding.

Need but one pound of raisins when preparing to make an English plum pudding mix with them a pound of currants and half a pound of minced orange peel. Just over a quarter of a pound of butter. Chop fine one pound of suet, add to it a quarter of a pound of brown sugar, half a nutmeg, grated three quarters of a pound of stale dry bread crumbs. Mix all the ingredients together. Beat five eggs, without separating until light; add to them half a pint of grape or orange juice, pour over the dry ingredients and mix thoroughly. The mixture should not be wet but each particle should be moistened. Pack this into small greased kettles or moulds. It will fill two three pound kettles. Put on the covers stand the moulds in the steamer, and steam steadily for ten hours. The easier way is to get the ingredients ready the night before, mix and put them on early in the morning, allowing them to cook all day. Take them from the steamer, remove the lids of the kettles or moulds, and allow the puddings to cool; then replace the lids and put the puddings away. They will keep in a cool place for several months or a year.—December Ladies' Home Journal

### State Insurance in Germany.

The Herlin Tageblatt, of a recent date, contains some astonishing figures received from the Imperial home office regarding the German system of insurance for all workmen or employees against disablement and old age. Disablement pay was granted in 1897 to 2,700,000 workmen and women and old age pensions were awarded to 222,000 persons, the amounts together so paid totalling \$13,000,000. The contributions to the insurance fund, or what may be called the premiums paid, which are in proportion of one third from the employee, one third from the workmen, and one third from the state, amounted to \$12,000,000, the interest on which will eventually permit of a reduction in the amounts to be contributed.

There were 42,000 industrial establishments in the Fatherland, at the end of 1897 with 5,700,000 insured against accident and there was 3,400,000 agricultural settlements with 11,000,000 persons similarly insured. In addition to all these the workers in the building trades have to be reckoned, so that the total number of workmen insured against accidents in Germany in 1897 amounted to 14,000,000. The number of accidents, fatal or otherwise, was 21,000 and the money paid in a lump sum annually to 50,000 of the insured was \$1,000,000.—Montreal Chronicle.

### How Long Will Leo Live?

How long will the Pope live? The well-informed writer of an article in the new sum-

ber of the quarterly essays to answer the question. He says:

The Pope may perhaps find strength not only to greet his nineteenth birthday which falls in March, but even to survive this century to which he is preparing a fine well address. When this work is accomplished he will perhaps be used as a town die. The Pope's medical attendant Dr. Lappini, proposed in the Italian Review written in Latin that the Pope will live a hundred years. His wish was father to that though, may very well read of Dr. Lappini.

Of the Pope's present appearance and condition a striking picture is drawn.

For a long time His Holiness has been more spirit than body. In the thin almost transparent frame of Leo XIII., the nerves trembled, upon his pale face every emotion of the soul is evident. His senses still remain acute, his bearing as those who have seen him within the last month say, is good, and the eye, which the German painter, Lenbach, depicted in so lifelike a manner shines yet with all the old fire. Many an admirer of the Pope who knew him in younger years, when he now beholds him, can say with the divine poet:

"Concordia sequi doli antea summa"  
 London News.

### The Old Liners' Latest Comp.

The insurance commissioners of some of the States are decidedly opposed to fraternal insurance societies, and frequently impose many severe and unreasonable conditions upon them. But it is not a difficult thing to understand the motives by which they are actuated. The old line companies, unable to meet the fraternal in the fair and open field of competition try to accomplish the downward fall of mutual benefit societies through the state insurance departments. But this opposition will be checked as soon as the rank and file of the people are made to realize the true condition of affairs. There are comparatively few people nowadays whose lives are not insured, and as fraternal insurance is truly characterized as the poor man's insurance, he who earns his bread by the sweat of his brow, and who lives only for his wife and children, will in due time take care of the old liners' hired men in the state insurance departments. The reaction may not be felt this year, or next year, or perhaps the year after, but sooner or later the day of reckoning will be at hand. At first the old liners tried to elude the people in the belief that fraternal insurance was a sound and unwise but a matter of a century, of practical and successful experience has given them the lie, and now they are trying to kill the fraternal by the strong arm of the law. But the cause of righteousness will not down. Fraternal insurance is here to stay.—Catholic Forester.

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

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

Members are invited to send us items of news of their own or of their friends to the Association. Contributions upon subjects of interest to the C. M. B. A. members will always be welcome. For anonymous letters and letters which the Manager does not care to put in the paper of the Association will not be published.

Correspondents will please remember that copy must be sent to the office at the beginning of the month, in order to be published in the following month's issue, and that space is limited and must be used judiciously.

Address all communications to

S. R. BROWN,

Editor and Manager,

Cote Block, London, Ont.

ASSESSMENT SYSTEM.

LONDON, DECEMBER, 1899.

ADVERTISEMENTS

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per annum per column or \$5 per inch per annum, payable strictly in advance. There is no charge for advertising. THE CANADIAN has a circulation of 14,000, extending all over Canada.

For further particulars address

S. R. BROWN, Editor and Manager,

Cote Block, London, Ont.

THE WORD WAS MADE FLESH.

Christmas is once more come to bless us with most joyous recollections; to sadden us, it may be, with reminiscences of sorrow; but, above all, to recall to our minds with redoubled force that which can never wholly be forgotten—that at this period the work of our salvation was begun, by Him who is above all praise. "While all things were in deep silence and the night was in the midst of her course, the Almighty Word came down from Heaven from His Royal throne."

No festival affords the Christian more abundant matter for reflection or is better calculated to awaken within him deeper and nobler feelings than does the anniversary of the birth of our Redeemer. "The Word was made flesh"—God became Man! God became a little Child, laid in a manger in a cold, damp cave and at an inclement season of the year. And this, in order that, by His humility, by His annihilation of Himself for our sake, and His unreserved devotion of Himself, soul and body, to our welfare, He might awaken our love, without arousing our pride, that we might be content to receive from the humility and simplicity of a little child the lessons and the help that we need.

It is said that at the Nativity of Our Lord all nature put on new strength; that the sun rose more joyously than it had done since the fall of our first parents; that the moon and stars put on new glory; that the trees of the field and the vine of the vintage thrust forth the bud and the bud expanded into flower; that the Court of Heaven seemed half deserted, so eagerly did its blessed inhabitants surround the

city of Bethlehem. But to angels alone, with the exception of a few favored shepherds, and to inanimate nature was left chiefly the greeting of the new-born Saviour. No one in Bethlehem could afford the Holy Family a lodging, so busy were its inhabitants with their commerce and their money. Little did they think who spurned the humble couple from their doors, that they were exposing to the chill blast of that bleak December night the Mystic Rose, the most delicate and the most perfect flower of God's spiritual creation. Little did they think that within so short a time and in their very midst would be consummated an event that would give a Saviour to the world and to that humble Virgin a dignity which had been throughout the ages the cherished dream of many a Jewish maiden,

Happy indeed for us will be this Christmas season if we imitate their example. If Catholics, who are blessed with the riches of this world in more or less abundance, think they would not have refused a lodging to the Lord of Glory and His Blessed Mother on that first Christmas eve, let them remember that Christ still comes to us in the person of the poor and afflicted, and as often as they "do it unto the least of these His brethren they do it unto Him." And the poor, though they can give nothing, will not be sad on that account. They can offer at least the love of grateful hearts to the Infant, and this will be a gift more acceptable to Him if they are cleansed with the care wherewith Mary and Joseph made clean the stable that stood without the walls of Bethlehem.

uated with honors in 1881, he, in the same year, opened an office in Shediac, N. B., where he has since practiced his profession and where he has enjoyed a very large and successful practice. Dr. Bellivau was chiefly instrumental in organizing St. Joseph's Branch 169 of Shediac, and was the first President, a position he continued to occupy for several years. He has given a great deal of his time to C. M. B. A. matters, having organized branches in Barachois, Cape Bald, Grand-Dugas, St. Joseph's and St. Louis. He was delegated to the Grand Councils held at Hamilton, St. John and Quebec, elected first Vice-President at the Ottawa convention, and re-elected to the same position at Quebec. He has always taken an active interest in all matters that tend to promote the social, moral and intellectual condition of his fellow-citizens and co-religionists, being one of the principal promoters of the Lefebvre Memorial Hall, a monument erected in connection with the University of St. Joseph's, Memramcook, his native parish, in memory of the late President and founder of that Acadian institution of learning, the late Very Rev. Father Lefebvre, a man revered and idolized by the French Acadian people. The doctor has also always taken a very active part in the political issues of the day, and shown himself on more than one occasion a great platform speaker.

THE C. M. B. A. SUCCESSFUL.

The limited number of assessments this year must be a source of extreme gratification to every member of the C. M. B. A. It is safe to predict that fifteen assessments will do the work of the organization for the year 1899. This is a source of congratulation to our large membership, a credit to the management, and an impetus to all who wish to engage in the good work of promoting the welfare of the Association. For, realizing the sublime character of the C. M. B. A., its fraternal bond, and its high moral influence, it must not be forgotten that for all of us it is, too, a business organization, and in its financial strength to a great measure rests its security. What a degree of hope and confidence this year's work should inspire in us all! How it should unite us together as one man in a spirit of union, progress, determination, and increasing diligence! What a text this year's work has given us all to preach to those not yet of our fraternity! Let us not lose the golden opportunity. Let us spread the light, propagate the faith, for now is the acceptable time.

Dr. J. A. Guy, of Edmunston, has been appointed Grand Deputy for the County of Madawaska, New Brunswick. We hope to hear of Dr. Guy's success in increasing the C. M. B. A. membership in his jurisdiction very soon.



L. J. BELLIVAU, M.A., M.D., GRAND FIRST VICE-PRESIDENT.

the august dignity of the Mother of God

The anniversary of that first Christmas day is now at hand, and can we hope that in the world it will be celebrated more worthily in the commemoration than it was in the event! These thoughts should occupy us for this coming Christmas. Our forefathers always remembered that this was a joyous as well as a religious festival, and kept it not only with devotion but also with rational cheerfulness. Enemies became friends, injuries were forgiven, realizing in their deeds the words of the Angelic Host, "Glory to God on High, and on earth peace to men of good will."

L. J. BELLIVAU, M. A., M. D.

Grand First Vice President of the C. M. B. A. of Canada.

Lucien J. Bellivau, Grand First Vice President of the C. M. B. A. of Canada, is the descendant of an old French Acadian family. He was born at Memramcook, in the County of Westmoreland, N. B., in 1861. Here he received a classical education at the University of St. Joseph's, Memramcook, where he evinced a fondness for literature and gave promise of more than ordinary ability in elocution. He took a medical course at Victoria University, Montreal, and was elected First Vice-President of the Medical Student's Association. Having grad

**SATISFACTORY SETTLEMENT**

The claim made by the Grand Secretary of the C. M. B. A. of Canada against the Employers' Liability Assurance Corporation, Limited, of London, Eng., through its agent, Mr. H. J. McKeon, Montreal, in respect of the defalcation of ex-Treasurer J. C. McKinnon, of Branch 218 C. M. B. A., New Glasgow, Nova Scotia, has been very satisfactorily and promptly settled. Mr. McKeon sent a cheque for \$91.51, the full amount of the claim, to Grand Secretary Brown, five days after the claim was properly established.

**ANONYMOUS LETTERS.**

We have lately received several anonymous letters, with a request that they be published in the next issue of THE CANADIAN.

A: the head of our editorial column is stated the following: "Anonymous letters and letters which the manager does not consider for the welfare of the Association will not be published."

To this regulation we intend to adhere strictly. If one brother wants to shoot at another from behind a hedge he cannot do so with THE CANADIAN'S gun. Our opinion is that our C. M. B. A. brothers have a right to know the name of the person who writes—to influence them. His personality should go along with his production. The man who has the courage to sign his letters, which he desires published, will always receive first consideration. Such letters are rendered doubly interesting and carry much greater weight than anonymous letters.

**NOTES.**

The CANADIAN wishes a 1 our C. M. B. A. Brothers a very Merry Christmas and a Happy New Year.

Recording Secretaries are requested to send us the list of Branch officers for 1900, as early this month as possible.

Branch officers who have been duly elected (if qualified, shall be installed at the first regular meeting in the month of January. Any officer who has been duly elected and notified thereof, failing to present himself for installation (unless prevented by sickness or some other unavoidable occurrence) may have the office to which he has been elected declared vacant by the installing officer. No officer shall be installed unless he has fully paid to his branch the amount of all dues or claims, of whatever nature, accrued.

As THE CANADIAN is the official organ of the C. M. B. A., and is, therefore, non-political, we cannot publish any article or letter of a political character, and we sincerely trust that branches or members will not send us any such letters for publication. Brothers, send us all the C. M. B. A. news you possibly can, but do not for-

get that our Association's official organ "knows no politics," and must not allow its space to be used to either praise or decry either political party in Canada.

**WHAT OUR ORGANIZERS ARE DOING**

Brother K. D. Organizer for Ontario, began work on 1st September last, and, up to 1st December, has organized five branches, as follows:

37 Kennett	11	1	1
39 Hesson	16	1	1
32 Humber	16	1	1
35 Mount Carmel	11	1	1
32 Durham	11	1	1

His salary and expenses for the said three months amounted to

Salary	\$200.00
Expenses	15.00
Total	\$215.00

Brother Howison, Organizer for Quebec, from August 1st, 1899, to December 1st, has organized two branches, as follows:

31 St. John	11	1	1
31 St. Joseph	11	1	1

His salary and expenses for the said four months amounted to

Salary	\$200.00
Expenses	15.00
Total	\$215.00

Brother Howison seems to have extra difficulties to contend with. There are so many other organizations in that province which our Catholic people join, that the C. M. B. A. has very uphill work. To our members in other parts of Canada it certainly seems strange that our grand association is making such little progress in that almost entirely Catholic province of Quebec.

Brother J. H. Feeley, special C. M. B. A. canvasser for Montreal, brought in twenty-two members up to Dec. 1st. We are advised by Grand Deputy Costigan that Brother Feeley is working hard and even better results will follow presently. He gets \$3 for each member he brings in.

Brother F. MacDonald, Organizer for Nova Scotia, during the month of August organized two branches, as follows:

35 Westville	Aug	1	1
36 Margrave	Aug	1	1

During September he spent his time working up the membership of old branches. The large increase in the Amherst branch shows his work there. He resigned September 30th. His salary and expenses for the said two months amounted to:

Salary	\$100.00
Expenses	111.68
Total	\$211.68

Brother Johnson, Organizer for New Brunswick, from August 1st, 1899, to December 1st, has organized five branches, as follows:

34 Shippegan	Sept	1	1
33 Richibucto Village	Oct	1	1
31 St. Basil	Oct	1	1
31 St. Leonard	Oct	1	1
35 Campbellton	Nov	1	1

His salary and expenses for the said four months amounted to:

Salary	\$200.00
Expenses	27.75
Total	\$227.75

Brother Johnson is at present working hard to increase the membership in Moncton. He says: "I have struck a Klondyke in Moncton and am very hopeful: will add no less than fifty new members to the C. M. B. A. branch here during the month of December."

**MEETINGS ON SUNDAYS.**

One of our Grand Deputies submits the following question, with the request that it be answered in THE CANADIAN by our Solicitor:

Is it legal to organize branches and install officers of the C. M. B. A. on Sundays? The Constitution says that meetings cannot be held on Sundays or legal holidays. When branches are organized is not the first meeting of such branches that takes place the organization of the branch and the installation of its officers? These are important proceedings, which ought not to take place on any day on which regular meetings cannot be held.

Will our Solicitor please answer —

**ACKNOWLEDGMENTS**

Branch 218, Courtright, Ont.  
Nov. 20, 1899.

Samuel R. Brown, Grand Secretary.  
Dear Sir and Brother—We beg to acknowledge to you receipt from Grand Treasurer of draft for \$200.00 for Mrs. Jane Zink, on death of her husband Joseph Zink.

We have delivered to Jane Zink the same and have taken receipts from her, duly signed and witnessed, which, with the order on Grand Treasurer, property endorsed, we have the pleasure to send you herein.

Thanking you for the same in the name of all concerned, we remain, dear sir,

Faithfully and fraternally yours,  
JOHN F. CASSIN, Rec. Sec.  
JAS. G. MURAN, P. P., Fin. Sec.

Recording Secretary Branch No. 1, Brantford, Ont.

Permit me to thank you for the prompt manner in which you have paid the insurance on my late husband, B. J. O'Neil.

Yours truly,  
CATHERINE O'NEIL

Belleville, Nov. 14, 1899.

Edward McGinty, Sec. C. M. B. A.  
Dear Sir—I beg to acknowledge the receipt of cheque from the C. M. B. A. for \$200, being the amount of policy on the life of my husband, the late David Callaghan.

It is with great pleasure that I express my thanks to you and the members of the local branch and I can assure you I greatly appreciate the promptness of payment that has been made by your Association, receiving as I did the cheque within two weeks from my husband's death.

AIRIE CALLAGHAN

Ottawa, Dec. 7th, 1899.

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

Dear Sir and Bro.—Madame Pinard and Bro. A. A. Pinard wish to convey through THE CANADIAN to the Grand Council of the C. M. B. A. of Canada their sincere thanks for the satisfactory and prompt payment of the claim of the late Bro. Joseph A. Pinard, of Branch 29 Ottawa, Ont.

Yours fraternally,  
I. LAFRANCOISE.

A cheerful temper, joined with innocence, will make beauty attractive, knowledge delightful and wit god-tattered.

**HIS LORDSHIP BISHOP McDONALD**

Condemns Other Societies Practices the C. M. B. A.

JAMES CHARLES McDONALD, Bishop of Charlottetown, in the Clergy and Laity of the Diocese of Charlottetown, health and jurisdiction in the Law.

Dear Sir and Brother—We are now approaching the end of the nineteenth century—a century that has witnessed many and striking events in the history of our country. In opening years found our holy Church bound down by penal laws and bloody statutes its closing years find her enjoying the fullest measure of civil and religious liberty. How fervently we should thank God Who thus watches over His Church, and by unseen ways turns everything to her greatest good. Religious persecution for us has practically ceased. The mother country no longer legislates against the Church Bishops and priests may now exercise their sacred functions, untrammelled save by the laws that give liberty to our common citizenship. What all this is true, can we say that there is to menace or danger for Holy Church? Are there not other evil influences continually striving to arrest her in her work of gaining souls to God? It is unfortunately too true, that there are perverse agencies at work impeding the onward progress of God's holy Church, of these agencies secret societies hold the most prominent place. By devious ways they labor to undermine the influence of the Church, by leading the minds of men away from obedience to lawful authority. This great evil has not escaped the watchful eye of our Holy Father the Pope. Early in his pontificate the illustrious pontiff issued an encyclical letter, by which secret societies are most emphatically condemned. Not content with condemning Freemasonry and kindred associations, the great Pope goes further and says "There are various sects of men, which, though in name, rites, form, and origin, they differ, yet in sameness of aim and likeness of first principles they are bound together, really thereby agree with the Masonic sect, which forms for all a common centre whence all proceed, and to which all return. Though they, just now, seem very much to have cast off the garb of secrecy, and hold their meetings before the eyes of the world, and even have their own daily press, when we look into the matter we find that they still retain all the characteristics of secret societies. Now dearly beloved brethren, we have many such societies in our midst, and we notice with alarm and regret, that Catholics sometimes enroll themselves under their banner. Perhaps, without realizing the danger to which they are exposed, they allow themselves to become members; because, they expect some social or pecuniary assistance from their membership. Let it not be said, by way of extenuation that these societies, which we refer have not the formal condemnation of the Church, is true, they are not formally condemned, but on the other hand they are not approved, and Mother Church always looks with suspicion on fraternities, societies that are beyond her control. For this reason Pope Leo XIII, gloriously reigning, cheerfully blessed the general intention of the League of the Sacred Heart for last

September, viz "The Struggle against Secret Societies." For the same reason we join our voice to that of the great pontiff, by exhorting all pastors laboring in this diocese to endeavor to keep away from all such societies, the faithful committed to their care. And you dearly beloved brethren of the laity, do not lend an ear to those who come like wolves in sheep's clothing to allure you into any of the societies, that have not the formal approbation of the Church. In other words do not give your name to any society that has no a priest as spiritual advisor or chaplain.

We appeal to you on this occasion, all the more readily, because, we have now firmly established in this diocese a fraternal society enjoying all the temporal advantages claimed by the others and at the same time honored with the highest approbation of our Holy Mother the Church. We refer to the Catholic Mutual Benefit Association of Canada. It is our earnest wish that the above named Association, should grow and flourish in our midst, until there be a branch in every parish in this diocese. We recommend to all pastors of souls, that they explain to their people the internal workings of this Association, and impress on the minds of their hearers the many advantages to be derived from it. And now, dearly beloved brethren, let us exhort you to lead lives of prudence and circumspection. Especially is this duty incumbent on us during this holy season of Advent, when we are asked by the Church to prepare ourselves, by penance and prayer, for the coming of the WORD MADE FLESH.

The grace of our Lord Jesus Christ be with you all. Amen.

Given at Charlottetown on the feast of the Immaculate Conception in the year of our Lord, 1899

J. C. Mc DONALD  
Bishop of Charlottetown.

**MONTREAL NOTES**

Branch 26 celebrated its 16th anniversary by an at home on the 13th November. The arrangements were in the hands of a capable committee, with Chancellors A. D. McGillis as Chairman. Needless to say, the event was a great success. Branch 26 will hold an open meeting early in the New Year, when it is expected to have the Hon. F. R. Latchford as one of the speakers on the occasion.

Branch 232 held a most enjoyable progressive euchre party on Nov 8th, and in response to the enthusiastic demands of its many friends, have decided to hold another at an early date.

Branch 50 has selected Brother William P. Doyle as its President for the year 1900. The Branch is to be congratulated on this selection. Bro. Doyle is a young man of energy and is held in high esteem by all who know him. He is well fitted for the office to which he has been elected, having already served as Recording Secretary and 1st Vice President, and is at present Recording Secretary of the St. Patrick T. A. B. Society, the oldest and most important Catholic Temperance Society in the Dominion. If strict attention and ability counts, the year of 1900 should be a prosperous one for Branch 50 under the guidance of Bro. Doyle.

Grand Deputy Feeley has a large number of applicants under way. He is working with untiring energy to increase the membership of the Montreal branches. The Presidents and

all members of branches could assist him greatly in his good work by sending him regularly the names of all eligible persons whom they think could be induced to become members.

The Grand Deputies of the Montreal District are making arrangements for the holding of a series of open meetings in all the branches on the occasion of the installation of officers. They intend to invite the co-operation of a number of the chancellors and other members to assist them. The idea is much approved of, and some of the branches have already started making their arrangements.

The St. Patrick's Temperance Society will celebrate its Diamond Jubilee in February next. Our branches in this district owe a great deal to this old and respected society. The charter members of the parent Branch in the Province of Quebec—Branch 26—were all members of the Temperance Society, and to this day a most agreeable spirit and feeling of union exists between the Branch and the Society. They share the same hall and every three months they go together in a body to St. Patrick's for Holy Communion.

Branch 26 has selected Bro. J. J. Costigan as its President for the coming year. Brother Costigan has been a member of the branch since shortly after its inception, and served as Recording Secretary from 1883 until the present year, during which he has filled the office of First Vice-President. In 1893 Bro. Costigan was selected by the Grand President as a Grand Deputy for the Montreal District, and has been continued in that office by our present Grand President.

**HON. F. R. LATCHFORD CONGRATULATED**

At a regular meeting of Branch 98, Campbellford, it was moved by Bro. D. J. Lynch, seconded by Bro. Dr. S. Charles, and carried unanimously.

That the members of Branch 98, Campbellford, hereby tender to the Hon. F. R. Latchford, Grand Solicitor of our Association, our hearty congratulations on his recent elevation to the important portfolio of Commissioner of Public Works for the Province of Ontario, and also feel that we are expressing the sentiments of our order when we extend to the Hon. G. W. Ross our congratulations on the wisdom of his selection.

We believe that the honor thus attached to Mr. Latchford is well deserved, and are glad that his integrity of character and marked ability, so favorably known to the members of our Association, have received recognition at the hands of the Premier of the Province.

We feel certain that our worthy brother will justify the expectation of his fellow-members of the C. M. B. A., and that the people of the province will have the fullest satisfaction in his administration of the important duties entrusted to him.

And that a copy of this resolution be sent to THE CANADIAN and to the Hon. Mr. Latchford.

At the regular meeting of Branch 253 C. M. B. A., of Maniwaki, Que., held on the 23rd November, 1899, it was

Moved by past Chancellor and Treasurer William Logue, seconded by past Chancellor and Financial Secretary James Martin, and

Resolved that the members of Branch 253, of Maniwaki, Que., con-

gratulate Brother Latchford, our Legal Adviser, on his appointment to the responsible position of Minister of Public Works for the Province of Ontario, and also on his election as a member of the Ontario Legislature for South Renfrew. Carried unanimously.

At a regular meeting of Branch No. 211 Pakenham, Ont., held Nov 2nd, 1899 the following resolution was unanimously adopted:

That the members of this branch do extend their sincere congratulations to Bro. Hon. F. R. Latchford on his appointment as Minister of Public Works of Ontario, and that he may be spared to bear the honors conferred on him for many years.

That a copy be sent Bro. Latchford, inserted in THE CANADIAN and spread on the minutes of this meeting.

A resolution of condolences was passed by the members of said branch to Bro. P. B. Farrell, on the death of his brother, Matthew Farrell.

**A GRAND "SEND OFF"**

On Tuesday evening Nov. 28 the members of Branch 254 Kensington P. E. I., waited on Bro. H. J. Moynagh to give him a "send off" previous to his departure for Sidney, C. B. Bro. J. T. Mullins presided. Bro. Moynagh was presented with a beautiful meerschaum pipe, and an address was read by Bro. J. A. Ready, expressive of the many good qualities that have made Bro. Moynagh so popular as a member of Branch 254 and as a citizen of Kensington. He has proved himself to be an intelligent, energetic and enthusiastic member both of the society already named and of the community at large, and his departure hence will leave vacant a place that, we fear, will long remain to be filled. Eloquent speeches were made by Bro. Mullins and the other members present, and by Dr. E. J. Gillis and Mr. N. E. Corrauthers, Principal Kensington High School, all indicating the high esteem in which Bro. Moynagh and family are held and wishing them all the happiness and prosperity that Heaven can shower upon them.

**SYMPATHY FROM BRANCH NO. 32.**

At the last regular meeting of Branch 32, C. M. B. A., Wingham, Ont., the following resolution, moved by Rev. D. P. McMennamin, P. P., and seconded by Bro. John McCabe, was unanimously carried:

Whereas it has pleased God to remove by death Brother Peter Kearney, of Brantford, brother of our esteemed member, Patrick Kearney.

Be it resolved that we tender to Bro. Kearney our sincere sympathy and offer the same to the beloved wife and family of his much-lamented brother.

Resolved, further, that a copy of this resolution be forwarded to the Catholic Record and CANADIAN.

May his soul and the souls of all our departed brethren, through the mercy of God, rest in peace.

**FAREWELL ADDRESS.**

At a special meeting of Branch No. 249, held November 6th, it was moved by Bro. Jas. M. Burke, seconded by Bro. Charles Melanson, that a farewell address to Bro. Thomas M. Burke

be drawn up by the undersigned members of Branch 249, on his departure from our midst:

To Brother Thomas M. Burke:

We, the members of Branch 249, Joggins Mines, having heard with regret that you are about to depart from our midst, we take this opportunity to express to you our high appreciation of the services and good attention you have rendered us in the past in the discharge of your duty as a member and officer of this branch.

We are not here exactly to tell you of your good qualities; they bare fruit for themselves. We cannot allow you to leave us without expressing to you our sincere regret at your departure, and as a slight token, dear brother, we ask you to accept this scribble as a small farewell token, not by any means as an expression of love and gratitude we owe you, but rather as an appreciation of annobling qualities which have done such honor to the C. M. B. A. and its members. You leave us the self same member that you were the first day you joined our happy band, and believe us, dear brother, our prayers and good wishes will follow you and your family in your future home across the border. We trust you will remember us in your prayers to Almighty God, the Father and Giver of all.

On behalf of the undersigned members of the C. M. B. A.

JOHN HENNESSY.  
JAS. M. BURKE.  
JOHN C. LOGUE.  
CHAS. HOLMES.

**GOOD CATHOLICS AND BAD CATHOLICS.**

It is very sad to have to make such a distinction, but, unfortunately, facts compel us. Catholics ought all to be good Catholics. They ought to be exemplary in every department and in every relation of life.

Good Catholics are good husbands and fathers, good citizens and neighbors, and exemplary and professional men. It ought to be so with all Catholics. It should be enough on inquiring into the character of a man to say, of course, he is a good, honest, reliable man—he is a Catholic.

Indeed worldlings somehow seem to expect it and when they meet with a nominal Catholic in any department of life who is not up to the mark, who is defective in his moral character, they are disappointed. They may not be able to give an intelligent reason for it, but they have the impression that a member of the Catholic Church ought to be superior to all others. And they are right. The true Christian is the highest, style of man, and the true Catholic is the true Christian.

The distinguished characteristic of the good Catholic is that he is strictly conscientious and always acts from principle. His faith is a living faith; and it pervades all his actions. It controls his conduct in every relation of life. He makes no show about it, he is not on exhibition, he is modest and retiring, but in all matters of principle he is as firm as the everlasting hills.

You always know where to find him—his word is as good as his bond. He is of course, faithful in all his Christian duties, and is always ready for every good word and work. He commands, without seeing it, the universal respect of his fellow citizens without regard to faith or profession.

The "poor Catholic" is a very different person. He is not much troubled with conscientious scruple. He is a kind of milk-and-water, half and half sort of man. Like the Luddicans mentioned in the Apocalypse he is neither cold nor hot, but lukewarm.

He is too ready to compromise and even conceal his religion when he thinks it will interfere with his worldly prospects. He does not abandon his religion entirely. He goes to Mass pretty regularly, but he is not unwill-



ing to stay away when he can find anything like a plausible excuse. He will "make the mission," of course—he cannot help it—he is carried along with the prevailing enthusiasm. But, alas, when the mission is ended he falls back into the old ruts of tepidity and lax devotion. The world has a strong hold on his affections. He seems to be striving continually to believe the Apostle when he says "You cannot serve God and Mammon." He is not respected by Protestants, and his own brethren pity him for his weak, pusillanimous and truckling disposition.

We hardly need describe the bad Catholic. Everybody knows him, and his brethren are by no means proud of him. He was born of Catholic parents: baptized a Catholic, and he still wears the name of a Catholic, though unfortunately, it is only in name. He is ready enough to use the name when he can do so to his worldly advantage, especially if he is a politician—he is always glad to have the "Catholic vote." He has made money, perhaps, and become purse-proud. Or if he is a professional man and has got up in the world, and is ambitious of social distinction, Catholic societies—even the best—are not good enough for him. As he imagines that his religion is an obstacle to the attainment of his end he ignores his religion and sells his birthright for a mess of pottage.

Perhaps he is a poor man, or comparatively poor, and as pride is by no means confined to the rich he "has got his back up" about something that he does not like in the Church. He has taken offense at something the priest has said or done, or he imagines that some of his brethren have insulted him; or they do not appreciate his importance and give him the leading positions to which he is entitled, so he gives the Church a wide berth. He "bites off his nose to spite his face." To get even with his brethren and the priest he consents to live in mortal sin and risk the salvation of his soul. Poor, deluded soul! he imagines he is punishing his enemies, when he is, in fact, his own greatest enemy.

But let the poor craven soul be attacked with mortal sickness. Let him suddenly be overtaken with an accident—such men are very apt to meet with accidents—then he cries for the priest. He must not die unshriven. True, he has no right to the services of the priest whom he has so long despised and avoided, nor the blessing of the Church which he has so persistently ignored and neglected. But, oh! he must have the priest; he must have all the Last Sacraments and blessings of the Church, just as if he had always been a faithful member.

Luckily for him the Church is a tender mother. Luckily for him the priest is the representative of the Divine Passion—the servant of a long-suffering and forgiving Saviour. He may not have much evidence of the sincere repentance of the dying man, but he gives him the benefit of the doubt.

Oh, it is so much better in every way to be a good Catholic—better in life, better in death and better for all eternity.—St. Joseph's Messenger.

**MASS FOR DECEASED BROTHERS.**

At the last meeting of Branch No. 101, Trois Rivières, Que., it was decided to have a Grand Mass said in November of each year for the souls of its deceased members. In future, instead of having Low Masses said at the death of each, as has been the custom.

Our members will assist at said Grand Mass and are invited to receive Holy Communion in behalf of their dead brothers.

**WOULD UNIFORMITY OF RATES CHARGED AND BENEFITS PROMISED BY FRATERNAL BENEFICIAL ORDERS BE POSSIBLE OR DESIRABLE?**

Paper read by C. C. Luthicum at the last Session of the National Fraternal Congress.

Mr. President and Members of the National Fraternal Congress.

This body at its Tenth Annual Session, held at Louisville in 1888, unanimously resolved that it is the imperative duty of the several orders represented here to make, at the earliest practical date, proper provision for meeting the inevitable increase in the rate of mortality, by an adjustment of rates so that contributions shall be equitably proportioned to the hazard at risk.

At the eleventh session held at Port Huron in 1897 the Congress reaffirmed that declaration. Following this declaration many of the societies increased their assessment rates, and in some few instances reconstructed their tables with a view to a more equitable distribution of contribution among the different ages. Several of the societies also made provision for the establishment of reserve, surplus, or emergency funds, while one or two adopted, in modified form the natural premium or step rate.

In no instance, however, has any society gone to the extent of carrying out its plan to the logical conclusion. Those orders which have changed to the step rate, provide for a level rate after the member reaches a certain age, and those which have readjusted their tables and provided a level rate, apply such new rates to age at entry and collect only current cost, or, in other words, increase the size and decrease the number of assessments.

The reason for these half-hearted measures are many and potent. The question of policy or expediency has dominated most of the governing bodies. But one sufficient reason for hesitation and inaction is to be found in the fact that this Congress, while urging action upon the orders, did not, until its last session, even suggest to the societies a proper table of rates.

The governing bodies of the orders were left to steer, without pilot or chart, between Scylla and Charybdis. On the one side stood this Congress, telling them that if they did not increase their rates they would break and on the other side stood their members telling them that if they did largely increase their rates they would break the societies. It was a plain case of you will be condemned if you do and you will be condemned if you don't. In such a situation what should a legislative body be expected to do? Why do? And that is what they have done.

Permit me to venture the opinion that if this Congress had recommended a Uniform Table of Rates at the same time that it recommended its Uniform Bill, there would have been to day as many societies working under the former as there are states which have adopted the latter.

It has been declared by this Congress and stated and reiterated by its committees and members that there is a fixed, unvarying cost for the protection we furnish, applying equally to all orders, at all times.

Thus the Committee on Statistics and Good of the Order said in its report to the session of 1897:

"In the matter of collections for the benefit fund there is no fair field for competition."

In its report at the preceding session the same committee said: "The experience of all the orders teaches that growth to the demanded extent cannot be maintained to the end, and it must therefore be considered and treated as a matter of postponement merely, instead of an ultimate and lasting factor of safety."

And in the same report the Committee said:

"The gross inequality between contribution and return must be properly adjusted. A general move should at once begin to educate all members to a full realization of the fact that impossibilities, even if labeled 'Fraternal,' are still impossibilities."

In a paper presented at the eleventh session one of the strongest men of this Congress said:

"It seems to me, however, that the Congress stopped short of its high privilege, if not its duty to the public and the large mass of members already interested in the societies comprising this Congress when it admitted that the principles of a level rate with a reserve were correct, that it did not ascertain and recommend at least the minimum rates necessary to create an adequate surplus fund to meet the cost of maturity."

In a paper read at the same session and entitled "One rate with a reserve fund for all beneficiary societies," the writer made the statement that "there can be but one death rate on a given class of people in a given territory; hence there should be but one rate of assessment for all fraternal beneficiary societies."

A mortality table is the multiplication table of life insurance. The law of mortality like all other natural laws is immutable. It can neither be amended nor repealed.

And yet, turning to the published tables of rates of many of the fraternal societies, including all of the oldest and strongest and all that are members of this Congress we find that not ten of them are alike.

Old Mortality, I suppose would not recognize his limitations in many of these tables. For example, at ages thirty and fifty we find the following level rates of assessments collected by the several societies:

At age 30	\$ 1.00	\$ 1.25	\$ 1.50	\$ 1.75	\$ 2.00	\$ 2.25	\$ 2.50	\$ 2.75	\$ 3.00	\$ 3.25	\$ 3.50	\$ 3.75	\$ 4.00	\$ 4.25	\$ 4.50	\$ 4.75	\$ 5.00	\$ 5.25	\$ 5.50	\$ 5.75	\$ 6.00	\$ 6.25	\$ 6.50	\$ 6.75	\$ 7.00	\$ 7.25	\$ 7.50	\$ 7.75	\$ 8.00	\$ 8.25	\$ 8.50	\$ 8.75	\$ 9.00	\$ 9.25	\$ 9.50	\$ 9.75	\$ 10.00										
At age 50	\$ 2.00	\$ 2.50	\$ 3.00	\$ 3.50	\$ 4.00	\$ 4.50	\$ 5.00	\$ 5.50	\$ 6.00	\$ 6.50	\$ 7.00	\$ 7.50	\$ 8.00	\$ 8.50	\$ 9.00	\$ 9.50	\$ 10.00	\$ 10.50	\$ 11.00	\$ 11.50	\$ 12.00	\$ 12.50	\$ 13.00	\$ 13.50	\$ 14.00	\$ 14.50	\$ 15.00	\$ 15.50	\$ 16.00	\$ 16.50	\$ 17.00	\$ 17.50	\$ 18.00	\$ 18.50	\$ 19.00	\$ 19.50	\$ 20.00	\$ 20.50	\$ 21.00	\$ 21.50	\$ 22.00	\$ 22.50	\$ 23.00	\$ 23.50	\$ 24.00	\$ 24.50	\$ 25.00

Twenty-one of these charge less at age 50 than one order charges at age 30. One order charges practically the same rate for age 30 as 21 other orders charge for age 50.

The American Examination Table gives the annual mortality cost for these ages as \$1.50 and \$1.75 respectively, which sums it paid in twelve installments. It represents assessment rates of \$ .70 and \$ .87 respectively for the current cost of the single year, while the table presented by the Statistical Commission on Rates at the last session gives as the lowest possible level rates of monthly payment \$1.22 and \$ 1.27 respectively for these ages.

One society of 10,000 has a \$ 20,000 reserve at but no one charges less than \$ 7.00 at age 50.

I might have been expected to show the amount of profit realized by the fraternal beneficiary societies of this country.

Turning now to the topic of the paper should these rates be uniform?

First—It will not be disputed that every society which is collecting rates of assessments averaging less than that of any two elements as shown by experience is better equipped for the future with any prospect of repayment. If \$1.00 per month be required for mortality cost at age 30, every society collecting less than that sum is furnishing insurance at less than cost and should increase its rate in proportion to the risk. So they demand it and will be satisfied with nothing less than this.

Second—The collection of uniform rates by all beneficiary societies would immediately reduce the business of furnishing this class of protection to a system, it would give fraternal protection a basis and remove it from the realm of speculation and happy & lucky guess work.

Third—The adoption of the same table of rates by the various societies would take away from the able organizer, the smooth deputy and the dishonest member the opportunity to make unfair comparisons in regard to rate of contribution and would still leave all that is worthy and commendable in the plan of each order to be enlarged upon and urged in securing new members.

Fourth—The adoption of a uniform table would enable many of the societies to provide a reserve which would guarantee their members against more than twelve assessments per annum in future.

Without enlarging upon the advantages noted above let us consider the objections to the plan.

First—Any change whatever in assessment rates is likely to arouse suspicion, engender distrust of the system, create unrest among the members and retard growth.

All this is true when a single order takes such action unless impelled thereto by such apparent and immediate necessity as appeals to all the members alike.

Thus one society, a member of this Congress which has never exceeded twelve assessments a year on an installment table in 1897 increased its rates about 7 per cent and sustained a net loss in one year of 10 per cent of a total membership of 10,000. Notwithstanding of the year.

Another society, also a member of this Congress, having reached 12 assessments per year on the same table of rates as the other society mentioned in 1897 increased its rates about the same percentage and sustained a net loss of only 5 per cent out of a total membership of 10,000. Notwithstanding of the year.

Second—The varying conditions as to death rate, growth, class of character of membership kind of benefits promised, territory average age, may be thought to present insurmountable obstacles to a uniform rate for all societies.

But it must not be forgotten that we are

considering only the cost of insuring a human life at a given age for a period equal to the expectancy of that life at a level rate. The cost may be modified by some of all of the factors above mentioned, but it cannot be absolutely controlled nor can it be reduced below what is by common consent the minimum.

Third and most serious is the objection that some of the orders now members of this Congress have already received a death rate demanding contributions in excess of those indicated as to be necessary by the standard tables.

There is but one answer to this problem. All of the orders should have collected as much from the beginning and those orders which are now collecting more are simply paying the drafts drawn in the past upon the future.

To meet mortality requirements, and provide for the future these orders have three courses left open. An increase of rates above those demanded by general experience; an increase in the number of assessments at present rates; or a raising up in their members a standard of attained age when the table would be sufficient.

It is not the province of this paper to deal with the question of a proper Table of Rates for its own session. Its object is simply to direct attention to the question. Many tables have been presented to the Congress by its members and by individual members. Not one has been recommended or approved.

This body reviewed at its last session that the report of a Statistical Commission on Rates prepared by the Statistical Commission and that the report of another one, thoroughly suggested and fully discussed at the next session of this Congress.

**STATISTICAL COMMISSION ON RATES**

We believe it is not a startling variation as to the benefit promised as there are no reserves for the benefit fund, and we had sufficient cause for comment in this regard.

The City number of the Fraternal Monitor has recounted briefly the varying addition of benefits with assessments by the fraternal beneficiary societies of the country as to individual tabulation or grouping unnecessary under the heading "Certificate of Insurance." The Editor has shown that out of 100,000, 10,000 promise death benefits only; 10,000 and disability benefits; 10,000 life and accident; 10,000 life and sickness; while the remaining 70,000 promise other combinations of the same benefits. The same article groups the 80 orders as to special features in their benefit certificates and shows that 15 of them promise to pay the face of the certificate in whole or in part in one sum, 5 by installments at a fixed period, usually at the age of 70 or at the end of expectancy.

An examination of the Tables of Rates as published in "Facts for Fraternalists" issued by the Fraternal Monitor Publishing Co., and in North's "Statistics Fraternal Beneficiary Societies" will show that some of the orders making the largest promises have the smallest rates of assessment. Here again there is certainly no adjustment of rates proportional to the hazard or risk assumed by the society.

Is it not true that the desire to extend the scope of the protection afforded by fraternal cooperation, has, in many instances, led us beyond the bounds of safety and security? Is it not possible that in some cases less praise worthy motives, chiefly, the desire to attract membership have made us extravagant in promises in disregard of ability to perform?

Certainly it is true that the several classes of benefits are absolutely independent and distinct and it cannot be claimed that these distinctions have always, or even generally, been observed.

I cannot forbear citing in illustration, the practical workings of one such special benefit promised by an order with whose legislation and history I am familiar. In 1892 this order enacted a Total Disability Law, providing in its terms for the payment of the face of the certificate in monthly installments of \$ 5.00 for each \$100, where the member was totally and permanently disabled and had no other or other means of support and where the beneficiary was a dependent wife, child, mother or sister. While opposing the passage of this law on the ground that there was no provision in the assessment rates for meeting the possible demands arising therefrom, the writer conceded himself with the thought that there would never be a valid claim thereunder, on account of the conditions with which the benefit was conditioned. During the fourth and fifth years of the operation of the law, it cost me my duty, as chief executive of this order to pass upon no less than 25 applications for total disability benefits, each of which, after the most careful scrutiny was granted. At the end of seven years this order had received 20 such applications of which 10 were granted, 10 have been extinguished by the death of

the disabled member and the still living members drawing such benefits, take out of the Widows and Orphans' Benefit Fund about \$1,000 per month.

The argument is that since the laws of the order require the subordinate body to pay the dues and assessments of the members for six months, and since the beneficiary of friends would, in all probability, continue the payments, this law does not add to the liabilities of the order. But unless it is admitted that every disability claimant becomes an absolute charge upon the society, there is no foundation in reason for the law.

I have referred to this special instance because I believe it illustrates the workings of one of the best of the numerous special benefits promised. I know that it has been the means of saving many families from want and distress. But it is foreign to the scheme of fraternal insurance unless provided by special rates of assessment and then the funds should be entirely separate.

Of the various schemes of extended and paid up insurance, old age benefits and termination of payments, it can only be said that it is yet too early to judge of their effects; but this much can be safely predicted, that unless special payments are required, special benefits cannot be safely promised and that the whole brood of sick benefits, old age and disability benefits, old age exemptions, monuments and what not, are facts which will surely disturb calculations and will prove ultimately a source of weakness.

As in the matter of rates, these benefits, if they are to be engrained upon the system, should be reasonable in amount, uniform in character, and provided for by adequate assessments.

This Congress should determine these matters by careful investigation and recommend what may safely be done. If we do this, the time will come when uniformity will be more prized than diversity and specialization will be in the direction of economy of management, careful selection of risks, and the application of the principles of true fraternity, which consists in uniting our individual effort for the common good.

It is time to sound a note of warning against the spirit of commercialism that is creeping into our work.

We can hold our own against the old line methods so long as we can furnish protection at a lower cost. We can only save on one element, viz: expense. And we can save on that item only so long as we keep down ruinous competition among ourselves and rely on fraternal feeling to extend the benefits of our system.

There are other features now widely venerated which might and should be harmonized to the great ultimate benefit of all the orders. Of them I would say that special inducements to new entrants is the most pernicious. If all the societies were to abolish the initiation fee and benefit certificate fee, agreed upon a fee, for a medical examination, and cut off rebating, prizes and like special inducements, it would tend to dignify our work and would place the several orders upon a better business basis, as well as promote harmony, which is the vital essence of fraternity.

The societies here represented are looking to this body for guidance and direction upon these long mooted questions. No others are so fraught with good or evil consequences for the future. It behooves this body to act. We here represent vast interests. This Congress is the parliament of protection, the federation of fraternity.

We, as the delegates of the societies here represented, are authorized through them to speak for vast numbers of men, women and children. Shall we hesitate? Shall we postpone? Shall we not rather, having the courage of our convictions and the interest of the present thousands and future millions of the beneficiaries of our splendid system of home protection in our hearts and minds, give to our constituencies the chart of direction and the compass of safety by which the future may be made as secure as the past has been glorious.

NEW BRANCHES.

Branch 325 was instituted on the 8th day of November, 1899, at Mount Carmel, Ont., by Provincial Organizer Joseph Kidd.

The following is the list of officers: Spiritual Adviser, Rev. Hubert G. Traher. President, Rev. Hubert G. Traher. First Vice-President, Jos. Guman. Second Vice-President, John Hall. Recording Secretary, John A. Coughlin. Assistant Secretary, Patrick O. Sullivan. Financial Secretary, Thomas Ryan. Treasurer, Rev. Hubert G. Traher. Marshal, Francis Pickering. Ward, Thomas Lynch. Trustees, Thomas Lynch, John McCarthy, M. Hoffman, Stephen Morrison. Patrick Hall.

Branch 326 was instituted on the 13th day of November, 1899, at Campbellton, New

Brunswick, by Provincial Organizer B. J. Johnson

The following is the list of officers: Spiritual Adviser, Rev. Edward P. Wallace. President, Jean Baptiste Wagner. First Vice-President, John A. Gallar. Second Vice-President, Napoleon Lemle. Recording Secretary, Napoleon Boudreau. Assistant Secretary, Peter M. Shannon. Financial Secretary, Jean B. Vautour. Treasurer, Guillaume Parlies. Marshal, George Gallant. Guard, Joseph Lavolette. Trustees, James Hughes, Joseph E. Lovejoy, Joseph Grenier, Nazaire Arsenau, James R. Hache.

Branch 327 was instituted on the 24th day of November 1899 at Durham, Ont., by Provincial Organizer Joseph Kidd.

The following is the list of officers: Spiritual Adviser, Rev. P. H. Hauck. President, Timothy Moran. First Vice-President, John Pickcott. Second Vice-President, Philip Domet. Recording Secretary, Michael McGrath. Assistant Secretary, James Morrison. Financial Secretary, Rev. P. H. Hauck. Treasurer, James Kelly. Marshal, John M. Vicar. Guard, William Keatinge. Trustees, Alexander McDonald, Donald McMillan, Daniel McKinnon, John Pickcott, Philip Domet.

INITIATIONS IN NOVEMBER

Initiations on Novembre.

Table with 2 columns: Br. No. and Location. Lists various branches and their locations across Canada, including Montreal, St. Joseph, Kingston, and others.

Total 131 N. B. The Initiations in the last three branches are charter members.

Les initiations dans les trois dernières succursales sont des membres fondateurs.

GRAND COUNCIL OF THE C. M. B. A. OF CANADA.

OFFICERS.

Spiritual Adviser, Archbishop O'Brien, Halifax, Nova Scotia. Chancellor, O. K. Fraser, Brockville, Ont. President - Hon. M. F. Hackett, Stanstead, Que. First Vice-President - Dr. L. J. Belliveau, Shediac, N. B. Second Vice-President - John Loughrin, M. L. A. Mattawa, Ont. Secretary - Samuel R. Brown, London, Ont. Treasurer - W. J. McKee, M. L. A., Windsor, Ont. Marshal - M. Galvin, Annaprior. Guard - Jacob J. Weinert, Neustadt, Ont.

TRUSTEES.

Rev. M. J. Tierman, London, Ont.; P. J. O'Keefe, St. John, N. B.; J. J. Behan, Kingston, Ont.; P. J. Rooney, Toronto, Ont.; J. A. Chisholm, Halifax, N. S.

LAW COMMITTEE.

T. P. Colley, Toronto, Ont.; Judge Rouleau, Calgary, N. W. T.; John A. Murphy, Cayuga, Ont.

FINANCIAL COMMITTEE.

John Bevan, Hamilton, Ont.; Geo. W. Cooke, Amherst, N. S.; Charles Dupont Hubert, Three Rivers, Que.

Supervising Medical Examiner - Edward Ryan, M. D., Kingston, Ont. Solicitor - Hon. F. R. Latchford, M. L. A., Ottawa, Ont.

WHO MAY BECOME MEMBERS.

Applicants for membership must be practical Catholics, must not under 18 years of age nor over 60 at date of initiation, must possess a medical examination approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership. Three grades of policies are issued, viz: a \$200, \$1,000 and \$500.

What it will cost a person between the age of 18 and 25 years to become a member and take a \$1,000 policy in the C. M. B. A.

Table showing costs for various policies: Application fee, Supervising Medical Examiner's fee, Medical Examination fee, One Assessment for \$1,000, One month's dues.

TABLE OF RATES.

Table of rates for different policy amounts: \$200, \$1,000, and \$2,000. Columns include Members' Ages and Amount of Assessments.

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

Table showing costs for a member at age 21: Eighteen assessments at 50c each, Twelve months' dues at 15c.

RESOLUTIONS OF CONDOLENCE

Branch No. 80, Tilbury, Ont., on the death of Bro. Henry Beloit's father.

Branch No. 44, Annprior, Ont., on the death of Bro. James White's son, Dominic.

At a regular meeting of Branch 184, Fairville, N. B., held November 21st, resolutions of condolence were unanimously adopted on the death of Brothers David and John Delaney's mother; also on the death of Bro. Thomas Marshall's daughter.

At the regular meeting of branch No. 205, Stoco, Ont., on Tuesday evening, Nov. 21st, it was moved, seconded and unanimously resolved:

That whereas it has pleased the Almighty, our common Father, who doeth all things well, to remove by death our much esteemed brother Joseph Gabourie, we hereby express universal regret in the loss we have sustained, and tender to the bereaved widow and grief-stricken family our sincerest and most heartfelt sympathy in this the hour of their deep affliction.

As a further mark of esteem and respect, be it

Resolved that copies of this resolution be forwarded to our official organ, THE CANADIAN, and to The Tweed News for publication.

At a regular meeting of Branch 79, Gananoque, Ont., held Thursday, Nov. 2nd, 1899, it was unanimously adopted:

Resolved that we tender Mr. and Mrs. P. Pelon, parents of our late brother, James William Pelon, as well as all other members of the family, our sincere sympathy in the loss of their dear son and brother, who departed this life on the 8th ult., in the city of Philadelphia, after a brief illness, with appendicitis, and trust God will comfort them in their affliction.

That a copy of this be sent THE CANADIAN, our official organ, as well as to Mrs. Pelon, and our charter be draped for one month.

At the last regular meeting of Branch 76, Belleville, Ont., the following resolution was unanimously adopted: Whereas it has pleased Almighty God to

remove by death, after a brief illness, our esteemed and respected brother, David Callaghan, we, the members of Branch 76, express to his wife and family our sympathy in the loss they have sustained, and pray that God in His infinite mercy will bless and protect them.

Resolved that a copy of this resolution be sent to his wife and our official organ THE CANADIAN.

At the last regular meeting of Branch 249, Joggins Mines, N. S., held 9th November, it was moved by Bro. James M. Burke, seconded by Bro. Charles Melanson, and unanimously adopted, that the Recording Secretary draft a resolution of condolence to brothers Herbert and Edward Fife, sons of the late James Fife, that

Whereas it has pleased Almighty God to remove by death your beloved and affectionate father,

Resolved that we, the officers and members of this branch hereby express our heartfelt sorrow for the loss sustained by you and extend our most sincere sympathy and condolence in your sad affliction; also

Resolved that the charter be draped for the usual time and a copy of this resolution sent to THE CANADIAN and local papers for publication.

At a regular meeting of Branch 78, Cornwall, Ont., held on the evening of Oct. 4th, the following resolution was unanimously adopted:

That the members of Branch No. 48 wish to express their deep grief at the death of our worthy brother, Richard Allen, whom it has pleased Almighty God in His wisdom to take from his home and family and also from our Association he has done so much to advance.

Resolved that our branch have a High Mass said for the repose of his soul, and that our charter be draped in mourning for a period of one month; and that copies of this resolution be sent to the family of our late brother and sent to the official organ for publication.

At a regular meeting of Branch 38, Cornwall, Ont., held on the evening of Oct. 4th, the following resolutions of condolence were adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove by death from our midst our late esteemed and respected brother, Ephram Pearson, be it

Resolved that the earnest sympathy of the branch be tendered to the widow of our deceased brother in the great loss she has sustained. And be it further

Resolved that we have a High Mass said for the happy repose of the soul of the deceased, and that our charter be draped in mourning for a space of one month.

And that a copy of these resolutions be sent to the widow of our late brother and entered in the minutes of the meeting and sent to the official organ for publication.

ANSWER TO INQUIRIES.

1-The local medical examiner, at the time he examines an applicant, collects his own fee only; said fee being \$1 50. (See Sec. 122 of constitution).

2-The applicant when signing his application for membership pays \$3 00 for the initiation fee, and 50cts. for the supervising medical examiner's fee. This amount, namely, \$3 50, is paid to the financial secretary of the branch. If the applicant be rejected, the \$3.00 is returned to him, but the 50cts. is not returned--it must be paid by the branch to the Grand Council in every case. (See Sections 1-17 and 17b)

There are some triumphant defeats of which Victory herself might be jealous - Montaigne

Fidelity to conviction, to truth, to honor, interferes sadly with worldly prospects. Conscience is a troublesome fellow-voyager. Nothing, alas! is more common than to see men jeopardizing the growth of their moral nature for the sake of worldly interests.

Remember that you are immortal; realize your own immortality. Remember it all day long, in all places. Live as men whose every act is inflexibly recorded, whose every change may be recorded forever.—Cardinal Manning.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

Statement of Assessments Received in November, 1899.  
Etat des Cotisations Recues Durant le Mois de Novembre.

December Assessments, 1899. | No. 15. Deaths { Nos. 80, 91, 92, 93, 94, 95, 96, 97 and 98.  
Cotisations du mois de Dec. | Deces {

The Grand Council of the C.M.B.A. of Canada. | Le Grand Conseil de l'A.C.B.M. du Canada.  
SECRETARY'S OFFICE, | BUREAU DU SECRETAIRE,  
London, Ont., December 1, 1899. | London, Ont., 1 Decembre, 1899.

Dear Sir and Brother—You are hereby | Cher Monsieur et Frere—Vous etes, par le  
officially notified of the deaths of the follow- | present officiellement notifié du deces des  
ing named brothers: | freres ci-apres nommes

NO.	NAME.	BRANCH.	LOCATION.	POLICY.	ADMITTED.	DIED.	CAUSE OF DEATH.		
NO.	NOM.	BRANCHE.	SIEGE.	POLICE.	ADMIS.	DECEDES.	CAUSE DU DECESS.		
90	James McMahon	10 St. Catharines	O	20	Jan 21, 84	Oct 13, 90	Apoplexy		
91	William Hutton	17 Park, Ont.		200	Mar 29, 87	18	88 1/2	thromb. of the heart	
92	Joseph Gilmour	200 St. Catharines	Ont.	100	June 13, 87	30	71	Consumption	
93	J. A. Demers	50 Levis	Que.	200	Feb. 10, 87	Nov. 1	89	1/2	thromb. of the heart
94	Alfred Farnier	31 Montreal	Que.	200	June 26, 86	4	88	1/2	thromb. of the heart
95	Gaspard Lamy	101 Three Rivers	Que.	200	June 21, 86	4	88	1/2	thromb. of the heart
96	L. J. A. Valois	31 Montreal	Que.	200	Feb. 2, 87	1	89	1/2	thromb. of the heart
97	Charles Cadieux	210 Montreal	Que.	100	Mar 19, 86	1	89	1/2	thromb. of the heart
98	Peter J. Kearney	5 Brantford	Ont.	200	July 1, 86	1	89	1/2	thromb. of the heart

Statement of the Beneficiary and Reserve Funds for November, 1899. | Comptes-rendu du Fonds des Beneficiaires et du Fonds de Reserve pour le mois de Nov., 1899.

BENEFICIARY FUND.   FONDS DES BENEFICIAIRES.   Da.	
Amount on hand Nov 1st, 1899.	\$ 1,341.98
Received during Nov. from	
No. 10 Assessment	167.57
No. 11 " "	1,251.33
No. 12 " "	97.64
No. 13 & 14 " "	647.55
No. 15 " "	12.10
<b>Total</b>	<b>\$ 3,438.17</b>

RESERVE FUND—FONDS DE RESERVE.	
Amount on hand Nov 1st, 1899.	\$ 92,118.56
Amount accrued since last report	625.28
<b>Total</b>	<b>\$ 92,743.84</b>

Total amount of Beneficiary Fund collected since 1st January, 1893, to date.   Montant total du Fonds des Beneficiaires collecte depuis le 1er Janv., 1893, a cette date.	
	\$ 1,929,819.97
Total amount paid to the Beneficiaries of deceased members to date.   Montant total paye aux Beneficiaires des membres decedes a cette date.	
	\$ 1,050,407.57

SAM. R. BROWN, Grand Secretary.

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

Brothers—The foregoing statement of Assessment No. 15 (December Assessment) is given in compliance with Sections 7 & 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Financial Secretary of your Branch on or before the third day of January, 1900. Branch Treasurers must remit to me the amount of this Assessment, on or before the 9th day of Jan., accompanied with Monthly Assessment Report. Members, and especially officers of branches, are requested to carefully read Sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

Yours fraternally,  
SAM R. BROWN  
Grand Secretary.

Aux Membres de la C.M.A.B. du Canada—

Freres—L'etat precedent de la cotisation No. 15 (Cotisation du mois Decembre) est donne en conformite des Clauses 7eme et 8eme de notre loi concernant le Fonds des Beneficiaires; l'avis legal de ces cotisations mensuelles regulieres est donne dans notre Constitution. Vous devez payer cette cotisation au Secretaire Financier de votre Succursale le ou avant le 3eme jour de Jan., 1900. Les Tresoriers des Succursales doivent me faire remise du montant de cette cotisation le ou avant le 9eme jour de Jan., accompagne du Rapport de la Cotisation Mensuelle. Les membres, et plus particulierement les officiers des Succursales, sont priés de lire attentivement les Clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaitre les reglements concernant les cotisations.

Fraternellement a vous.  
SAM. R. BROWN.  
Grand Secretaire.

Ought not every human life to be to us like a vessel that we accompany with our prayers for a happy voyage? It is not enough that men do not harm one another: they must also help and love one another. — Attie "Philosopher."

Learn to live thy religion, and thou shalt have little need or desire to argue and dispute about it.—Bishop Spalding.

There is one single fact which one may oppose to all the wit and argument of infidelity—namely, that no man ever repented of being a Christian on his death-bed—more.

When we have done all we can do for one set of people, we have to interest ourselves in a new set: sowing the good seed in other fields, and leaving the old fields to the Lord of the harvest.

Branch No.	Assessment No.	Beneficiary Fund	Reserve Fund	Branch No.	Assessment No.	Beneficiary Fund	Reserve Fund
No. de la Succursale	Nos des Cotisations	Fonds des Beneficiaires	Fonds de Reserve	No. de la Succursale	Nos des Cotisations	Fonds des Beneficiaires	Fonds de Reserve
1	12	112.50	112.50	1	12	112.50	112.50
2	12	112.50	112.50	2	12	112.50	112.50
3	12	112.50	112.50	3	12	112.50	112.50
4	12	112.50	112.50	4	12	112.50	112.50
5	12	112.50	112.50	5	12	112.50	112.50
6	12	112.50	112.50	6	12	112.50	112.50
7	12	112.50	112.50	7	12	112.50	112.50
8	12	112.50	112.50	8	12	112.50	112.50
9	12	112.50	112.50	9	12	112.50	112.50
10	12	112.50	112.50	10	12	112.50	112.50
11	12	112.50	112.50	11	12	112.50	112.50
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14	12	112.50	112.50	14	12	112.50	112.50
15	12	112.50	112.50	15	12	112.50	112.50
16	12	112.50	112.50	16	12	112.50	112.50
17	12	112.50	112.50	17	12	112.50	112.50
18	12	112.50	112.50	18	12	112.50	112.50
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70	12	112.50	112.50	70	12	112.50	112.50
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105	12	112.50	112.50	105	12	112.50	112.50
106	12	112.50	112.50	106	12	112.50	112.50
107	12	112.50	112.50	107	12	112.50	112.50
108	12	112.50	112.50	108	12	112.50	112.50
109	12	112.50	112.50	109	12	112.50	112.50
110	12	112.50	112.50	110	12	112.50	112.50
111	12	112.50	112.50	111	12	112.50	112.50
		<b>Total</b>	<b>41190.82</b>			<b>Total</b>	<b>41190.82</b>

N. B.—All branches not appearing on the foregoing statement as having paid No. 12 Assessment, with the exception of Branches 22, 39, 51, 72, 117, 137, 275, 276, 277,

## AN APPEAL.

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

Brothers—Branch 173, C. M. B. A., Belle River, Ont., deems it an urgent duty to appeal to its sister branches on behalf of Bro. James Strong, who has been seriously ill since last spring.

Brother Strong is twenty nine years old, has been in the C. M. B. A. for the past two years, and has been a good, attentive member, and an energetic worker in the interests of the Association.

He has been on a rented farm two years, and while he had good health was sure of making a living; but unfortunately last spring the poor fellow was stricken down with heart failure, brought on by overwork in the lumber woods during cold and wet weather.

He is now unable to do any work and in very poor circumstances. His neighbors and the members of our branch have helped him all they possibly can.

He has no means whatever; is unable to work; has nothing that he can turn into money; and, unless he obtains assistance from his C. M. B. A. brothers in Canada, he and his wife will be in great distress. His is certainly a sad case, and if there ever was a worthy appeal it is that of Bro. Strong. The members of Branch 173 have responded to every appeal and we hope and pray that this will be allowed and that our sister branches will help Bro. Strong in this his hour of need.

We remain fraternally yours,  
CHAS. J. GERARD, Secretary.  
J. W. RENAUD, President.

This is to certify that Bro. James Strong is very much in need of assistance, that I approve of this appeal, and hope it will meet with the approval of the Grand President and Board of Trustees, and the response it deserves from the Association.

(Signed) J. E. MEUNIER, P. P.

All contributions to be sent to Rev. J. E. Meunier, P. P., Belle River, Ont. London, Ont., Nov. 20, 1899.  
Chas. J. Gerard, Rec. Sec. Br. 173, C. M. B. A., Belle River, Ont.:

Dear Sir and Brother—The appeal from your branch in behalf of Bro. James Strong has been allowed by the Grand President and Board of Trustees.

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

## MESSAGE TO CATHOLIC MOTHERS.

What message should we send to the Catholic mothers of this land if an angel offered to be our messenger to every one of them? What if he said to us: "I undertake to persuade them all to carry out any one good counsel you shall choose. Only be swift to make your choice, and let your choice be good." What visions would open out before us of the results of choosing our messages well. The ages of faith restored, this land once more the Island of Saints, and the worthy dowry of Mary! Every Catholic knows where the inspiration would have to be sought for a message fraught with such consequences: before the altar, face to face with the veiled Tabernacle, under the Lamp of Sanctuary.

It is not in the wise Providence of God that human messages be taken by

angels in such a way, nor that the free wills of His multitudes of His erring children should be thus infallibly moved by the ministry of men or angels. Yet among the many messages which one might send, if it so pleased God, there must be one or more which above all others must be precious; and if so, why should we not try to think of such a message and send it through the ministry of this little material "Messenger of the Sacred Heart," not, alas, to all the Catholic mothers of the land, nor with the certainty that all will welcome it, but to many thousands of them, and in the hope that most of those thousands will take it to heart?

What, then, shall the counsel be? It must be small and good,—a little cake, not too difficult to open, but full of precious treasures, worthy of an angel's gift.

This, then, shall be our message to Catholic mothers: "Let your children promise the Sacred Heart to go to daily Mass whenever it is possible, and to say during that Mass our 'Our Father' during the 'Pater noster,' and then a 'Hail Mary' during the 'Libera nos,' for the Priests and Bishops of this land, and for vocations to the Priesthood."

Here are the two main reasons why we choose this message:

1.—The future of religion depends on the sanctification of children. The habit of hearing daily Mass sanctifies them directly. It sanctifies them also indirectly because the homes which send them to daily Mass are thereby themselves sanctified, expel from themselves the atmosphere of the world, and are made fit to be the nurseries of immortal souls.

2.—The future of religion depends also on the multiplication and sanctification of laborers for the Lord's vineyard. Children's prayers are irresistible. They will join the priest in daily Mass in the "Our Father," offering it up for him, for all our Bishops and Priests, and for more vocations, and while he says the "Libera nos," in which, after the "Pater" the Church invokes the intercession of the Mother of God, they will add a "Hail Mary" for the same intention.

These two reasons contain countless others, all of which determine us in choosing this message above all others. May the "Messenger" go forth therefore, into thousands of Catholic homes, and may God give it the power of persuasion, and may the hearts of the mothers know no peace or rest until they have yielded to the persuasion.

As an encouragement to the fulfillment of this idea, we will undertake to enter into a book, which shall be kept in the Shrine of the Sacred Heart. Pleading the record of that fulfillment. Whatever reports of the daily attendance of children at Holy Mass are sent to us from any church or school or family will be inscribed therein, that all those in any way concerned in the record may be daily remembered in the Holy Sacrifice of the Mass said in the shrine—From "English Messenger of the Sacred Heart."

## A NOTABLE MEETING.

The regular monthly meeting of Branch No. 319 was held in their hall at Hesson, on Monday evening, Dec. 4th. The event was a noteworthy one notwithstanding that it was only the second meeting in the history of the branch's existence. Early in the evening a large number of our neighboring brethren from Branch 21, St. Clements, arrived. Among those who had shown their good will by driving

a distance of fifteen miles to help and encourage their younger brethren were numbered Messrs. Stumph, Mayer, Hinkel, Brögel, Fredmann and Hinchberger. These were all happily entertained, until the hour of opening, by our genial and whole-souled financial secretary, Mr. M. Kormann, who had formerly been a staunch member of their branch.

At the appointed hour the meeting opened with the President, Mr. Thos. Hanley, in the chair. In addition to the visiting brethren, there was also present the Spiritual Advisor, Rev. Father Guam.

The meeting opened with the usual ceremony. The minutes of the last meeting having been read by the secretary, Mr. Francis Kieffer, and the ordinary routine of business completed, the president then called on the spiritual adviser to say a few words of encouragement. In response, the reverend gentleman arose and in his opening remarks said that he had thought Branch 319 still too young for speech making, but now that he had witnessed the creditable manner in which the presiding officers had executed their respective duties, he felt that it had fully matured for a few words of encouragement. Amid applause, he humorously remarked that there were at least two things in which the honorable President could not be excelled, and these were the use of the gavel and drawing speeches from the mind. Continuing his remarks, he spoke of the merits of the society, of the good it had done and was doing in general, by creating a true Catholic spirit of brotherhood among its members, and, in particular, by bringing a helpful hand to their bereaved families in the hour of need and affliction. In conclusion, he advised the members to take a hearty interest in the good work, assuring them that success would crown their efforts.

The President then called on Mr. Stumph, R. S. of Branch No. 21, St. Clements, who spoke at some length on the duties of the various officers with words of encouragement. His ended his highly appreciative and instructive remarks by inviting the members to an oyster supper, to be given by their branch in St. Clements on the evening of Dec. 16th. His closing remarks were accepted with cheers.

As the meeting drew to a close the rev. chaplain proposed as a motion that a vote of thanks be tendered to the visiting brethren, as a mark of the high appreciation of their visit and with the hope that it would not be the last one. The motion was seconded by Bro. M. Hanly, and was unanimously adopted.

The meeting was then brought to a close, and its success will be an important factor in the early history of Branch No. 319.

## WHAT ARE SUFFICIENT RATES.

Under this caption the Fraternal Monitor has a very interesting article in its July number. It shows the great divergence of rates as between the different fraternal societies and yet, notwithstanding this divergence, there is an unmistakable trend upon the part of all fraternal societies to a stable foundation for their rates. The Monitor has tabulated facts from eighty-nine orders. Seventy-eight of these orders "have so far recognized this principle as to demand contributions from members when entering the order, according to their respective ages at date of entry," and over one-half of the entire

number, "provide for an emergency or reserve fund by extra assessments, or by the percentage of assessments, or by deducting from claims which mature within certain specified periods, or by some other special method." It will then be seen that the trend of all the fraternal societies is a progressive one. The officers of these societies, and their members, have at last come to realize that it is only by providing for the future that the present can be made secure. The thirty odd societies that have made no provision of any kind for the future must fall into line with their more progressive competitors, or drop out of the race. The time is rapidly passing when men, looking for protection for their families, will jump at anything that is cheap because it is cheap. Men are beginning to realize that the future is more important than the present, when the safety of the family is concerned, and it is only the society whose rates are sufficient for the future that will commend itself to the father of a family seeking to protect those he loves, or to any intelligent man desirous of providing for those dependent on him. The principle at the bottom of the rate question is that each man at each age for the current year's protection shall pay the same amount, and this irrespective of the length of time that he has been in the fraternity.

This principle can only safely be modified by providing for an emergency, or reserve fund, the name is immaterial, which, added to the annual cost, shall provide for the increasing cost as the members get older, and this plan has many advantages. The society which requires each member to pay the cost according to his age each year, puts the entire burden upon the member during his whole membership, and gives him no assistance, whereas the society which charges the member a sum in excess of the annual cost, and allows the excess to accumulate at interest, to provide for his increasing cost, gives him the benefit of said interest and relieves him from the payment of the amount, which the interest accumulated, represents, and which he would otherwise have to pay. So it is to the interest of those seeking protection in the fraternal societies to give the preference to the society which accumulates a reserve fund, and gets the benefit of the interest factor to assist in the payment of its liabilities.—Columbia Herald.

## SCOTCH CATHOLICS AND THE WAR.

In addition to several Masses offered recently for the repose of the souls of the soldiers killed in battle, a solemn Requiem Mass was celebrated in the Abbey Church, Fort Augustus, on Thursday of last week for the same intention. One of the young troopers, a kinsman of the Commander in Chief, Mr. Hubert Wolseley, who was killed in the Battle of Elandsbaagte, was formerly a student in the abbey school. The high altar was draped in black for the occasion, and in the centre of the church was erected a catafalque, covered with the Union Jack, and surrounded with lighted tapers. The service terminated with the chanting of the absolution by the monastic community standing round the catafalque. A considerable number of the congregation showed their sympathy by assisting at the Solemn Office.

They who are loved most by God suffer most.—Father Ryan.



CARDINAL VAUGHAN AND THE CRITICS

In an article in the New Century Review Cardinal Vaughan repiles to some criticisms of the Church in English papers, and especially to the weeping accusation of "Verax" that the Church is responsible for the backward condition of Ireland, Spain and Italy, and has "always been inimical to the highest civilizations." Says the Cardinal.

When I assert that the Catholic Church with a free hand is well able to promote the happiness of the people, and to raise them from the pagan to the Christian level of thought and action, my statement, I believe, is amply borne out by the history of Christian civilization. I need only appeal to such names as Minam, Hamm, Froude, Lecky, Farrar, Guizot and a host of other witnesses who are above suspicion. But when I claim for the Catholic and Roman Church now the same divine power and vitality she gave proof of in England during one thousand years of our history, I am confronted with the present state of Ireland, France and Spain. It would almost as reasonable to say that the degraded condition of masses of the English poor, and the causes that have led to their misery, are attributable to the Catholic Church. only that it is too generally realized here that the Catholic Church lay prostrate, bleeding and dying under the harrow, for two or three centuries in England, for even the staunchest Protestant to cast the blame for the state of the English poor upon the Catholic Church.

But we are bid to look at Ireland, where the people have remained Catholic. Now, the sufferings of the Catholic Church in Ireland have been second only to those of the Church in England. Archbishop Whately, accounting for his want of success, wrote that he "had to fight the battle of Protestantism in Ireland; with one hand, and that his best, tied behind him."

The Catholic Church in Ireland has had to carry out her divine mission, not "with one hand tied behind her," but with both hands cut off. She was stripped of her possessions, reduced to poverty, deprived of the right to educate, the land taken from Catholics and given to Protestants, fettered and persecuted in every possible way by England for centuries. And yet, even so, she has maintained a peasantry, that is singularly pure and chaste, and in ordinary times freer from crime than that of England; while, in spite of every disadvantage, she has preserved a high standard of virtue, faith and piety among her keenly intelligent and sympathetic poor. Let any one contrast the intellectual, moral and religious condition of the poor of Ireland with that of the lower classes in our large towns and then say, if we please, that the cause of the irrelative conditions is to be found in the respective religions of the two countries.

But we are referred to France as further proof against the character of the Catholic Church. Has it been forgotten that the Church in France was drowned in a sea of blood one hundred years ago; that religion, revelation and God Himself were publicly proscribed; that the Church is not free to this day in France; that her Bishops may nowhere meet in synod; that her religious orders are under a ban; and that whatever education the Church gives is under distress and disadvantages? And yet, in spite of a century of dis-

advantages, Catholic France produces at the present day a great multitude of as noble examples of generosity and devotedness as the world has ever seen.

Again, we are referred to Spain; but during the century Spain has also been swept by the evil principles of the French revolution, her religious orders have been again and again suppressed, her seminaries closed, her property confiscated and for years her episcopate was actually extinguished. The Church in Spain has had to fight with more than "one hand tied behind her." Yet look at the Spanish poor, and you will find in them an indred gentility, a noble bearing, a religious sense and courtesy that you will search for in vain in England. It is only fair to remember that the Catholic Church in Spain and in South America, as in other lands, has had to fulfil her divine mission in chains, weakened on all sides by the state, if not actually enslaved by its laws.

Turning to the reproach of "Verax" that the Roman Catholic Church was to be convicted of partisanship against Dreyfus, Cardinal Vaughan asks if this is just. He continues:

"The Dreyfus case has been torn to pieces, and all over the country has divided members of the same Catholic family. The bishops have endeavored to calm the minds of men, but it is not easy to allay a panic. But belief in his guilt has not been confined to the French Catholics; ministry after ministry, without a shred of Catholicity in its composition, was convinced of his guilt. If there has been passion on one side, has there been no passion on the other?"

If certain fiery organs of the cheap Catholic press in France have been unfortunately carried away by partisanship, do they stand alone in partisanship in France or elsewhere? France has been distracted for generations by political turmoil, and is honeycombed by unscrupulous secret societies, pledged to despoil and destroy the Catholic Church wherever they can. Can we be surprised, then, that a single incident, that the name and fate of a single case should precipitate convictions or ears on one side or on the other? A single spark may create a conflagration. France having been living under panic for years, it is not to be wondered at if some men lose their heads in a state of national panic.

BEAUTY OF PRAYER.

Which one of us has not felt the need of prayer? Which of us has failed to see its results? If not substantially in every-day life, at least can we fail to perceive its sweetness penetrate the recesses of our souls? To feel that we are not struggling alone but are helped onward by the prayers of a friend, stimulate us to action in every instance, causing the vision of discouragement to fade away in the clear gleam of sunlight which brings out with distinctness the picture of some loved one kneeling, his breast beating responsive to our request—"pray for me." While he is thus fervently engaged—while perhaps heaven smiles upon him, let us go forward and meet the work which we are called upon to perform and burst asunder the chain of indolence, which sometimes for too long a period bound us in our happiness, leading us too often into selfish forgetfulness, where in spite of ourselves we lose sooner or later all susceptibility of every tender and social feeling.—S. K.

LE CANADIEN

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LONDON, LE 15 MARS, 1900.

LE SUCCES DE LA C. M. B. A.

Le petit nombre de cotisations de cette année doit être une source de joie pour chaque membre de la C. M. B. A. On peut prédire que quinze cotisations seront suffisantes pour rencontrer toutes les demandes de l'année 1900.

Ceci est dû au grand nombre de membres qui appartiennent à l'Association et à sa bonne administration ce doit être en même temps un encouragement pour tous ceux qui ont à cœur le bien-être de la Société.

Pour bien réaliser le caractère sublime de la C. M. B. A. et sa grande influence morale, il ne faut pas perdre de vue que c'est une société d'assurance, et que son avenir repose en grande partie sur sa valeur financière. Combien l'espoir et la confiance doivent renaître dans nos cœurs, quand nous considérons le travail de l'année. Combien après ceci nous devrions être unis ensemble comme un seul homme pour aider au progrès de la Société et à l'accroissement de ses membres. C'est là certainement un beau thème pour encourager ceux qui ne sont pas avec nous à faire partie de notre bien-être. Ne laissons pas passer cette belle occasion. Répandons la lumière, propagons la foi, car c'est maintenant le temps favorable.

ARRANGEMENT SATISFAISANT.

La demande faite par le Grand Secrétaire de la C. M. B. A. du Canada contre la corporation des "Employers Liability Assurance" de Londres Angleterre, par l'entremise de son agent Mr. H. J. McKeon de Montreal a été réglée à l'amiable. Il s'agissait de certains argents qui avaient été enlevés à l'association par l'ex-secrétaire de la Succursale St. de New-ascow N. S. J. C. McKinnon. Mr. McKinnon envoyait \$151 au Grand Secrétaire Brown cinq jours seulement après que la demande fut faite.

Les secrétaires archivistes sont priés de nous faire parvenir une liste des officiers pour 1900, aussitôt que possible.

NOTES

Le Dr. J. A. Gray d'Elimination a été nommé Grand Député pour le Comté de Madawaska dans le Nouveau Brunswick.

Nous nous remercions à l'avance du succès du Dr. Gray dans le district qui lui est confié et que les membres de la C. M. B. A. deviendront nombreux à la base.

Le Canadien est l'organe officiel de la C. M. B. A. Il suit que ce n'est pas un journal politique. Il nous est impossible de publier aucune lettre ou article qui aurait une portée politique quelconque. Nous espérons donc sincèrement que les branches ne nous enverront aucunes résolutions dans lesquelles on remarquerait des tendances politiques.

Nous n'aimons pas de refuser une place dans l'organe officiel de la Société, aux résolutions que les succursales pourraient nous envoyer. nous nous verrons obligés de la faire si on veut y introduire la politique. Frères, faites nous parvenir toutes les nouvelles qui regardent la C. M. B. A., mais aussi souvenez vous que la C. M. B. A. ne connaît pas la politique.

Tout dernièrement nous avons reçu plusieurs lettres anonymes avec instance de les publier dans le "Le Canadien". En tête du journal on peut lire la phrase suivante: "Les lettres anonymes et celles que l'éditeur jugera impropres aux intérêts de la Société ne seront pas publiées."

C'est notre intention de nous en tenir à cette règle. Si quelque frère veut lancer des balles à un autre membre de l'Association il ne peut se servir du "CANADIEN". Nous sommes d'opinion que nos frères de la C. M. B. A. ont droit de connaître les noms de ceux qui écrivent pour les influencer.

La personne qui a le courage de signer les lettres qu'il désire publier aura toujours la préférence dans le journal. De telles lettres sont doublement intéressantes et ont un plus grand poids que les lettres anonymes.

Les officiers de la Succursale qui auront été régulièrement élus et installés seront installés à la première assemblée régulière du mois de Janvier. Tout officier, qui ayant été régulièrement élu et ayant reçu avis de son élection, manquera de se présenter à l'installation à moins qu'il n'en soit empêché par la maladie ou par quelque autre circonstance inévitable pourra être déclaré vacante par l'officier chargé de faire l'installation et une autre élection ordonnée immédiatement pour remplir la vacance, mais aucun officier ne sera installé avant d'avoir complètement payé sa succursale le montant acc. de toutes contributions ou réclamations, de quelque nature que ce soit.

**L. J. BELLIVEAU M. A. M D**

Premier Grand Vice President de la C. M. B. A. du Canada

Lucien J. Belliveau premier Grand Vice Président de la C. M. B. A. du Canada descend d'une vieille famille Acadienne. Il naquit à Memrancook, Comté de Westmoreland N. B. en l'année 1861; il fit ses études à l'université de Memrancook, où il puisa de profondes connaissances en littérature qui développèrent chez lui une facilité d'élocution plus qu'ordinaire. Il fit ses études médicales à l'université Victoria à Montréal où il fut Vice Président de l'Association médicale des étudiants. Avant reçu avec honneur ses degrés de docteur en médecine, il s'établit la même année à Shediac N. B. et depuis ce temps il a toujours exercé sa profession, jouissant de l'estime et de la confiance de la population de cette ville.

Le Dr. Belliveau fut un des principaux organisateurs de la Succursale St. Joseph 169, et il en fut le premier Président, poste qu'il occupa pendant plusieurs années.

Il se dévoua beaucoup pour la C. M. B. A. ayant organisé des succursales aux Barachois, au cap Pelé, à la Grande Digue à St. Joseph et St. Louis. Il fut délégué aux réunions du Grand Conseil tenues à Hamilton, à St. Jean et à Québec. Il fut élu Premier Vice Président à la convention d'Ottawa et réélu à la même charge à celle de Québec. Il a toujours pris une large part aux affaires qui ont pour but de promouvoir les conditions morales et sociales de ses concitoyens. Il fut le principal agent dans l'érection de la salle Lafèvre érigée près du collège St. Joseph de Memrancook, à la mémoire du Rev. Père Lafèvre fondateur du collège de cette dernière ville et homme d'un grand savoir et très-vénéré parmi les Acadiens.

Le Dr. Belliveau a toujours aussi pris une part très active dans les affaires politiques du jour et en plusieurs occasions s'est montré un orateur distingué.

**ADRESSES PRESENTÉES.**

Au Reverend J. S. Turbide par la C. M. B. A. et autres paroissiens de Tignish, N. B.

Dimanche dernier a été pour les paroissiens de Tignish un jour dont le souvenir restera longtemps gravé dans leurs esprits. Après la grand'messe, le Rev. Père Turbide monta en chaire et fit une de ses touchantes allocutions dont il sait toujours si bien se servir et qui vont jusqu'au fond du cœur. Rarement depuis son séjour parmi nous avions nous entendu le Révérend Père s'exprimer avec tant de grâce et d'originalité qu'en cette occasion, mais quelle ne fut pas la surprise, la consternation des fidèles en attendant tomber des lèvres du Révérend prédicateur ces paroles: "Mes Très Chers Frères au jourd'hui, je vous ai adressé la parole divine pour la dernière fois. Mon Supérieur, Mgr. McDonald, me commande de quitter Tignish pour d'autres champs de labours, et en obéissance à

ses ordres, je pars, demain, quoiqu'avec le plus profond regret, pour les Îles de la Madeleine, où je suis nommé curé de la paroisse de Havre aux Malouins." Ces paroles prononcées avec émotion tombèrent comme un coup de foudre sur la congrégation, et causèrent un serrement de cœur inexprimable. Au sortir de la messe, les paroissiens s'organisèrent pour une assemblée à la salle Ste. Marie. En effet, à 3 heures, p. m., une foule, telle qu'on n'en vit jamais là-homme, femmes et enfants—s'était réunie pour faire leurs adieux au vénéré et bien-aimé prêtre qui les avait si bien servis et qui, depuis trois ans, avait travaillé avec tant de zèle et de dévouement au salut des âmes.

L'assemblée se fit sous la présidence de notre vénérable curé D. M. MacDonald. Trois adresses furent présentées au Révérend Père Turbide:—la première au nom des paroissiens irlandais, la deuxième au nom des paroissiens français et la troisième au nom des membres de la C. M. B. A. de Tignish. Ces adresses étaient accompagnées de deux heures-bleu remplies. Le Révérend Père Turbide répondit à ces témoignages de respect et d'estime en termes dont lui seul sait le secret dans de telles circonstances. Des discours appropriés à l'occasion furent ensuite prononcés par le vénérable curé de la paroisse et MM. Edward Hackett et Gilbert Buote, après quoi la foule se dispersa silencieusement remportant dans son cœur un souvenir ineffaçable du Révérend J. S. Turbide. En effet, le départ du Père Turbide, surtout pour la partie française de la paroisse, est réellement une grande perte: car, ou a beau dire, dans une paroisse comme Tignish, où il y a encore un si grand nombre de personnes qui ne comprennent que quelques mots en anglais, un prêtre français est indispensable. Aussi, il faut espérer que la lacune causée par le départ soudain et inattendu du Révérend Père Turbide sera bientôt remplie en le remplaçant par un prêtre de notre nationalité.

Il suit l'adresse française:

A Monsieur l'Abbe J. S. Turbide, Ptre.

Vénéré et Bien aimé Mons—Bien que le voile épais de tristesse qui plane sur notre paroisse depuis quelques jours, redise d'une manière évidente les sentiments de chagrin et de regrets qui accablent nos cœurs en cette circonstance, permettez toutefois à vos enfants spirituels de langue française de se joindre à leurs frères les anglais pour vous offrir le tribut de leur reconnaissance et le gage de leur plénière filiale. Si la nouvelle tout à fait inattendue de votre départ de Tignish a surpris la paroisse en général, soyez assuré que cette surprise est encore plus vive chez nous, les descendants des fondateurs de cette belle et grande paroisse. Depuis trois ans nous avons la consolation et le bonheur d'avoir en vous un ministre du Seigneur, doué de cette parole chaude et vivifiante qui arrive ju qu'aux cœurs. Vos accents pénétrants fixaient l'attention de vos auditeurs et grâce à la facilité et à la pureté de votre langage, vous saviez mettre à profit les beautés et les richesses de notre belle langue qui est la vôtre, pour établir ce courant sympathique qui se maintenait jusqu'à la fin entre vous et ceux qui avaient le bonheur de vous écouter.

Le zèle que vous avez déployé à nous annoncer la parole de Dieu, n'est cependant qu'un facteur bien minime dans cette vie de dévouement sacerdotal qui a marqué votre séjour à Tignish. Nous ne pourrions exprimer d'une

manière adéquate cette régularité avec laquelle vous avez rempli vos devoirs de ministre de Dieu au confessionnal et au chevet des malades, ainsi qu'à l'autel: cet empressément avec lequel vous avez volé au secours des brebis égarées pour les ramener au bercail, ces paroles d'encouragement et de tendresse que votre cœur de prêtre savait toujours vous inspirer, pour ramener la résignation et l'espérance dans les cœurs.

Mais voici qu'un ordre de votre Supérieur vous oblige de changer le théâtre de vos labours. Vous êtes appelé à pratiquer cette noble vertu d'obéissance que vous nous avez prêchée et vous êtes prêt à accepter ce sacrifice, quelque pénible qu'il soit pour vous, à cause des circonstances particulières où vous êtes placé. C'est bien le moment de dire "que la volonté de Dieu soit faite." Puisqu'il en est ainsi qu'il nous soit permis au moins de faire des vœux pour qu'un successeur vous remplace à bref délai.

Quelque le Ciel vous confie la charge d'une autre paroisse que la nôtre, nous osons espérer que vous daignerez conserver dans un petit coin de votre cœur de prêtre un petit souvenir des humbles brebis qui ont été favorisées des prémices de votre zèle sacerdotal. Avant de prendre congé de nous, veuillez accepter de la paroisse de Tignish ce faible gage de notre affection et de notre reconnaissance.

Que le Dieu fort vous accorde force et santé.

Comme dernière faveur de votre part, nous vous demandons votre sainte bénédiction et, nous ne pouvons nous résigner à vous dire "Adieu", mais bien "Au Revoir".

Gilbert Buote  
Maximin Chaisson  
Jean Chaisson Chapel  
Urbain Gaudet  
Jean Jos Arsenault  
Solime Jos Richard  
Maximin Doucet  
Océisme Chaisson  
Thomas Bernard  
Sylvain Des Roches  
Nepoléon Gallant  
Marcelin Poirier  
Jérôme Buote  
Jérôme Chaisson.

Au nom des paroissiens français de Tignish.

Tignish, ce 1<sup>er</sup> Novembre, 1899.

**PRESENTATION D'ADRESSE**

A une assemblée régulière de la Succursale 306 de la C. M. B. A. Church Point, N. S., le Frère Famille Comeau, secrétaire archiviste, lisait une adresse au Révérend Père Louis L. Doré, Directeur Spirituel de cette succursale, à l'occasion de son retour d'un voyage en France. Nous nous emprisons de la reproduire.

Au Révérend Père Louis L. Doré, Directeur Spirituel de la C. M. B. A. à Church Point, N. S.

Révérend et bien aimé Père,—Nous sommes très heureux, ce soir, de vous exprimer les sentiments de profonde estime et de sincère reconnaissance que nous éprouvons à votre égard.

Votre départ pour la France en Juin dernier, avait été pour nous une cause de tristesse. Aussi les jours de votre absence nous ont paru bien longs, mais depuis votre arrivée les cœurs sont tous à la joie. Heureux de vous revoir nous sommes fiers de vous avoir à notre tête et de marcher à votre suite.

Nous connaissons le dévouement avec lequel vous remplirez les devoirs de votre ministère, nous savons par-

tiellièrement votre tendresse pour les malades, cependant malgré vos travaux journaliers et vos courses incessantes en vue de soulager les cœurs souffrants, vous avez trouvé le temps et les moyens de former à travers bien des obstacles, cette succursale de la C. M. B. A. dont nous sommes heureux de nous dire les membres. Voilà pour quoi bien aimé Père, nous vous remercions et nous vous sommes profondément attachés.

De notre côté nous ne sommes pas demeurés oisifs pendant votre absence, notre succursale dont vous êtes le Directeur Spirituel, a progressé, elle a grandi, grâce à nos efforts, six nouveaux membres sont venus garnir nos rangs et nous espérons que bientôt ils seront suivis de plusieurs autres.

Nous terminons, bien aimé Père, en demandant à Dieu qu'il veuille vous conserver longtemps encore à notre tête et à notre affection et qu'il vous accorde des jours heureux dans la paix qui sera sur cette terre la juste récompense de votre dévouement.

Les membres de la Succursale 306 de la C. M. B. A. Church Point, N. S.

**ACCUSES DE RECEPTIONS.**

Belleville, Oct 13 Nov., 1899.

Edward McGinty, Ecr., Secrétaire de la C. M. B. A.:

Cher Monsieur—J'accuse réception du mandat de \$500 de la C. M. B. A., étant le montant de la police de mon mari le défunt David Callaghan.

C'est avec plaisir que je vous exprime mes remerciements, et je vous assure que j'ai grandement apprécié la promptitude du paiement de ma réclamation, ayant reçu le mandat deux semaines après la mort de mon mari.

ALICE CALLAGHAN.

Succursale 250 Courtright, Ont.  
le 20 Nov., 1899.

Samuel R. Brown, Ecr., Grand Secrétaire de la C. M. B. A.:

Cher Monsieur et Frère,—Nous accusons réception du mandat de \$2000, du Grand Trésorier pour Jane Zuk, sur la mort de son mari Joseph Zuk.

Vous trouverez ci-inclus les quittances toutes dûment signées avec l'ordre sur le Grand Trésorier, et j'espère que vous les trouverez en bon ordre. En même temps veuillez accepter nos sincères remerciements.

Bien Sincèrement et fraternellement à vous

JOHN CASSIN, Sec. Arch.  
JAS. G. MUGAN, P. P. Sec. Fin.

**RESOLUTION DE FELICITATION.**

Proposé par frère Laurendeau, secondé par frère I. Leciair et adopté à l'unanimité que les félicitations de la Succursale No. 290 C. M. B. A. soient transmises au frère L. A. E. Rousseau à l'occasion de l'ordination de son fils Mr. l'Abbé A. Rousseau.

**FELICITATIONS.**

A la séance régulière, tenue le 1<sup>er</sup> Nov., 1899, la Succursale 170 Ottawa, a résolu unanimement qu'une motion de félicitation soit adoptée à l'adresse de son confrère, l'Hon. F. R. Latchford à l'occasion de sa nomination à la dignité de ministre dans le gouvernement d'Ontario. La Succursale apprécie cette insigne faveur du gouvernement Ross, comme un honneur conféré, non seulement à son aîné légal, mais à toute la C. M. B. A. en général.

LE SECRÉTAIRE.

SOUFFRANCES

D'HIVER.

Le souffle de l'automne a jauni les vallées; leurs feuillages errants dans les sombres allées...

L'aquilon seul gemit dans les campagnes nues; tout se voile; les cieux, vaste océan dénué, ne restent sur nous qu'un jour terné et changeant.

Oh! le vent dechainé seme en vain les tempêtes; l'heure du monde, il passe et respecte vos fêtes...

Et le bal recommence, et la beauté s'oublie; aux sautes concerts de la molle Italie, à ces accords touchants de grâce et de langueur...

Mais la douleur aussi veille autour de sa proie; soulevez, soulevez ces longs rideaux de soie qui défendent vos nuits des lueurs du matin...

Oh! vous ne savez pas ce qu'on souffre à toute heure; sous ces toits indignants, froids et triste de meure...

Non, vous n'avez pas vu ces fantômes livides sous vos balcons dorés tendre des mains avides; le bruit des instruments vous dérobe à moitié...

Pitié pour le vieillard dont la tête s'incline; pitié pour l'humble enfant; pitié pour l'orphelin qui un peu d'or ou du pain saure du déshonneur;

Donnez! ce plaisir pur, ineffable, coûteux; est le plus beau de tous, le seul dont il nous reste...

Donnez! et quand viendra cette heure ou la prière nous le vent de la mort languit tout oppressé; le frisson de vos coeurs sera moins douloureux;

-TURQUITY.

MACONNERIE.

Par Frère Wilfrid Camirand, Avocat, Nicolet P. Q.

(SUITE).

Léon XIII. l'a dit: Satan a sa "synagogue," son armée, qui est la franc-maçonnerie, dont les ramifications étroitement maintenant tous les peuples.

ligieuses que la secte va frapper de préférence.

La France et l'Italie en sont des exemples frappants.

Il semble que la patrie des Charlemagne, des saint Louts, des Jeanne d'Arc, et la terre qui fut le berceau du catholicisme, la terre arrosée, fécondée, sanctifiée par le sang de millions de martyrs, qui renferme les tombeaux de Pierre et Paul, soient devenues le point de mire de la rage infernale.

Les doctrines qu'ils prêchaient, vers cette fin de siècle, n'ont d'autre but et ne peuvent avoir d'autres conséquences.

Le but des sectes est de ramener le monde civilisé aux erreurs de l'ancien paganisme. Il leur faut défaire 19 siècles de civilisation et de saintes croyances à la religion du seul et vrai Dieu.

Tout observateur sensé, qui veut se donner la peine de réfléchir et d'étudier ce qui se passe autour de lui, à l'heure présente, ne peut conclure autrement.

Maintenant, laissez-moi vous dire que ce travail de déchristianisation que l'on remarque dans les deux pays se fait aussi sentir sur les plages canadiennes.

Canadiens, soyons sur nos gardes. Les franc-maçons sont les mêmes partout; ils sont aussi malintentionnés en Canada que sous le ciel des vieilles contrées européennes.

Déjà, un ancien premier ministre d'Angleterre, Disraeli, plus tard lord Beaconsfield, dans une circonstance solennelle, a pu dire avec beaucoup de vérité: "Il n'y a que deux véritables puissances dans le monde, le religion catholique et la franc maçonnerie."

Cette parole ne manque pas de bon sens, car si l'on étudie bien le moindre des événements, si l'on fait la philosophie de l'histoire, on peut constater que tout ce qui fut grand, noble et beau a été inspiré par la foi catholique, que les peuples lui doivent leurs gloires les plus pures, leurs monuments les plus durables; que le catholicisme a adouci leurs mœurs en leur préparant un avenir brillant, en leur ouvrant les voies du bien-être, en leur ouvrant les sentiers du bonheur, pour, enfin, les conduire au séjour des félicités éternelles.

Par contre, on voit que la franc-maçonnerie a toujours travaillé et travaille encore à détruire cet idéal; que son oeuvre est une oeuvre de perturbation, de trouble, de dissensions sans nombre, dont le résultat a toujours été

le renversement des trônes, des royaumes et des autels, pour y substituer l'anarchie, le désordre, l'esprit d'un pitié la corruption des mœurs, et préparer ainsi le royaume du Mal, le règne de Satan, suivant ces paroles blasphématoires de l'un des plus fameux corymbes de la secte.

"Dieu c'est le mal" "La propriété c'est le vol"

Telles sont les énormités auxquelles conduisent invariablement les doctrines maçonniques.

L'auguste chef de la catholicité a donc mille fois raison de dénoncer et de condamner une secte qui produit de semblables monstruosités et de conseiller à tous les catholiques, à tous les hommes honnêtes de la combattre sans trêve ni merci.

"En premier lieu, arrachez à la franc-maçonnerie le masque dont elle se couvre et faites la voir telle qu'elle est."

C'est en exécution de ce conseil, dans la mesure de mes forces, que j'ai cru devoir faire la présente conférence, que j'érige par cet extrait de Mgr Bougaud:

"Plus de catholicisme, dit Luther au 16e siècle; plus de christianisme, répond Voltaire au 18e siècle. Et le 19e siècle conclut: Plus de religion. Voilà ce nous en sommes et le dernier mot de la tragédie, du moins de la tragédie religieuse, car la même logique poursuit les choses à leurs conséquences, des voix hardies ont ajouté: plus de religion, donc plus de famille, plus de propriété, plus de société."

"Le 19e siècle vit le premier acte de cette tragédie redoutable et l'Europe entière trembla sur sa base."

"Le 19e siècle vit le second acte et s'abîma dans le sang."

"Le 19e siècle assiste au troisième et il aura de la peine à ne pas en mourir."

Voilà, bien en raccourci, la situation telle qu'elle nous est faite par l'action des sectes, aux derniers jours de ce siècle.

Laissez-moi terminer par ces deux strophes d'un poète chrétien:

19e siècle! on a bien vu d'épais nuages s'amoncèler, se grouper sur la route des âges; on a vu sous le sceptre ou d'un peuple ou d'un roi,

Bien des hontes jaillir comme la honte à toi. Mais, 19e siècle pervers! leur fange était moins crue, car eux gardaient la sève et toi tu l'as perdue, car tu manques de foi.

Sicilienne, toi seul, dans ta haine profonde, N'as point de ces retours vers le Maître du monde:

Ton âme s'est faussée à force de sentir Et sa trompeuse voix ne peut que te mentir. Toi seul ne sauras point te retrouver toi-même, Ni prendre peur linéaire, à ton heure suprême.

NOS SOUHAITS.

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

NOUVELLES SUCCURSALES.

Trois Nouvelles Succursales ont été instituées durant le mois de Novembre. La Succursale 25 a été instituée le 8 du mois à Mt. Carmel Ont., par Frère Joseph Kidd, la Succursale 26 le 11 à Campbellton, N. B., par Frère B. J. Johnson, la Succursale 27 le 21, à Durham, Ont., par Frère Joseph Kidd.

Nous publions dans la partie Anglaise la liste des officiers pour l'année courante.

LA MUTUALITE

Le Secours Mutuel en France

La loi d'avril 1894 sur les sociétés de secours mutuels a été un progrès très sérieux qui met la France, à cet égard, au niveau des peuples les plus sainement civilisés. Jadis "à cet égard," car le progrès n'est que partiel, et nous sommes loin encore du but, tant que nous n'aurons pas une bonne loi générale, une loi équitable et vraiment juste sur les associations.

Il faut remarquer d'abord que cette loi de liberté relative est, comme toutes les lois de liberté, une conquête de ceux qui en avaient besoin. C'est sur les vœux répétés des "représentants les plus autorisés des sociétés de secours mutuels, comme le dit le circulaire ministérielle, c'est-à-dire c'est par la suite d'une poussée populaire, que cette loi a été enfin établie. Les sociétés de secours mutuels sont autorisées à vivre plus largement qu'autrefois, parce qu'elles ont vécu énergiquement et ont vigoureusement affirmé leur volonté de persévérer dans l'être. Ainsi seront accomplis tous les progrès. Les montagnes s'abaissent parfaitement, à la condition qu'on monte dessus.

La société de secours mutuels de demain sera tout autre chose que celle d'hier. Elle n'aura pas pour unique objet "l'assurance contre la maladie et certains risques ordinaires de la vie." Elle pourra se permettre toutes les combinaisons de l'esprit de prévoyance et toutes les organisations "susceptibles de faire produire à la petite épargne son maximum d'effet." C'est ce que dit le texte même de la circulaire explicative du ministre de l'Intérieur. Les Sociétés de secours mutuels ne seront plus circonscrites aux limites d'une ville ou d'un département. Elles pourront s'associer les unes aux autres et se soutenir mutuellement et ce sera comme une mutualité entre les mutualités et un secours réciproque entre les sociétés de secours mutuels.

Enfin, les sociétés de secours mutuels ne seront plus forcées de verser leur fond à la Caisse des dépôts; elles pourront les placer elles-mêmes ou elles voudront, mêmes acheter des immeubles. Elles pourront recevoir des donations et des legs. Elles pourront constituer des retraites à leurs membres. Bref, elles seront des propriétaires dans toute l'étendue du mot, pouvant hériter, pouvant administrer leurs biens, pouvant donner, comme vous et moi, quand les circonstances nous favorisent.

Voilà le tableau d'ensemble. Il est très satisfaisant.

Ce progrès est dû, comme je l'ai dit, à la force qu'ont acquise par elles-mêmes les sociétés de secours mutuels telles qu'elles existaient, quelque gênées, émaillottées et entravées. C'est un grand exemple. Il est curieux à remarquer comme, en France, la société de production végétale et comme la société de secours prospère, et comme entre les deux, la société de consommation vit à moitié, sans végéter tout à fait, mais sans porter haut sa croix. Nous sommes mauvais pour nous associer à demain de consommer économiquement, excellent pour nous associer à demain de gagner et de prévoir en commun. C'est toujours l'esprit d'épargne qui est la caractéristique de la race et c'est l'entre-

L'excellent serait que nous eussions, que nous prissions l'habitude d'acquiescer l'esprit d'association aussi bien pour consommer et produire que pour nous secourir les uns et les autres. Ce serait la vraie triple, la triple redoutable au socialisme et en arrêterait net tous les progrès. Il faut applaudir la victoire que le mutualisme secourable vient de remporter comme un gage et comme une espérance de développement des deux autres mutualisme: car si le socialisme reçoit de ce coup par le seul fait de la prospérité de l'un, les trois ensemble, le réduiraient au néant même, en répondant entièrement à tout ce qu'il demande.

Enfin il y a commencement à tout, et c'est quelque chose déjà c'est beaucoup que l'instinct mutualiste s'exerce sur une partie du domaine qui lui est ouvert, qu'il devrait exploiter tout entier et qu'il est à espérer qu'il défrichera un jour entièrement.

Un seul point m'inquiète dans la loi nouvelle, ce qui vient probablement de ce que je ne le comprends pas bien: mais enfin voici mon scrupule. Les sociétés de secours mutuels sont autorisées à placer leurs fonds comme elles l'entendent. Voilà qui est bien. Mais il est dit encore que: à tous les capitaux que les sociétés de secours mutuels déposeront à la Caisse des dépôts, "le taux de faveur de 1 1/2 pour cent serait garanti."

Il me semble que ce taux est tout simplement exorbitant. Ce n'est pas l'envie qui me fait parler et je ne demande pas mieux que de voir prodiguer les faveurs à l'argent des pauvres et à l'argent de ces excellents mutualistes, qui donnent un si bon exemple. Mais est-ce que la spéculation ne va pas en être alléchée et attirée par cette faveur extrême, et est-ce qu'elle ne va pas envahir les sociétés de secours mutuels, et est-ce que, à cela, les sociétés de secours mutuels ne risquent pas de devenir les sociétés de spéculation financière?

Les faveurs accordées aux caisses d'épargne ont eu, on se le rappelle, un effet du même genre auquel il a fallu remédier et auquel je ne sais pas si l'on a remédié tout à fait.

Il faudrait voir. A-t-on pris les précautions nécessaires et suffisantes? Il y a là un danger ou tout au moins une obscurité. Et l'obscurité elle-même est déjà un danger. Je voudrais bien qu'on m'expliquât un peu la chose, et qu'on me rassurât sur ce point, qui me semble noir. En tous cas, je pose le point d'interrogation.

Quel qu'il en soit, et les précautions fussent elles prises par la loi, il faudrait encore que les sociétés de secours mutuels en prennent elles-mêmes. Qu'elles se gardent comme du feu de tout ce qui ressemble ou ressemblerait à une spéculation et tout ce qui attirerait chez elles l'élément spéculateur. Elles seraient promptement perdues, du jour où elles auraient seulement quelque analogie avec des maisons de banque.

Il est une autre chose dont elles doivent se garder pareillement à l'égard de la mort aux rats: c'est la politique. Il est tout naturel qu'une société bien constituée ait des idées et que ces idées prennent un caractère et un tour poétique. Seulement, il faut réprimer cette tendance comme désastreuse en matière d'association économique. Vous êtes un brave homme, très prévoyant et charitable aussi, et vous avez des idées politiques. Fort bien: d'une part faites vous membre d'une Société de secours mutuels, d'autre part faites vous membre d'une association politique. Mais pour Dieu, ne mettez pas vos idées politiques dans votre société de

secours mutuels. C'est la division du travail. Elle est nécessaire pour que tous les travaux se fassent bien.

M. Paul Deschanel, faisait un jour l'éloge des syndicats agricoles à la chambre des députés:

— Oh! oh! lui criait-on de la gauche, les syndicats agricoles sont des associations politiques!

— Nullement!

— Mais si! ou vous en citera.

— Quelques uns, oui.

— Ah! Ah!

Oui, mais il faut faire cette remarque: tous ceux-ci sont morts aussitôt qu'ils sont devenus des associations politiques.

C'est parfaitement exact; et autant en adviendrait des sociétés de secours mutuels si elles s'avisait de tomber dans le même oubli de leurs conditions constitutionnelles. La politique est une plante qui vit très bien dans son terrain, et qui, dans un terrain qui n'est pas le sien, non seulement ne vit pas, mais stérilise le terrain lui-même. Dans son intérêt, dans l'intérêt du terrain, dans tous les intérêts et à quel que point de vue qu'on se place, il ne faut la cultiver que dans son domaine.

Voilà donc les conseils que je donnerais aux sociétés de secours mutuels nouveau style. Ni finances, ni politique, ni épéculation, ni sociologie. Vous êtes mutualisme et secours, restez secours et mutualisme. Restez chez vous. Cela n'empêche pas d'agrandir sa maison, et vous voyez, rien qu'à l'avoir bien administrée, vous l'avez agrandie et forcé le législateur à agrandir. Restez-y, en l'aménageant de mieux en mieux et l'élargissant sans la dénaturer. A faire ainsi vous créez une très grande oeuvre qui aura des conséquences éloignées plus considérables encore qu'elle-même.

Considérez vous d'abord comme très utiles à vous-mêmes, c'est ici l'exemple; ensuite, considérez-vous comme un grand exemple. Les Français ont ce petit travers, non universel, vous en êtes la preuve, mais assez répandu, de n'être associés que dans l'Etat, de n'être associés que comme contribuables. Apprenez leur à être associés pour leurs intérêts personnels, lesquels sont toujours les intérêts communs, s'ils sont bien compris. Apprenez leur à être associés pour la prévoyance et pour la charité. Ils s'associeront ensuite pour d'autres desseins, non plus beaux, il n'y en a pas, mais aussi beaux et aussi louables.

— Exercez vos jambes, disait Cervantès, dans le bague d'Alger, à ses compagnons de captivité.

— Pour le jour où nous seront sortis de là et où nous auront besoin de nos pieds.

Dites à tous les Français: "Exercez vos jambes," et apprenez leur comme l'on marche.

EMILE FAGUET.

APPEL

Aux Membres de la C. M. B. A. :

Frères, — La succursale 173 de Belle Rivière, Ontario, se voit dans l'obligation, de tendre la main aux membres de la Société en faveur du frère James Strong qui est sérieusement malade depuis le printemps dernier.

Le Frère Strong est âgé de 27 ans et fait partie de la C. M. B. A. depuis deux ans. Il a toujours été un membre modèle et a travaillé avec énergie pour la société.

Depuis deux ans il vivait sur une ferme qu'il louait et tant que sa santé le lui a permis il vivait assez bien —

quand le printemps dernier il fut atteint d'une maladie de coeur causée par un surmenage dans les bois pendant la saison froide et humide.

Il est incapable de faire aucun travail et dans la grande nécessité, les voisins et les membres de notre succursale ont tout fait en leur pouvoir pour l'aider. Il n'a rien à lui, rien qui puisse lui procurer le strict nécessaire: à moins qu'il reçoive du secours de ses frères de la C. M. B. A. lui et son épouse seront laissés dans la nécessité. C'est certainement un cas bien pénible et si jamais appel fut légitime c'est certainement celle du frère James Strong. Les membres de la succursale 173 ont répondu à tous les appels, voilà pourquoi nous avons l'espoir d'être écoutés et que vous aiderez le frère Strong dans son malheur.

Bien fraternellement à vous,

J. W. RENAUD, Président  
CHARLES J. GÉRARD Secrétaire.

Ceci est pour certifier que le frère James Strong est réellement dans le besoin. J'approuve cette démarche de la succursale 173 et j'espère que le Grand Président et le bureau des syndics écouteront cette demande.

Signé

J. ED MEUNIER Ptre.

Toutes les contributions devront être envoyées au

Rév. J. ED MEUNIER, ptre, Curé.  
Belle Rivier, Ont.

London, Ont., 20 Nov., 1899.

Chas. J. Gérard, Secrétaire de la succursale 173, Belle River, Ont.

Cher Monsieur et Frère — L'appel de votre succursale en faveur du frère James Strong est approuvé et permis par le Grand Président et le bureau des syndics.

Bien fraternellement à vous.

S. R. BROWN,  
Grand Secrétaire.

LE GRAND CONSEIL DE LA C. M. B. A. DU CANADA

OFFICIERS.

- Aviseur Spirituel Mgr l'Archevêque O'Brien, Halifax, N. E.
- Chancelier - O. K. Fraser, Brockville, Ont.
- Président - Hon. M. F. Hackett, Standstead, P. Q.
- 1er Vice-Président - Dr. L. J. Belliveau, Shediac, N. B.
- 2me Vice-Président - John Loughrin M. P. P., Mattawa, Ont.
- Secrétaire - S. R. Brown, London, Ont.
- Treasorier - W. J. McKee, M. L. A., Windsor, Ont.
- Commissaire-Ordonnateur - Michael Galvin, Araprior, Ont.
- Sentinelles - J. J. Weiner, Neustadt, Ont.

SYNDICS.

- Rév. M. J. Tiernan, London, Ont.; P. J. O'Keefe, St. John, N. B.; J. J. Behan, Kingston, Ont.; P. J. Rooney, Toronto, Ont.; Joseph A. Chisholm, Halifax, N. E.

COMITE DES LOIS.

- T. P. Coffee Guelph, Ont.; Charles P. Rouleau, J. C. S. Calgary, T. N. O.; John A. Murphy, Cayuga, Ont.

COMITE DES FINANCES.

- John Ronan, Hamilton, Ont.; George W. Cooke, Amherst, N. E.; Charles Dupont Hebert, Trois Rivières, P. Q.

Médecin Examineur en Chef - E. Ryan, M. D., Kingston, Ont.

Soliciteur - Hon. F. R. Latchford, M. L. A., Ottawa, Ont.

QUI PEUT DEVENIR MEMBRE.

Les aspirants à l'admission doivent être Catholiques pratiquants, du sexe masculin, âgés de pas moins de 18 ans, ni plus de 50 ans temps de l'initiation, subir un examen médical, être approuvés par le Médecin Examineur en Chef, le Bureau des Syndics de la Succursale, et élus au scrutin par la succursale à laquelle la demande est faite, avant qu'ils puissent être admis membres.

Trois classes de polices sont émises, savoir: \$2.00, \$1.00 et \$5.00.

Ce qu'il en coûte pour devenir membre de la C. M. B. A. pour une police de \$1.00 de l'âge de 18 à 25 ans:

Honoraire de la demande d'admission...	\$3 00
Honoraire du médecin examinateur en chef .....	50
Honoraire de l'examen médical .....	1 50
Une cotisation pour \$1 000 .....	25
Une contribution mensuelle .....	25
<b>Total .....</b>	<b>\$7 75</b>

TABLE DES TAUX.

Pour une police de \$500	Montant de la Cotisation
Entre 18 et 25 ans .....	25c
25 et 30 .....	25c
30 et 35 .....	30c
35 et 40 .....	35c
40 et 45 .....	40c
45 et 50 .....	45c

Pour une police de \$1,000	Montant de la Cotisation
Entre 18 et 25 ans .....	50c
25 et 30 .....	50c
30 et 35 .....	60c
35 et 40 .....	65c
40 et 45 .....	70c
45 et 50 .....	75c

Pour une police de \$200-	Montant de la Cotisation
Entre 18 et 25 ans .....	\$1 00
25 et 30 .....	1 10
30 et 35 .....	1 20
35 et 40 .....	1 30
40 et 45 .....	1 40
45 et 50 .....	1 50

COT ANNUEL PROBABLE DES BENEVOLES DE \$1,000

Pour un membre âgé de 21 ans -	
Dix huit cotisations à 50c chacune .....	\$9 00
Douze contributions mensuelles à 25c .....	3 00
<b>Total .....</b>	<b>\$12 00</b>

RESOLUTION DE CONDOLEANCES.

Extrait des minutes de l'Assemblée régulière des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, succursale 98 de Louis tenue le huitième jour de Novembre 1899. Les résolutions de condoléances suivantes ont été adoptées unanimement:

Il est proposé par frères Oct. Lavoie et L. J. Roberte appuyé par frères Louis Fortier et Thomas Simoneau et résolu:

Que les membres de cette succursale ont appris avec regret la mort de leur frère J. Adolard Demers enlevé à l'affection de sa famille après une longue et douloureuse maladie.

Il est proposé par frères O. Carrier et J. E. Ladrère appuyés par frères T. Lamontagne et Calixte Dion et résolu:

Que la famille en ce jour d'épreuve veuille accepter les condoléances et les sympathies des membres de cette succursale.

Il est proposé par frères l'Idric Thompson et J. V. Montminy appuyé par frère Joe. Giguère et résolu:

Que copie des présentes résolutions soit transmise à la famille ainsi qu'à l'organe officiel et au journal LE CANADIEN pour publication.

J. OCT. LAVOIE Président  
JOS. GIGUERE Sec.-Arc.

LES DIX COMMANDEMENTS DE L'EPOUSE

- Femme, à six heures tu te lèveras.
- Et tu prieras Dieu convenablement.
- Nette et bien propre tu te changeras.
- Et feras à déjeuner vite et bien.
- Ta maisonnette et toi déjeuneras.
- A sept heures invariablement.
- Tous les jours ta soupe au feu mettras.
- Sur les huit heures indispensablement.
- Le soir, au besoin, tu bouilleras.
- Et pèleras tes patates moment.
- Tous les autres repas tu régleras.
- Et observeras fidèlement.
- Contre et autre ouvrage tu feras.
- Sans aller ailleurs payer chèrement.
- A ta maison tu travailleras.
- Et mettras en l'ordre pareillement.
- Tes enfants avec toi tu garderas.
- Et les élèveras chrétiennement.
- Tous ces préceptes tu accompliras.
- Et iras au ciel bien certainement.

LES SEPT COMMANDEMENTS LE L'EPOUX

- Sur les cinq heures tu te lèveras.
- Et rochaufferas ta maison vite et bien.
- Seul à recevoir tu te prosterneras.
- Et adoreras Dieu dévotement.
- Et toutes tes forces tu travailleras.
- Et feras tous ces travaux promptement.
- Vieille comme tu seras.
- Et suivras le Journal fidèlement.
- Tes garçons et filles tu instruiras.
- Et apprendras à vivre saintement.
- Toutes liqueurs fortes repudieras.
- Et boiras de l'eau pure seulement.
- Ces commandements tu obéiras.
- Et t'en repentiras aucunement.