



THE Canadian

PUBLISHED IN THE INTERESTS OF THE GRAND COUNCIL OF THE

C. M. B. A. OF CANADA.

Volume 6.

LONDON, ONTARIO, APRIL, 1900

Number 4.

For The Canadian THE ANGELS

The day is done and in the twilight lone
The sunbeams fade. Far in the crimson
West,
On willow branch, the sparrow's gone to rest
And slow the ploughman leads his horses
home.
With weary step, he wends his way along
And soft and low a bell peals o'er the hill:
It stirs his heart with music sweet and still
And fills the vale with its bright, mellow
song.
It speaks to him and stills the heavy load
That weighs in sorrow on his soul. 'E'en
now
It whispers peace and from his noble brow
He lifts his hat and, pausing by the road,
With folded hands, he kneels up in the sod
And breathes an evening prayer unto his
God.

J. WILLIAM FISCHER.

For The Canadian HIS HOLINESS LEO XIII

Alone he kneels. A hand unseen doth trace
A smile so saintly, 'neath his snow-crowned
brow:
A shade of heaven seems to kiss his face
And linger long in silent awe. And now
He slowly lifts his eyes as if implore
His Master's aid. They rest up in the Groes,
And fingers trembling a sweet in prayer count
o'er
His beads, as night wears on. Not his the
loss
Of sleep. In vain the chimes of midnight
try
To summon him to rest. He hears them not.
On wings of prayer his soul is borne on high
And angels bless his earthly cares forgot
And sweet a voice from Father unto son
Steals o'er his soul for duty nobly done.

-J. WILLIAM FISCHER.

PERTINENT PARAGRAPHS.

Beware of using the personal pronoun "I" too freely in your talk when you are talking in a room full of people. Egotists are often amusing and entertaining, but as often they are very much out of order. - April Ladies' Home Journal.

Either morning or night is a good time for a cold-water bath or even a tepid one, but a hot-water bath should be taken just before retiring, inasmuch as it is relaxing. Never bathe just before or after a hearty meal. Bathe after, instead of before, exercising, and bathe regularly every day.

Successful and delightful any girl may be, even though she cannot stay all day in the home. If it be her duty to be away, teaching in kindergarten or primary school, writing in an office or selling goods in a shop she loses not a bit of her true worth in the household through her brave independence

and her endeavor to relieve her parents of her support. - April Ladies' Home Journal.

American freedom of thought or action was never intended to be construed into license. Yet, so far as our marriage laws are concerned, that is precisely the direction in which freedom is tending. We are horrified at the thought of free love: we go into spasms of virtuous indignation over free divorce, we frown down mightily upon Mormonism. And yet we sanction free marriage—absolutely free with everything eliminated, minister, magistrate and license. There's where our sublime inconsistency comes in. - Edward Bok in the April Ladies' Home Journal

Do not permit the children to form the habit of disputing and quarrelling with each other. It may be prevented, like other bad habits, by watchfulness, particularly if the training is begun when the children are very young. Separation is the best punishment, breaking up the play and taking away the cause of the dispute. Children are social beings and do not like to play alone. They dislike solitude, and if they find it is invariably the result of quarrelling they will take pains to be more amiable so as not to be forced into it.

Impertinent questions are to be met with firm and dignified politeness. Any question about another's personal affairs, about the price of one's clothing, the amount of one's earnings, the reasons one has for entirely private conduct, is impertinent. Would I answer such questions? No; at all. Usually, by a little tact, one can settle such questioners. If there is no other way, I counsel a plain but courteous sincerity—a simple refusal to answer. One may just say: "Pardon me, I prefer not to give any information whatever on this matter."

Do not eat a hearty breakfast if you have any mental or physical work to do thereafter. The full stomach may satisfy your craving, but cannot give you the needed or desired strength under about three or four hours. Digestion, absorption and assimilation must take place before you can get any good from your breakfast. If these processes are not completed the hearty breakfast simply clogs the vital ma-

chinery. Therefore the hearty six o'clock dinner, which will not only build up the waste of the day, but provide a reserve for the morrow, is to be commended.

NOT DUKES ENOUGH FOR ALL

Husbandless American Women are Barred from Queen Margherita's Court

The King of Saxony, lately, when the American Minister to Italy was presented to him, broke forth vehemently: "Ach Himmel! Mein Herr! Half American wives no husbands at all! They come in dozens to mein court! Every one must be presented; every one must be asked to a State dinner. Every one must go in to dinner mit a duke! I ha' no dukes enough to go around! What kind of wives are they? I would like to know! So flagrant is the scandal of our swarming mateless women in Europe that even Queen Margherita, most good humored of sovereigns, has been forced to draw in the tax lines of her court. No married American woman can be presented now at the Quirinal unless accompanied by her husband. - April Ladies' Home Journal

BRANCH 324 PRESENTS ITS HOMAGE TO BISHOP BARRY.

Availing itself of the opportunity of the presence of His Lordship Bishop Barry at St. Basil's, in February last, Rev. Father Dagat, parish priest and President of Branch 24 suggested to adjourn the meeting and to go in a body to the presbytery. This suggestion was unanimously and heartily accepted, and all the members present went there to present to His Lordship their homage and their congratulations on the honor bestowed on him by his appointment to the Episcopate. See as conductor to the Bishop of the diocese of Chatham.

St. Basil's Branch, in going with a salute His Lordship Bishop Barry, view not only the rendering of homage to a high dignitary of the Church, but also to salute in the person of His Lordship an old and devoted pastor of St. Basil's parish. Another reason for the branch acting thus was that Bishop Barry may be considered as the Father, the true founder, of the C. M. B. A. in the Province of New Brunswick, for it is his zeal, to his devotion and especially to his encouragement that is due the organization of the first branches of the association in that Province.

After a pleasant conversation for a few moments with His Lordship, Rev. Father Dagat prayed him to give his blessing to the branch, to which Bishop Barry condescended, adding his best wishes.

WHAT "IMPARTIAL" OF TIGISH, P. E. I. HAS TO SAY.

We have just received the financial statement of the Catholic Mutual Benefit Association of Canada. We regret not having time and space at our disposal to give said statement in full. For want of this let us say that since the association increased its branch list to 100 in Ontario, 100 in Quebec, 20 in New Brunswick, 10 in Nova Scotia, 10 in Prince Edward Island, 5 in Manitoba and 5 in the North West Territories. The membership is now 1,000. The Reserve Fund amounts to \$10,000. The assets of the society \$100,000. The liabilities \$80,000. Here, in Prince Edward Island, we have 11 branches, and there is yet territory for 11 more. A Tigish Branch 251 started with 17 members on its roll, the branch at Palmer Road having been established since. Three members of Branch 251 withdrew to join that of Palmer Road and now the Tigish branch numbers 15 members and is fulfilling more every week.

The C. M. B. A. is encouraged by the Church and its prelates. Bishop McDonald, last year, in a circular to the clergy of the diocese, recommended this society and expressed his desire to see all eligible parishoners in the C. M. B. A., forbidding at the same time Roman Catholics to join any other society which is not approved by the Church, and that no member of the Catholic Church should belong to the Independent Order of Foresters.

As to the figures quoted above, one will understand that the C. M. B. A. is one of the strongest, richest and best managed societies in Canada. It is the true society for Catholics. It is the true guardian of their support of widows and orphans.

Let us learn from our Lord, Who allowed Himself to be tempted for our instruction, that we are to go on whenever he calls us to tempt us to evil. Let us remember that as Christ did it, the tempter will surely leave us, and the angels in the shape of God's grace and encouragements, will come and minister to us and strengthen our souls in fidelity in His service.

THE CANADIAN

Price, 50 Cents.

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

Catholic Mutual Benefit Association of Canada

And called to members between the 1st and 15th of each month.

Members are invited to send us items of news or information that will be of interest to the Association. Communications upon subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

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

Address all communications to:

S. R. BROWN,
Editor and Manager,
Catholic Mutual Benefit Association,
100 Dundas Street,
London, Ont.

ASSESSMENT SYSTEM.

LONDON, APRIL, 1900.

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$2 per inch space per annum payable strictly in advance. There is no better medium 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.

There have been more applications for membership to the C. M. B. A. of Canada during March, 1900, than in any other month since the organization of the Grand Council.

In the March issue a typographical error was made. Order No. 2000, on account of Rev. M. J. Cummins, should read \$100 one hundred instead of \$1,000 one thousand.

Mr. Fischer, whose name has become familiar by his occasional contributions to THE CANADIAN, is a member of Branch 104 C. M. B. A., Waterloo, Ont. He is at present a second year student in the Medical College, Western University, London, Ont. Brother Fischer is a refined and clever young man, and has, we hope, a bright future.

Branches must collect and remit to the Grand Secretary the Supervising Medical Examiner's fees. Section 147 states they shall be held liable in every case. It matters not whether the applicant was approved or rejected, the branch to which his application was made is held liable for the Supervisor's fees: therefore, the branch officers, in order to protect their general fund, should see that said fee is paid by the applicant at the time the application is made.

The Per Capita Tax, Initiation Tax and Supervising Medical Examiner's fees for the quarter ending March 31st, 1900, are now due and should be paid without delay. Officers of branches that have not yet remitted to the Grand Secretary the amount due therefor are requested to read Sections 147 and 176 of constitution and comply with same.

THE THREE-DOLLAR BONUS.

In order to obtain the bonus on new members, branches must make out and send to the Grand Secretary a regular account for same. Forms for such accounts are supplied by said official to branches upon application therefore. No attention will be paid to any application unless same is made on our regular C. M. B. A. printed form.

GUARANTEE BONDS

We deem it necessary to repeat instructions regarding bonds, and we would request branches that have not yet remitted the premiums for same to carefully read the following and comply with our regulations regarding this matter without further delay.

All branches of the C. M. B. A. of Canada are hereby notified that arrangements have been made with the Employers' Liability Assurance Corporation, Limited, of London, England, through its agent, Mr. H. J. McKoon, of Montreal, Que., by which said company will issue a "Blanket Bond," covering all officers of our Association that are required by our Constitution to be under bonds. The Grand Council will pay said corporation the total premium in one sum, and the branches will pay their respective premiums to the Grand Secretary. This will be much better and more convenient for all concerned.

Each branch will therefore remit without delay its premium at the rate of 50 cents for each \$100 bonds for its Treasurer and its Financial Secretary. The amount of bond is \$3 for the Financial Secretary for each member, and \$5 for the Treasurer for each member in the branch. See Sections 176 and 177 of our Constitution.

Example: A branch has one hundred members. Its bond is \$3 for Financial Secretary and \$5 for the Treasurer. Total \$500. Amount of premium \$1.

The premiums for bonds must be remitted to the Grand Secretary annually in January, and when a new branch is instituted.

PAYMENT OF ASSESSMENTS BY BRANCHES.

There are many branches entirely too dilatory in forwarding the Monthly Assessment Reports and assessment remittances. The Constitution, as well as the regular monthly notice sent to all our branches, plainly state that said Monthly Assessment Reports and remittances must be forwarded to the Grand Secretary on or before the 9th day of each month.

Nos. 3 and 4 assessments should be remitted to the Grand Secretary on or before April 9th. We would request our readers to ascertain if their respective branches have complied with this law of our Association. Any branch that has not done so is violating our Constitution and doing a great injur-

to each and every one of its members and their beneficiaries. A branch that does not pay the assessment or assessments within the time allowed by the Constitution *ipso facto* suspends itself: and should a death occur among its members during this time how could its officers make the affidavits required in our proofs of death, etc? A large number of branches do not pay on or before the 9th day of the month; they leave payment until the last week, and many of them until the last day of the month. All said branches seem to care about is to have the money sent in time to have the payment of the assessment appear in THE CANADIAN, and those dilatory branches, or their members, are generally, the first to complain if the Grand Council does not pay claims within the constitutional time! How can our Grand Council pay claims promptly if our branches do not remit assessments promptly? This is a serious matter, and we sincerely trust each member will enquire at his branch meetings whether his branch is one of those referred to.

THE NEW ARRANGEMENT A GREAT SUCCESS.

From many sources we are in receipt of information commending the action of the Trustees Board at its recent meeting in Montreal, in doing away with paid organizers and in granting a fee of \$3 to every brother who secures the initiation of a new member. These assurances are sufficient to guarantee, beyond any doubt, that the new departure will be in the interest of the Association. We would ask each brother to give the advantages of this plan his most serious consideration. The increase of good risks to the Association means a lessening in the assessments and a lightening of the burthen from the shoulders of us all.

Thus, while he who secures the initiation of a new member is fully recompensed for his trouble by the fee of \$3.00 he is further recompensed by the lowering of his assessments through the influx of new members and the infusion of new blood.

There is no association doing business in Canada to-day offering better inducements to members than the C. M. B. A. Therefore every member should be proud to be a soldier in her ranks and should use every endeavor to secure others to march beneath her banner.

NO BAD RISKS ALLOWED.

We must throw out a word of warning now that the membership is taking up the work of organizing. None but good men can be permitted to join the C. M. B. A., hence none but good applicants should be solicited. Our record last year was magnificent. Fifteen assessments were sufficient for all requirements. Now let the same

suffice for this year. Let us endeavor to make fifteen assessments the standard. We can do so if we exercise care in the selection of our risks. To secure good healthy members is the duty not only of the medical examiners but of the branch trustees and of every member of the Association.

THE FAULT-FINDING MEMBER.

We are all familiar with the fault-finding member—the member who scarcely ever has a good word to say about the C. M. B. A., and who is ever prodigal of ungenerous and oftentimes unfair criticism of the Association. He thinks that the work of the Association or of his particular branch is not carried on as it ought to be. He thinks the C. M. B. A. is lacking in esprit de corps, that the members are not sufficiently fraternal. Again, he urges that our system of insurance is unsound in principle. Sometimes his speech assumes the form of a complaint that the Association has no merit because some person with whom he has had personal differences is a member of his branch. We have known cases of this kind of members staying away from meetings because some friend of his has been on sufficient grounds rejected for membership or has been disappointed in election for office. The most common form of complaint, however, is that the meetings of his branch are small and uninteresting and that in consequence he does not attend them. He is never without some complaint.

It never occurs to members of this class that the Association and the branches are precisely what the members make them. We recall the case of a member who once declared in our presence that if anybody sought advice from him as to joining the Association, he would advise the applicant that the C. M. B. A. was no good. This member took a solemn obligation by which he pledged his loyalty to the Association, but he had apparently forgotten that, to him, trifling circumstance, and, as sometimes happens, had forgotten that it was his duty to contribute so far as possible to the Association's welfare. Some fraternal bodies have by-laws providing for the expulsion of any member who speaks disparagingly of the Association or of the executive, and if our Association has no specific rule for such offences, it is because the "obligation" taken by all members on their initiation has been heretofore considered a sufficient assurance of the members' loyalty and fidelity. The complaint that meetings are uninteresting comes with bad grace from the member who never attends any meetings, and who frequently prevents the attendance of the members who have been well-disposed. The same may be said of the complaints about the transaction of business, to the progress of which the complaining member never

contributes. But, worst of all, are the ill-considered denunciations of the member who, while glad to have his name on the roll of members, seems to take pleasure in always finding fault with everything connected with the Association, forgetful of the obligation which he has assumed. Let each brother ask himself if he has been true to his obligation, whether he has by every legitimate means within his power promoted the welfare of the Association; and whenever all the members can answer in the affirmative, the obnoxious fault-finder will have disappeared.

SUCCESSFUL ENTERTAINMENT AND SOCIAL.

The annual entertainment and social of the Charlottetown, P. E. I., Branch of the Catholic Mutual Benefit Association was held in the hall of the Ancient Order of Hibernians Feb 26th, 1900. The attendance was large, and the proceedings throughout were of a most enjoyable character. The literary and musical portion of the exercises began at 8 o'clock, and the following programme was rendered in an excellent manner:

- Opening remarks... President MacDonald
Instrumental duet, Miss Carroll and Mrs. Kelly
Song... Mr. B. McInnis
Recitation... Miss Fitzgerald
Song... Mrs. Hyrre
Song... Mr. C. Hermans
Song... Miss Lucy Blanchard
Address... Rev. Dr. McMillan
Song... Mrs. Blake
Reading... Mr. Jas. H. Reddin
Song... Mrs. O'Rielly
Cornet solo... Mr. Wm. Brown
Song... Prof. Cayen
Instrumental duet, The Misses Ryan and Blanchard.
God Save the Queen.

Dr. McMillan's address was a masterly exposition of the objects and benefits of the C. M. B. A., and he strongly urged every young man present who was not already a member to send in his application at once. The opening remarks of the President, Mr. Alexander MacDonald, were of a similar character.

After the entertainment dancing was enjoyed for several hours, the music being furnished by a small orchestra.

An excellent supper was provided by the wives of the members of the association.

CORRESPONDENCE.

To the Editor of THE CANADIAN.

Dear Sir and Brother.—In the February issue of THE CANADIAN you institute some comparisons between the growth and standing of the C. M. B. A. of Canada and the leading Catholic fraternal organizations of the Australian colonies. I do not see that the C. M. B. A. suffers by the comparison thus made, except in the matter of reserve fund, our antipodean brethren having as many pounds to their credit as we have dollars. The Australian society has a membership of 16 000 against our 13 500, but the former organization was called into existence in 1871, whereas the C. M. B. A. of Canada started on its career as a separate association in 1890. It would seem, however, as if the latter society had a wider field in which to gain recruits, the Catholic population of Canada, according to your calculation being about double that of Australia.

But in looking over C. M. B. A. statistics we find that the great bulk of the membership is contributed by those provinces of the Dominion in which

Catholics are in a minority, the quota furnished by the great Catholic Province of Quebec being but a mere handful of the whole number.

It is singular, indeed, that a society which stands approved by the Church and which should be one of her staunchest bulwarks—a society whose aims and objects appeal so strongly to the good sense of Canadian Catholics—should have made so little headway in the one Province of the Dominion in which, our coreligionists have an overwhelming majority, the province in which the C. M. B. A. should have a larger membership than in all the others combined. I trust that the cause of this anomaly may be sought out and speedily removed by those whose duty it is to push the beneficent designs of the organization in that portion of the Dominion which should be by all odds the most promising field.

I was pleased to see that the Board of Trustees of the Grand Council, at its last meeting, made a change in the method of soliciting new members. The results of the efforts of the paid organizers were by no means commensurate with the cost of their employment, and I have no doubt but the bonus plan recently adopted will bring in new members equally fast, and at much less per capita cost. It will now devolve more than formerly on Grand Deputies to prosecute the work of establishing new branches in their respective jurisdictions, and in this connection I am pleased to report that Grand Deputy McIsaac, of Queen's County, is already moving in this direction, with a good prospect of instituting at least two new branches at an early date.

Branch 216 has been working energetically, determined, if possible, to reach the century mark before the close of the current year, and, at the present writing, with excellent prospects of success, as you can yourself testify. In making an effort to accomplish this most desirable result we thankfully acknowledge the material assistance rendered by His Lordship the Bishop of Charlottetown, who, in a pastoral letter recently issued, strongly commended the C. M. B. A. to the favorable consideration of Catholics throughout his diocese. There is no doubt but this strong endorsement of the Association, together with other evidences of the good Bishop's sympathy, will go far to smooth the way for the C. M. B. A. canvasser, not only in this city but throughout the Province as well. If the same course were adopted by the Church authorities in the several dioceses throughout the Dominion it would be a great aid towards extending the usefulness of our grand organization.

I intended dealing with the sick benefit feature of fraternal associations, but this letter has already exceeded reasonable limits.

Yours fraternally, A. McDONALD.

Charlottetown, P. E. I., March 28, 1900.

INITIATIONS IN MARCH, 1900.

Initiations on Mars.

Table with 2 columns: Br. No. and Location. Lists various branches and their locations across the Dominion.

Table with 2 columns: Br. No. and Location. Lists various branches and their locations across the Dominion.

Total... N. B. The initiations in the last two branches are charter members.

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

NEW BRANCHES.

Branch No. 333 was instituted on the 27th day of March, 1900, at Sussex, N. B., by Grand Deputy James McIsaac.

The following is the list of officers:

- Spiritual Adviser, Rev. Patrick Doyle, D. D.
President, John A. O'Keefe.
First Vice-President, Daniel A. McEachern.
Second Vice-President, John J. McGillivray.
Recording Secretary, Herbert A. McKenzie.
Assistant Recording Secretary, T. Augustine Brothers.
Financial Secretary, Wm. G. MacDonald.
Treasurer, Frederick V. McInnis.
Marshal, Peter J. Jackman.
Guard, Albert D. Dunphy.
Trustees, Patrick M. Brothers, C. J. McKenzie, H. A. McKenzie, Joseph Fraser and Donald F. McDonald.

Branch No. 334 was instituted on the 31st day of March, 1900, at Sussex, N. B., by Grand Deputy P. J. O'Keefe.

The following is the list of officers:

- Spiritual Adviser, Rev. E. Savage, P. P.
President, Rev. E. Savage, P. P.
First Vice-President, Arthur Z. Fennell.
Second Vice-President, George Ryan.
Recording Secretary, Frederick Whalen.
Assistant Recording Secretary, Jas. L. McCrossin.
Financial Secretary, A. F. Heardon.
Treasurer, Sylvester Ryan.
Marshal, Wm. Howard.
Guard, John James Ross.
Trustees, Albert Dunn, John Zinnigan, Robert Ross and John Doherty.

CATHOLIC FRIENDLY SOCIETIES IN CANADA

Sir—Encouraged by the very interesting sketch which Mr W M Fox has given of the growth of Catholic Beneficial Societies in Australia, and more particularly of the Hibernian Australian Catholic Benefit Society I take the liberty of bringing to the attention of your readers some facts in connection with the development of a similar institution in Canada. The Catholic Friendly Societies in our Dominion, the Catholic Mutual Benefit Association, or the C M B A., as it is popularly known, is easily the first, both in point of age and in point of membership and influence. This Association was first organized in the United States in 1875. A few years later it was introduced in Canada, and in 1880 a Grand Council for Canada was formed, subject to the Supreme Council in the United States. In 1893 the Grand Council for Canada was incorporated, and the Canadian body broke away from the Supreme Council. The Association now consists of 132 branches, with a membership of 13,433. A convention is held every three years, to which each branch is entitled to send a delegate, and this convention is the supreme legislative body. At this convention the officers for the ensuing term are elected by the delegates. The objects of the Association may be briefly stated to be:

- To insure fraternally all persons entitled to membership under the constitution and laws of the Association.
To insure, in a special manner, and in a special manner, the members of the Association and to do so by their industry, sobriety and frugality.
To establish, manage, and disburse a Mutual Benefit and Reserve Fund, from which, within sixty days after the receipt of the other of the members of the Association of satisfactory evidence of the death of a member of the Association who has complied with its lawful requirements, a sum not exceeding \$200 shall be paid by the Association to the widow, orphans, dependants, or other beneficiary whom the deceased member has designated, or to the legal representative of such deceased member.

There are no sick benefits in connection with the Association. The society is blessed by the Holy Father and has the approbation of the hierarchy. All members are required to be practical Catholics, under penalty of expulsion and loss of insurance. The funds of the society are termed the beneficiary fund, derived from the monthly assessments for the purpose of paying the beneficiaries of deceased members; the reserve fund, which is the accumulation of five per cent, set apart, of each assessment collected, and the general fund, which is formed by the money received from application fees and monthly dues, and is applied to the management of the branches. The reserve fund now amounts to \$36,715.05. The amount now received annually from assessments exceeds \$200,000.

There is every reason to believe that the next ten years will witness even greater development in this excellent society. Heretofore the French speaking Catholics of Canada have held somewhat aloof, but assurances are now given that they will join in great numbers, and the importance of this fact will become apparent when it is understood that there are nearly a million French speaking Catholics in Canada. Whether an attempt to extend this society to Great Britain and Ireland or to form an alliance with any of the existing Catholic societies in the old country would be successful may perhaps be questioned. Nevertheless the project is worthy of consideration.

Yours etc, J. A. CHISHOLM, 22 Carlton street, Halifax, N. S.

Statement of Assessments Received in March, 1900
Etat des Cotisations Recues Durant le Mois de Mars.

Branch No.	Assessment No.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assessment No.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assessment No.	Beneficiary Fund.	Reserve Fund.
1	1	111	111	1	1	111	111	1	1	111	111
2	2	112	112	2	2	112	112	2	2	112	112
3	3	113	113	3	3	113	113	3	3	113	113
4	4	114	114	4	4	114	114	4	4	114	114
5	5	115	115	5	5	115	115	5	5	115	115
6	6	116	116	6	6	116	116	6	6	116	116
7	7	117	117	7	7	117	117	7	7	117	117
8	8	118	118	8	8	118	118	8	8	118	118
9	9	119	119	9	9	119	119	9	9	119	119
10	10	120	120	10	10	120	120	10	10	120	120
11	11	121	121	11	11	121	121	11	11	121	121
12	12	122	122	12	12	122	122	12	12	122	122
13	13	123	123	13	13	123	123	13	13	123	123
14	14	124	124	14	14	124	124	14	14	124	124
15	15	125	125	15	15	125	125	15	15	125	125
16	16	126	126	16	16	126	126	16	16	126	126
17	17	127	127	17	17	127	127	17	17	127	127
18	18	128	128	18	18	128	128	18	18	128	128
19	19	129	129	19	19	129	129	19	19	129	129
20	20	130	130	20	20	130	130	20	20	130	130
21	21	131	131	21	21	131	131	21	21	131	131
22	22	132	132	22	22	132	132	22	22	132	132
23	23	133	133	23	23	133	133	23	23	133	133
24	24	134	134	24	24	134	134	24	24	134	134
25	25	135	135	25	25	135	135	25	25	135	135
26	26	136	136	26	26	136	136	26	26	136	136
27	27	137	137	27	27	137	137	27	27	137	137
28	28	138	138	28	28	138	138	28	28	138	138
29	29	139	139	29	29	139	139	29	29	139	139
30	30	140	140	30	30	140	140	30	30	140	140
31	31	141	141	31	31	141	141	31	31	141	141
32	32	142	142	32	32	142	142	32	32	142	142
33	33	143	143	33	33	143	143	33	33	143	143
34	34	144	144	34	34	144	144	34	34	144	144
35	35	145	145	35	35	145	145	35	35	145	145
36	36	146	146	36	36	146	146	36	36	146	146
37	37	147	147	37	37	147	147	37	37	147	147
38	38	148	148	38	38	148	148	38	38	148	148
39	39	149	149	39	39	149	149	39	39	149	149
40	40	150	150	40	40	150	150	40	40	150	150
41	41	151	151	41	41	151	151	41	41	151	151
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N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la Cotisation No. 2 à l'expiration des succursales Nos 13, 32, 40, 45, 51, 53, 61, 65, 72, 117, 200, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455,

ORDER OF BUSINESS

OF THE C. M. B. A.

The following study comprises as many chapters as the order of business of our meetings offers as subjects for our attention and deliberation. It presents an opportunity to discuss the various items of our order of business, and to deal with the questions that interest the association in general, and each of the branches in particular.

This study will give to members all the information they may need for their self government; the holding of the meetings of a branch and the conduct of its deliberations. It implies a programme *d'ensemble* which embraces everything, provides for everything and instructs in everything.

The C. M. B. A. is not merely a life insurance society, it is a Catholic association whose eminent character of benevolence and charity we shall endeavor to demonstrate.

The first order of business calls on the Marshal to ascertain if all present are members of the association, and it needs no further comments.

THE BRANCH TO OPEN IN DUE FORM.

Each branch must hold regular meetings at least semi-monthly, at the time and place prescribed in its by-laws or in a standing resolution (Sec. 156). The Grand President may, however, for exceptional cases, allow a branch to hold but one monthly meeting.

Apart from regular meetings, there may be also special ones. The special meetings may be called in such manner as the branch shall, by its by-laws or standing resolutions, direct, but no business shall be transacted at such meetings except what was plainly stated in the call for said meetings (Sec. 157).

The attendance at all the meetings is not rigorously required by the constitution, which contents itself by simply rendering liable of removal from office an officer who shall absent himself from three successive regular meetings of the branch, unless prevented by sickness or some other unavoidable cause (Sec. 193).

The number required to constitute a quorum for the transaction of business is seven members in good standing, including one qualified to preside, excepting that branches having a membership of not more than twenty-five may transact business with a quorum of five members. (Sec. 157 amended.)

The meeting shall be opened by the President, or, in his absence, by the First Vice-President, or by the Second Vice-President, in the absence of the two others. If all three are absent the Senior Chancellor present shall preside. (Sec. 157.)

OPENING CEREMONIES.

There is no reason to dispense with the opening ceremonies, according to the ceremonial. On the contrary all members may draw therefrom salutary teachings, as, for instance, in this statement by the First Vice-President:

"To encourage, by all honorable means, Christian union and mutual protection for our members, and those dependent upon them, and also by means of Christian books and literature, approved by our Spiritual Adviser, to educate members and their families in piety, integrity and fragility."

Also in that of the Chancellor:

"There should be due respect paid to all mandates of and decrees from our Grand Council or President, and to the orders of our superiors; the laws

of our association should be observed and strictly enforced, no unnecessary debate should take place, proper decorum should be observed, and business should be promptly transacted."

PRAYER BY THE SPIRITUAL ADVISER

Let us not forget that we belong to a truly Catholic association. We could not become members thereof without furnishing the proof of our being practical Catholics, declaring at the same time that we did not belong to any secret society and promising to not fall to comply with the requirements of the Church as to our duty as practical Catholics, under the penalty of ceasing to be members of the Association. The C. M. B. A. therefore does not admit the priest. On the contrary, having carefully placed itself under the regis of the church, all members of the clergy have a right to attend all meetings of the association, whether they be members or not. And Section 144 provides that the resident pastor of the parish in which a branch is located shall be the spiritual adviser thereof, and hence when he is present at a branch meeting, it is the duty of the presiding officer to invite him to recite the opening prayer.

THE ROLL OF OFFICERS CALLED AND ABSENTEES NOTED.

It is the officers especially who must give the example of regular attendance at meetings, under penalty of removal of office as already stated. The absence of one of them, especially the three presidents or another qualified to preside, may be the cause of grave inconvenience. Officers in office then should have at heart to not deceive the confidence of the brothers who elected them, by not attending regularly the branch meetings. It is to them, more than to other members, that belongs the duty of making up the number required for the quorum, and that is the reason why the roll is called and absentees noted.

The fourth order, which refers to the reading of the minutes, requires no comments.

INITIATION OF ELECTED CANDIDATES.

The ceremony for the initiation according to the ceremonial, is obligatory, except in the case of a member of the clergy who has only to sign the roll and pay his assessment, etc. And all the solemnity possible should always be given to this ceremony in the midst of a large attendance of members.

The initiation of an applicant must take place within one month after his election. Should he fail or neglect to present himself for initiation within the time mentioned, he shall forfeit his initiation fee and all other claims to membership in the Association.

The initiation cannot take place at the meeting at which an applicant was balloted for, unless the Branch, in urgent cases, so decides by a resolution unanimously adopted (Sec. 151).

Of course before initiating a candidate, the latter must have been approved by the Supervising Medical Examiner, recommended by a majority of the Branch Trustees and balloted for and elected.

The explanations by the President to the new members should always be complete and clear, especially regarding the payment of assessments.

Upon the initiation of a member the Recording Secretary should not delay forwarding to the Grand Secretary said member's application for membership, properly filled in as required on said blank form. It is the proper notice of initiation.

THE TRUSTEES AND VOTING OF BRANCHES.

The admission of applicants for membership is of vital importance to the Association. The trustees whose duty it is to inquire into and report upon the character and fitness of applicants to become members, have a great responsibility, of which they must be fully conscious. It is incumbent on them not to recommend a candidate who is a bad risk for insurance. They also from a moral point of view should not allow to enter our ranks trouble some persons or men who do not possess the qualities required by the constitution.

No applicant shall be balloted for until a favorable report upon his application has been presented to the branch from the Grand Secretary and a majority of the Board of Branch Trustees (Sec. 144). Members have, in this case, the same duty to fulfil as the Trustees, and they should be particularly zealous of their prerogative to reject any applicant who is not worthy of becoming a member, although approved by the Supervising Medical Examiner as an insurance risk and recommended by the Trustees as to his character and fitness to become a member. The Trustees may well be ignorant of certain facts known by other members of the branch and sufficient to reject the applicant. On the other hand one must avoid being guided by prejudice, rancour, or spite, which might urge one to vote against an applicant absolutely worthy.

When an applicant has been rejected by a vote of the branch, notice of the same should be immediately sent by the Recording Secretary to the Grand Secretary (Sec. 150).

APPLICATIONS FOR MEMBERSHIP AND REFERENCE FOR INVESTIGATION.

The application is read at a regular meeting of the Branch, entered on the records and referred to the Board of Trustees for investigation, whose duty it is to report at the next regular meeting of the branch after the receipt by the Supervising Medical Examiner of the applicant's medical certificate (Sec. 144).

To be continued.

EXTRAORDINARY MEETING OF BRANCH 87.

On Wednesday, 7th of March last, the Dionne Hall, the meeting place of Branch No. 87, was magnificently decked with small flags on the occasion of the inauguration of the new mode of recruiting members, adopted at the last meeting of the Board of Trustees in Montreal at the end of January.

The meeting opened in due form under the presidency of brother President Joseph Boland, having on his right Rev. M. Roux, Spiritual Adviser of the branch; Grand Deputies A. H. Spedding, A. B. Poltevin, J. J. Costigan, Chs. Fortier, J. Feely, ex-Grand Deputy C. Daudelin and President Sharkey, of Branch No. 2.

There were also present the following brothers: J. A. Laguerrier, 2nd Vice-President, Branch 112; J. Lizeau, Recording Secretary, Branch 142; J. B. Quesset, Treasurer, Branch 112; G. O. Messier, Recording Secretary, Branch 240; P. A. Hubert, Recording Secretary, Branch 83; L. F. Turpin, Treasurer, Branch 83; Ernest Therrien, Branch 140; and a great number of other members from the sister branches of the district of Montreal.

The Recording Secretary read tele-

grams from the Grand President, the Hon. M. E. Hackett, Grand Secretary S. R. Brown, Grand Trustees J. J. Rehan and Supervising Medical Examiner F. Ryan, expressing regrets at being unable to attend the meeting and wishing every success to the branch.

The following gentlemen were initiated members: J. J. Drolet, F. Martineau, P. E. Dufresne, J. Desay, A. Laguerrier, N. Berthiaume, A. Legendre, P. Pauchamp, A. Patenaude, L. A. LeBola, H. Marotte, J. R. Brault, J. Desautiers, D. Hennessy and A. S. Gvallee.

Speeches were delivered by Rev. Father Roux, who in the course of his remarks said the Church looked upon the C. M. B. A. as a truly Catholic Association, destined to play a very important role in society.

Grand Deputy Spedding followed him, endeavoring to explain to the new members their duties towards the Association.

He was followed by Grand Deputy Costigan, who said he would speak in English, for he found among the newly initiated members Mr. Daniel Hennessy, an English speaking member, and for this reason he would address the meeting in his language. He congratulated the Branch on having initiated fifteen members the same evening and complimented Brother J. E. Bourgeau on his success with the new plan of increasing the membership, a plan which he had so well upheld before the Executive of the C. M. B. A. lately.

Brothers Poltevin, Feely, Daudelin, Sharkey, Lizeau, Messier, Hubert, Turpin, Marois, Fr. Martineau and J. E. Bourgeau also spoke on the good of the C. M. B. A.

The present method of Branch 87 and the C. M. B. A. in general, for increasing the membership was adopted by the Executive at the suggestion of Grand Deputy Bourgeau.

Instead of defraying expenses of organizers to organize new branches and increase the membership, of those already in existence, each member is now constituted a canvasser and the association pays him the sum of \$3.00 for each new member he brings in.

It was moved by Brothers A. Marois and S. Picard and unanimously resolved:

That thanks be tendered to Rev. M. Roux, the Grand Deputies and sister branches for having so generously answered the call of the branch in attending this meeting in such large numbers.

The following resolutions of condolence were also adopted at the same meeting:

Moved by Brothers A. Marois and A. Bourdon and resolved:

That the members of Branch 87 have learned with regret the death of M. J. Drolet, son of M. E. Drolet, one of the most devoted members of this branch.

Moved by Brothers S. Picard and Francis Martineau and resolved:

That the family of Bro. Drolet, in this day of trial, accepts the condolence and sympathy of the members of this branch and that a copy of these resolutions be forwarded to the official organ, THE CANADIAN, for publication.

After some other routine business the meeting was closed in due form.

A good conscience can bear very much, and is very useful in the midst of adversity.

An evil conscience is always fearful and unquiet. sweetly shalt thou rest, if thy heart upbraid thee not.

TWELFTH ANNIVERSARY.

Of Branch 75, Penetanguishene Ont.

The hall was prettily decorated with red, white and blue bunting. In a brief introductory speech the chairman, Bro. Louis Gignac, President of Branch 75, welcomed the audience, which was a very large one.

Spiritual Adviser Rev. Father La Boreau next came forward on the platform and congratulated Branch 75 on its progress during the past year and hoped the Branch would continue in its good work.

Bro. Rev. Father Beaudoin, of Lafontaine, followed in a neat and humorous speech in French, and explained very clearly all the advantages accruing to those belonging to an association such as the C. M. B. A.

The President next called on Rev. Father Patenaude, of Midland, who said that though not a member of the C. M. B. A., he had its advancement at heart, and was pleased to see so many of his own parishioners members of Branch 75. He closed by saying that he did not know why he had been asked to speak; perhaps he had been thrown in to make up the number.

The President then called on Mr. Theodore Duquette, of Lafontaine, Chief Ranger of the C. O. F., also on Bro. Alphonse Tessier and Bro. P. T. LaFollette.

Bro. Mithanon, of Branch 11, Arnprior, spoke very highly of the good of the C. M. B. A.

Then Rev. Father Beaudoin and Rev. Father Barceolo favored the audience with a nice collection of solos and duets.

The President then expressed the deep regret of the members on their learning of the departure of Bro. P. T. McDonald, and called upon Bro. D. J. Shanahan, Bro. Jas. Wynne, and Bro. P. A. McDonald, M. D., who had been appointed as a committee to prepare an address. Bro. D. J. Shanahan read the following:

ADDRESS

To Bro. P. T. McDonald.

It is with the deepest regret that we, the members of Penetanguishene Branch, No. 75, of the Catholic Mutual Benefit Association, have learned of your intended departure from our midst. We therefore feel it our duty to show in some way our esteem for you, and our recognition of your valuable assistance to our association since its organization.

Twelve years have now rolled by since we organized here, and you are one of its few remaining charter members. You have during this time been an earnest worker for its welfare, and its members have shown their appreciation of your efforts by electing you to the most important offices in their gift. You have proved yourself an able, intelligent and energetic officer, a careful and painstaking worker in watching over those many little affairs that make or mar our association. It is, then, no wonder that we deeply regret your departure and feel that in losing you we lose the service of one who never spared his time or talents when our interests were at stake.

We are not here to enumerate all your good qualities. They have borne fruit for themselves, but we feel that we cannot allow you to depart without showing in some way, more fully than words can express, our appreciation of your past services and the high esteem in which we hold you, both as a member and officer of our branch. We, therefore, respectfully request you to accept this accompanying gift of a clock as a souvenir of the profound respect and warm friendship that your brother members have for you.

We regretfully say farewell, and wish happiness, prosperity and God's choicest blessings on yourself, wife and family.

Signed on behalf of Branch No. 75:

JAMES WYNNE, P. A. McDONALD, M. D., D. J. SHANAHAN.

Bro. P. T. McDonald replied in feeling terms, expressing the sorrow which he and his family felt at parting from friends so tried and true, among

whom he had spent so many happy days.

Then Bro. Jas. Wynne came forward on the platform and delivered a very eloquent speech setting forth the high esteem in which Bro. P. T. McDonald and his family were held and wished them every happiness and prosperity in their new home.

Bro. D. J. Shanahan followed in his very pleasing way and said he was pleased to be present at the twelfth anniversary of Branch 75. It would be well, said the speaker, to look back a little to its position twelve years ago. It must be remembered that the C. M. B. A. was then an American institution and that now it was a purely Canadian society. Today the membership numbered 13,100, and was still increasing. The association showed a constant and steady progress. The C. M. B. A. was protecting hundreds of families from the North West territory, inclusively, down to the Atlantic Ocean. As an insurance brotherhood its principles were sound and its rates just, giving insurance at cost from year to year. In closing Bro. Shanahan thanked the audience for their attention and wished Bro. McDonald prosperity in his new home.

After the meeting all adjourned to the Northern House, where supper was served by Bro. Jos. Dusome.

EUCHRE LEAGUE OF TORONTO BRANCHES.

Early in February a circular letter was sent to all the branches in this city, including Branch 307, Toronto Junction, asking them to appoint a delegate to represent their branch at a meeting to be held at an early date to consider the advisability of forming a Euchre League.

The meeting was held recently, at which Branches 15, 19, 85, 111, 144 and 145 were represented. Branch 200 sent a letter regretting their inability to take part at present. Branch 141 subsequently withdrew, as it was thought by them that they would not be able to play the full schedule on account of several of their members being constantly out of city. Bro. Ed. T. Boland, of Branch 111, was elected chairman and Bro. W. Winterbury, of Branch 85, Secretary, and the following schedule was decided on:

SCHEDULE.

- March 16—Branch 111 at Branch 15;
March 19—Branch 145 at Branch 85;
March 22—Branch 49 at Branch 111.
April 16—Branch 49 at Branch 85;
April 17—Branch 111 at Branch 145;
April 20—Branch 85 at Branch 15;
April 26—Branch 145 at Branch 111;
April 27—Branch 15 at Branch 49.
May 10—Branch 15 at Branch 111;
May 15—Branch 85 at Branch 145;
May 18—Branch 49 at Branch 15;
May 21—Branch 111 at Branch 85;
May 25—Branch 145 at Branch 49.
June 15—Branch 145 at Branch 15;
June 18—Branch 15 at Branch 85;
June 19—Branch 19 at Branch 145;
June 22—Branch 111 at Branch 49;
June 28—Branch 85 at Branch 111.
July 3—Branch 15 at Branch 145;
July 13—Branch 85 at Branch 49.

The Committee decided to give a banner to the Branch that wins the greatest number of games in the series.

A special prize will be given to the branch that has the largest attendance at the games in proportion to their membership. This will include everybody. And we would like to see a good turn out by each branch, in order that we may get acquainted and know who are members of the C. M. B. A. in this city.

THE McDONOUGH APPEAL.

Arnprior, Feb. 27, 1900.

Samuel R. Brown, Esq., London, Ont.:

Dear Sir and Bro.—In addition to what has already been received in response to the appeal from Branch 44, in aid of Bro. McDonough, please add the following names:

Table listing names and amounts for the McDonough Appeal, including Br. No., Name, and Amount.

A SEAFORTH EVENING.

On Tuesday evening, Feb. 27th, the members of Branch 23, C. M. B. A., Seaforth, gave an enjoyable At Home in their new hall for the relatives and friends of the members. After a jolly and rousing two hours of progressive euchre, an entertaining and much appreciated programme of addresses, vocal and instrumental music was proceeded with.

The chairman, Brother J. L. Killoran, the president of the branch, opened the programme in a brief but pithy address on the objects of the C. M. B. A. On behalf of the branch he wished to thank the ladies and visitors present for the large attendance and expressing the hope that frequent similar evenings would be enjoyed in the future. In his address the advantages of membership, the business like record of the society, and its standing as the foremost among Catholic fraternal associations, the

strong support the association receives from the Hierarchy and clergy of the Church, the able management, and rapidly increasing Reserve Fund, the admirable field in which the association works among Catholic men in a healthy, rugged country, were dwelt on in a manner to convince the non-members present of the splendid future ahead of the association, and of the advisability of taking steps towards joining it. One point strongly advanced was the testimony of Sir John Bourinot, LL. D., etc., in his work on public meetings and proceedings, in which he recommended the C. M. B. A. as a model on account of its elaborate code of bylaws for the transaction of its business.

Miss M. McQuade received a hearty applause for her solo, "The Home I Love so Dear." A recitation followed in which Miss Mona Sillis earned continued applause. Bro. P. V. Burgard fairly brought down the house, with his two comic songs, "Sigo's Light Dragoons" and "Barnum's Managerie." A variation in the form of a clog dance, by Mr. P. Mulcahy, was very much enjoyed and reflects great credit on the performer. Miss B. Daly then favored us with a solo, which was well rendered in a modest and unassuming manner, as is always her wont, "The Fairies." The instrumental solo of Miss M. Dorsey was very much appreciated, the manipulation of the keys proving her to be an accomplished pianist. The bass solo of Mr. W. I. Duncan was highly creditable and was well received. Mr. Duncan is a rising basso, well trained, and a bright future is in store for him. The comic solos of Bro. Wm. Moran Seaforth's Irish comedian and humorist, fairly convulsed the audience, and were greeted by continued applause.

Rev. Father McCabe graced the occasion with his presence, and addressing those present in his accustomed genial manner added considerably to the enjoyment of the evening. The President, Bro. J. Killoran, then thanked all present for the kind attention given to the different performers, and gave expression to his thoughts that a similar gathering would take place in the near future, and announcing that the national anthem would be sung, which brought a most pleasant evening to a close.

THE JESUITS IN LONDON.

In one of the most unpretentious little side streets of the west end of London there is one of the most famed and fashionable of Catholic churches in that city. It is in Farm street that the Jesuit Fathers minister to a large and distinguished congregation. It was originally built in 1849, and is now for the third time being enlarged. The site was originally purchased from the Duke of Westminster at a cost of £20,000, and since that time some adjoining ground has been secured at considerable expense. The new wing, it is estimated, will cost £13,000.

FOR NON CATHOLICS.

The Jesuit Fathers are the latest to branch out into the non-Catholic field. Last week an experimental mission to outsiders was given in St. Francis Xavier's college hall, New York city. It was such a success that the Fathers are likely to go into the work in earnest. Rev. Henry Van Rensselaer conducted the mission, and at the end of it twenty five inquirers handed in their names for further instruction.

Brophy, Thos Finlon, F Devroux, D Phelon and Thos Laddy.

Branch No. 31

Spiritual adviser Rev Canon Foley, president John Slattery, 1st vice-president John...

Branch No. 32

Spiritual adviser Rev Father Sheahan, president Owen D Hogan, 1st vice-president J P O'Leary...

Branch No. 33

Spiritual adviser Rev H C O'Connell, president P S Blumenthal, 1st vice-president W H Lyvering...

Branch No. 34

Spiritual adviser Rev George Corbett, president F O Callaghan, 1st vice-president Stephen Sloan...

Branch No. 35

Spiritual adviser Rev Jos Wey, president Basilus Oberly, 1st vice-president Wm J O'Reilly...

Branch No. 36

President Joseph Rau, 1st vice-president Michael Dietrich, 2nd vice-president August Hartman...

Branch No. 37

Spiritual adviser Rev A P Villeneuve, president John Cade, 1st vice-president Arthur Coelle...

Branch No. 38

Spiritual adviser Rev Jno T Kelly, president A Weachter, 1st vice-president S Messmer...

Branch No. 39

President M J Quinn, 1st vice-president W J Halloran, 2nd vice-president J J Rogers...

Branch No. 40

Spiritual adviser Rev J J Ryan, president M Shanley, 1st vice-president E J Byrne...

Branch No. 41

Spiritual adviser Rev J J Ryan, president M Shanley, 1st vice-president E J Byrne...

Branch No. 42

President D Smith, 1st vice-president E Cass, 2nd vice-president L O'Gonest...

Branch No. 43

Spiritual adviser Rev Daan O'Connell, president William Duggan, 1st vice-president Daniel Murphy...

Branch No. 44

Spiritual adviser Rev P F O'Donnell, president Cornelius O'Brien, 1st vice-president Geo Patingale...

Branch No. 45

Spiritual adviser Rev H Aeymans, president John Heiber, 1st vice-president Gregor Horvot...

Thos B Fitz, financial secretary John Noh, treasurer Fred Baechler...

Branch No. 46

President John McLennan, 1st vice-president John P Taylor, 2nd vice-president O Muller...

Branch No. 47

Spiritual adviser F Marsolles, president Fernand Hays, 1st vice-president Rene A Bontreau...

Branch No. 48

Spiritual adviser Rev P Brennan, president James Reihan, 1st vice-president Thos Teavlin...

Branch No. 49

President Michael Murray, 1st vice-president Maurice Doyle, 2nd vice-president John Hickey...

Branch No. 50

Spiritual adviser Rev Father Dozola, president John McMeekin, 1st vice-president F Meindl...

Branch No. 51

Spiritual adviser Rev E A Latampe, president William Duff, 1st vice-president Gideon Desjardins...

Branch No. 52

Spiritual adviser Rev Father Prevost, president Basile Carriere, 1st vice-president Trille St Jean...

Branch No. 53

Spiritual adviser Rev M Halm, president L A Hingepfer, 1st vice-president Thos Godfrey...

Branch No. 54

Spiritual adviser Rev C B Murray, president John E Murray, 1st vice-president Jas Pelkey...

Branch No. 55

Spiritual adviser Rev J J Gahl, president John M Fischer, 1st vice-president Got Arnold...

Branch No. 56

Spiritual adviser Rev T F Laboureaux, president Louis Gignac, 1st vice-president Joe Maurice...

Branch No. 57

Spiritual adviser Rev J L Laboureaux, president Louis Gignac, 1st vice-president Joe Maurice...

Branch No. 58

Spiritual adviser Rev P D Laurent, president Charles Podger, 1st vice-president J J Macdonnell...

O'Reilly, treasurer P J Hurley, marshal J C Sully, guard H H Harry...

Branch No. 59

Spiritual adviser Rev Father Jeffcott, president Rev Father Jeffcott, 1st vice-president James Rimmer...

Branch No. 60

Spiritual adviser Rev Father Langlois, president Samuel McEhara, 1st vice-president T Mailoux...

Branch No. 61

President James Rully, 1st vice-president W Edgeworth, 2nd vice-president John Payne...

Branch No. 62

Spiritual adviser Rev N Dixon, president Morgan Dalton, 1st vice-president F McCarthy...

Branch No. 63

Chancellor P A Boucher, president C Daudelin, 1st vice-president E R Hubert...

Branch No. 64

Chancellor Rev F Ryan, president Wm M Winterberry, 1st vice-president J J Daly...

Branch No. 65

Spiritual adviser Rev J T Hogan, president John J Meagher, 1st vice-president Jos A Gault...

Branch No. 66

Spiritual adviser Rev Jas S Minohan, president Rev Jas S Minohan, 1st vice-president Wm Hannivan...

Branch No. 67

Spiritual adviser Rev Thos Davis, president M McCarthy, 1st vice-president Geo Farrell...

Branch No. 68

Spiritual adviser Rev Thos Twohey, president William Desjardins, 1st vice-president Michael Goodwin...

Branch No. 69

Spiritual adviser Rev J J Gibney, president M J Doyle, 1st vice-president Rev J Connelly...

Branch No. 70

Spiritual adviser Rev J J Corcoran, president John McKinnon, 1st vice-president Arch Kennedy...

Branch No. 71

Spiritual adviser Rev Canon P. McCarthy, president R Slattery, 1st vice-president M McGovern...

Branch No. 72

Spiritual adviser Rev L N Dugal, president Rev L N Dugal, 1st vice-president Joseph Pelletier...

Spiritual adviser Rev F N Gosselin, president L Y Roberge, 1st vice-president G S Marcou...

Branch No. 73

Spiritual adviser G McCloskey, president G McCloskey, 1st vice-president D J Lynch...

Branch No. 74

President Rev P Bellevue, 1st vice-president Pierre M Poirier, 2nd vice-president A F Babin...

Branch No. 75

Spiritual adviser Rev R McDonald, president M J McKinnon, 1st vice-president A Johnstone...

Branch No. 76

Spiritual adviser Rev J J Sullivan, president Rev J J Sullivan, 1st vice-president O A Soule...

Branch No. 77

Spiritual adviser Rev C S Bretherton, president Joseph B Houthan, 1st vice-president Edward Costello...

Branch No. 78

Spiritual adviser Rev C S Bretherton, president Joseph B Houthan, 1st vice-president Edward Costello...

Branch No. 79

Spiritual adviser Rev L C Desjardins, president Rev L C Desjardins, 1st vice-president J P Lemelin...

Branch No. 80

Spiritual adviser Rev R J McEachen, president John J Carter, 1st vice-president Rev J C Laguard...

Branch No. 81

Chancellor M Ryan, spiritual adviser Rev Father Hartigan, president J McAuley...

Branch No. 82

Spiritual adviser Rev J T Hogan, president D J Hogan, 1st vice-president James O'Brien...

Branch No. 83

Chancellor Alexander J Martin, spiritual adviser Rev J J Collins, president James Moran...

Branch No. 84

Spiritual adviser Rev L N Dugal, president Rev L N Dugal, 1st vice-president Joseph Pelletier...

Branch No. 85

Spiritual adviser Rev L N Dugal, president Rev L N Dugal, 1st vice-president Joseph Pelletier...

LE CANADIEN

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

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

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

LONDON, AVRIL 1900

Dans le numéro de Mars il s'est glissé une erreur typographique. L'ordre No 900 à compte du Rév. M. J. Cummins, doit se lire \$100 (cent) au lieu de \$1,000 (mille).

Il y a eu plus de demandes d'admission dans la C. M. B. A. du Canada pendant le mois de Mars, 1900 que dans aucun autre mois depuis l'institution du Grand Conseil.

La taxe per Capita, la taxe d'initiation et l'honoraire du Médecin Examineur en chef pour le trimestre finissant le 31 Mars, 1900, sont malintendant dûs et devraient être payés sans tarder. Les officiers des succursales qui n'ont pas encore fait remise au Grand Secrétaire du montant dû de ce chef sont priés de lire les clauses 60 147 et 176 de la constitution et de s'y conformer.

Les succursales doivent collecter et faire remise au Grand Secrétaire de l'honoraire du Médecin-Examineur en chef. La clause 147 stipule qu'elles seront, dans tous les cas, tenues responsables de cet honoraire. Que l'aspirant ait été approuvé ou rejeté, la succursale à laquelle son application a été faite est tenue responsable de l'honoraire du Médecin en chef; en conséquence les officiers de la succursale, afin de protéger son Fonds Général, devraient voir à ce que cet honoraire soit payé par l'aspirant lorsqu'il présente sa demande d'admission.

LE BONUS DE \$3

Pour obtenir le bonus au sujet des nouveaux membres, les succursales doivent en faire un compte régulier et l'envoyer au Grand Secrétaire. Des blancs de compte sont fournis par cet officier aux succursales qui en font la demande. On n'apportera aucune attention à toute demande de bonus à moins d'être faite sur la formule régulière imprimée de la C. M. B. A.

GARANTIE.

Nous croyons nécessaire de répéter nos instructions concernant la garantie que doivent donner le Secrétaire Fin-

ancier et le Trésorier de chaque succursale de l'Association, et nous prions les officiers des succursales qui n'ont pas encore fait remise de la prime pour cette garantie de lire attentivement ce qui suit et de se conformer sans plus tarder à nos règlements à ce sujet.

Toutes les succursales de la C. M. B. A. sont par la présente notifiées que certains arrangements ont été faits avec la corporation des "Employers Liability Assurance" de Londres, Angleterre, par l'entremise de son agent Mr H. J. McKesson, de Montreal, Que., par lesquels la compagnie offrira une garantie qui comprendra tous les officiers de notre association qui doivent donner une garantie. Le Grand Conseil paiera à la corporation la prime totale en un tout, et les succursales paieront leurs parts au Grand Secrétaire. Ceci est mieux et donnera plus de satisfaction.

Chaque succursale remettra sans délai sa prime au taux de cinquante centins pour chaque \$100 de garantie pour son Trésorier et son Secrétaire Financier. Le montant de la garantie pour le Secrétaire Financier est de trois dollars pour chaque membre de sa succursale, et de cinq dollars pour le Trésorier. Voyez la clause 176 et 177 de notre constitution.

L'exemple suivant aidera à comprendre :

Une succursale a 100 membres, sa garantie alors est de \$300 pour le Secrétaire Financier et de \$500 pour le Trésorier, la prime sera donc \$100 et elle devra être remise au Grand Secrétaire annuellement durant le mois de Janvier, ou quand une nouvelle succursale est instituée.

PAIEMENT DES COTISATIONS PAR LES SUCCURSALES.

Il y a plusieurs succursales qui retardent beaucoup trop d'envoyer les rapports de la cotisation mensuelle et de faire remise des cotisations. La constitution, aussi bien que l'avis mensuel régulier envoyé à toutes nos succursales, disent bien clairement que les dits rapports de la cotisation mensuelle et la remise des cotisations doivent être envoyés au Grand Secrétaire le ou avant le 9ème jour de chaque mois.

Les cotisations Nos. 3 et 1 devraient être payées au Grand Secrétaire le ou avant le 9 Avril. Nous prions nos lecteurs de s'assurer si leurs succursales respectives se sont conformées à cette loi de notre Association. Toute succursale qui n'en a pas ainsi agi viole notre constitution et commet une grande injustice envers tous et chacun de ses membres et de leurs bénéficiaires. Une succursale qui n'a pas payé la ou les cotisations dans le temps alloué par la constitution *ipso facto* se suspend elle-même; et s'il survenait un décès parmi ses membres durant ce temps, comment ses officiers pourraient-ils donner les affidavits requis par notre preuve de décès, etc.? Un grand

nombre de succursales ne paient pas les cotisations le 9ème jour de chaque mois, et plusieurs d'entre elles attendent jusqu'au dernier jour du mois. Tout ce dont les succursales semblent s'inquiéter est d'envoyer l'argent en temps pour que le paiement de la cotisation paraisse dans Le Canadien, et ces succursales en demandant ou leurs membres sont généralement les premiers se plaindre si le Grand Conseil ne paye pas les cotisations dans le temps voulu par la constitution. Comment notre Grand Conseil peut-il payer promptement les cotisations si ces succursales ne font pas promptement remise des cotisations? C'est une question, et nous espérons prochainement que chaque membre songera aux assemblées de sa succursale si elle est une de celles auxquelles il est fait allusion.

LE NOUVEL ARRANGEMENT EST UN GRAND SUCCES

De plusieurs sources nous avons reçu des lettres louant l'action du Bureau des Syndics, à sa récente assemblée tenue à Montreal, mettant de côté les organisateurs salariés et accordant un honoraire de trois piastres à tout membre qui réussira à en faire initier un nouveau. Cette assurance est suffisante pour garantir, au delà de tout doute, que ce nouveau mode sera dans l'intérêt de l'Association.

Nous recommandons chaque frère de donner la plus sérieuse considération aux avantages de ce plan. L'augmentation de bons risques pour l'Association signifie une diminution du nombre des cotisations et l'allègement du fardeau qui pèse sur les épaules d'un chacun de nous. Et celui qui réussit à faire initier un nouveau membre est amplement récompensé de son trouble par l'honoraire de trois piastres, et il est de plus récompensé par la diminution de ses cotisations au moyen du grand nombre de nouveaux membres et de l'infusion du nouveau sang.

Il n'y a pas d'association, faisant offrir de meilleurs avantages à ses membres que la C. M. B. A. Alors chaque membre devrait être fier d'être soldat dans ses rangs et devrait s'efforcer de son mieux pour en induire d'autres à marcher sous sa bannière.

PAS DE MAUVAIS RISQUES

Nous devons donner un mot d'avertissement maintenant que les membres s'occupent du travail d'organisation. Nous ne pouvons permettre à d'autres que de bons aspirants de rejoindre la C. M. B. A.; ainsi on devrait solliciter que de bons sujets.

Notre record, l'année dernière, a été magnifique. Quinze cotisations ont été suffisantes. Maintenant agissons de manière que le même nombre suffise pour cette année. Efforçons-nous en sorte que quinze cotisations

soient notre allié. Nous le pouvons si nous appliquons du soin dans le choix de nos risques.

S'assurer de bons et vigoureux membres est le devoir non seulement des médecins examinateurs mais aussi des Syndics des succursales et de chaque membre de l'Association.

LE MEMBRE QUI TROUVE A REDIRE

Nous sommes tous familiers avec le membre qui trouve toujours à redire, ce membre qui rarement a un bon mot à dire pour la C. M. B. A. et qui est toujours prolixe de critiques malveillantes et souvent injustes à l'égard de l'Association. Je pense que le travail de l'Association ou de sa succursale en particulier n'est pas conduit comme il devrait l'être. Je crois que l'Association manque d'esprit de corps, que les membres ne sont pas suffisamment fraternels. De plus, il souvient que notre système d'assurance n'est pas sain en principe. Quelqu'un son langage prend la forme d'une plainte allant à dire que l'Association n'a pas de mérite parce qu'un avec lequel il a eu des difficultés personnelles est membre de sa succursale. Nous avons connu des cas de ce genre de membre s'abstenant d'assister aux assemblées parce qu'un de ses amis avait été rejeté, pour des raisons suffisantes, comme aspirant, ou parce qu'il avait été déapointé à l'élection des officiers. La forme de plainte la plus commune, cependant, est que les assemblées de sa succursale sont peu nombreuses et peu intéressantes, et en conséquence il n'y a pas ces assemblées. Il n'est jamais sans avoir une plainte quelconque.

Il ne vient jamais à l'idée des membres de cette catégorie que l'Association et les succursales sont précisément ce que les membres les font. Nous nous rappelons le cas d'un membre qui une fois déclara en notre présence que si quelqu'un lui demandait son avis quant à rejoindre l'Association, il avouerait l'aspirant que l'Association n'est pas bonne. Ce membre a pris un engagement solennel par lequel il a engagé sa loyauté envers la C. M. B. A., mais il a oublié apparemment cette circonstance, triviale pour lui, et, comme il arrive que quelquefois, avait oublié que c'était son devoir de contribuer en autant que possible au progrès de l'Association. Certaines corporations fraternelles ont des règlements pourvoyant à l'expulsion de tout membre qui dénigre l'Association ou son Exécutif, et si notre Association n'a pas de règlement spécifique pour de telles offenses, c'est parce que "l'engagement" pris par tous les membres lors de leur initiation a été jusqu'ici assez une garantie suffisante de leur loyauté et fidélité. La plainte que les assemblées sont peu intéressantes vient de mauvaise grâce de la part du membre qui n'assiste jamais à aucune assemblée, et qui fréquemment empêche les mem-

bres qui étaient bien disposés de s'y rendre. On peut en dire autant des plaintes sur la manière dont les affaires se font et au progrès de laquelle le membre plaçant ne contribue jamais. Mais, prises entre toutes, sont les dénonciations babillardes et inconsidérées du membre qui, pendant qu'il est content d'avoir son nom sur le rôle des membres, semble prendre plaisir à toujours trouver à redire sur tout ce qui concerne l'Association, oubliant de l'engagement qu'il a pris. Que chaque frère se demande à lui-même s'il a été loyal à son engagement, s'il a, par tous les moyens légitimes en son pouvoir, travaillé à promouvoir le bien-être de l'Association, et quand tous les membres pourront répondre dans l'affirmative, le nuisible membre qui trouve à redire aura disparu.

I. ÉPARGNE CO-OPERATIVE.

La plupart des philosophes se sont évertués à trouver une définition concise, établissant, en peu de mots, la supériorité ou tout au moins la dissemblance caractéristique de l'homme au milieu de tous les animaux.

Aucune de ces définitions, en dehors de celle donnée par la religion, n'est absolument complète, et presque toutes sont faussement dictées par le matérialiste qui, n'envisageant l'homme que par son côté physique et tangible, ne le voit et ne le dépente que d'une manière incomplète et même souvent grotesque.

L'homme, s'écrie l'un, est un animal à deux pieds sans plumes.

Le seul signe distinctif de la supériorité de l'homme sur la brute, prétend un autre, c'est qu'il sait allumer du feu.

C'est qu'il boit sans soif...

C'est que son affection et sa sollicitude pour ses enfants se prolonge au delà du berceau.

C'est que seul il sait prévoir, économiser et préparer le nécessaire pour les jours de maladie et de vieillesse, etc., etc.

Toutes ces définitions sont ou grotesques ou incomplètes parce qu'aucune ne prend l'homme à son vrai point de départ, et que la religion seule sait nous le montrer sortant des mains de Dieu et traversant la vie guidé par l'étoile d'intelligence émanant du divin Créateur.

Retenons cependant les deux dernières comme se rapprochant le plus de la vraie doctrine. Oui, l'homme, au contraire de la brute, aime ses enfants et veille sur eux au delà du berceau. Oui, l'homme prévoit et prévient les jours d'adversité ou d'incapacité et il sait prélever sur les moissons prospères de quoi subvenir dans les années de famine.

Dans sa si remarquable encyclopédie, Léon XIII, établit que l'idée d'économie et de prévoyance est une des notions les plus distinctives de l'homme intelligent et que cette notion est en raison

directe du degré d'instruction et de civilisation des peuples.

Cela se comprend facilement, car l'instruction et la civilisation amènent la délicatesse des sentiments et la sensibilité du cœur, par suite développent l'amour paternel et le désir de prémunir ses enfants contre les difficultés sociales, en leur assurant le bien-être.

L'économie, la prévoyance pour soi et pour les siens, voilà la solution du problème social dans l'ordre matériel. Les anarchistes, nihilistes, socialistes la demandent en vain, à l'explosion de la dynamite; ce n'est pas dans les procédés violents, dans le bouleversement total d'une société, mal constituée il est vrai, mais sujette à des réformes sages et progressives, qu'il faut aller chercher l'extinction du paupérisme, aux enfants et à la société? Pour répondre à cette question nous n'avons encore qu'à consulter l'impérissable Encyclopédie et nous y voyons l'un des principaux remèdes conseillé dans la crise sociale qui nous menace, c'est l'association, c'est la société de secours mutuels, c'est la réunion des centins de la petite épargne pour former un capital, capable de fructifier, de lutter, de prévoir et d'assurer.

Et en cherchant une association entrant mieux dans les vues du Souverain Pontife que la C. M. B. A.? Nulle part, évidemment, car elle aurait dû être créée, telle qu'elle existe, dès le lendemain de la publication de l'Encyclopédie et conformément à ses instructions si déjà depuis 23 ans elle n'avait fonctionné en pleine concordance avec les futures idées pontificales.

Les avantages qui résultent pour les membres de la C. M. B. A. sont tellement considérables qu'elle a vu, en peu d'années, ses opérations s'accroître dans une proportion stupéfiante.

Les quelques membres fondateurs sont aujourd'hui noyés dans une masse de plus de 13,000 membres répartis dans 133 succursales, et chaque jour le flot monte.

Cet accroissement prodigieux est dû à l'organisation vraiment modèle de la C. M. B. A. qui s'occupe du bien-être de ses membres tant au point de vue moral et religieux, qu'au point de vue matériel et humanitaire. Nous étudions ensemble les résultats obtenus jusqu'à ce jour et en les comparant avec ceux dont se glorifient les plus puissantes compagnies d'assurances mutuelles, nous pourrions établir facilement que même à l'unique point de vue des intérêts matériels aucune n'a pu obtenir de meilleurs résultats que ceux que la C. M. B. A. peut offrir à

ses membres sous le drapeau de l'Église et de la charité chrétienne et sous l'égide de la bénédiction de S. S. Léon XIII.

Si la collectivité dans l'épargne amène la possibilité de faire grand, ce n'est qu'à la condition que le fonctionnement de l'association soit fait simplement et surtout économiquement.

Dans les grandes compagnies d'assurances sur la vie, qu'elles soient anonymes, par actions ou en mutualité, la majeure partie des primes versées par les assurés est absorbée par les frais d'administration et surtout par les courtages réservés aux agents chargés de solliciter la clientèle. Par suite, la part des versements entrant réellement en opérations se trouve considérablement réduite et diminue d'autant plus que si sur \$1,000 de cotisation de première année, il faut donner 50 pour cent de courtage et prélever 20 pour cent pour les frais généraux, le capital effectif se trouve réduit à 300 et ne peut donner que des résultats plus que médiocres. Cependant, ces compagnies sont prospères et remplissent assez leurs engagements, mais comme elles ne peuvent donner plus qu'elles n'ont il s'ensuit que ce n'est qu'en prélevant des primes beaucoup trop élevées, pour le risque garanti, qu'elles peuvent arriver à satisfaire à leurs engagements et à constituer un fonds de réserves. Sans doute, le luxe déployé dans les bureaux des dites grandes compagnies est très flatteur à l'œil et bien des personnes se laissent charmer par ces apparences séduisantes, au point de trouver, dans ce luxe, une preuve de la solidité de l'établissement et une garantie pour leur contrat. Si cependant ces personnes se donnaient la peine de réfléchir, elles se rendraient vite compte que tout cet étalage est payé à même les versements des assurés et que chaque plaque de marbre a été achetée en diminution, sinon des avantages offerts, du moins de ceux qu'on pouvait offrir avec la même prime.

Le but que se propose le père de famille, en s'assurant sur la vie, n'est pas de signer un contrat calligraphié sur du papier extraordinaire, de s'asseoir un instant devant une table en acajou massif et de payer ses primes à un guichet artistique. Son but est d'obtenir les meilleures conditions et d'assurer à ses enfants le plus possible; il doit donc chercher, avant tout, l'assureur grévé des moindres charges et susceptible, par suite, de lui garantir tout ce que ses primes annuelles peuvent produire.

Dans ces conditions, il ne peut mieux faire que s'adresser à la C. M. B. A., car là il trouvera le système de fonctionnement le plus simple et le plus économique qu'il puisse rêver. Dans la C. M. B. A. il ne sera pas reçu dans des bureaux somptueux et il ne sera pas sollicité par une nuée de courtiers et d'inspecteurs onéreux, mais on lui

donnera un bon contrat, sur papier fort simple, lui garantissant un capital énorme par rapport à ce qu'il aura trouvé ailleurs; il deviendra en outre membre d'une grande association regardant tous ses membres non pas comme des clients, mais comme des frères que sa sollicitude ne doit jamais abandonner, et, dans cette grande famille, il trouvera, en plus des garanties matérielles nécessaires à la sécurité de son contrat, une garantie morale de premier ordre, celle de la charité et de la vraie fraternité; cette garantie c'est la religion.

Si les résultats obtenus en 23 ans par la C. M. B. A. semblent, à première vue, incroyables, ils deviennent compréhensibles lorsque, lisant ses statuts, on s'aperçoit que cette association s'occupe de ses membres autant au point de vue de leurs intérêts spirituels que de leurs intérêts matériels et qu'elle a pour point d'appui la religion de celui qui a résumé les obligations sociales dans ces simples paroles: "Aimez-vous les uns les autres." C'est cette phrase qui est la devise et le mot de ralliement des membres de la C. M. B. A., c'est par elle que le nombre des adhérents augmente de jour en jour et, grâce à elle, on peut espérer que tous les vrais Catholiques arriveront, peu à peu, à être tous rassemblés dans cette vaste association de secours mutuels, résolvant par leur union la grande question de l'extinction du paupérisme et amenant paisiblement la solution de ces irritantes questions sociales qui agitent si fort les esprits.

Si la comparaison entre la C. M. B. A. et les grandes compagnies d'assurance est toute en sa faveur, et ne peut permettre à l'assuré d'hésiter un seul instant, on est obligé de s'incliner encore devant sa supériorité et on étudie les résultats qu'elle a obtenus jusqu'à ce jour avec ceux accusés par les sociétés mutuelles similaires: au point de vue de la modicité des frais d'administration surtout, elle tient le premier rang et de beaucoup, en effet ses frais annuels ne s'élèvent pas à plus de cinq pour cent des recettes totales. De plus, elle a constitué un fonds de réserve, lequel s'élève aujourd'hui à \$100,000.

En résumé à quelque point de vue qu'on se place on est obligé de reconnaître que la C. M. B. A. offre à l'assuré des garanties de toutes espèces et que les avantages qu'elle donne sont le maximum de ce qui peut être obtenu et désiré.

Après avoir examiné, la question d'assurance sur la vie, au point de vue de sa moralité sociale et religieuse et des garanties offertes par les diverses compagnies, il ne nous reste plus à étudier l'assurance qu'au point de vue de son utilité ou mieux de sa nécessité dans la famille. Ici, l'argumentation est facile, car personne ne peut contester les services rendus par les sociétés d'accumulation de la petite épargne, mais malheureusement, nombre de gens, bien que convaincus de la néces-

aité de s'assurer, négligent de le faire par apathie, ou remettent à plus tard la signature de leur contrat. C'est à ces indolents que nous nous adressons pour leur répéter le vieux proverbe si vrai surtout en assurance: "Ne remets jamais au lendemain ce que tu peux faire le jour même."

Dès qu'il a atteint l'âge de raison, l'homme devient responsable, il a la charge de lui-même et il doit compte de toutes ses actions à son Créateur et à la société. Si il reste célibataire, il n'assume que la charge de pourvoir à son existence matérielle et au salut de son âme, mais, du jour où il se marie et où il devient chef de famille, il doit satisfaire à toutes les nécessités des siens, il a la responsabilité de leur vie, il doit leur fournir la subsistance de chaque jour et même la leur assurer pour l'avenir autant qu'il est en son pouvoir. Et cette responsabilité ne s'arrête pas aux nécessités matérielles, mais s'étend jusqu'à la nourriture intellectuelle: toute négligence dans l'instruction des enfants, dans leur éducation civile ou religieuse constitue, pour le père de famille, une faute grave à l'égard de Dieu et de la société.

Souvent un jeune homme est condamné par les tribunaux à de longues années de détention pour avoir commis un crime dont l'auteur premier est son père qui a négligé de lui inculquer l'amour et la pratique du bien, et si la justice des hommes est impuissante à rechercher cette responsabilité et à la punir, il est, en tout cas, un tribunal suprême qui saura l'établir et la faire expier.

La charge imposée au père de famille est donc énorme, d'autant plus qu'elle est absolue et continue, c'est-à-dire qu'elle n'est ni détruite, ni affaiblie par une somme quelconque de sacrifices, telle reste entière tant que quelque chose reste à faire et n'est pas impossible à accomplir. Expliquons nous: La responsabilité du père de famille n'est ni effacée, ni même atténuée, si son fils devient criminel, par le fait qu'il aura élevé ce fils soigneusement, qu'il lui aura fait suivre un cours onéreux, qu'il aura dépensé pour son instruction des sommes plus considérables qu'aucun autre père de famille. La responsabilité du père reste entière si, connaissant les mauvais instincts de son fils et les voyant se développer, il n'a pas pris toutes les mesures en son pouvoir pour arriver à les dominer, et si par une léthargie, il eût été possible de détourner cet enfant de la mauvaise voie, le père en n'employant que les moyens ordinaires d'éducation a commis une faute grave et le crime commis par son fils remonte jusqu'à lui.

Quel rapport, allez vous demander, cela peut-il avoir avec l'assurance sur la vie? Je reconnais, direz-vous, avoir la charge et la responsabilité de ma famille pendant ma vie et je fais l'impos-

sible pour bien élever mes enfants, mais cette charge cessera à ma mort. Pardon, arrêtez ici, cette charge cessait, en effet, avec la vie, avant que l'assurance ne fut connue et appliquée, mais, par le seul fait que vous pouviez assurer à vos enfants, après votre mort, une somme suffisante pour les mettre à l'abri du besoin et à vos soins attentifs pour faire d'eux des hommes droits et honnêtes, vous resterez, dans votre tombe, responsable du crime que votre insouciance et votre imprévoyance ont aidé à commettre. Mais encore, direz vous, les dépenses journalières de ma famille, absorbent presque tous mes gains et je ne puis sacrifier mes insignifiantes économies au paiement de primes. C'est justement parce que vous ne pouvez économiser de fortes sommes, qu'il est indispensable de vous assurer au plus vite et de prémunir votre famille, contre le dévouement dans lequel la plongerait votre décès prématuré. La mort est l'événement le plus redoutable à envisager pour un père de famille dont les ressources sont bornées. C'est le capital qui sombre entraînant avec lui le bonheur de la maison et laissant la pauvre veuve sans autre réponse que ses larmes et sa douleur à faire aux petits orphelins qui demandent du pain.

Pères de famille hésitants, songez à l'avenir de ce petit monde dont vous avez la charge, songez à la rapidité avec laquelle la mort fait des ravages journaliers, autour de vous. Assurez-vous, c'est plus que de la prévoyance, c'est votre devoir.

Notre siècle est certes celui qui a vu apparaître et se développer les plus grandes inventions et les plus grands perfectionnements.

Presques toutes les applications de ces inventions et perfectionnements ont tendu à donner à l'homme plus de facilité dans l'accomplissement de ses travaux et plus d'armes pour la lutte de la vie.

En est-il résulté plus de bonheur? Et les générations actuelles auront-elles arrosé de moins de larmes cette terre d'exil et de tristesse? Nous ne le croyons pas, et il semble, au contraire, que tout ce qui tendait à diminuer la misère humaine n'est arrivé qu'à augmenter nos besoins et nos désirs et, par suite, à nous créer de nouveaux sujets de tristesses et de combats. Le bonheur, on dit, est relatif. Il est évident que nulle part, sur cette terre, il n'est absolu. Notre état naturel semble être la douleur: de tous côtés elle nous assiége:

"Le riche en son palais,
Le pauvre en sa cabane que le chaume recouvre,
Sont soumis à ses loix.
Et la garde qui veille aux barrières de l'évier
N'en dit rien par ses loix."

Plus notre civilisation s'approche de la perfection, plus nous sentons que le bonheur devait exister plutôt dans les temps primitifs, alors que l'homme vivait simplement et librement suffi-

sait par sa seule industrie, à ses besoins et à ceux de sa famille.

Au jour d'hui, quel est le père de famille qui peut, sans terreur, envisager l'avenir et être assuré que jamais lui et les siens ne manqueront pas du nécessaire. Chaque jour de nombreux exemples viennent nous prouver combien sont fragiles les fortunes semblant le plus solidement assises, que de démolitions de toutes part. Et plus la situation des victimes de l'adversité était grande et semblait sûre, plus la chute est terrible et irréversible.

Il est évident que la situation modeste est moins exposée ou tout au moins peut plus facilement se prémunir contre l'adversité. Il y a moins de différence entre peu et rien qu'entre beaucoup et rien. Le père de famille de condition modeste, avec ses enfants dans des habitudes de simplicité et de travail qui les mettent promptement en mesure de se suffire à eux mêmes, mais encore faut-il que rien ne puisse arriver sans encombre à cet âge où il pourra gagner sa vie et il est nécessaire qu'il y arrive suffisamment armé pour la lutte. Il faut une solide instruction primaire et quelques années d'apprentissage pour devenir un bon ouvrier, car, dans la société moderne, le rôle de l'homme machine devient chaque jour plus petit: l'outil mécanique le supprime peu à peu et il ne reste place que pour l'ouvrier intelligent, à l'initiative duquel aucune combinaison d'engrenages ne peut faire concurrence.

Le seul souci du père de famille doit donc être de pouvoir arriver à élever ses fils dans des conditions telles qu'ils soient à même de gagner largement leur vie au moyen d'un bon métier et de lutter avantageusement dans la lutte que la mécanique fait à la main d'œuvre.

Tant que le père de famille travaille, il est à peu près certain d'atteindre ce but, mais viennent la maladie, la mort, et voilà tous ses projets, tous ses desirs anéantis: la misère remplace l'aisance au foyer et la nécessité de gagner au plus tôt le pain quotidien entraîne les enfants dans les travaux ou l'intelligence, l'instruction et la pratique n'ont que faire. Ils deviennent simples man-ouvres et se trouvent, par suite, dans des conditions d'infériorité qu'une situation moins précaire leur aurait évitées.

C'est contre cette éventualité si redoutable que doit se prémunir le bon père de famille. Il doit comprendre que seul aujourd'hui le travail intelligent est un capital productif et il lui faut faire tous ses efforts pour rendre ses enfants aptes à soutenir la lutte.

L'assurance sur la vie est la seule combinaison qui puisse d'une façon absolue, lui garantir la réalisation de ses si légitimes aspirations. Par elle, il est certain que ses enfants pourront poursuivre, utilement, le cours de leurs études tant primaires que profession-

nelles et soutenir, dans de bonnes conditions, le combat acharné pour la vie que la civilisation moderne et les perfectionnements rapides imposent au jour d'hui à tous les hommes.

Un sacrifice journalier de quelques centins ne diminue, en rien, les facilités d'existence et assure l'avenir de la famille. Elle la prémunit contre cette si terrible éventualité de la perte de son chef et son soutien. Comme cette belle combinaison de l'assurance sur la vie prouve bien que la Providence ne nous abandonne jamais et qu'elle sait toujours placer le remède à côté du mal. Au milieu de toutes ces inventions qui ont altéré les conditions sociales de l'existence au point de les rendre si pleines de dangers et d'incertitudes, que a fait encore dans le cerveau d'un homme une conception qui établit l'équilibre et tend au père de famille la possibilité de prémunir les siens contre les hasards de l'avenir.

Ainsi que nous l'avons déjà dit et prouvé, l'assurance sur la vie fait disparaître partie des devoirs du père de famille. Elle n'était hier qu'une intelligence purement égoïste et aujourd'hui une nécessité pour tout homme qui aime sa famille et qui sera, sans doute, demain une obligation sociale imposée par la loi à tout mari et à tout père.

LA SUCCURSALE NO 324 PRESENTE SES HOMMAGES A MGR. BARRY.

Prof. ant de l'occasion de la présence de Sa Grandeur Mgr Barry, à St Basile, en Février dernier, le Rev. M. Dagal, curé de cette paroisse et président de la Succursale No 324, proposa d'ajourner la séance et d'offrir en corps au salon du presbytère. Cette proposition fut acceptée à l'unanimité et avec plaisir, et tous les membres présents s'y rendirent présenter à Sa Grandeur leurs hommages et leurs félicitations de l'honneur qui lui était dévolu d'avoir été élevé au siège épiscopal comme coadjuteur de Mgr Fessou de la diocèse de Chatham.

La succursale de St Basile, en allant officiellement saluer Sa Grandeur Mgr Barry, avait non seulement en vue de rendre hommage à un haut dignitaire de l'Eglise, mais aussi de saluer dans la personne de Sa Grandeur un ancien et dévoué pasteur de la paroisse St Basile. Une autre raison, non moins importante, qui pouvait être invoquée en faveur de cette démarche de la succursale, c'est que Mgr Barry peut être considéré, et avec raison aussi, comme le Père, le vrai fondateur de la C. M. B. A. dans la Province du Nouveau Brunswick, car c'est à son zèle, à son dévouement, et surtout à son encouragement que est dû l'organisation des premières succursales de l'Association dans cette province.

Après quelques moments de conversation amicale avec Sa Grandeur, le Rev. M. Dagal lui demanda si elle voulait venir à la succursale. Mgr Barry, condescendant, accepta ses meilleurs souhaits.

SEANCE EXTRAORDINAIRE DE LA SUCCURSALE NO 57.

Mercredi, le 14 Mars, à 8 heures, la séance extraordinaire de la succursale No 57 fut magnifiquement présidée de petite chapelle à l'occasion

