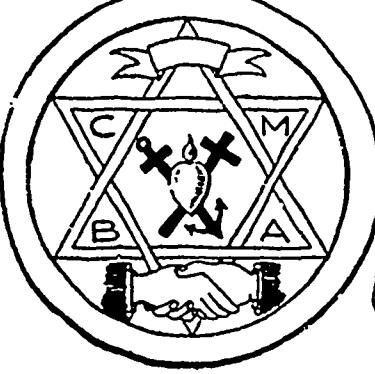


The CANADIAN



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

VOL. 3.

LONDON, ONTARIO, SEPTEMBER, 1897.

No. 9

ASSESSMENT SYSTEM.**Official Notice of a Special Assessment.**

Notice is hereby given to each and every member of the Catholic Mutual Benefit Association of Canada that in addition to the regular No. 11 assessment for the month of September, 1897, a special assessment is also required to be paid within thirty days from the 15th September, in the same manner and of the same amount as said No. 11 assessment. This, in connection with the statement on page four of this issue, will be the only notice of such special assessment to our members, and is given in compliance with Sections 7 and 8 of the C. M. B. A. constitution.

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

It requires twenty-two thousand dollars to pay the beneficiaries of the twelve deceased brothers reported on the statement of assessments for this month.

SAM. R. BROWN,
Grand Secretary.
London, Ont., Sept. 1, 1897.

NOTES.

Charity is never lost. It may be of no service to those it is bestowed on, yet, it over does a work of beauty and grace upon the heart of the giver.

A lady remarked when she saw a large number of lawyers gathering to dedicate a new court house, "I presume they have come to view the place where they will shortly lie."

In future, Branch 85, Toronto, Ont., will hold regular meetings on the 1st and 3rd Mondays of each month, instead of the 2nd and 4th Tuesday, as heretofore.

Brother Jas. A. Gillogley, of Branch No. 77, Lindsay, Ont., has been appointed by Grand President Hon. M. F. Hackett, a Grand Deputy for the Counties of Durham and Victoria, instead of Dr. Lynch, deceased.

Kebble says: "When you find yourself overpowered, as it were, by melancholy, the best way is to go out and do something kind to somebody."

Yes, go and join the C. M. B. A., and you will be doing a kindness to your self and family.

To pay the beneficiaries of the deceased members whose death notices appeared in the January assessment statement, required \$22,000; February, \$22,000; March, \$12,000; April, \$15,000; May, \$16,000; June, \$22,000; July, \$17,000; August, \$13,000

Procure membership in the C. M. B. A. while you are eligible. The knowledge that you have endeavored to shield from destitution your wife and children, or those depending upon you, will modify your anxieties and apprehensions during life and help to divest death of one of its sharpest pangs.

Assessments are sure to come, but "they should be paid with the remembrance that they go to relieve the wants of those dear to a fellow member, as we know such assessments will some day be paid to assist our own loved ones when we leave them. . . The man or woman who belongs to no fraternal association is not in accord with the spirit of the times, for such societies unite the hearts of the people, regardless of conditions of life." — Governor Brackett.

"Life insurance is not a speculation, yet there are many all around us who ought to take out policies at once, in deference not merely to the security and comfort of their loved ones, but to their own peace of mind as well. They cannot afford to live in constant dread of the hazards and privations to which their untimely decease would expose those dearer to them than life itself." Take a policy in the C. M. B. A. and you will thus discharge part of your duty to yourself and family.

"Life is the most precious of human possessions, the most indispensable element of a business career, which is inevitably final; and death strikes where

ever he will, often sparing the decrepit and debilitated to smite the strong and vigorous in early manhood, and closing the eyes that so lately were keenest and brightest in that sleep that knows no earthly waking."

Join the C. M. B. A. and thus leave some provision for your family, when it is God's will to call you.

If you say you love your family prove it at once by seeking admission to the C. M. B. A. the best of beneficiary Societies, and therefore demonstrating your love for them and also secure to them absolute protection, which they may, possibly, so sadly need in the future. Delays are dangerous; do not hesitate, but grasp the golden opportunity, ere it shall be too late, thereby filling your mind and heart with vain regrets when you remember what might have been had you but done your duty.

Protection to one's family should come first and accumulations that depend upon chances second. The duty of a husband is to make certain that should he die during the early years of his productive or accumulative period, his wife and family would be provided for.

Are you a member? Have you made provision for those who are near and dear to you, in case you should be suddenly taken away? With your death your income ceases, and want and suffering may reach those you have protected during your life. Your obligation to them demands you should make provision for their comfort at once.

The late Archbishop of Montreal died poor. He gave away all he possessed in charity. Simple and self-denying in life, he requested that his obsequies should be devoid of all funeral pomp. Prayers not flowers, were what he desired. And, accordingly, the touching fact is recorded that, remembering the departed prelate's great charity to others, thousands of his bereaved flock instead of placing wreaths upon his coffin, deposited there an offering for a Mass for his soul's repose. This is a lesson that might be copied with profit to the departed in other lands besides Canada — Buffalo Catholic Union and Times.

Members of fraternal orders should never forget they have two ears and only one tongue, therefore they should hear twice as much as they speak, particularly out of the branch meeting room. He who has learned this is the one to be advanced to high honors. He sees everything, hears everything and betrays nothing — Plank and Platform

Carroll D. Wright, United States commissioner of labor statistics, is a Protestant, and was not always kindly disposed toward the Catholic Church. However, he has seen new light. In speaking of the danger that must come from men who have no faith in God or in His revealed truth, he said:

"The day is not far distant when this country will have to thank the Catholic Church for the stand she has taken in the education of her people and the influence she wields over them. She will be the only barrier to stand against socialism, nihilism and revolution."

In the course of an article in "Munsey's" Dr. Wright wrote:

"I used to feel that it was mere idolatry or absence of refined feeling that led the Spanish or Italian peasant to kneel before the image of the Virgin Mother. A deeper appreciation of the aspirations of the human soul has removed that feeling from my mind.

. . . The peasants can realize and bring into his own heart the whole idea of the Mother when he could not, even with the atheism of religious devotion, reach the God of the theologians. It has been through the innumerable representations of the Madonna that religion has received in many lands its most stimulating influence."

These are significant admissions from a man of the standing of Dr. Wright.

HONOR ROLL.

Branch No. 23, Plantagenet, Ont., heads the honor roll for the greatest number of initiations during the month of July, having initiated sixteen members.

Branch No. 71, Trenton, Ont., comes next in order, having initiated nine members.

Branch No. 12, Berlin, Ont., initiated five members.

We are quick enough perceiving and weighing what we suffer from others, but we mind not what others suffer from us.—The imitation.

THE CANADIAN

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at London, Ont., in the interest of the

Catholic Mutual Benefit Association of Canada

And mailed to members on or about the
10th of each month.Members are invited to send us items of
news or information for publication in
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 fit for the a Part of the Association
will not be published.Correspondents will please remember that
copy must reach us before the 10th of the
month, if intended for publication in the
following month's issue; but that space is
limited and brevity much desired.

Address all communications to

S. R. BROWN,
Editor and Manager,
Cote Block, Dundas Street,
London, Ont.

LONDON, SEPTEMBER, 1887.

WHY THE C. M. B. A. SHOULD BE
ENCOURAGED.

The C. M. B. A. ought to be encouraged throughout Canada for obvious reasons. Some of these reasons were touched upon in St. Mary's cathedral, Kingston, a few Sundays ago, on occasion of a large number of members and their friends from Deseronto and vicinity who visited the limestone city. Vicar General Kelly pointed out that the working-man was unable to afford take the cost of the ordinary insurance, and thus in case of the death of the bread winner his family were left destitute in many cases. Now, the C. M. B. A. supplies a comfortable sum for the bereaved widow and orphans, and the establishment of this insurance is within easy reach of the working classes. But it is necessary for the member of this Association to be frugal, sober and industrious, that he may be able to pay the assessments and monthly dues. The C. M. B. A., therefore, supplies a powerful motive to the poor man to husband his earnings, and instead of squandering the hard earned weekly wage upon drink or other dangerous amusement he puts by a little in this association which provides a substantial aid to his family should death call him when they are already young and helpless. Is it not worth while giving serious thought to this aspect of the C. M. B. A.? What salutary consequences follow from this? Thrift and industry are encouraged, and a sober, steady life is almost guaranteed. Furthermore, it must be remembered that at the working men and the laboring classes generally are the bone and sinew of the population. When, therefore, we help to secure their leading lives of economy and temperance, we are helping—materially—to strengthen the whole framework of society. There can be no question but that the laboring classes spend a great deal more ready money proportionately than others of the community. They are compelled to do so, by the very necessity of their condition, consequently they are disposed to spend any little extra they may have

in ways that are, to say the least, extravagant, if not something worse. The little they have above their ordinary wants is so trifling that they have no encouragement to care for it. Hence the temptation to squander it. Now, the C. M. B. A. insurance of \$1,000 or 2,000 can be secured on this pitance, and so an inducement is put before the man of toil to guard well his few extra cents from week to week and give this protection to his wife and children in case accident, to which also he is so much exposed, deprives him of life. This habit of laying aside carefully what he can spare from his wages will infallibly develop those habits of economy, of thrift and of steadiness which will form the full character of the Christian father and build up the traditions of a Christian heritage and home for his children.

Any thinking man in the Catholic community will recognize the truth and wisdom underlying these thoughts, and therefore, another consequence follows, namely, that our Catholic employers and men of large means should awaken to the necessity of encouraging the working classes and those who are not blessed with abundances of the world's riches by becoming members of this Association. Ordinarily these (our wealthy men) because they can afford to take up insurance in the regular life insurance companies, pass by the C. M. B. A. They can get better; and can afford to sustain large policies. But should they not remember the class who help them to their wealth? We knew they are anxious to do so. But they see no practical method of giving this help. It is supplied if they join the C. M. B. A. In the first place they will give good example, and it must be remembered that we are obliged to give good example and to encourage what is good and worthy even at some sacrifice. But they can give most effective good example by joining this Association, and yet the sacrifice is not worth considering, so trifling is it to men of means.

It may be further urged that, not only will they give this good encouragement to the working man to live soberly, and economically, but they will be making secure and stable the Association itself. It is to be regretted that our well-to-do Catholics do not take this into consideration, and yet it is manifestly a work commendable and important and easily within their reach. Let our members, therefore, place before our wealthier brethren of the faith these considerations. It might be done through our reverend clergy, who are so friendly to the C. M. B. A., and thus a great and substantial good would be accomplished for the organization.

Another aspect of the C. M. B. A. was touched upon by the Vicar General. He observed that what the Catholic Church lacked in the present

day was a religiously educated laity. And he considered that when Catholics joined together fraternally in this Association for mutual encouragement and protection it necessarily involved an increase of knowledge of Catholic interests and Catholic duties. There is, in a certain sense, a disposition now-a-days to relegate religion and its history and interests to the priest and the Church, as if it were no affair of the layman except as to his duty of receiving it from the Church. This is not the proper idea. The Catholic layman has his mission to extend the truth of divine faith in his own sphere. How can he do so if he have not a more extended knowledge of the Church, her history and policy, than he acquired from his catechism in childhood. But by association with Catholics in such fraternal organizations as the C. M. B. A., Catholic affairs will be discussed, and the widespread influence of the Church will be considered, and thus will grow a larger knowledge of the Church and a more intelligent grasp of her divine office and mission.

The Vicar instanced the names of great laymen who, from time to time, did great work for the Church as a consequence of their wider religious knowledge — amongst others, Sir Thomas More (now a canonized saint), the Lord Chancellor of England; Count de Montelambert and Chateaubriand, in France; Daniel O'Connell, the hero of Catholic emancipation, in Ireland; and the present Lord Chief Justice of England, Lord Killowen. These were mentioned and references made to their particular works and writings, showing their profound knowledge of Catholic questions and policy of our Holy Church.

ARCHBISHOP BRUCHESI.

Address Presented by the C. M. B. A.

The Catholic Mutual Benefit Association of Canada went in force on the evening of the 21st ult to the Archbishop's palace to present an address to Mgr. Bruchesi, who received the numerous delegation with that courtesy and kindly demeanor which has invariably characterized him in meeting with all classes of his people.

There were present Messrs. T. J. Finn, Grand Chancellor, President of the delegation; F. P. Lanson, Joseph Girard, C. Dauphin, P. A. Boucher, A. H. Spedding, Grand Deputies; M. Shaiky, W. J. M. Eirov, M. J. Polan, Conroy, T. McDonald, P. A. Boucher, Joseph Beland, A. H. Spedding, Dr. A. Germain, L. A. Primeau, C. E. Oliver, A. Racine, F. Kiel, E. Lariviere, A. P. Martin, T. M. Ireland, F. X. Lenor, Presidents of Branches; J. J. Costigan, Grand Deputy, Secretary of Deputation; M. P. Lamoureux, J. C. Coffey, J. H. Feely, Joseph Lézard, Dr. D. Drainville, A. Dumouchel, Mrs. Turner, William Grael, Amédée Quesnel, N. P. Lamontagne, Bruno Charlemagne, Jos. Doarquier, J. S. Telephore Gervais, F. Martineau, Arthur Boardon, Daniel Dineen, J. J. McFertton, James Millay, Alex. D. McGillivray, J. A. Gould, J. E. Shortall, J. O'Toole, J. H. Feely, Jr., James Callahan, and others.

GRAND PRESIDENT DETAILED.

The presentation took place in the large parlor of the palace, Archbishop Bruchesi and Rev. Canon Valant entering the room soon after the delegation had arrived. Hon. Michael F. Hackett, the Grand President of the C. M. B. A., was, unfortunately, unable to be present, consequently the reading of the address devolved upon Dr. Germain. Mr. Hackett's letter reads as follows:

Jesserson, N. H., August, 1887.
Jno. J. Costigan, 325 St. Urbain street,
Montreal:

Dear Sir and Brother—I regret exceed-

ingly that my absence in the White Mountains will preclude my being with you on the 21st when the C. M. B. A. branches of your city will do themselves honor in presenting an address to His Grace Archibishop Bruchesi. Nothing would give me more pleasure than to be your spokesman upon so worthy an occasion; but, unfortunately, I shall be detained here for Monday next. Needless to say, though not with you in person on the occasion, I shall be with you in spirit.

M. F. Hackett.

THE ADDRESS.

Ex Alderman Germain then advanced and read the following address to His Grace:

My Lord—These in your diocese who form part of the Catholic Mutual Benefit Association, better known possibly under the name of C. M. B. A., thought that Your Grace would kindly accept, at the inception of your episcopal career, their homage and best wishes. Our association feels honored, My Lord, in having a Bishop as founder, and of numbering several Bishops amongst its members, and we delight in hoping that the Catholic spirit with which Bishop Ryan animated the new born society, some twenty years ago, will continue our strength and safeguard. So, indeed, submissive and loving children of the Church, do we cheerfully place at the feet of its official representative the homage of our respect and the acknowledgment of our obedience.

By the will of God and the choice of the Holy See you are appointed my Lord, our Archibishop and our Father. From all parts of this dear country of ours the most authoritative voices have joyfully acclaimed your elevation to the Archiepiscopal See of Montreal. It was Justice rendered to you, my God, we are convinced, my Lord (may your modesty pass our frank speaking), has admirably gifted you to grace such a high position.

Neither are we ignorant of the fact that, together with the honor, you are undertaking a heavy responsibility. We would wish, my Lord, by our present proceedings, to alleviate you, in our small way, of this burden, inseparable from the honor of commanding, promising that we shall always be obedient and respectful subjects of Your Lordship.

Catholics before all, the members of the C. M. B. A. of the diocese of Montreal, be they sons of Ireland or descendants of France insist on the honor of affirming, My Lord, that they believe in Jesus Christ and confess His doctrine, that they believe in the Church and respect its dogma, that they believe in the Pope and follow his instructions, that they believe, and will believe, and will obey their young and well-beloved Archibishop.

May God grant you, My Lord, a long and happy episcopacy, so that we may long obey you, always venerate and always love you.

With this expression of our feelings allow us, My Lord, to beg for our association your episcopal blessing, also for ourselves and families.

MGR. BRUCHESI'S REPLY.

After granting the episcopal blessing, His Grace began his reply. He said he was deeply touched in listening to the sentiment expressed in the address that had just been read. He referred to his connection in the past with several of Montreal's Catholic benevolent societies, such as the French Canadian Artisans, the Union St. Pierre, and others, and said that he had done his best for the success and progress of these organizations. He had felt that he was discharging a duty to the classes in question while working for the country as well. His affection and interest, he would like them to feel, did not end in the particular societies of which he happened to be the Spiritus Directeur, but it pervaded all. His Grace then went on to speak of the different societies that had sprung up, &c., & in sympathy with the Church, receiving its blessings. These societies, he said, conformed to the teachings of the Church, and "they have my affection and admiration." There were others, His Grace proceeded to say, that were condemned, and these, of course, could not be approved by the Bishops and pastors of the people. The Archibishop then alluded to those organizations which, while not essentially bad, were neutral in matters of faith; this constituted a danger that all good Catholics should strive to avoid. It was different, however, with the C. M. B. A., the members of which were united in the Catholic faith, and all wished to listen to the voice of their pastors. This society, His Grace declared, received his blessing because there was no doubt as to the soundness of the faith of its members, for everything was done above board and in secrecy prevailed. He also commended the C. M. B. A. for placing so prominently in advance the great name of Catholic. The members were to be continued, faithful to the Church, faithful to its teachings and to its laws. For this reason, the Archibishop said he was delighted to see them there that night, and it was with

the greatest pleasure that he blessed the association, its members and their families. Mr. Bruchesi then repeated in English the eloquent remarks he had just delivered in French, after which he discussed the object and aims of the society with the leading members.

The C. M. B. A. delegation retired from the palace delighted with the most cordial reception they had received at the hands of His Grace.—Montreal Gazette.

Record of Fraternal Organizations.

Despite the untoward conditions which prevailed during the past year, fraternal organizations have a record in which those interested may well take pride. The Mutual Underwriter chart of fraternal organizations, which has just been issued, shows the following grand totals: At the beginning of 1896 there were 1,833,394 members belonging to the fraternal organizations reporting to the various insurance department. At the beginning of 1897 this membership had increased to 2,018,912. The amount of protection written during the year 1896 was \$574,961,915, as against \$517,512,481. The protection in force was \$3,698,319,335, as against \$3,392,616,174. The assets aggregated \$12,078,710, as against \$9,601,974 the year previous. The liabilities were \$3,600,924, as against \$2,179,438. From assessments the magnificent sum of \$30,836,614 was received in 1896 as against \$35,814,732 in 1895. The receipts exclusive of assessments were \$6,278,397 in 1896 and \$2,617,206 in 1895. The total income was \$12,678,120 in 1896 and \$18,851,727 in 1895. For losses \$18,067,676 was paid in 1896 and \$11,575,927 in 1895. The expenses in 1896 were \$2,865,572 and in 1895 they were \$2,699,531. The total disbursements for 1896 were \$10,995,081 and in 1895 they were \$7,338,157.

From the foregoing it will be seen that the orders increased the membership 215,000; they wrote \$57,000,000 more new business than they did the year before, and closed 1896 with a net gain of \$56,449,981 protection in force. They increased their assets \$2,171,000 and their liabilities \$1,171,000. Their income increased \$1,917,000 during the year, and their claims paid increased \$1,202,000. The increase in expense for handling this additional amount was only \$36,000.

From the foregoing it will be seen that fraternalism made substantial progress during a year of most unprecedented depression. In fact, three increases have taken place in the last exchanges going on in the system, which was due to a supposed increase in trading funds. The company has no time to need any extra funds, and its resources are still ample. The assets of the organization have increased to \$10,000,000, and the system of benefit insurance.—Montgomery.

A LIFE ASSURANCE CASE.

A case in which much interest has been taken in life assurance circles is that of Fleming vs. London & Lancashire Life. It has been before the courts for some time, and was recently taken before the Judicial Committee of the Privy Council, where judgment favorable to the company was delivered a fortnight ago. A synopsis of the case and the decision of the Privy Council is given in the London Standard of August 4th. This was an appeal by the company from the decision of the Court of Appeal for Ontario. The action was brought by Jean Fleming, as assignee of two policies of insurance for \$5,000 each (issued in

December, 1894) upon the life of one James Fleming, her son. The assurance was effected by Mr. W. H. White, agent for the company in Toronto. The company declined to recognize the policies, on the ground that they were null and void, in consequence of non-compliance with the terms and conditions endorsed on the policies. The company also alleged at the trial, that the assured had been a victim of consumption when the insurance was placed, and that the policies had been obtained by fraudulent means. The counsel for the plaintiff, to avoid the necessity of the company's counsel putting in evidence to prove this, admitted that "on or about first January, 1895 the assured developed incipient consumption, of which he died," some time in June, 1895, following.

The policies were delivered by the agent to the assured, who gave them for two promissory notes, which were payable to the agent himself, and which the agent discounted. The usual course of the business was that where notes were taken for premiums, such notes were forwarded to head office, and pending the acceptance of the notes by the head office, the agent gave an interim receipt, followed in due course by an official acceptance receipt, and policy, it being the agent's duty to retain the latter, until the premium had actually been paid in cash. Mr. White did not advise the taking of notes, nor did he remit the cash to the company, but sent his own note for balance due, requesting the company to hold the same, presumably till Fleming's notes were paid, which was complied with. The notes which the Flemings had given White were not paid, nor did White consequently pay the note he gave the company. The Fleming notes were retired by White as endorser, following their maturity. Some time in June, James Fleming died, and payment of the policies was demanded by the company in view of the suspicious circumstances surrounding the case, and the non-payment of the premiums, the company refusing payment. The case was tried by Chief Justice Murdoch, and judgment was given against the company, with costs.

An appeal was taken to the Court of Appeal for Ontario. The court consisting of four judges, divided, the delivering judgment in favor of the London & Lancashire Company, and two against, which is to confirm a the decision of the Chief Justice. The company then appealed to the Judicial Committee of the Privy Council. The judgment of the committee was delivered by Sir Harry Strong. "This Lordships," he said, "saw a copy of a certain transcription that the notes were placed in the hands of White, the company's agent, with the view of negotiating terms, and paying the premiums out of the proceeds, the ends of proof was upon the respondent Fleming to show that the premiums had been paid, and this she had entirely failed to do. Their Lordships were, therefore, of opinion that the judgment could not be supported, and they would advise her Majesty to allow the appeal. The respondent to pay the costs."—The Monetary Times.

Do Your Share.

What makes our benefit certificates valuable? Whether a member prizes little or much the spirit of fraternity and good fellowship, which we believe is our foundation of success, he wants the face value of his benefit certificate continually assured to his beneficiary.

This demands life, growth, prosperity. No sensible man expects to reap where he has not sown; no thoughtful man will for a moment anticipate that the value of his benefit certificate will be maintained unless either he does his share of the work to sustain the Order, or some friend does it for him. When this transparent fact is understood, a sense of pride will lead many to contribute in some way who now hold themselves aloof from all participation in work.—Our Home.

WHY LATIN IS USED.

A Druggist Gives Some Reasons Why Prescriptions Cannot Well be Written in English.

"I don't see," said the man who was leaning against the drug store counter, "why a doctor can't write his prescriptions in English, instead of Latin. Suppose my system absolutely requires whiskey; that my health and future usefulness to society depend upon it. Well, I go to my doctor and get a prescription. It calls for spiritus frumenti. Now, that ain't what I want I want whiskey. Why can't he come out flatfooted and say so? But I suppose he thinks that would be giving the game away. I suppose he would rather I'd take his wi-don with a grain of chloride of sodium than with a grain of salt. Isn't that it?"

The druggist smiled, and said: "You've got the same idea most people have. You think, I suppose, that the doctor writes his prescription in Latin so it can't be read so easily—so the laymen can't steal his trade and learn what he is giving him. But that's all wrong. In the first place, Latin is a more exact and concise language than English, and, being a dead language does not change, as all living languages do."

"Then, again, since a very large part of all the drugs in use are botanical, they have in the pharmacopoeia the same names that they have in botany—the scientific names. Two thirds of such drugs haven't any English names, and so couldn't be written in English."

"But suppose a doctor did write a prescription in English for an uneducated patient. The patient reads it, thinks he remembers it, and tries to get it out of his memory the second time. Suppose, for instance, it called for calomel, potassium and he gets it mixed with calomel of potassium. He couldn't safely take ten grains of the stuff, but, no matter if the second would kill him as dead as a mackerel. That's an exaggerated case, but it's not far from the truth. I don't suppose he writes Latin as a profession and a sale, paid to the patient. His prescription in Latin he can read and consequently doesn't try to remember."

"Now for a real reason: Latin is a language that is used by scientists the world over, and no other language is. You can get a Latin prescription filled in any country on the face of the earth where there is a drug store. What good would an English prescription be in St. Petersburg?"

"Got any good tooth powder?" asked the man leaning against the counter.

Freethinking and Suicide.

Dr. Dumontpallier, of the French Academy of Medicine.

Education is mainly to blame for it. We have no longer any religious belief, we educate our children to be

come freethinkers and, as a result, they are tired of life before they know what life really is. Nothing retains them to this life. They have no hope, no fear, and they fancy that only through suicide can they obtain relief from their petty troubles. In those countries where religion has not yet been replaced by infidelity suicides are practically unknown. There are places where there are not three suicides in ten years, and the reason is because all who live there have an object in living.

THE BELLS OF SHANDON.

Inserted by request

With deep affection
And recollection
I often think of
The Shandon bells,
Whose sound do I wish would
In the days of childhood
Ring round my cradle
Their magic spells.

On the Leander
Where on I wander
And thou grow forder
Sweet work of thee
With thy bell Shandon
That sour I so grand on
The pleasant water
Of the River Lee

I've heard bells a-tinting
Full-moon a-climbing
T' ring about me
Cathedral shrill & clear
While at a girl's to te
Bells tongue would iterate
But all their music
Spoke naught like thine

For memory dwelling
O'er each profound swelling
Of thy heavy knelling
I a bold noise free
Made the bells of Shandon
Sound far & reverend on
The pleasant waters
Of the River Lee

I've heard bell-tinting
At Adria's Mole to
Their thunder rolling
Fr. in the Vallen
And cymbale glori-us
Sounding upportions
In the gorgeous turrets
Of Notre Dame

But the sounds were sweeter
Than the dune of Peter
Faringdon's temple,
With the tolling of Shandon
Sound far & reverend on
The pleasant waters
Of the River Lee

The pleasant water
Whispered low and soft,
Like a lark's song
And birdsong air
Gave out a gay &
Frolicsome summer
Mornin' air

Sounds of distant
Lover's sweet voices
Lay low the heart
To the quiet and
Drowsy, the calm
The pleasant waters
Of the River Lee
Farewell, Fair Shandon!

Grand Chancellor MacCabe

The grand opening of the Ottawa Normal School took place yesterday, when Dr. MacCabe, LL.D., gave his inaugural address. The school is the result of the efforts of Dr. MacCabe, who has long been a teacher in the city. He has taught in every school in the city. A great many students came to him when he started to teach, saying that he was only making the teaching easier on a stepping stone to something better. He had no sympathy whatever with those who looked on the young teacher in that light. The student who made the teaching profession a stepping stone to something beyond was, in his opinion, to be commended. Beyond all the teaching profession moulds character, and this is the most important point in the life of any person. There were three classes of students—those who worked for honor; those who simply kept up with the work, and those who worked not for the gold medal or for a total of 75 per cent. on their examinations, but for the honor of having done their best, and having done this were better satisfied than any of the others. The above is but a brief condensation of Principal MacCabe's eloquent address.

FATHER MCPHILLIPS'S FUNERAL.

From the Caldwell *Standard*, of Aug., we copy the following reference to the late Rev. Father M'Phillips:

The funeral of the late Father Henry J. McPhillips, of Uptergrove, which took place Thursday, was largely attended by the clergy of the diocese and by the public generally. It was supposed that the wet, disagreeable weather of the past few days, which rendered the roads almost impassable, would have prevented many from attending who otherwise would have shown their last tribute of respect to the deceased priest, but notwithstanding the bad roads and the stormy weather, more than two thousand people gathered, many of them from long distances. The obsequies were attended by Protestants as well as by Roman Catholics, and people of every class and rank were represented.

Seventeen clergymen and four students were present, and the impressive ceremonial of the Church of Rome was given with full effect. Rev. Father Kilcullen, Tottenham, said the *Missa de Requiem* Dean Egan, Barrie, being the deacon, and Rev. Father Whalen, St. Catharines, the sub-deacon. The master of ceremonies was Rev. Father Hand, Toronto, while Rev. Vicar General McCann, Toronto, preached the sermon, his subject being "Death." It was an effort seldom excelled on such occasions for pathos and depth of tender feeling. The musical service was very impressive. It was conducted by Rev. Father Rohleder, Toronto, who presided at the organ. The plain chant was sung by Rev. Fathers Tracey, Toronto; O'Malley, Uxbridge; Finch, Toronto; and Rogers, M. C. Grand, Montreal; and Frank Doyle, Niagara University. Six of the clergymen present acted as pall bearers. The procession from the church to the grave was a very solemn spectacle, during the progress of which the choir sang the "Bene dictus."

Father McPhillips was well-known in Toronto. He was born at Milwaukee in 1862, and was educated in arts at Niagara University, and in theology at Laval, Montreal. He was ordained by Archbishop Lynch in 1885. He then labored for two years in Toronto, and for about eight years at Orangeville, and from thence was appointed to Uptergrove, one of the most important rural parishes in the diocese. A keen worker, his health gave way under the strain, and he died of consumption. He was a man of fine literary tastes, of considerable culture, and the master of an elegant style of pulpit oratory. His library is reckoned as one of the best of the kind in Ontario.

Friday Meat Eating.

Chas W. Purdy, equally eminent as a practical physician, and an author of standard medical treatises, knocks the last prop from under the jelly-fish Catholics whose stomachs are more delicate than their consciences and who think themselves unable to observe the Friday abstinence. Chief among the "Popular Errors in Living"—of which he writes in the "North American Review"; he places the meat eating propensity of Americans. "Excessive meat eating" he says "ages a man more quickly than any other excess except alcoholism." Most cases of primary Bright's disease (interstitial nephritis) and many cases of so called "heart failure" have been traced by careful observation to this source. Dr. Purdy is by no means a vegetarian, but he considers the Catholic law of abstinence on Friday decidedly wholesome for the body as well as the soul.

GRACEFUL LETTER WRITING.

Carolyness in Correspondence is Worse Than Slipshod Speech.

Who does not know the charm of a gracefully worded, legibly written note, with its wide margins, its clear black ink and dainty stationery?

An art, indeed, is the writing of such a masterpiece and one that it behoves every woman to cultivate. A hastily-written line, betraying signs of haste and carelessness, and scrawled on an indifferent sheet of paper, is a poor compliment indeed to the recipient, and brings forth anything but flattery comment upon the writer.

Careless speech is quite bad enough, but the charm of the speaker may be so great as to disarm criticism. The note, however, stands on its own merit: "what is writ is writ," there is no graceful vivacity to plead for the writer, or coquetry of manner to distract attention from the errors coldly set forth in black and white.

Observe the utmost care then, ye feminine scribes, in inditing an epistle, whether to friend or foe, or lover.

Never send a letter in undress, so to speak, any more than you would present yourself in dishabille before your most formal and fashionable acquaintances. The one is quite as flagrant a breach as the other! — Philadelphia Record.

THE LA FRANCE APPEAL.

Deemerton, Ont., Aug. 16, 1897.

Dear Sir and Brother—I herewith send you an additional list of the names and location of branches that have responded to our appeal in behalf of Bro. George La France. Up to date ninety-four branches have responded.

Yours fraternally,
JOHN J. LOBSINGER,
Rec. Soc. Br. 69.

Branch	Amount previously reported	\$143.15
Branch 178, Memramcook, N. B.	1.00	
183, Sydenay, Ont.	1.00	
189, Ottawa, Ont.	2.25	
188, Niagara Falls, Ont.	2.00	
32, Winnipeg, Man.	1.00	
22, Port Arthur, Ont.	1.00	
216, Charlottetown, P. E. I.	1.00	
63, Aylton, Ont.	3.00	
21, St. Clements, Ont.	2.00	
229, Dalhousie, N. B.	1.50	
236, Somerset, Man.	1.00	
242, Fredericton, N. B.	1.00	
72, Formosa, Ont.	3.00	
70, Mildmay, Ont.	3.00	
186, Victoriaville, Que.	1.00	
231, St. Boniface, Man.	2.00	
142, Montreal, Que.	1.00	
63, St. Mary's, Ont.	2.00	
46, Walkerton, Ont.	2.00	
100, Baden, Ont.	1.00	
Total.		\$175.90

THE FILLION APPEAL.

St. Jean Baptiste, Man., Aug. 7, '97.

S. R. Brown, Esq.,
Grand Soc., C.M.B.A., London, Ont.
Dear Sir and Brother—I herewith enclose a list of the branches which have answered our appeal in behalf of Bro. Zenon Fillion, since July 5th, last, to date.

Yours fraternally,
JOSEPH BARIL,
Rec. Soc. Br. 19,

Branch	Previously Reported	\$101.75
188, Sydenay, N. S.	2.50	
59, Ottawa, Ont.	4.00	
230, St. Boniface, Man.	2.00	
166, Rock Island, Que.	1.00	
81, Smith's Falls, Ont.	3.00	
96, Lewis, Que.	2.00	
248, New Glasgow, N. S.	1.00	
170, Elgin, Ont.	1.00	
161, Carlsruhe, Ont.	1.00	
168, Amherst, N. S.	2.45	
80, Tilbury, Ont.	1.00	
158, St. Vincent de Paul, Q.	1.00	
91, Renfrew, Ont.	3.00	
162, Moncton, N. B.	2.05	
115, Chepstow, Ont.	1.00	
212, Owen Sound, Ont.	2.00	
149, Lassallette, Ont.	1.00	
113, Wate Loo, Que.	1.00	
238, Chambly, Que.	1.00	
43, Brockville, Ont.	3.00	
186, Victoriaville, Que.	2.00	
62, Grand River, Ont.	1.00	
211, Rat Portage, Ont.	1.00	
267, Truro, N. S.	1.00	
47, Arthur, Ont.	2.00	
102, Richmond, Que.	2.00	
30, Peterborough, Ont.	2.00	
246, St. Ignace, Que.	2.00	
73, Penetanguishene, Ont.	2.00	
Total.		\$152.75

The poorest of the city poor should be colonized in a new country, where their bodies and minds will be purified by fresh air and new conditions and where the star of hope cannot fail to rise

above the horizon of their declouded lives. The blood of a corrupted and degenerate race can only be revitalized by restoring it to the bosom of Nature. Cities are the grave of families. They devour men, while the country makes them. Any man can get out of a few rods of soil, by the labor of his own hands, more than enough for his own

support; and in such an occupation he is a man and not a thing. At the very moment while he is wrestling from the soil the means of preserving his own life, he is absorbing the sunlight and the air, and storing up in his brain and brawn the energy which will make his descendants mighty among men.—Church Progress.

ASSESSMENT SYSTEM—SISTÈME DE COTISATION.

September Assessments. | No. II & Special. Deaths { Nos. 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80 and 81.

The Grand Council of the C.M.B.A. of Canada.

Secretary's Office, London, Sept. 1, 1897.

Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers:

Le Grand Conseil de l'A. C. B. M. du Canada.

Bureau du Grand Secrétaire, London, Ont.,

1 September, 1897
Cher Monsieur et Frère—Vous êtes, par le présent officiellement informé des frères ci-après nommés :

NO.	NAME.	BRANCH.	LOCATION.	RECEIVED BY POSTMAN.	ADMITTED	DIED.	AUG.	CAUSE OF DEATH.
NO.	NOM.	SIEGE.	LOCALITE.	RECEIVED BY POULETIER.	ADMIS.	DÉCEDES.	AUJ.	CAUSE DU DECES.
50	John Rooney	7	Sarnia, Ont.	Mar. 20, '97	May 19, '97			Pneumonia
71	Rev. F. Quigley	13	Stratford, Ont.	200 May, '97	July 7, '97			Hem. of Stomach
72	James Boyce	7	Sarnia, Ont.	200 Apr. 26, '97	July 19, '97			General Debility
73	John Smallshire	26	Montreal, Que.	200 Apr. 9, '97	July 31, '97			Heart Disease
74	W. L. B. Morrison	27	Brandon, Man.	100 June, '97	July 31, '97			Accident
75	M. P. Halpin	13	Grotonville, Ont.	200 July 7, '97	Aug. 1, '97			Weak Consumption
76	Rev. N. Lehmann	22	Formosa, Ont.	1897 Aug. 17, '97	Aug. 1, '97			Obstruction of Bowels
77	Jno. J. Courtney	52	Winnipeg, Man.	200 May 25, '97	Aug. 15, '97			Perfor. of Bowels
78	Andrew Hayes	1	London, Ont.	200 Dec. 4, '96	Aug. 25, '97			Bright's Disease
79	James Feeny	5	Brantford, Ont.	200 May 31, '97	Aug. 23, '97			Paralysis
80	Wm. Fleming	2	Brantford, Ont.	200 Nov. 9, '97	Aug. 23, '97			Conv. of Brain
81	Francis H. Park	3	Amherstburg, Ont.	200 Mar. 30, '97	Aug. 23, '97			Hemiplegia

Deaths Nos. 70, 71 and 72 not placed in regular order, proof of death not having been received in time.

THE AMOUNT OF TWO ASSESSMENTS IS REQUIRED from each member—the regular No. II for September and a Special Assessment.

Les deux cotisations de No. 70, 71 et 72 ne sont pas rapportées dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

LE MONTANT DE DEUX COTISATIONS EST REQUIS de chaque membre—la cotisation régulière No. II pour Septembre et une Cotisation Spéciale.

Statement of the Beneficiary and Reserve | Compte-rendu du Fonds des Bénéfices et du Funds for August, 1897. Fonds de Réserve pour le mois d'Août, 1897.

BENEFICIARY FUND. { FONDS DES BÉNÉFICES. { DR.

Amount on hand August 1st,	{ 1897	\$ 304.56
Montant en caisse le 1er Août,		
Received during August from		
Reçu durant le mois d'Août		
No. 3 & 4 Assessments	43.51
No. 5	"	69.20
No. 6	"	80.81
No. 7 & Spec.	3,333.22
No. 8 & 9	15,911.92
No. 10	19.94

1897.

Aug. 16, Benefits paid on account of	W. V. Lynch, Order 475 & 476	\$ 2,000.00
16, do	J. B. Lynch, " 477	2,000.00
21, do	J. A. McDermott, " 478	500.00
21, do	J. F. Belanger, " 479	2,000.00
21, do	J. B. Tremblay, " 480 & 481	2,000.00
21, do	M. J. Hanavan, " 482	2,000.00
25, do	L. Charbonneau, " 483, 484, 485	2,000.00
25, do	P. Burke, " 486	1,000.00
25, do	F. Desjardins, " 487	1,000.00
30, do	E. Sylvain, " 488	2,000.00
30, do	E. O'Meara, " 489	600.00
31, do	H. Schorer, " 490	2,000.00
31, do	B. Taylor, " 491	1,000.00
Sept. (September) 1st, 1897, Balance		188.51

\$20,355.19 \$20,355.19

Total amount of Beneficiary Fund collected since 1st January, 1893, to date.... \$619,112.76

Mon. total du Fonds des Bénéfices collecté depuis le 1er Janv., 1893, à cette date.... \$619,112.76

Total amount paid to the Beneficiaries of deceased members to date.... \$619,024.21

Montant total payé aux Bénéficiaires des membres décédés à cette date.... \$619,024.21

RESERVE FUND—FONDS DE RESERVE.

Amount on hand August 1st, { 1897 \$ 15,913.78 |

Montant en caisse le 1er d'Août, { 1897 |

Amount accrued since last report { 1,025.18 |

Montant accru depuis le dernier rapport { |

Total..... \$ 16,938.94

SAM. R. BROWN, Grand Secretary.

To the Members of the C. M. B. A. of Canada : Aux Membres de l'A. C. B. M. du Canada

Brothers.—The foregoing statement of Assessment No. II (September Assessment) and a Special Assessment, is given in compliance with Sections 7 and 8 of Beneficiary Fund Law; the legal notice of those regular monthly assessments is given in our Constitution. You must pay the regular No. II Assessment to the Fin. Sec. of your Branch on or before the third day of Oct., 1897, and the Special Assessment on or before the 15th day of October. Branch Treasurers must remit to me the amount of the regular No. II Assessment on or before the 15th day of October, and the Special Assessment on or before the 21st day of October, accompanied with Monthly Assessment Report. Members, and especially officers of branches, are requested to carefully read sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

Yours fraternally,

SAM. R. BROWN, Grand Sec.

Fraternellement à vous,

SAM. R. BROWN, Grand Sec.

Statement of Assessments Received in August, 1897.

Etat des Cotisations Recues Durant le Mois d'Aout.

Branch No.	No. de la Succursale	Assessment Nos.	Fonds des Bénéfices	Beneficiary Fund.	Reserve Fund.	No. de la Succursale	No. de la Succursale	Assessment Nos.	Fonds des Bénéfices	Beneficiary Fund.	Reserve Fund.	No. de la Succursale	No. de la Succursale	Assessment Nos.	Fonds des Bénéfices	Beneficiary Fund.	Reserve Fund.
7 & 9	882	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
do	235	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
spl. & 8	291	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
spl. & 9	222	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
7, spl. & 9	111	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
8 & 9	78	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
spl. & 8	193	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
7 & 8	188	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
7 & 8	62	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
7 & 9	175	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
do	311	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
do	69	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
132	132	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
8 & 9	58	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
do	252	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
7 & 8	71	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
8 & 9	89	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
7, spl. & 9	176	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
7 & 8	118	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
8 & 9	210	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
do	51	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
7 & 8	176	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
7 & 9	176	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
7 & 8	176	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
7 & 9	176	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
7 & 8	176	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
7 & 9	176	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
7 & 8	176	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
7 & 9	176	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
7 & 8	176	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
7 & 9	176	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
7 & 8	176	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
7 & 9	176	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
7 & 8	176	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
7 & 9	176	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
7 & 8	176	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
7 & 9	176	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
7 & 8	176	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
7 & 9	176	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
7 & 8	176	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
7 & 9	176	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
7 & 8	176	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
7 & 9	176	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
7 & 8	176	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
7 & 9	176	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
7 & 8	176	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
7 & 9	176	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
7 & 8	176	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
7 & 9	176	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
7 & 8	176	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
7 & 9	176	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
7 & 8	176	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
7 & 9	176	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
7 & 8	176	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
7 & 9	176	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64
7 & 8	176	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
7 & 9	176	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
7 & 8	176	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
7 & 9	176	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
7 & 8	176	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
7 & 9	176	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
7 & 8	176	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
7 & 9	176	72	72														

To-Day is the Time.

One of the great mistakes made by men who are invited to become members of our Association, and thus provide protection for their families, is in postponing doing so. They are not prepared just now, or they think they will wait a little longer, in the hope usually given. Illustrations of the folly of thus procrastinating are of everyday occurrence. Families are left penniless to struggle through the world, not because the husband and father could not afford to insure his life, nor because he did not love his wife and children but simply for the reason that he was one of those men who intends to do what is right, but postpones the time until it is too late. A special case that has come to our notice is one wherein a wife and six small children were deprived of a father and their usual means of existence, and under the head of "Commemorative Charity," a notice appeared in one of the daily papers, stating that the popular contractor of an opera company had called at the office of the paper and felt called upon to give the wife and children who had been left destitute through the death of the husband and father the day before, etc. It is a fact that this man had been impeded to insure his life but was desirous of finding a more favorable opportunity. Should offer, and in consequence, his children were advertised in the daily papers as objects of charity. Protection now works dire hard hip and calamity is when allowed to rule. To-day is the time to insure. —Ed. change.

Who is a Brother?

He who cheerfully comes when all the world has gone out. Who weeps with you when the hatching world is away.

He who considers your need before your desire.

He who endures your silence.

He who loves at your good fortune conches your trials, sympathizes with your sorrows, and always looks to thy trouble.

He who would not let the secret of thy life be known to all the world. —Ed. change.

He who would not let the secret of thy life be known to all the world. —Ed. change.

He who would not let the secret of thy life be known to all the world. —Ed. change.

He who would not let the secret of thy life be known to all the world. —Ed. change.

He who would not let the secret of thy life be known to all the world. —Ed. change.

Resolutions of Condolence

Branch No. 47, Peterboro, Ont., on the death of Bro. A. Mahan's brother.

Branch No. 1, Montreal, Que., on the death of Bro. T. J. O'Neill's mother.

At a regular meeting of Branch 277, Brandon, Man., held on Friday, Aug. 26th, 1897, the following resolutions were unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove by death our worthy Brother, William L. B. Morrison, who was a charter member and Financial Secretary of our Branch.

Received that we, the members of this Branch, desire to place on record our high esteem and appreciation of the deceased as a true type of the thoroughly practical Catholic, and while we deplore his early and tragic death, we bow submissively to the inscrutable will of Providence, feeling that by his exemplary life, our loss Brother has

merited the reward of a good and faithful servant.

Resolved that we hereby extend to the sorrowing relatives of our late brother, the expression of our heartfelt sympathy in their bereavement.

That these resolutions be inscribed in the minutes of this Branch, that a copy be sent to Mr. Douglas Morrison, brother of deceased to Mr. E. J. Barclay his loving guardian, and also, that a copy be sent to THE CANADIAN, for publication.

At last regular meeting of Branch 4, London, the following resolutions were unanimously adopted:

Resolved that whereas it has pleased Almighty God to remove by death our esteemed brother, Andrew Hayes.

Resolved that we, the members of Branch 4 hereby express our heartfelt sorrow for the loss sustained by our respected brother's wife and family, and extend to them our sincere sympathy and condolence.

Resolved that a copy of these resolutions be inserted in the minutes of this meeting, a copy tendered to the family of our deceased brother, and published in THE CANADIAN.

At a regular meeting of Branch 123, Bidulph, held July 23, the following resolutions were moved by William Twohey, seconded by John Cain:

Whereas the great and sovereign Ruler of the Universe has removed from our midst one of our most esteemed co-laborers in the vineyard of the Lord, Rev. Thomas Quigley

brother of John Quigley and brother-in-law of our esteemed member, John McLaughlin — who had charge of the parish of St. Augustine, Ont., and who labored strenuously and efficiently for the spiritual and temporal welfare of his flock, and who proved himself a true and sincere father, a good, pious pastor, a shepherd in every sense of the word; and whose dear long and intimate acquaintance with him makes it eminently fitting that we record our appreciation of him, therefore,

Resolved that the ability and skill which he displayed in furthering the good of our society will be held in grateful remembrance.

Resolved that the sudden removal of such a life from our midst leaves a blank that will be deeply deplored by all the members and friends of this organization, and will prove a serious loss to the community and public.

Resolved that, with deep sympathy with the bereaved relatives of the deceased, we express our sincere desire that even so great a loss to us all may be overruled for good by the Giver of all good things.

Resolved that a copy of these resolutions be spread upon the records of this society, a copy printed in the CATHOLIC LIFE, and a copy forwarded to the bereaved brother and brother-in-law J. J. McLaughlin

At a regular meeting of Branch No. 1, Stratford, held July 11, 1897, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death our esteemed Bro. Rev. Thos. Quigley, P. P.

Resolved that we, the members of Branch No. 123 hereby express our heartfelt sorrow for the loss sustained by his master and superior, Rev. Mrs. Mary McLaughlin, and extend to her our sincere sympathy and condolence in her sad affliction. —Ed.

Resolved that a copy of these resolutions be inserted in the minutes of this meeting, and sent to her, and also published in the local organ.

At a regular meeting of Branch 37, Brandon, held July 18, the following resolution was unanimously adopted:

Resolved that we, the members of Branch 37, Brandon, extend our sympathies to the widow of our deceased brother, Rev. Mr. Joseph D. Kelly, and his family.

At a regular meeting of Branch 37, Brandon, held July 18, the following resolution was unanimously adopted:

Resolved that we, the members of Branch 37, Brandon, extend our sympathies to the widow of our deceased brother, Rev. Mr. Joseph D. Kelly, and his family.

Resolved that while a lonely and lonely life might be a punishment to the Rev. Mr. Kelly, Sacerdotal Creator, we, the members of Branch 37, sincerely desire to place on record our high appreciation of the unabated courage, unwavering zeal, and untiring energy of Rev. Father Mc-Donagh, whose early desire in the midst of his labors, has cut short the earthly career of a good priest, a devoted adherent of our association, and a faithful servant of our Divine Master.

The path of virtue is painful to nature when left to itself; but nature, assisted by grace, finds it easy and agreeable.

Misfortunes very often bring forth beautiful qualities that would otherwise lie dormant. God chastises hearts to chasten them.

LE CANADIEN

Publié mensuellement, en Anglais et en Français, à London, Ont., dans les intérêts de l'Association Catholique de Bienfaisance Mutuelle du Canada.

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

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

LONDON, SEPTEMBER, 1897.

SYSTÈME DE COTISATION.**AVIS OFFICIEL D'UNE COTISATION SPÉCIALE**

Avis est par le présent officiellement donné à tous et chacun des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, que, en plus de la Cotisation régulière No. 11 pour le mois de Septembre, 1897, une cotisation spéciale est aussi requise, payable dans les trente à compter du 15 Septembre, de la même manière et du même montant que la dite cotisation No. 11. Ceci, en connexion avec l'EAT à la page quatre de ce numéro, sera le seul avis à nos membres de cette cotisation spéciale, et il est donné en conformité des clauses 7me et 8me de la Constitution de l'A. C. B. M.

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

Il faut vingt deux mille dollars pour priver les bénéficiaires des douze frères dévoués mentionnés dans l'EAT des cotisations pour le présent mois.

S. R. BROWN
Grand Secrétaire
London, Ont., 1st September, 1897.

POURQUOI L'A. C. B. M. DOIT ETRE ENCOURAGEE

L'A. C. B. M. devrait être encouragée par tout le Canada pour de bonnes raisons. Quelques-unes de ces raisons ont été énumérées dans cette

œuvre de St. Marie, de Kenora, Ont., il y a quelques dimanches passés, à l'occasion de la prédication en cette ville d'un grand nombre de membres et de leurs amis de Deseronto et des environs.

Le Rev. Mr. Kelly, vicaire général démontre que l'ouvrier était incapable de se charger du coût de l'assurance ordinaire, et qu'autant dans le cas de mort du chef de la famille, cette dernière se trouvait dans le dénuement dans bien des cas. Maintenant l'A. C. B. M. pourvoit une somme confortable

pour la veuve et les orphelins, et le maintien de cette assurance est à portée facile des classes ouvrières. Mais il est

nécessaire pour le membre de cette association d'être frugal, sobre et laborieux, pour payer les cotisations et contributions mensuelles. L'A. C. B. M., donc, est un puissant mobile pour l'homme pauvre de ménager ce qu'il gagne, et au lieu de gaspiller à la boisson ou autre amusement dangereux les gages de la semaine pénible gagnés, il met un peu à part dans cette association qui pourvoit un secours substantiel à sa famille devant sa mort lorsque ses enfants sont encore jeunes et incapables. Ne va-t-il pas la peine de donner une sérieuse pensée à cet aspect de l'A. C. B. M.? Quelles salutaires conséquences en découlent! L'épargne et l'industrie sont encouragées et une vie sobre et assidue est garantie. De plus, on doit se rappeler que l'ouvrier et les classes ouvrières en général forment les os et les nerfs de la population. Lorsque, donc, nous leur aidons à mener une vie économe et tempérante, nous aidons matériellement à consolider la société en général. Il n'y a pas de question que les classes ouvrières dépendent beaucoup plus d'argent proportionnellement aux autres classes. Elles y sont forcées par la nécessité même de leur être. Conséquemment elles sont disposées à dépenser le peu d'extra qu'elles peuvent avoir en des mauvaises qui, pour dire le moins, sont extravagantes si non quelque chose de plus. Le peu qu'elles ont en plus de leurs besoins ordinaires est de si peu de conséquence qu'elle n'ont aucun encouragement à l'épargner. De là la tentation de la dépenser. Malheureusement l'assurance de \$1,000 ou \$2,000 dans l'A. C. B. M. peut s'obtenir pour cette pitance, et ainsi l'homme de peu est encouragé de garder ses quelques sous extra chaque semaine et de donner cette protection à sa femme et ses enfants au cas qu'un accident, quel qu'il est, tente d'arriver, le prive de la vie. Cette habitude de mettre soigneusement à part ce qu'il peut épargner du ses gains, développera inaltérablement ces habitudes d'économie, d'épargne et de économies qui formeront le vrai caractère du père chrétien et établiront les traditions d'un héritage chrétien et d'une maison chrétienne pour ses enfants.

Tout homme à ce propos partage l'opinion que reconnaît la vérité. Les sages, couronnées dans ce pays de bonté, nous autres, nous autres avons peu à faire à savoir que nos patrons et hôtes catholiques devraient s'être à la nécessité d'encourager les classes ouvrières et ceux qui ne sont pas bons de l'abondance des richesses de ce monde, en devenant eux-mêmes membres de cette association. D'ordinaire ces hommes, (nos gens de moyens) parcequ'ils peuvent prendre de l'assurance dans les compagnies régulières d'assurance sur la vie, mettent de côté l'A. C. B. M. Ils peuvent avoir mieux, et peuvent porter des plus fortes politiques. Mais ne devraient ils pas se rappeler la classe qui les a aidé à amasser leur richesse? Nous savons qu'ils sont anxieux d'en agir ainsi. Mais ils ne

Il existe plusieurs statuts donnant des résultats variables, selon les millions dans lesquels ont été recueillis les observations qui en forment les éléments.

Ce système de beaucoup préférable au premier à cause de ses taux fixe et gradués a été mis à l'essai par les sociétés de bienfaisance fondées dans le dernier quart de siècle et il est aujourd'hui prouvé par la pratique qu'il remplace tous les autres. Il a pour lui la stabilité, ce qui n'existe pas dans les sociétés de secours mutuels où l'on paie une certaine somme à chaque décès, il donne encore une assurance à meilleur marché que dans les compagnies par actions où toutes les positions sont rétribuées et de gros dividendes payés aux actionnaires sur les surplus de profits qu'elles vont payer à l'assuré.

M. L'ABBE ONESIME CARRIER.

Né à Lévis le 8 décembre 1871, a fait son cours classique au collège de Lévis et le cours des sciences au Séminaire de Québec, où il a passé un an comme étudiant en théologie. Il a pris la soutane en Septembre, 1892, et a été ordonné prêtre le 3 Janvier, 1897, par Mgr. Bégin. De 1893 à 1897, il a été professeur au collège de Lévis, qui devait continuer à bénéficier de ses services, si la mort n'était venue briser sa carrière. Il est décédé à la demeure de son père, M. Carrier, sous régistrateur de Lévis, le 19 Juillet dernier, et a été inhumé le 22 du même mois. Dieu lui a donné la consolation d'entendre, quelques semaines avant sa mort, la première voix d'un frère plus jeune, dite par permission spéciale, à la résidence de son père.

Le deuil d'une famille perdant un fils au seuil de sa carrière sacerdotale est facile à comprendre. Cependant au point de vue surnaturel, le sort de ce jeune prêtre est véritablement digne d'envie. Dieu l'a laissé vivre assez longtemps pour avoir l'honneur de devenir l'un de ses prêtres, puis il l'a appris à Lui avant d'avoir encouru les responsabilités du salut ministère, à un âge où l'on sait faire généreusement le sacrifice de sa vie.

Nous recommandons M. l'abbé Carrier aux prières de nos lecteurs.—La Semaine Religieuse de Québec.

Félicitations à Frère Louis Desrosiers par la Succursale No. 240.

A une assemblée régulière, tenue le 6 Août, la Succursale No. 240, St. Henri de Montréal, P. Q., a adopté la résolution suivante.

Proposé par Frère Dr. McDuff, secondé par Frère J. E. Mailloux, que cette succursale a appris avec un très grand plaisir le mariage de Frère Louis Desrosiers, l'un de ses membres les plus actifs et les plus dévoués. Cette succursale est heureuse de le féliciter sur le choix qu'il a fait en unissant sa destinée à celle de Mademoiselle Ernestine Mallette, de Ste. Elizabeth. Cette succursale lui souhaite, ainsi qu'à son épouse, santé, bonheur et prospérité.

Que copie de cette résolution lui soit présentée et envoyée à l'organe de l'Association, Le Canadien, pour publication.

Nouvelles Succursales.

Trois nouvelles succursales ont été instituées dans le cours du mois d'Août. La Succursale No. 284, le 9, à Gilace Bay, C. B., Nouvelle Ecosse, par le Grand Député, D. M. Curry; la Succursale No. 285, le 17, à Huntley, Ont., par le Grand Député, A. T. Gow, et la Succursale No. 286, le 18, à Oakville, Ont., par le Grand Député, P. J. Rooney. Nous publions dans la partie Anglaise les officiers de ces trois succursales.

NOTES.

Frère J. A. Gillogley, de la Succursale No. 77, Lindsay, Ont., a été nommé par le Grand Président l'Hon. M. F. Hackett, Grand Député pour les comtés de Durham et Victoria, en remplacement du Dr. Lynch, décédé.

Keblo dit : lorsque vous vous trouvez pour ainsi dire comme domine par la mélancolie, la meilleure chose à faire est de sortir et d'aller faire du bleu à quelqu'un."

Oui, allez demander votre admission dans l'A. C. B. M. et vous ferez du bleu à vous-même et à votre famille.

Pour payer les bénéficiaires des membres défunt dont l'avis de décès a paru dans l'état de la cotisation pour Janvier, il a fallu \$22 000; pour Février, \$22 000; pour Mars, \$12 000, pour Avril, \$15 000; pour Mai, \$16 000 pour Juin, \$22 000; pour Juillet, \$17 000; pour Août, \$13 000.

Procurez-vous un droit de membre dans l'A. C. B. M. pendant que vous êtes éligible. Je fais de savoir que vous avez fait des efforts pour défendre contre la maladie votre femme et vos enfants, ou ceux dont vous êtes le soutien, modifiera vos inquiétudes et vos appréhensions pendant la vie et servira à dépourvoir la mort de l'une de ses plus dures angoisses.

La vie est ce que l'homme possède de plus précieux, l'élément le plus indispensable d'une carrière qui aura inévitablement une fin; et la mort frappe où elle veut, épargnant souvent les faibles pour frapper les plus forts et les plus vigoureux.

Joindez l'A. C. B. M. et faites ainsi une provision pour votre famille, pour l'heure où il plaira à Dieu de vous appeler à lui.

"L'assurance sur la vie n'est pas une spéculation, cependant il y en a beaucoup autour de nous qui devraient prendre une police sans plus tarder, en vue non seulement de la sécurité et du confort de ceux qu'ils aiment, mais encore pour leur propre satisfaction intérieure. Ils ne peuvent vivre dans une crainte constante du hasard et des privations auxquels leur mort inattendue exposerait ceux qui leur sont plus chers que la vie même."

Prenez une police dans l'A. C. B. M. et vous accomplirez de cette manière une partie de votre devoir envers vous-même et votre famille.

Si vous dites que vous aimez votre famille prouvez-le sans délai en demandant votre admission dans l'A. C. B. M., la meilleure des sociétés de bienfaisance, et par là vous ferez prouver de votre amour pour votre femme et vos enfants, et vous leur assureriez aussi une protection dont il est possible qu'ils aient besoin dans l'avenir. Les

retards sont dangereux; n'hésitez pas, mais saisissez l'opportunité avant qu'il soit trop tard et que de vains regrets viennent assombrir votre cœur au souvenir de ce qui aurait pu en être si vous aviez seulement fait votre devoir.

La protection de sa famille devrait être la première chose et les accumulations qui dépendent des chances venir en second lieu. Le devoir d'un mari est de s'assurer qu'advenant sa mort sa femme et ses enfants seront pourvus.

Etes-vous membre? Avez-vous fait des provisions pour ceux qui vous sont chers, au cas que vous seriez subitement enlevé par la mort? Avec votre mort votre revenu cesse, et les besoins et les souffrances peuvent atteindre ceux que vous avez protégé pendant votre vie. Votre obligation envers eux demande que vous fassiez provisoirement pour leur confort immédiatement.

Monotone.

Un médecin bien connu dit un jour à son patient, qu'il soupçonnait de recevoir trop de visites d'amis sollicitueux, de faire un trait avec un crayon sur un morceau de papier chaque fois qu'on lui demanderait, "Comment êtes-vous aujourd'hui?"

Le résultat d'une journée fut vingt quatre traits, et le médecin donna immédiatement des ordres sévères pour qu'aucun visiteur ne fut admis dans la chambre du malade jusqu'à nouvel ordre, faisant remarquer à la garde-malade que si son patient devait être tourmenté à mort il n'y avait au moins aucune raison pour que la chose fut faite l'une manière si peu scientifique.

Beaucoup de gens oublient que le repos et la tranquillité sont souvent de puissants agents pour le retour à la santé.—Philadelphia Ledger.

C'est Aujourd'hui le Temps.

Une des grandes erreurs que commettent ceux qui sont invités à devenir membres de notre association, et par là d'assurer la protection de leurs familles, est de remettre la chose à plus tard. Ils ne sont pas prêts maintenant, ou ils croient pouvoir attendre un peu plus longtemps. Telles sont les raisons données d'ordinaire. Tous les jours nous avons des exemples de la folie de remettre ainsi. Des familles sont laissées sans le sou pour se débattre dans le monde, non parce que le mari ou le père ne pouvait assurer sa vie, non parce qu'il n'aimait pas sa femme et ses enfants, mais simplement pour la raison qu'il était un de ces hommes qui ont bien l'intention de faire ce qui est correct, mais restent jusqu'à ce qu'il soit trop tard.

Un cas spécial qui est venu à notre connaissance est celui d'une femme et six enfants qui perdirent un père et furent privés de leurs moyens ordinaires de subsistance. Sous le titre "Charité Recommandable" un article paraît dans l'un des journaux quotidiens, déclarant que le contrat populaire d'une compagnie d'opéra était passé au bureau du journal et y avait déposé vingt dollars pour la femme et les enfants laissés dans le dénuement par la mort du mari et du père le jour précédent, etc. C'est un fait que cet homme avait été importuné pour assurer sa vie, mais il remettait jusqu'à ce qu'une opportunité plus favorable s'offrir.

Aujourd'hui est le temps de vous assurer.—Exchange.

Appels La France et Fillion.

Les Succursales Nos. 69 et 103 accusent réception de nouvelles contributions à leur appel respectif en faveur des frères susnommés. La liste des monts contribués paraît dans la partie Anglaise en regard du numéro de la succursale.

ROLE D'HONNEUR.

La Succursale No. 233, Plantagenet, Ont., tient le premier rang sur le rôle d'honneur pour le plus grand nombre d'initiations pendant le mois de Juillet, ayant initié seize membres.

La Succursale No. 71, Trenton, Ont., vient en second lieu, ayant initié neuf membres.

La Succursale No. 12, Berlin, Ont., a initié cinq membres.

Resolutions de Condoléance.

A une assemblée spéciale de la succursale No. 185, Caraquet, N. B., tenue le 23 Août, la résolution suivante a été adoptée à l'unanimité :

Que les membres de cette succursale ont appris avec une vive douleur la mort de Dame Geneviève Landry, mère de notre digne assistant secrétaire-archiviste et ex-secrétaria-financier, frère H. P. Landry; Que le dit frère H. P. Landry veuille bien accepter les condoléances et sympathies de cette succursale ainsi que la famille éploie.

Réolu que copie de cette résolution soit insérée dans l'organe officiel LE CANADIEN et le Courier.

A l'assemblée des membres de la succursale No. 96, Lévis, P. Q., tenue le vingt huitième jour de Juillet dernier, les résolutions suivantes ont été adoptées, à l'occasion de la mort du Révérend Onésime Gustave Carrier, Prieur, membre de cette succursale :

Il est proposé par M. M. P. A. Roy et Jos. Giguere, appuyé par M. J. V. Montminy.

Que c'est avec un profond regret que les membres de cette succursale ont appris la mort du Révérend Onésime Gustave Carrier, prêtre, arrivé à la résidence de son père le 19 du mois courant;

Il est proposé par M. M. Théophile Lamontagne et Calixte Dion, appuyé par M. Ed. Verrault:

Que les membres de cette succursale profitent de leur première réunion pour offrir au père du regretté Révérend Onésime Gustave Carrier, ainsi qu'aux membres de sa famille, l'expression de leurs plus vives sympathies;

Il est proposé par M. M. L. J. Roberge, appuyé par M. J. A. Demers:

Que copie des présentes résolutions soit transmise à la famille ainsi qu'à l'organe officiel de l'association, LE CANADIEN, pour publication.

A une assemblée régulière de la succursale No. 299 de L'Orléansville, tenue lundi, le douzième jour de juillet à 8 heures de l'après-midi, et à laquelle assistait un grand nombre de membres, les résolutions de condoléances suivantes ont unanimement été adoptées :

Proposé par frère L. P. Dallaire, secondé par frère A. C. Boucher, que c'est avec un véritable chagrin, que les membres de la succursale No. 299 ont appris la mort prématurée de frère Moïse Bourassa, arrivé mardi, le 6 courant, après quelques heures de maladie seulement; que les membres présents à cette assemblée désirent exprimer à la famille éploie du défunt leurs sincères condoléances dans le malheur qui lui arrive.

Proposé par frère F. X. O. Lacourte, secondé par frère L. L. Dubé, que ces présentes résolutions soient publiées dans le journal le Progrès de L'Orléansville ainsi que le journal de l'association LE CANADIEN.

Proposé par frère Isaac Giguere, secondé par frère Louis Lambert, que copie des dites résolutions soit transmise à la famille du défunt.

A une assemblée régulière des membres de la Succursale No. 240, St. Henri de Montréal, P. Q., tenue le 6 Août, il a été proposé par Frère Louis Chartier, secondé par Frère J. E. Mailloux.

Que les membres de cette Succursale ont appris avec regret la mort de leur regretté Frère Octave Beauchamp.

Que la famille de notre défunt frère veuille bien accepter les condoléances et sympathies de cette Succursale, et qu'en signe de deuil la charte de cette Succursale soit drapée de noir pendant un mois.

Qu'une copie de ces présentes résolutions soit transmise à la famille du défunt, si cruellement éprouvée, ainsi qu'à l'organe officiel LE CANADIEN, pour publication.