

The CANADIAN



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

VOL. 1.

LONDON, ONTARIO, SEPTEMBER, 1898.

No. 7.

NOTES.

Branch presidents are requested to see that each member of their respective branches is supplied with a copy of our new Constitution. Under our present system this is absolutely necessary. Members must not be allowed any excuse for not knowing when the assessments are due. Our Constitution gives notice to members that FIFTEEN assessments in each year are payable at FIXED DATES; and when SPECIAL assessments are required notice thereof is to be given in THE CANADIAN, our official organ. No excuse, brothers.

Many of our Branches were under the impression that they were allowed a longer time within which to pay a double assessment than a single, and hence the July assessments, Nos. 8 and 9, were not paid as promptly as they should have been. Sections 9 and 10 of the constitution are sufficiently clear on this point, besides, if any doubt existed regarding the time allowed, the notice under the assessment statement on page 4 of the July number of THE CANADIAN, should have removed it.

Grand Deputy Brother P. J. O'Keefe has been working hard lately paving the way to have branches organized at Norton and Camptown, N. B., Margaroo, Bridgewater, Londonderry, Kentville, Truro, Guysboro, Annapolis, Desouso and East Pubnico, N. S.; Souris and St. Peter's, P. E. I.; Ingonish, Pt. Marian, Iona and Grand Narrows, Cape Breton, N. S., and New Richmond and Metapedia, Que.

We hope the good work started by our energetic Grand Deputy will be continued until we have a flourishing C. M. B. A. branch in each of those localities.

Many of our branches are not increasing their membership: in fact several have not initiated even one member the past twelve months! This is certainly to be deplored. Our brothers throughout Canada should make every possible effort to increase our membership if they desire the

association to succeed and our assessments kept at a minimum. We should endeavor to increase our membership, not only for the good it will do to ourselves, but for the great benefit to those whom we bring in. Of course our association is growing, but it should undoubtedly grow much more rapidly when we consider the many advantages in having a membership therein, apart from the extremely low rate for securing insurance in a reliable society.

We desire to call the attention of Medical Examiners to the following regulations in Sec. 122 of our Constitution:

"The Local Medical Examiner shall carefully examine every applicant for membership in accordance with the prescribed form adopted by the Association for Medical Examiner's report, being careful to answer every question on said blank as accurately as possible; he shall witness the signature of the applicant to the Medical Certificate, and shall at once forward the said report to the Supervising Medical Examiner. When an applicant presents himself for examination, the Local Medical Examiner shall collect from him the sum of two dollars, fifty cents of which he shall forward to the Supervising Medical Examiner with the medical report."

Some of our medical examiners are in the habit of giving the medical certificates to the branch secretary, who forwards them to the Supervising Medical Examiner via the Grand Secretary, and without the required fee. This is entirely wrong, and must be discontinued. We cannot see how any physician can misunderstand the section referred to.

The large woollen mills owned and operated by Mr. William Zinger in Teeswater, Ont., were partly destroyed by fire on Aug. 2. The machinery will prove almost a total loss, and the damage to the building was heavy. The loss is about \$1,000; insured for \$2,200. Bro. Zinger is Chancellor of Branch No. 92, and was the representative from said branch to the convention of our association held at St. John last September.

Our association has, so far, with the number of assessments called for by the constitution, been able to pay the claims within the time allowed, viz sixty days after due notice and proofs of death were received, but in order to continue doing so, it will be necessary for all Branches to remit the amount of those regular assessments as promptly as possible. If Branches neglect this how can they expect the association to pay the beneficiaries within the legal time? We may have such Branches suspended, but that will not bring the association any more beneficiary money for the time being.

Sleep, says the Lancet, is a greater mystery than insomnia. We hear much of the latter state in these days. But it is more wonderful that we sleep so well than that we are occasionally wakeful. We hear more of sleeplessness than our forefathers did. It is a remarkable fact that in scarcely any of the older text-books of practice of physic is there any formal notice of insomnia per se. In later works, and especially in those devoted to treatment, the subject of insomnia does receive considerable attention. And every now and again the sleeplessness of a great man in the world of science or in that of politics reminds us that eminence has its troubles, and of a sort which seldom affects the poor man. It is probable that this evil of wakefulness is more common than it used to be. The excitements, and especially the worries of life multiply. Many of the arrangements of society are of a nature to drive away sleep. Even the very pleasures of life are so often taken by many as to rob them of one of the greatest pleasures of all — an eight hours' sound sleep; for we maintain that this is what everybody should aim at. It may seem a long time to spend a third of one's life in sleep. But if the other two thirds are used well there is little cause for blame. No rule for all can be laid down; but it would be well for most people in the intensive days in which we live to devote eight hours to the cultivation of the mood and act of sleep, and to resist the dom-

ination of habits and fashions that are inconsistent with this purpose.

A number of our members have written us, asking, What are Eucharistic Flowers for the Dead? The following from the Carmelite Review will answer the question:

Among the many beautiful schemes which are being continually devised by pious souls for the spread of Catholic practices, one was brought to our notice lately which must have been inspired by the Poor Souls, so sadly neglected in our pagan century. No custom could be more heathen, more senseless, than that of offering costly floral tributes at Catholic funerals. In

contrary, it leads to the unholy neglect of the soul departed. Gifts that would be of the greatest benefit to the poor soul are made impossible in order to make a vain show of pagan sympathy. The new scheme is this: Instead of sending flowers, Catholic friends of the deceased send to his mourning relatives a beautiful folding card, which bears a printed form of presentation with blank spaces for the insertion of number of prayers and masses to be offered for the departed, and name of the sender. These cards form spiritual bouquets, whose perfumes refresh not the living mourners, but the poor soul itself, and whose fragrance mounts to the throne of God. They are called "Eucharistic Flowers for the Dead." Mr. P. A. Kemper, of Dayton, Ohio, who has a hand in so many pious schemes, is trying to make this one known throughout the country. He will most gladly give all the information necessary to any one who asks for it. We hope many of our readers will adopt these Catholic flowers as their tribute to departed friends. There is no need to wait until it is a fashion. How can any Catholic object to such an offering for the benefit of his deceased relatives? God bless the man who first thought of the new code of etiquette towards the poor souls.

Love is never lost, if not reciprocated it will flow back and soften and purify the heart.—Irving.

THE CANADIAN

Price, - 50 Cents.

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

Catholic Mutual Benefit Association of Canada

And mailed to members the first week in
each month.

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

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

Address all communications to
H. R. BROWN,
21 Queen's Ave., London, Ont.

LONDON, SEPTEMBER, 1896.

THE C. M. B. A. LEADING AS- SESSMENT ASSOCIATION REGISTERED IN THE DOMINION.

The speeches of the Honorable the
Solicitor General of Canada, who is
visiting the Maritime Provinces, are a
source of great gratification to our
brothers in that important section of
the Dominion. In Prince Edward
Island, where our live and influential
deputy knows how to improve every
opportunity for the spread of C. M. B. A.
ideas, a special place was given to our
organization in the public addresses
and receptions accorded to the distinguished
visitor. Brother Curran,
accompanied by the Rev. Father Burke,
District Deputy for the Province,
visited Branch 216, at Charlotte-
town, on the evening of the 7th
August. After a big day's work on the
rostrum elsewhere, he made a splendid
address commendatory of the Associ-
ation.

In his honor a picnic of Branch 214,
of Alberton, was held at Kildare Cape.
Here a beautiful address of apprecia-
tion and welcome was read by the
reverend deputy. In reply Hon. Mr.
Curran spoke for upwards of an hour.
He declared himself a loyal C. M. B. A.
member, devoted to the cause which he
looked upon as a most worthy one.
Early in its existence he had joined
Branch 26, of Montreal, and was still
a zealous brother. He discussed the
Catholic side of the Association and
its educative features, and then went
into an exhaustive study of its insur-
ance principle. From thorough ex-
amination, and upon so great an
authority as that of the Inspector of
Insurance, he declared the C. M. B. A.
of the six assessment associations com-
ing under the statute in Canada easily
and safely the first.

Another reception was tendered Bro.
Curran by the Summerside branch,
when the Rev. Father McDonald read
an address.

Brother Curran has done our organ-
ization much good in P. E. I., and we
are thankful to him for so zealously
discharging his obligations.

IMPORTANT ADDRESS

By the Registrar of Friendly Societies, Deliv-
ered at the Annual Meeting of the Canad-
ian Friendly Association, Recently
Held in Toronto

Mr. President and Gentlemen,

You have placed me in a very un-
enviable position, for I have not pre-
pared anything in the form of a set
speech. I don't know whether you
expected anything of that kind. Per-
haps not, but I thought that a short
talk on the recent legislation affecting
friendly societies would be more agree-
able than anything else, and best serve
the purpose for which you invited me
here to day—at all events serve much
better than any formal address. As
you are well aware, for a great many
years in this country the rule, both as
to insurance companies and friendly
societies, was the simple rule of *lais-
sez-faire*—go as you please. Then,
under the compulsion of events, that
indifference had to be abandoned, first
in the case of insurance companies,
and afterwards in the case of friendly
societies. But even as to these societies
the protection of their funds from mis-
application early became a public ques-
tion, and this, in 1850, was the genesis
of our first Friendly Society Act, pre-
cisely as the same question occasioned
in England Sir George Rose's Act of
1793, the earliest of the English enact-
ments. On our statute book the earliest
measure touching friendly societies, as
I have intimated, is the act of 1850, an
act passed by the old Province of Can-
ada. That act describes a friendly
society as "charitable" and "philan-
thropic." A friendly society, according
to the conception of our legislators in
those days, was a sort of glorified poor
law board, a sort of out door relief so-
ciety. The objects of the typical
society were described in the act, and
we gather that the moneys were ex-
pected to be raised by "contributed
subscriptions," the subscribers not
necessarily being members of the as-
sociation at all. Then there was no
compulsion on the part of the society
to pay anybody in particular, or in
general. Under the circumstances,
you may be sure that the officers of the
societies in those days took good care
of themselves; they took the ground
that it was no matter of public concern
what they did with the funds; also
that payment to a beneficiary was at
their discretion; and that therefore no
member of the society could hold them
to an account. They denied to even
the members a right of enquiry. The
Legislature disabused the minds of
officers on one branch of the question,
and made the conversion or improper
retention of moneys after due demand
by the society a penitentiary offence.
But the larger question—namely, the
rights of beneficiaries against the so-
ciety itself—was completely overlook-
ed. The use in the act of such des-
criptive words as "charitable," "phil-
anthropic," "benevolent," only served
to continue the confusion between a
public or private charity and a con-
tracting friendly society. "Philan-
thropic" and "benevolent" were good
mouth-filling words; but neither in
law nor in popular language had they
any definite meaning, and they conse-
quently darkened the path of any ben-
eficiary who resorted to the civil tri-
bunals. The persons from whom the
friendly societies then and now draw
their membership were not the help-
less, diseased or destitute poor—the
ordinary and proper subjects for char-
ity—but self-maintaining wage-ear-
ners and yeomen, sturdy freemen, who

in Ontario at all events, ask no charity;
they are willing to pay a fair rate for
the assurance benefit, but they expect
and demand that when the benefit,
according to the bargain, becomes pay-
able, it shall be paid, not as a matter
of favor or discretion, but as a matter
of right, and without abatement or
delay. It is only by virtue of recent
legislation that the certificates of
friendly societies have received from
the courts the recognition and protec-
tion that the policies of insurance com-
panies have long enjoyed. For in-
stance, it was held that Chap. 136 of
the Revised Statutes (relating to the
insurance money payable to the wife
or children) was not intended for the
protection of friendly societies at all,
and would not apply; so that any
money payable under a certificate of a
friendly society was at the mercy of a
creditor, and was not protected in the
same manner as when payable under
the policy of a life insurance company.
The first difficulty with the courts was
the doubt whether there was in the
case of friendly societies any contract
with the member at all; or whether
the payment of the benefit money was
not in part or wholly a matter of char-
ity or discretion on the part of the
society. And the next difficulty was,
supposing a contract to be on foot,
from what document or documents
were the rights and obligations of the
parties to be ascertained? The certifi-
cate generally was so clouded with
stipulations and with vague references
to constitutions and by-laws—past,
present and future—that no layman or
lawyer could say what were the rights
of the beneficiary; or if the benefi-
ciary had any rights, how he was to
enforce them. Where such difficulties
confronted the courts in cases founded
upon friendly societies' certificates, it
is not surprising that the judges were
disposed to decline jurisdiction. The
condition of things, by leaving an
open door to fraudulent societies to
prey upon the public, was in the
highest degree detrimental to legiti-
mate societies. No legitimate society
will object because its contract is made
intelligible; no honest society can
object because its contract is made en-
forceable.

Matters were wisely approaching a
crisis in 1887; and in the session of
1888 I submitted a draft of a bill re-
specting friendly societies. This bill
— which received the support of the
oldest of the societies but was de-
nounced and petitioned against by
some of the newer societies as quite
revolutionary—distinguished between
charitable societies and contracting
societies, provided for the registration
of the latter, and placed the beneficiary
in a position, first, to ascertain his
rights under the contract and then in
a position to enforce them. The lead-
ing provisions were carried into the
act of 1892, and are now familiar law,
but were in 1888 received with such a
fusillade of petitions that the bill was
not pressed. Many things happened
between 1888 and 1892. In the
neighboring States friendly society
contracts had developed in unscrupu-
lous hands into instruments of fraud
upon a colossal scale and the Courts
and Legislature were all engaged
with questions arising out of such
fraudulent operations. Some of our
neighbor's societies had obtained a
foothold in Ontario, and a crop of
Ontario imitators was threatened. In
1890 therefore our Legislature re-
pealed the clause of the Benevolent
Societies' Act under color of which
speculative and gambling insurance
benefit societies and companies were

then being promoted. The general
question of registering and dis-
tinguishing insurance corporations
had in 1890 become far more impor-
tant and complicated than it was when
the bill of 1888 was drafted. All the
special acts incorporating particular
societies had to be considered and
abstracted. Copies of all the declar-
ation papers filed with the Clerks of
the Peace under public general acts
had to be collected from all the coun-
ties in the Province and indexed and
examined. This work occupied every
spare moment of 1891. In the session
of 1892 the Insurance Corporations
Act was introduced and being now
supported by an overwhelming public
opinion as well as by the societies that
supported the bill of 1888, it became
law. As the Provincial Secretary, the
Hon. Colonel Gibson said in introduc-
ing and explaining the bill to the
Legislature, the legislation was not
now a matter of choice or expediency,
for the question had become one of
public safety.

Some of the subjects dealt with in
the act of 1892 were treated only in
outline, leaving the details to be filled
in by future enactments. One of
these subjects was the winding up of
unregistered societies. A friendly
society is not within the scope of the
Dominion Winding-up Act; and, if it
had been, the great expense of
liquidating under that act would
render it unsuitable. The act of 1892
therefore outlined simpler and much
cheaper machinery. Our experience
of this machinery in some recent wind-
ing-up cases has clearly proved its
value, but also showed where the
process could still further be hastened
and cheapened. The act of 1895 is
therefore largely occupied with pro-
visions that will secure this most de-
sirable object.

The act of 1892 found in existence a
small group of societies or associations
registered by the Dominion Govern-
ment under Section 38, of the Domini-
on Insurance Act. It was understood
that the policy of the Dominion was
quite settled that this list would not be
enlarged, and our act of 1892, recog-
nizing all upon the list, allowed them
the same status for registry as other
Dominion licensees. But of late the
Dominion has again begun incorporat-
ing friendly societies, and in one
case the Dominion incorporated and
registered a society which had been
refused registry by Ontario. To pre-
vent the obvious incongruity of
obtaining Provincial registry by way
of Ottawa, the law has been amended
so as to recognize hereafter only such
Dominion licensees (not already regis-
tered) as shall be certified to have
made a substantial deposit with that
Government.

In some cases executive boards of
societies complained of the difficulties
thrown in their way when desiring
access to the books and accounts of
subordinate branches or divisions of
the society. The act of 1892 con-
tained a provision on this subject;
but by an amendment of 1895 the
matter has been made quite clear and
explicit.

Section 34 of the principal Act re-
lated to errors in ago made by appli-
cants in applying for Insurance.
You are aware that, as the law
formerly stood, an error in ago was
fatal to the validity of the policy.
This led to the greatest hardship; and
the law was amended so that, instead
of the policy becoming void, the
amount payable would only be reduced
according to a certain proscribed
scale. But, where the insuring cor-

poration lays down in its printed application a limit of age beyond which under no circumstances it will go, then the above rule of simple correction is hardly just; for the corporation has been unwittingly drawn into a contract which, had the applicant's true age been known, would never have been issued. The principal Act is therefore now amended by allowing the insuring corporation the right of declaring the contract void within thirty days after such an error in age comes to its knowledge.

The act of 1895 now makes the law clear that in any contract of insurance the application is to be considered in conjunction with the policy or certificate; and provides that the Court shall determine how far the insurer was induced to enter into the contract by any material misrepresentation contained in the application. The question, what is a material misrepresentation is however still, as it has always been in our law a question for the jury. Cases are so frequent of late in which juries, apparently with the motive of excusing improper verdicts, have declared the most vital mis-statements to be immaterial, I am free to confess my fear that, if we are to be saved from organized frauds upon insurance societies and companies the decision of this question of materiality may have to be wholly withdrawn from juries. I shall read to you the questions put by the judge and the answers rendered by the jury in an actual suit brought a few months ago against a friendly society in Toronto. In these questions I have substituted the name of John Smith for the actual name of the deceased certificate holder:—

Questions put by the judge to the jury, and the answers of the jury thereto:—

Q.—Was the statement made by the late John Smith respecting his age and the date of his birth in his application, true or false?

A.—False.

Q.—If such statement was false, was it false to the knowledge of the late John Smith?

A.—No.

Q.—Was the statement made in good faith and without any attempt to deceive?

A.—Yes.

Q.—Was the answer "no" opposite the word "dropsy" amongst the answers to questions respecting complaints on the second page of the same application, true or false?

A.—False.

Q.—If false, was the said answer false to the knowledge of the late John Smith?

A.—No.

Q.—Was the statement respecting his age and the date of birth material to the contract?

A.—No.

Q.—Was the answer to having had dropsy or not, material to the risk?

A.—No.

Q.—Was the answer to the question "have you ever had any serious illness or personal injury," true or false?

A.—False.

Q.—If false, was it material?

A.—No.

Q.—Is the answer to the question "when were you last confined to the house by sickness," true or false?

A.—False.

Q.—If false, was it material?

A.—No.

Q.—Is the answer to the question "when and for what have the doctor

services been required," true or false?

A.—False.

Q.—If false was it material?

A.—No.

On the answers by the jury to the questions submitted to them, the judge gave judgment for \$2,000.

When a friendly society is incorporated and registered by Ontario, and is not by the law of Ontario forbidden from transacting business in another Province, the transaction of business in that other Province is a question for that Province to determine; and when that Province by a comity usual among states and provinces, acquiesces, Ontario makes no objection to the arrangement. This, the act of 1895, makes clear by an amendment to section 22 (2) of the principal act. In furtherance of such arrangements it is also now provided that the president of the Ontario society need not necessarily be a resident of Ontario; but as enacted by the principal Act the secretary and the treasurer of the society must still be so resident.

Under the old law the declaration of incorporation filed by the society became its charter, defined its objects, prescribed its methods and limited its powers. No machinery existing for amending this charter, difficulties have arisen when the declaration contains inconsistent provisions, or vexatious restrictions or requirements. Similar difficulties have arisen under constitutions and by-laws founded upon those declarations. In a proper case the Registrar of Friendly Societies has now, under the act of 1895, power to grant relief and to validate amendments which otherwise would have been ultra vires of the society.

Some other cases also are covered, where the validity of amendments heretofore or hereafter made in the constitution and rules of societies may be brought in question, and it becomes a matter of vital importance to remove the doubt. It is not intended that societies shall invoke this jurisdiction of the Registrar except in cases of real weight, difficulty and urgency.

A vigorous argument lately arose over the question, how long does the liability of a member for unpaid fees, dues and assessments, continue to accumulate? The principal Act provides a simple mode of withdrawal, the member has only to give written notice of withdrawal and pay up his fees, dues and assessments of which he then has had actual notice. But suppose the member discontinues payment and gives no notice of withdrawal, how long would his liability continue to accumulate? In the recent case before our courts, it was, I believe, claimed that the society could recover for a period of six years, that is for the whole period allowed by the statute of limitations in the case of simple contract debts; and in numerous American cases where assessment insurance was in question, the courts have held the society or association entitled to recover for an extended series of assessments. Those courts, in at least some of the cases, were impressed with the alternative that, to hold otherwise, would permit the members of any insurance society by concerted action to work a general repudiation of the society's actual debts. This result is obvious enough; but the reasoning is too general for a good working rule. In fixing a limit to the member's liability, we must, I think, be guided by the question, how long does a defaulting member retain a thirty days' grace allowed by statute; most societies give a further period right of reinstatement, during which the member, on paying the sum in default, is without medical examination, permitted to receive his insurance policy or certificate at the same rate of monthly premiums as before.

The member may have reached such an age as to make him uninsurable elsewhere, and during the period of his non-payment of dues and assessments he may have been struck by such disease, or may have received such physical injuries as involve a fatal result; he is nevertheless entitled to resume his former status and privileges upon the simple payment of the default, and to reinstate his insurance certificate, which visibly, will in a few months, become a claim on the society for \$1,000, \$2,000 or \$3,000 according to the amount specified in the certificate. Here we plainly have a valuable right; and with the right of reinstatement should also run the obligation to pay for that right; the right and the obligation should be correlative and co-terminus. Some societies add a still further period of indulgence, during which the member has a qualified right of reinstatement, the qualification being that during this final period there must be a satisfactory medical certificate before reinstatement. Even as thus qualified the right is a valuable one for the member, though now perhaps beyond the admissible age for insurance in that society or any society, is re-admitted at the same rate as he paid at his original entry into the society. This final period of indulgence, is not, I believe, in any registered society carried beyond twelve months from the commencement of the member's default; and upon the principle just laid down, twelve months should therefore be the extreme limit of the member's liability for unpaid fees, dues and assessments. Upon this basis the enactment of 1895 proceeds; it does not say, as some have supposed, that in any given case the defaulting member shall be liable for twelve months' default; but it says that "in no case,"—that is no matter what the contract or the constitution or rules of the society, or the common law or prior statute law may be,—shall the liability cover a period of more than twelve months. Many of the societies by their constitution and rules limit the period of reinstatement to three months. It was the case with the Canadian Relief Society; and accordingly in that case the judge following the obvious equitable principle before mentioned and cases decided thereon in England, limited the member's liability to the same period of three months during which the right of reinstatement existed. The new Act enables societies to make it clear by their constitution and rules what is the precise period of liability in the case of defaulting members; and where such enactment of the society receives the assent of the Registrar of Friendly Societies, it becomes binding and obligatory upon the members. In fraternal societies the payment of honest death claims ought to be regarded as a sacred and inviolate duty, not only to the dead brother, but to his surviving dependents. To him and to them the faith of the society was pledged, and, if the society becomes insensible to its duty, the courts should be vigorously invoked to quicken its conscience. The day is past for technical defences to honest claims, or for liquidating debts with smooth phrases. Widows and orphans want their money, not sympathy. The society's maturing obligations must be provided for; and when they have matured, they must be paid without delay or abatement. During the past year a number of our friendly societies have heard these wholesome truths preached by their own executive officers, and have reformed their premium rates so as to make them more adequate to the large liabilities undertaken. This movement augurs well for the future of those societies. It was, and is, by such plain straightforward dealing with difficulties that those grand old English societies, the Ancient Order of Foresters and the Manchester Unity, first won, and have ever since retained, the confidence of the people of England. In many other respects those great societies are worthy of our imitation. Their inexpensive management, their jealous care of the society's funds, their searching audits, and their prudent investments are full of instruction. Upon your management as executive officers depends the future of our

friendly societies in Ontario. Do not offer more in your certificate than any one can possibly perform. By careful selection, skilful medical examination, and close economy, very large advantages can be gained, but there is such a thing as an imposee contra t. By no stretch of competition be lured into promising impossibilities. Lastly a word as to the care of the funds. You stand in the position of trustees to the working classes of Ontario, you are handling special trust funds, trust funds that beyond all others need and deserve your vigilance as well as the vigilance of the state, for they contain the savings and investments of the poor. Often it is only by the most painful thrift and self-denial that the industrial classes keep their certificates alive. This fact is daily brought to your knowledge, and should in the most powerful way appeal to you, when you are pressed to any course of action which either would endanger the funds of the society, or would delay or impede the payment of a claim.

Initiations in July, 1895.

Initiations du Mois de Juillet, 1895.

Br.	Initiated
70.....Belleville, Ont.....	4 members.
187.....Sturgeon Falls, Ont.....	3 "
29.....Montreal, Que.....	2 "
44.....Araprior, Ont.....	2 "
47.....Arthur, Ont.....	2 "
54.....Montreal, Que.....	2 "
56.....Deseronto, Ont.....	2 "
160.....Halifax, N. S.....	2 "
162.....Moncton, N. B.....	2 "
169.....Shediac, N. B.....	2 "
190.....Montreal, Que.....	2 "
193.....St. J. Baptiste, Man.	2 "
201.....Alexandria, Ont.....	2 "
247.....Fraserville, Que.....	2 "
248.....New Glasgow, N. S.....	2 "
7.....Sarnia, Ont.....	1 "
12.....Berlin, Ont.....	1 "
15.....Toronto, Ont.....	1 "
22.....Wallaceburg, Ont.....	1 "
23.....Seaforth, Ont.....	1 "
38.....Cornwall, Ont.....	1 "
46.....Walkerton, Ont.....	1 "
61.....Merriton, Ont.....	1 "
77.....Lindsay, Ont.....	1 "
79.....Gananoque, Ont.....	1 "
81.....Smith's Falls, Ont.....	1 "
95.....Lachne, Que.....	1 "
96.....Levis, Que.....	1 "
108.....Quebec, Que.....	1 "
110.....Quebec, Que.....	1 "
113.....Waterloo, Que.....	1 "
132.....Halifax, N. S.....	1 "
147.....Portage du Fort, Que.....	1 "
158.....St. V. de Paul, Que.....	1 "
163.....Winnipeg, Man.....	1 "
168.....Amherst, N. S.....	1 "
173.....Belle River, Ont.....	1 "
197.....Front Creek, Ont.....	1 "
202.....Chatham, N. B.....	1 "
206.....West Pubnico, N. S.....	1 "
211.....Rat Portage, Ont.....	1 "
215.....Summerside, P. E. I.....	1 "
216.....Charlottetown, ".....	1 "
224.....Murray Bay, Que.....	1 "
233.....Plantagenet, Ont.....	1 "
240.....St. H. de Mair, Q.....	1 "
244.....Halifax, N. S.....	1 "
253.....Maniwaki, Que.....	13 "
254.....Kensington, P. E. I.....	14 "

Total..... 92

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

Les initiations des deux derniers succursales sont des membres fondateurs.

HONOR ROLL.

Branch No. 76, Belleville, Ont., heads the honor roll for the greatest number of initiations in the month of July, having initiated four members.

Branch No. 187, Sturgeon Falls, Ont., comes next in order, having initiated three members.

Branch 54, Montreal.

The regular semi-monthly meeting of this branch was held on the evening of August 7, President O'Brien in the chair. The President announced that it was decided at a meeting held by delegates from city branches to hold a demonstration in St. Patrick's church during the latter part of September, which a great many church dignitaries and prominent members of the association would attend.

He said very truly that although our great association did not go in much for parade or display, yet on occasions such as this it was a wise and necessary policy to show our sister societies, as well as the public at large, that we are still that great and progressive association of the day, and that the Catholic Church fosters the cause of the helpless and looks to the welfare, temporal as well as spiritual, of all her children.

He enjoined all present to attend and show by their presence that they have the good of the association at heart.

The branch steadily increased in membership of late, owing in great measure to the efforts of our genial treasurer, Bro. Thomas McDonnell, who has spared no effort in this direction, nor in any other when the good of the association and the branch demanded it. Although of late not in the best of health, he held to his work, and I am happy in being able to state that he is now quite well.

F. D. DALY, Rec. Sec.

Their Names Wanted

To the Editor of The Canadian

Dear Sir and Bro.—Would you kindly publish a list of all the Deputies of our association. To us readers of THE CANADIAN it would seem that a number of them must be purely ornamental; or, perhaps, there are only a few of them, and they are therefore overworked. At any rate, sir, I think the list ought to be published.

JOHN McALPINE, Branch 214

Anniversary.

The members of Branch No. 180, Yarmouth, N.S., celebrated their anniversary on Monday, 22nd July, by holding a private picnic with their lady friends at Tuskent Wedge, a distance of 14 miles.

The well-known grounds selected for the occasion, situated near La Butte de la Croix, were kindly put at the disposal of the picnickers by their owner, Mr. James Cottrou.

Bro. Burridge, who is always equal to the emergency, conveyed the merry excursionists to their destination.

The day was a delightful one, and was well spent in various games and amusements, and a sail on the Tuskent River completed the day's programme.

The affair was a grand success, whilst somewhat enhanced by Bro. Whalen's ardent desire for a fish chowder. Unfortunately, however, fish there was not.

Much praise is due the ladies for their exquisite menu, to which ample justice was done.

A remarkable coincidence of the day was that the picnic grounds were a place to the spot where Mass was first celebrated in Tuskent Wedge by Fathers Ledru and Degrise some 113 years ago. The spot is well taken care of by Mr. Cottrou, and a cross is erected over it. It is to be hoped this visit will also be the seed from which a noble C. M. B. A. tree shall grow in the near future, as the Church has grown from the mustard seed planted on the Butte de la Croix.

The committee expresses its many thanks to Mr. Cottrou for his generous hospitality during the day. Father McCarthy, Spiritual Adviser of the branch, and Father Gay, of Tuskent Wedge, were among the excursionists.

AN APPEAL.

TO THE MEMBERS OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

Peterborough, August 1st, 1895.

Brothers—Branch No. 30, Peterborough, in it a necessity to appeal to the sister branches of the Association on behalf of Brother John Rogers, who has been stricken with that dread affliction paralysis.

Brother Rogers, previous to his sad affliction, was an industrious and highly respected young man, whose intelligence and happy disposition won for him universal respect and popularity from all those with whom he came in contact.

While yet in the prime of life, with a promising future before him, filled with all the hopes of a buoyant youth, this terrible affliction seized him, and after ravaging his physical and mental powers he is left a most pitiful spectacle to behold.

The sullen and haggard look, the tottering step and incoherent utterings, all bear witness to the dire work of the disease with which the Almighty has seen fit to afflict him and with which he has suffered for three years.

He has been the pride and hope of a widowed mother, and her only means of support.

The local branch extended its charity, in this her hour of need, in accordance with the principles of its organization, and for the past three years lent her a helping hand, and now, feeling the effects of this constant strain, appeal to the branches of the Association in the hope of getting some assistance, which assistance could not but rebound to the credit of our order as a whole, and prove in a practical way that ours is not only an insurance society, but embodies within it that true brotherly love and christian charity for which it has become famous, protecting and helping Christ's weak ones.

Brothers, we hope that your branch will not fail to sympathize with this afflicted mother and son, and by some small contribution at least lend to them a helping hand.

All contributions to be forwarded to Thos. J. Doris, Recording Secretary of Branch No. 30, C. M. B. A., Peterborough, will be duly acknowledged and a full account of all receipts will be published in the CANADIAN, and whatever is received will be placed in the hands of a committee of the branch to be used for the care and support of Brother Rogers and his mother.

We remain yours fraternally,
THOS. DORIS, President.
THOS. J. DORIS, Rec. Secretary.
WM. J. DEVLIN, Fin. Secretary.

Approved by Rev. Archdeacon Casey, Spiritual Adviser.

OFFICE OF GRAND PRESIDENT, C.M.B.A.,
Brookville, Ont., July 9, 1895.

THOS. J. DORIS, Esq., Rec. Sec.,
Br. 30, C.M.B.A., Peterborough, Ont.

Dear Sir and Brother—The members of the Board of Trustees are unanimous in the opinion that the appeal in favor of Brother John Rogers should be allowed to go to the branches, and you are hereby authorized to issue the appeal,

Yours fraternally,
O. K. FRASER, Grand Pres.

Editor THE CANADIAN,
Dear Sir and Brother—I am instructed by Branch 30, to forward you this appeal, in behalf of Bro. John Rogers, for publication in the CANADIAN, and oblige the members of Branch 30.

Yours fraternally,
THOS. J. DORIS, Rec. Sec., Br. 30.

Praise to Brother Walsh, of Br. 134.

The Boot and Shoe Recorder, of Boston, is publishing a series of prize essays written by shoe clerks giving their ideas on "What Constitutes a Good Salesman." The issue of July 31st contains essay No. 27, by Mr. Richard J. Walsh, with Waterbury & Kingston of this city. After making some general references, the writer declares that the four principal qualifications are: Willingness to work, honesty, sobriety and perseverance. Under those headings, Mr. Walsh writes with a thorough acquaintance of the subject. The essay shows considerable literary merit, bears favorable comparison with the papers already published, and, altogether, is a notable contribution to the discussion. It is the intention of the Recorder to publish this series of articles in book form, as soon as they are completed. The same paper contains a review of essays contributed last year entitled "If I Had Three Thousand Dollars;" and the reviewer says of Mr. Walsh's article he "makes us proud that in the ranks of retailer of shoes we have one possessed of such literary ability and marked modesty."—St. John, N. B. Globe.

Brother Walsh is First V a President of Branch No. 134, St. John, N. B. Delegates to the convention and their friends who visited St. John last September have not forgotten the attention paid them by Brother Walsh.

Picnic of Branch 134.

The private picnic of Branch No. 134, St. John, N. B., was held at Walter's Landing, on the St. John river, on Wednesday, August 14. The steamer left Indiantown at 9 o'clock, having on board three hundred persons, the majority of whom were ladies; and two hours later another party of fifty persons went up. The committee had made excellent arrangements for the pleasure of the gathering. An orchestra supplied music for the dancers, and suitable prizes were awarded the successful competitors in the games. The baseball match between the St. John and Fairville members was won by the latter. There was a good attendance of the leading members of the order, among were: Messrs P. J. O'Keefe, J. L. Carleton, P. Tola, J. D. Burns, F. McCarthy, R. J. Ritchie, W. H. Howard, A. Polley, Jas. E. O'Brien, Thos. Kiekhams, James Doyle, M. J. Collins, P. Murphy, James Morris, Thos. Gorman, T. O'Brien, J. F. Morrison, D. Connolly, W. E. Scully, J. Allen, Chas. B. Adley, Thos. Ritchie, W. J. Dalton, M. Ryan, Jas. McCaffrey, Jas. Berry, J. J. Kane and E. F. Greany. The party returned home about 8 o'clock, and it was generally agreed that the outing was the most successful one ever held here by the C. M. B. A. members.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

September Assessment. { No. 11. Deaths } No. 55, 56, 57, 58, 59, 60 & 61.
Cotisation du mois de Sept. { Décès }

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A. C. B. M. du Canada.

Secretary's Office, London, Sept. 2, 1895. Bureau du Grand Secrétaire, London, Ont., 2 Septembre, 1895.
Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers: Cher Monsieur et Frère—Vous êtes par le présent officiellement notifié du décès des frères ci-après nommés:

NO.	NAME.	BRANCH.	LOCATION.	DATE ADMITTED.	DATE DIED.	CAUSE OF DEATH.
NO.	NOM.	BRUC.	SIÈGE.	ADMIS.	DECEDÉ.	CAUSE DU DECÈS.
55	Thomas Keelan	73	Mt. Forest, Ont.	1000 June 4, '85	July 27, '85	Suicide.
56	Thomas Dolan	81	Peterboro, Ont.	1000 Oct. 5, '88	July 28, '95	Heart Disease.
57	Paul Albitz	23	Simcoe, Ont.	1000 June 7, '94	July 29, '95	Gangrene of Bowels.
58	Hugh F. Kerrin	26	Montreal, Que.	2000 Aug. 20, '89	Aug. 5, '95	Tuberculosis.
59	Wm. J. Freeman	70	Asterville, Ont.	2000 Sept. 4, '88	Aug. 8, '95	Valvular Dis. Heart.
60	Jos. M. Bribois	81	Wolpelt, Ont.	1000 Sept. 21, '94	Aug. 14, '95	Acc. killed by car.
61	Frank Bauer	12	Berlin, Ont.	2000 Oct. 1, '91	Aug. 15, '95	Congestion of Liver.

Statement of the Beneficiary and Reserve Funds for August, 1895. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois d'Août, 1895.

BENEFICIARY FUND.—		FONDS DES BÉNÉFICIAIRES.—	
DR		CR.	
Amount on hand August 1st.	1895	2,000 00	
Montant en caisse le 1er Août.			
Received during August from	No. 6 Assessment	2,210 80	
Reçu durant le mois d'Août:	No. 7	3,813 63	
	No. 8 & 9	14,253 25	
	No. 10	210 30	
1895.			
Aug. 3. Benefits paid on account of	T. L. McSorley, Orders 217 & 218	\$ 2,000 00	
Août. 3. Bénéfices payés à compte de	W. Butler, " 219 ..	2,000 00	
" 10. do	J. Hayes, " 220 ..	2,000 00	
" 10. do	J. C. Ryan, " 221 ..	2,000 00	
" 10. do	D. Onellette, " 222 ..	2,000 00	
" 10. do	Rev. F. H. Belanger, " 223 & 224	2,000 00	
" 25. do	M. Donoghue, " 225	2,000 00	
" 25. do	J. E. Caouette, " 226	1,000 00	
" 31. do	F. O'Dea, " 227 ..	2,000 00	
September (Septembre) 2nd, Balance		1,607 83	
Total amount of Beneficiary Fund collected since 1st January, 1895, to date		\$18,607 83	\$18,607 83
Montant total du Fonds des Bénéficiaires collecté depuis le 1er Janv., 1895, à cette date		\$500,407 83	
Total amount paid to the Beneficiaries of deceased members to date		\$304,800 00	
Montant total payé aux Bénéficiaires des membres décédés à cette date			

RESERVE FUND—FONDS DE RÉSERVE	
Amount on hand August 1st.	1895
Montant en caisse le 1er Août.	\$ 41,940 94
Amount accrued since last report	609 45
Montant accru depuis le dernier rapport	
Total	\$ 45,510 39

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.
Frères—L'état précédent de la cotisation No. 11 (cotisation du mois de Sept.), est donné en conformité de la Clause 7ème de notre loi concernant le Fonds des Bénéficiaires; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 5ème jour d'Octobre, 1895. Les Trésoriers des Succursales doivent ne faire ramène du montant de cette cotisation, accompagné du Rapport de la Cotisation Mensuelle, le ou avant le 5ème jour d'Octobre, 1895. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations. Toutes les succursales sont maintenant fournies de nouvelles constitutions et il ne peut y avoir d'excuse pour ne pas s'y conformer. Fraternellement à vous.
Yours fraternally,
SAM. R. BROWN, Grand Sec.

The Kerrigan Appeal.

Quebec, Aug. 15, 1895.

To the Editor of the Canadian:

Dear Sir and Brother—Since I had last the honor of addressing you on the principal subject of the distressed and distressing condition of the Kerrigan family here, which has worked such a manifestation of generous and fraternal sympathy from the members of our noble brotherhood all over the Dominion, Mrs. Kerrigan, the suffering mother of the afflicted children has died in the Beauport Insane Asylum, where her unfortunate husband still lingers, only to follow her very shortly to the grave in St. Patrick's Cemetery, to which the members of St. Patrick's Branch No. 108, of this city, had the melancholy duty of committing her mortal remains yesterday, with all the consolations of our holy religion and all the marks of love and respect befitting the memory of one so near and dear to a brother member.

As you can easily imagine, the death of Mrs. Kerrigan and the helpless and hopeless condition of her bereaved husband has deepened the shadow which overhangs the unhappy lot of the little children, who are already virtually orphaned and who are powerless to help themselves for some time to come.

Thus far they have only been saved from actual want by the alacrity and the liberality with which many of our branches have responded to the appeal on their behalf, and I can only hope and pray that this noble example will be followed by all; otherwise, the future of these poor children will be dark indeed.

I append a list of the contributions received since my last communication of July 13th.

May the Almighty bless the charitable donors, and reward them both in this world and the next.

Table with columns: Amount acknowledged to date, Branch, Name, Amount. Total: \$261.95. P. Kirwin, Rec. Sec.

NOTES BY THE WAY.

To the Editor of THE CANADIAN:

Finding the few rambling remarks in my former communications seemed to meet the favor of our members along the line, I now continue them, in the hope that the readers may co-operate with us in having new branches in places hereinafter named.

Leaving Halifax—that great C. M. B. A. centre and where so much life and good-fellowship exists—I journeyed for Dartmouth, and did myself the honor of a call on good Father Underwood, whose handsome church and surroundings fully show the zeal and careful management and manner of man to be found there. Although his branch is not yet numerically large, still I am certain it will, under his care, soon grow to larger proportions. Here Bro. Richard will supply anything in the livery business required by travelling members. George is a good fellow.

Driving along the shore road, it struck us that at Chezzetcook and further along to Spry Bay and Salmon River more new branches can be had by proper working,

evidences of thrift being everywhere to be seen among our co-religionists, and the scenery is beyond description.

At Londonderry we next had the pleasure of meeting our friend, Edward Walsh (a worthy representative of his father, the well-known and respected Michael Walsh, of Halifax), manager of the bank in his place. After a full explanation of the C. M. B. A., he has promised to have a branch as soon as possible. This is sufficient evidence that Londonderry will soon be with us. I am certain Rev. Dr. Walsh, P. P., will be found al- with us. The iron works were again commencing to boom, and better times are anticipated. The church and Catholic hall are indeed very creditable buildings for the size of the place.

Our next run was to Kentville, where the genial postmaster, Joseph Lyons, was also found willing to make an attempt to form another link in our grand chain, and anything he undertakes will not fail very easily. I regretted very much indeed that time did not permit me to remain longer, as we had arranged for a better understanding of our aims and methods. There should also be a branch at Windsor, but the priest was not at home, and it was not my privilege to have me, any of the Catholics; hence my failure to explain our order at this point.

At Truro those two hustlers, Brothers Hallisay and Ash—both in train despatcher's office—promised to have the work for another branch commenced at once, and I believe this will be first in line. They are exceedingly kind and attentive to all brothers they happen to meet at the platform travelling.

At Grand Narrows they are under way, and there is also talk of another at Iona, to include Baddeck, so famous since Dudley Warner wrote his book of this latter place. I never could understand why Port Mulgrave, where Rev. Brother Mullins the P. P., resides, and Port Hawksbury, across the way, had not organized long over this. The right kind of men are to be found here, if those who are members would only interest themselves with priests and people. Then Descousse—where a branch has been promised so long—Arichat and West Arichat should all be in line long ago, as here you meet the very class of people to be benefitted by our insurance feature, being so cheap and within the reach of all.

At Pt. Morieu our friend, L. McInness, a leading Catholic in the place and a great admirer of Rev. Father McIntosh, our District Deputy, who was formerly parish priest there, promised faithfully to go to work at once.

Cape Breton alone can give us as many new branches as are now in the whole Maritime Provinces.

At Canso we met good Father Phelan and some of the other brothers, among others Bro. Cameron, delegate to St. John, and were most kindly received.

At Guysboro we received promise of another new branch there, and as there are no Catholic societies there, it will prove a great boon to those who are lucky enough to join.

At Ingonish the Hinds brothers and others promised co-operation and to lay the matter before the good pastor, Father McPherson, on his return home, believing such an institution sadly needed.

At S. W. Margaree and Cheticamp there is a grand opening, and Mr. Collins, a general dealer, is fully alive to the good work and will do all in his power to be with us, which means ultimate success.

Now we turn homewards from Nova Scotia and Cape Breton, trusting each member who reads these few lines will put on his C. M. B. A. armor and go into the work in good earnest, remembering our only danger is in not increasing our branches and members. First understand the order and its principles and cost, then take the trouble to explain to your fellow-Catholics of all nationalities, and rest assured where the order is properly put before an intelligent body of men and their good pastor, success will crown the effort.

Before closing, let me say that the

Province of Quebec affords also many openings for us to do business. Metaspedia will soon be with us, if our genial Irish friend, A. D. McCarthy, conductor on the Atlantic & Lake Superior Railway, can accomplish it.

Rev. J. A. Chaffour, P. P. at New Richmond, asked to have papers sent him, and he would have a branch among his parishioners. If this should succeed, Carleton, New Carlisle, Percy Gaspe, and other points on the Baie des Chaleurs would surely follow, and the C. M. B. A. would then be planted on both sides of this great bay.

Finally, Campbellton will soon be with us at last. Mr. E. G. Henry and his brother and our former friend, Delaney, promised immediate attention.

I fear this letter has been carried to too great a length, but trust members will excuse my trespassing so much on THE CANADIAN'S space, but feel it will be well utilized if they will join with us in pushing business in the points named.

I learn from reliable sources that the indefatigable worker, District Deputy Rev. A. E. Burko, of Prince Edward Island, will soon be on hand with a batch of new branches.

Hoping to see at the Ottawa convention 350 branches represented, and that every member will now put his shoulder to the wheel,

I remain, fraternally,

TRAVELLER.

RESOLUTIONS OF CONDOLENCE.

At a regular meeting of Branch 52, Winnipeg, Man., held Wednesday, July 3, the following resolution was passed: that

Whereas it has pleased Almighty God to remove from our midst our late and worthy brother, M. Donoghue, and whereas this branch, in the death of Brother Donoghue, has lost a good and true member of the C. M. B. A. and his family a kind and affectionate husband and father; therefore be it

Resolved that, while we bow in submission to the will of God, it is only a just tribute to the memory of the deceased that we, the members of Branch 52 of the C. M. B. A., show our respect to his widow and family; Resolved further that this heartfelt resolution of our sympathy and sorrow be forwarded to the widow of our deceased brother, and spread over the minutes of our branch, and a copy of the same be sent to the official organ for publication.

At a regular meeting of Branch 20, Midstone, Ont., held on the 6th day of July, it was moved by Wm. Cob, seconded by Jos. Dolisic, that the branch expresses its heartfelt sympathy with the widow and the brothers and sisters of Brother Michael O'Connell, a member of this branch, whom it pleased God to call to Himself on the 20th day of June; and that a copy of this resolution be sent to the widow of deceased and his mother, and that the same be sent for publication in THE CANADIAN and the Catholic Record.

At a regular meeting of Branch 149, La Salette, Ont., held on July 6, the following resolutions were unanimously adopted:

Whereas the members of this branch have heard with regret of the loss sustained by our esteemed brother, D. Foley, by the death of his eldest son, an exceedingly bright and promising boy of eleven years; Resolved that we extend to Brother Foley and his family our sincere sympathy in this their time of sad affliction, and we humbly pray that God will comfort them in their bereavement; and be it further Resolved that this resolution be entered in the minutes of this meeting, and that a copy be presented to Brother Foley; also that copies be sent to THE CANADIAN, Catholic Record and Delhi Reporter for publication.

At a regular meeting of Branch 81, Smith's Falls, Ont., held July 9, 1895, the following resolutions were unanimously adopted:

Whereas Almighty God in His infinite wisdom has called to his eternal reward, in the bloom of his manhood and strength, Brother W. P. Ryan,

Resolved that, while bowing to the will of God, we unanimously extend to the widow and friends of our deceased brother sympathy in their great affliction, and we supplicate the all-wise Providence to grant them strength to bear their heavy cross with resignation to His holy will, for after all, we live, but to die;

Resolved that the charter be draped in mourning for a period of three months, this resolution entered on the minutes, and a copy be sent to the widow and brother of our late brother, and published in the C. M. B. A. organ, THE CANADIAN, Catholic Record and Catholic Register.

At a special meeting of Branch 102, Richmond, Que., held in their hall on July 10, 1895, the following motion was passed: Moved by Chancellor Dr. Jno. Hayes, Chancellor A. J. Hudon, First Vice President V. A. Duhurle and Bro. A. Poulin:

Whereas it has pleased Almighty God in His wisdom to remove from our midst District Deputy Charles Bodard, whose untimely end, in the awful catastrophe at Craig's Road, Tuesday, July 9, 1895, has cast a gloom over the whole community; and

Whereas, by the death of Brother Bodard, Branch St. Rita, No. 102, lost one of its charter members and a most ardent supporter, and the community a respected and model citizen; be it

Resolved that, while they bow down in submission to the will of divine Providence, the members of St. Rita Branch, No. 102, do express their heartfelt sorrow at the loss which has fallen upon them, as well as their appreciation of the sterling qualities of their lost Brother, whose last moments were spent in the performance of a holy and religious act, namely a pilgrimage to the shrine of St. Anne's; be it also

Resolved that the members of Branch 102, tender their sincere condolences to the sorrowing widow and children of the deceased, in the hour of their sad affliction, whilst they pray that God, who has visited them, may give them strength to bear their loss; be it further

Resolved that a copy of these resolutions be sent to the family of Brother Bodard as well as our official organ, THE CANADIAN, and the Catholic Record, and that they be spread on the minutes of the Branch—seconded by Bro. D. Raymond, Fin. Sec. C. Girard, Treas. P. Healy, Chancellor P. McDonough.

At a regular meeting of Branch 23, Ottawa, Ont., held on the 17th July, the following resolution was read and adopted:

Inasmuch as it has pleased Almighty God in His infinite wisdom to call to her eternal home the beloved wife of Brother Martin Clancy, be it therefore

Resolved that we, the members of Branch 23, in meeting assembled, hereby express our heartfelt sorrow for the loss sustained by Brother M. Clancy in the death of his wife, and extend our sympathy to him and family in this the hour of affliction.

At a regular meeting of Branch 26, Levis, Que., the following resolutions were passed: Moved by Brother J. N. Bejean, seconded by Rev. L. Anselme Desjard, and

Resolved that this branch has learned with regret of the death of Rev. Father F. J. Belanger, curate of St. Roch of Quebec and founder of branch 27, Quebec city; and

Resolved that the members of this branch wish to render testimony to the zeal which the regretted deceased has always shown for the success of this association and their high appreciation of the services he rendered it. Moved by Brother P. J. Montreuil, seconded by Brother Charles Darveau, and

Resolved that the members of this branch attend in a body the funeral of their regretted brother.

Moved by brother J. E. Mercier, seconded by brother J. E. Ladriere, and

Resolved that a copy of these resolutions be transmitted to Branch 27 in esteem of their late regretted brother.

Moved by Brother Eusebe Belleau, seconded by brother Aiph. Dumontier, and

Resolved that a copy of these resolutions be sent to the local press and also to our official organ, THE CANADIAN.

At the regular meeting of Branch 57, Orillia, Ont., held on July 17, 1895, the following resolutions were passed:

Whereas Almighty God in His wisdom has been pleased to call to her celestial home the mother of our worthy and esteemed brother, James Mahoney;

Resolved that his brother members of Branch 57 extend to Brother Mahoney their deepest sympathy and regret in his affliction, and

Resolved that this resolution be sent to the Catholic Record and our official organ, THE CANADIAN, for publication.

Whereas it has pleased God in His wisdom to remove by death the father of our esteemed Brother Thomas Hoey, who his brother members of Branch 57, Orillia, Ont., sorely wish to express our heartfelt sympathy with him in his sad bereavement; be it therefore

Resolved that this expression of sympathy be conveyed to Brother Hoey and published in the official organ, THE CANADIAN, and the Catholic Record

At a regular meeting of Branch 76, Belleville, Ont., the following resolution was adopted: Moved by Bro. Frank Carnoy, seconded by Bro. J. M. Doyle, that this branch extend to our much esteemed Bro. Alexander Tisdale its deepest sympathy in the loss of his father and that a copy of this resolution be sent to Bro. Tisdale, inscribed in the minutes of the meeting, and sent to our official organ THE CANADIAN.

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, dans le cours de la première semaine de chaque mois.

Les membres sont invités à nous envoyer des nouvelles ou informations dont l'Association pourra bénéficier. Toutes communications sur des sujets d'intérêt pour les membres de l'A. C. B. M. seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le rédacteur 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,
31 Queen's Ave., London Ont.

LONDON, SEPTEMBRE, 1892.

L'A. C. B. M. LA PREMIERE
DES ASSOCIATIONS A COTIS-
ATIONS ENREGISTREES
DANS LA PUISSANCE

Les discours de l'Honorable Soliciteur Général du Canada, en visite dans les Provinces Maritimes, sont une source de grande réjouissance pour nos frères de cette partie importante de la Puissance. Dans l'île du Prince Edouard où notre actif et influent député entend comment perfectionner chaque opportunité de faire connaître l'A. C. B. M., notre association a eu une place spéciale dans les discours publics et dans les réceptions qui ont été faites au distingué visiteur. Frère Curran, accompagné du Révd. A. E. Burke, député d'arrondissement pour la Province, visita la Succursale No. 216 de Charlottetown le soir du 7 Août dernier après une grosse journée sur les hustings, ailleurs, et fit un magnifique discours à la louange l'association.

Il y eut en son honneur à Kildare Cape un pique-nique de la Succursale No. 211 de Albion. Ici une magnifique adresse d'appréciation et de bienvenue fut lue par le Révd. Député. En réponse l'Honorable Curran parla pendant plus d'une heure. Il se déclara un loyal C. M. B. A., dévoué à la cause qu'il considère comme étant des plus dignes. De bonne heure après la fondation de la Succursale No. 20, de Montréal, il en devint membre et est encore un frère zélé. Il discuta le côté Catholique de l'association et ses visées d'éducation, et puis fit une étude élaborée de son mode d'assurance. Après un examen approfondi et d'après une autorité aussi compétente que celle de l'Inspecteur des assurances, il déclara l'A. C. B. M. aisément et sûrement la première entre les six associations à cotisations qui tombent sous le statut du Canada.

Une autre réception fut faite à frère Curran par la Succursale de Summer side, où le Révd. McDonald fut lue une adresse.

Frère Curran a fait beaucoup de bien à notre association dans l'île du Prince Edouard, et nous lui sommes reconnaissants d'avoir fait son devoir d'une manière aussi zélée.

Importante Adresse du Registrateur
des Sociétés Fraternelles.

Prononcée à l'Assemblée Annuelle de l'Association Fraternelle Canadienne Tenue Recemment à Toronto.

Mr. le Président et Messieurs :

Vous m'avez placé dans une position peu enviable, car je n'ai rien préparé dans la forme d'un discours étudié. Je ne sais si vous attendiez quelque chose de ce genre. Peut-être que non, mais j'ai pensé qu'un court entretien sur la récente législation touchant les sociétés fraternelles serait plus agréable que tout autre chose, attendrait mieux le but pour lequel vous m'avez invité ici au jour d'hui, et dans tous les cas ferait beaucoup mieux qu'un discours formel. Comme vous le savez, pendant un bon nombre d'années, dans cette contrée la règle quant aux compagnies d'assurances et aux sociétés fraternelles fut celle du laissez faire, faites comme il vous plaira. Puis, par la force des événements, cette indifférence dut être abandonnée, d'abord dans le cas des compagnies d'assurance, et ensuite dans le cas des sociétés fraternelles. Quant à ces sociétés la question de protéger leurs fonds contre une mauvaise application devint de bonne heure une question publique, et c'est ce qui, en 1850, fut le premier chapitre de notre Acte des Sociétés Fraternelles, précisément comme la même question occasionna en Angleterre l'Acte de 1793 de Sir George Rose, la première des ordonnances Anglaises. Dans notre livre de Statuts la première mesure touchant les sociétés fraternelles est, comme je l'ai intimé, l'Acte de 1850, un acte passé par l'ancienne Province du Canada. Cet acte décrit une société fraternelle comme étant "charitable" et "philanthropique." Une société fraternelle, d'après la conception des nos législateurs de ce temps-là, était une sorte de bureau dont les membres se glorifiaient de faire des lois pour le pauvre, une sorte de société de secours à part. Le but des sociétés de ce genre étaient décrits dans l'acte, et nous supposons que les argents étaient censés provenir de "contributions souscrites," les souscripteurs n'étant pas nécessairement tous d'être membres de l'association. Puis il n'y avait aucune contrainte pour la société de payer une personne quelconque en particulier, ou en général. Sous les circonstances vous pouvez croire que les officiers de ces sociétés d'alors prirent bien soin d'eux-mêmes; ils eurent pour dire que l'emploi qui ils faisaient des fonds ne concernait le public en aucune manière; aussi que le paiement à un bénéficiaire était laissé à leur discrétion; et aussi aucun membre de la société ne pouvait leur faire rendre compte; ils allèrent jusqu'à nier aux membres le droit de s'enquérir. La Législature desabusa les officiers sur une branche de la question, et décréta la conversion ou la rétention impropre des argents par la société, après de mande légale, d'offense punissable par le pénitencier. Mais la question principale, savoir, les droits des bénéficiaires contre la société elle-même, fut complètement négligée. L'emploi dans l'acte de mots descriptifs comme "charitable," "philanthropique," "bienfaisante," servit seulement à confondre davantage entre la charité publique ou privée et une société fraternelle contractante. "Philanthropique" et "bienfaisante" étaient de grands mots mais ni dans loi ni dans le langage ordinaire avaient ils une signification définie, et conséquemment ils embrouillaient la voie de tout

bénéficiaire qui avait recours aux tribunaux civils. Les personnes dont les sociétés fraternelles d'alors comme celles d'aujourd'hui faisaient leurs membres n'étaient pas sans ressources, malades ou de pauvres abandonnés, les sujets ordinaires de la charité — mais des personnes à gages et des fermiers se suffisant à eux-mêmes, de vigoureux hommes libres, qui, dans Ontario la moins, ne demandent pas la charité; ils veulent bien payer un taux raisonnable pour un bénéfice d'assurance, mais ils espèrent et demandent que lorsque le bénéfice, suivant le marché conclu, devient payable, il soit payé, non pas comme question de faveur ou de discrétion, mais comme question de droit, et sans rabais ou délat. Ce n'est qu'en vertu des récentes législations que les certificats des sociétés fraternelles ont été reconnus et la reconnaissance et la protection dont les polices des compagnies d'assurance jouissaient depuis longtemps. Par exemple, on a soutenu que le chap. 136 des Statuts Refondus (concernant les argents d'assurance payable à la femme ou aux enfants, ne supposait pas du tout la protection des sociétés fraternelles, et ne s'y appliquait pas; de sorte que tout argent payable en vertu d'un certificat d'une société fraternelle se trouvait à la merci d'un créancier, et n'était pas protégé de la même manière que celui payable en vertu de la police d'une compagnie d'assurance. La première difficulté pour les cours fut leur doute, à savoir s'il y avait dans le cas des sociétés fraternelles aucun contrat avec le membre; ou si le paiement de l'argent bénéficiaire n'était pas en partie ou en tout une question de charité ou de discrétion, pour la société. Et la difficulté qui suivit fut, supposant qu'il existait un contrat, d'après quel document ou documents les droits et obligations des parties devaient être prouvés. Le certificat généralement était si embarrassé de stipulations et de vagues renvois aux constitutions et règlements, passés présents et futurs, qu'aucune personne, pas même un avocat ne pouvait dire ce qu'étaient les droits du bénéficiaire; ou si le bénéficiaire avait des droits, comment il devait leur donner force de loi. Lorsque des difficultés de ce genre surgirent devant les cours dans des cas fondés sur des certificats de sociétés fraternelles, il n'est pas étonnant que les juges fussent disposés à décliner leur juridiction. Cet état de choses, laissant une porte ouverte à des sociétés frauduleuses pour piller le public, fut au plus haut degré préjudiciable aux sociétés. Aucune société légitime s'objectera parce que son contrat est rendu intelligible; aucune société honnête peut s'objecter parce que son contrat peut avoir force de loi.

Les choses approchaient visiblement d'une crise en 1887; et dans la session de 1888 je soumis la rédaction d'un bill concernant les sociétés fraternelles. Ce bill — qui reçut le support des plus vieilles sociétés, mais fut dénoncé et contre lequel quelques unes des sociétés plus nouvelles protestèrent comme étant tout-à-fait radical, faisait une distinction entre les sociétés charitables et les sociétés contractantes, stipulait l'enregistrement de ces dernières, et plaçait le bénéficiaire dans une position, premièrement, à constater ses droits sous le contrat, et puis en position de leur donner force de loi. Les principales dispositions furent comprises dans l'acte de 1892, et sont maintenant loi, mais elles furent en 1888 reçues avec une telle fusillade de protestations qu'on ne pressa pas le bill. Plusieurs choses se sont passées entre 1888 et 1892. Dans les Etats

volsins des contrats de sociétés fraternelles étaient devenus de mains non scrupuleuses des instruments de fraude sur une échelle colossale et les Cours et la Législature furent toutes engagées dans des questions originaux de ces sortes d'opérations frauduleuses. Quelques unes de ces sociétés voisines avaient obtenu un pied à terre dans Ontario, et nous étions menacés d'une récolte d'imitateurs. En 1890 alors notre Législature rappela l'Acte des Sociétés de Bienfaisance sous la couleur duquel surgissaient des sociétés et des compagnies de bienfaisance qui spéculaient frauduleusement sur l'assurance. La question générale d'enregistrer et de faire une distinction des corporations d'assurance était en 1890 devenu beaucoup plus importante et compliquée que lorsque le bill de 1888 fut rédigé. Tous les actes particuliers incorporant des sociétés spéciales durent être pris en considération et modifiés. Copies de toutes les déclarations déposées avec les Greffiers de la Paix sous des actes généraux publics furent recueillies, de tous les comtés dans la Province et indexés et examinés. Ce travail occupa tous les moments disponibles en 1891. Dans la session de 1892 l'Acte des Corporations d'Assurance fut introduit et était supporté par une opinion publique écrasante aussi bien que par les sociétés qui avaient supporté le bill de 1888, devint loi. Comme le Secrétaire Provincial, l'Honorable Colonel Gibson, l'a dit en introduisant et en expliquant le bill à la Législature, il ne s'agissait plus d'une affaire de choix ou de confiance, car la question en était une de sauvegarde publique. Quelques uns des points de l'acte de 1892 furent traités seulement d'une manière superficielle, laissant les détails pour de futures ordonnances. Un de ces points fut la liquidation des sociétés non-enregistrées. Une société fraternelle ne tombe pas sous le coup de l'Acte de Liquidation de la Puissance; et s'il en avait été ainsi, les frais de liquidation sous cet acte l'aurait rendu impropre. L'acte de 1892 alors ébaucha un mode plus simple et beaucoup moins coûteux. Notre expérience de ce système dans quelques récents cas de liquidation a démontré clairement sa valeur, mais aussi a fait voir comment on peut le rendre encore plus expéditif et moins coûteux. L'acte de 1892 en conséquence contient un grand nombre de dispositions qui assureront ce but des plus désirables.

L'acte de 1892 trouva en existence un petit groupe de sociétés ou associations enregistrées sous le Gouvernement de la Puissance en vertu de la Clause 38, de son Acte des Assurances. Il fut compris que la politique de la Puissance serait de ne pas augmenter davantage cette liste, et notre acte de 1892, reconnaissant toutes celles qui étaient sur la liste, leur accorda les mêmes droits d'enregistrement comme à toutes celles qui avaient une licence de la Puissance. Mais dernièrement la Puissance a commencé de nouveau à incorporer des sociétés fraternelles et dans un cas a incorporé et enregistré une société qu'Ontario avait refusé d'enregistrer. Pour éviter l'inconvénient évident d'obtenir un enregistrement par voie d'Ontario, la loi a été amendée de manière à reconnaître à l'avenir seulement que telles licences de la Puissance (non déjà enregistrées) qui seront certifiées avoir fait un dépôt substantiel avec ce Gouvernement.

Dans certains cas l'exécuteur de quelques sociétés s'est plaint de difficultés jetées dans leur chemin lorsqu'elles désirent avoir accès aux livres et comptes de succursales subordonnées.

ou divisions de la société. L'acte de 1892 contient une disposition sur ce sujet ; mais par un amendement de 1895 la question a été rendue tout-à-fait claire et explicite. La Clause 31 de l'Acte principal avait trait aux erreurs d'âge commises par les aspirants en faisant application pour s'assurer. Vous savez que, sous la loi d'autrefois, une erreur d'âge était fatale à la validité de la police. Ceci donna lieu aux plus grandes injustices ; et la loi fut amendée de manière que, au lieu de rendre la police nulle, la somme payable serait seulement réduite d'après une certaine échelle prescrite. Mais, dans les cas où la corporation qui assure stipule, dans son application imprimée, une limite d'âge au-delà de laquelle elle n'ira sous aucune condition, la règle de correction simple qui précède n'est guère juste ; car la corporation a été entraînée à son insu dans un contrat que, si l'âge réel de l'aspirant eût été connu, elle n'aurait jamais fait. C'est pourquoi l'acte principal est maintenant amendé de manière à donner le droit à la corporation qui assure de déclarer le contrat nul dans les trente jours après qu'une erreur d'âge de ce genre vient à sa connaissance.

L'acte de 1895 rend maintenant la loi claire en tant que dans tout contrat d'assurance l'application sera considérée faire partie de la police ou du certificat ; et il stipule que la Cour déterminera jusqu'à quel point celui qui assure fut induit à entrer en contrat par toute fausse déclaration contenue dans l'application. La question, savoir, ce que c'est qu'une fausse déclaration est encore néanmoins, comme elle l'a toujours été sous notre loi, du ressort du juré. Il s'est trouvé très récemment des cas dans lesquels les jurés, apparemment en vue d'excuser des verdicts inconvenants, ont déclaré d'importantes déclarations fausses n'être pas essentielles, que je puis bien confesser que je crains que, si nous voulons nous sauvegarder des fraudes relatives aux sociétés et compagnies d'assurance, nous devons enlever complètement aux jurés le droit de décider cette question d'importance essentielle. Je vais vous lire les questions posées par le juge et les réponses données par le juré dans une cause actuelle il y a quelques mois passés contre une société fraternelle de Toronto. Dans ces questions j'ai substitué le nom de John Smith à celui du vrai porteur du certificat :

Questions posées par le juge au juré et les réponses à ces questions :

Q. La déclaration faite par feu John Smith concernant son âge et la date de sa naissance dans son application, était-elle vraie ou fausse ?

R. Fausse.

Q. Si cette déclaration était fausse, était-elle fausse à la connaissance de feu John Smith ?

R. Non.

Q. La déclaration a-t-elle été faite de bonne foi et sans aucune tentative de tromper ?

R. Oui.

Q. La réponse "Non" en regard du mot "hydropisie" parmi les réponses aux questions concernant les plaintes sur la deuxième page de la même application, était-elle vraie ou fausse ?

R. Fausse.

Q. Si elle était fausse, cette réponse était-elle fausse à la connaissance de feu John Smith ?

R. Non.

Q. La déclaration concernant son âge et la date de sa naissance était-elle essentielle au contrat ?

R. Non.

Q. La réponse à la question d'avoir été atteint d'hydropisie ou non, était-elle essentielle au risque ?

R. Non.

Q. La réponse à la question "Avez-vous jamais eu de maladies sérieuses ou blessures corporelles" était-elle vraie ou fausse ?

R. Fausse.

Q. Si elle était fausse, cette réponse était-elle essentielle ?

R. Non.

Q. La réponse à la question "quand avez-vous été retenu à la maison pour la dernière fois par maladie" est-elle vraie ou fausse ?

R. Fausse.

Q. Si elle était fausse, cette réponse était-elle essentielle ?

R. Non.

Q. La réponse à la question "quand et pourquoi les services du docteur ont été requis" est-elle vraie ou fausse ?

R. Fausse.

Q. Si elle était fausse, cette réponse était-elle essentielle ?

R. Non.

Sur les réponses faites par le juré aux questions soumise, le juge rendit jugement pour \$1,065.

Lorsqu'une société fraternelle est incorporée et enregistrée dans Ontario, et qu'il ne lui est pas défendu par la loi de cette Province de faire affaires dans une autre Province, la transaction des affaires dans cette autre Province est une question qui concerne cette dernière ; et quand cette Province, par politesse d'usage entre états et provinces, acquiesce, Ontario ne fait pas d'objection à l'arrangement. Ceci, l'Acte de 1895, le rend clair par un amendement à la clause 22 (2) de l'acte principal. A l'appui de ces arrangements il est maintenant stipulé qu'il n'est pas de nécessité que le président d'une société d'Ontario soit résident dans cette Province ; mais tel que stipulé par l'acte principal le secrétaire et le trésorier doivent toutefois y résider.

Sous l'ancienne loi la déclaration d'incorporation filée par la société devenait sa charte, définissait son but, stipulait son genre d'opération et limitait ses pouvoirs. Aucun mode n'existant pour amender cette charte, des difficultés sont survenues quand la déclaration contenait des dispositions incompatibles, ou des restrictions ou des exigences vexatoires. De semblables difficultés sont survenues sous des constitutions et des règlements fondés sur ces déclarations. Dans un cas convenable le Régistrateur des Sociétés Fraternelles a maintenant, sous l'acte de 1895, le pouvoir d'accorder son concours en validant des amendements qui autrement auraient été ultra vires pour la société.

D'autres cas sont aussi couverts, comme celui par exemple où la validité d'amendements déjà faits ou faits par la suite à la constitution et aux règlements des sociétés pourraient être mis en doute, et qu'il devient d'une importance vitale de faire disparaître ce doute. Il n'est pas supposé que les sociétés devront invoquer cette juridiction du Régistrateur, sauf dans des cas de difficultés et d'urgence réelles.

On a apporté récemment un vigoureux argument sur la question de savoir combien longtemps un membre continué d'être responsable d'honoraires, contributions et cotisations. L'acte principal stipule simplement un mode de rétraite ; le membre n'a seulement qu'à donner par écrit avis qu'il se retire et payer les honoraires, contributions et cotisations dont il a reçu un avis réel. Mais supposant que le

nombre discontinué de payer et ne donne pas avis de son intention de se retirer, combien longtemps continué-t-il d'être responsable ? Dans un cas récent devant nos Cours, on a prétendu, je crois, que la société pouvait recouvrer pour une période de six années, c'est-à-dire pour toute la période allouée par le statut de limitation dans le cas ordinaire de dettes ; et dans un grand nombre de cas Américains dans lesquels il s'agissait d'assurance à cotisations les cours ont décidé que la société ou l'association pouvait recouvrer une série prolongée de cotisations. Ces cours, dans quelques uns des cas du moins, étaient imbués de l'alternative que décider autrement, ce serait permettre aux membres de toute société d'assurance de travailler ensemble à la repudiation générale des dettes réelles de la société. Ce résultat est assez évident ; mais le raisonnement en est trop général pour en faire une bonne application. En fixant une limite pour la responsabilité du membre, nous devons, je pense, être guidés par la question, savoir, combien longtemps un membre en défaut conserve-t-il le privilège de trente jours qu'accorde le statut ? La plupart des sociétés accordent le droit de réintégration pour une période plus longue, pendant laquelle le membre, en payant la somme pour laquelle il est en défaut, a la faculté, sans examen médical, de faire revivre sa police ou son certificat d'assurance au même taux de primes mensuelles qu'auparavant.

Le membre peut avoir atteint tel âge qui l'empêchera de s'assurer ailleurs, et dans la période pendant laquelle il n'a pas payé de contributions et de cotisations, il peut avoir été frappé de telle maladie, dont les suites peuvent être fatales ; il a néanmoins la faculté de rentrer en possession de ses anciens droits et privilèges sur simple paiement de ce dont il est en défaut, et de valider son certificat d'assurance, qui évidemment deviendra dans quelques mois une réclamation contre la société pour \$1,000, \$2,000 ou \$3,000 suivant la somme spécifiée sur le certificat. Nous avons là un droit précieux ; et avec le droit de réintégration devrait aussi se trouver l'obligation de payer pour ce droit ; le droit et l'obligation devraient être corrélatifs et se terminer l'un l'autre. Quelques sociétés ajoutent encore une plus longue période d'indulgence pendant laquelle le membre a un droit déterminé de réintégration, dont la qualification est de présenter pendant cette période finale, avant la réintégration, un certificat médical satisfaisant. Même tel que déterminé ce droit est précieux ; car le membre, quoique n'étant pas dans le moment au-delà d'âge à s'assurer dans cette société ou toute autre, est admis de nouveau au même taux qu'il a payé son entrée première dans la société. Cette période finale d'indulgence ne s'étend pas, je crois, dans aucune société enregistrée, au-delà de douze mois à compter du temps que le membre commence à être en défaut, et partant de ce principe, douze mois devraient alors être l'extrême limite de la responsabilité du membre pour honoraires, contributions et cotisations non payés. De cette base procède l'ordonnance de 1895 ; elle ne dit pas, comme quelques uns l'ont supposé, que dans tous les cas donnés le membre en défaut sera responsable pour douze mois en défaut ; mais elle dit que "dans aucun cas," — c'est-à-dire n'importe ce que seront le contrat ou la constitution ou les règlements de la société, ou la loi commune ou le statut légal antérieur, — la responsa-

bilité couvrira une période de plus de douze mois. Plusieurs sociétés, par leur constitution et leurs règlements, limitent la période de réintégration à trois mois. C'était le cas de la Société Canadienne de Secours ; et on conséquence dans ce cas le juge suivant le principe évidemment équitable déjà mentionné et s'appuyant sur des cas de ce genre en Angleterre, limita la responsabilité du membre à la même période de trois mois pendant laquelle le droit de réintégration existait. Le nouvel Acte met les sociétés à même de finir clairement dans leur constitution et leurs règlements ce qu'est la période précise de responsabilité dans le cas des membres en défaut ; et lorsque ces règlements de la société reçoivent l'assentiment du Régistrateur des Sociétés Fraternelles, ils lient et obligent les membres. Les sociétés fraternelles devraient considérer le paiement de justes réclamations de décès comme un devoir sacré et inviolable, non seulement envers le frère défunt mais encore envers les survivants qui dépendent de lui. La société s'est engagée envers lui et envers eux, et, si elle manque à son devoir, les cours devraient être invoqués. Le temps est passé pour les défenses techniques contre d'honnêtes réclamations ; pour liquider des dettes avec des phrases intelligentes. Les veuves et les orphelins veulent leur argent, non pas de la sympathie. La société doit pourvoir à ses obligations ; et lorsqu'elles sont dues, elles doivent être payées sans délai ou rabais. Pendant l'année écoulée un nombre de nos sociétés fraternelles ont entendu ces paroles salutaires de la bouche de leurs officiers exécutifs et ont reformé leurs taux de primes de manière à les rendre plus proportionnés aux grandes responsabilités dont elles se sont chargées. Ce mouvement augure bien pour l'avenir de ces sociétés. Ça été, et c'est encore en rencontrant ainsi carrément toutes difficultés que ces grandes sociétés d'Angleterre comme l'Ancestral Order of Foresters et la Manchester Unity, gagnèrent d'abord et ont conservé depuis la confiance du peuple. Ajoutez sous plusieurs autres rapports ces grandes sociétés méritent que nous les imitions. Leur administration peu coûteuse, leur soin jaloux des fonds de la société, leurs conditions minutieuses, et leurs placements faits avec prudence sont pleins d'enseignements. De votre administration comme officiers exécutifs dépend l'avenir de nos sociétés fraternelles dans Ontario. N'offrez pas plus dans votre certificat que tout autre peut donner. Par un choix soigneux, un examen médical habile, et une saine économie, de très grands avantages peuvent être obtenus mais il y a encore une chose comme un contrat impossible. Ne vous laissez pas entraîner par aucune compétition effrénée à promettre des impossibilités. Enfin un mot concernant le soin des fonds. Vous êtes dans la position de curateurs des classes ouvrières d'Ontario, vous administrez des fonds de fideli commis qui pardessus tout autre exigent votre vigilance comme celle de l'Etat, car ils forment les épargnes et les placements du pauvre. Souvent ce n'est qu'au prix des plus grands sacrifices que les classes industrielles tiennent leurs certificats en force. Ce fait est porté journellement à votre connaissance, et devrait en appeler à vous de la manière la plus puissante, quand on vous pressera de suivre une ligne d'action qui pourrait mettre les fonds de la société en danger, ou retarder ou empêcher le paiement d'une réclamation.

NOTES.

La Succursale No 101, des Trois Rivières, a changé l'heure de ses réunions. A l'avenir elle tiendra ses assemblées à 7:30 heures p. m., le premier et le troisième Vendredi de chaque mois, au lieu de 8 heures comme par le passé. Qu'on se le dise.

Les présidents des succursales sont priés de voir que chaque membre de leur succursale respective soit pourvu d'un exemplaire de notre nouvelle constitution. Sous notre système actuel c'est absolument nécessaire. Il ne faut donner aucune excuse aux membres de ne pas savoir quand les cotisations sont dues. Notre constitution donne avis aux membres que quinze cotisations chaque année sont payables à dates fixes; et que lorsque des cotisations spéciales sont requises, avis doit en être donné dans LE CANADIEN, notre organe officiel. Pas d'excuse, frères!

Quelques unes des succursales étaient sous l'impression qu'il leur était alloué plus de temps pour payer une cotisation double qu'une cotisation simple, et c'est pourquoi les cotisations de Juillet, Nos. 8 et 9, n'ont pas été payées aussi promptement qu'elles auraient dû l'être.

Les clauses 8 et 10 de la constitution sont suffisamment claires sur ce point: de plus, s'il existait aucun doute concernant le temps alloué, l'avis au bas de l'Etat de la cotisation à la page 4 du numéro de Juillet du Canadien, aurait dû faire disparaître ce doute.

Le Grand Député Frère P. J. O'Keefe a travaillé avec ardeur récemment, préparant la fondation de succursales à Norton et Comptown, N. B., Margaree, Bridgewater, Londonderry, Kentville, Truro, Guysboro, Annapolis, Desoussé et East Pubnico, N. E., Souris et St. Peters', I. P. E., Ingonish, Point Breton, Iona et Grand Narrows, Cape Breton, N. S., et New Richmond et Metapedia, P. Q.

Nous espérons que le bon travail commencé par notre énergique Grand Député sera continué jusqu'à ce que nous ayons une florissante succursale dans chacune de ces localités.

Beaucoup de nos succursales n'augmentent pas le nombre de leurs membres; de fait plusieurs d'entre elles n'ont pas même initié un membre pendant les douze mois écoulés. La chose est certainement à déplorer. Nos frères par tout Le Canada devraient faire tout effort possible pour augmenter le nombre des membres, s'ils veulent que l'association réussisse et que nos cotisations restent à un chiffre minimum. Nous devrions aussi nous efforcer d'augmenter le nombre des membres, non seulement pour le bien qui en dérivera pour nous-mêmes, mais encore pour le grand avantage de ceux que nous faisons entrer dans l'association.

Comme de raison notre association prospère, mais elle devrait accroître encore beaucoup plus rapidement quand nous considérons les nombreux avantages qu'il y a d'en être membre, à part du coût excessivement bas d'une assurance dans une société respectable.

Nous désirons attirer l'attention des médecins-examineurs sur le règlement suivant de la clause 122ème de notre constitution:

"Le Médecin Examineur Local examinera avec soin chaque aspirant à l'admission conformément aux formules adoptées par l'Association pour le rapport du Médecin Examineur, répondant aussi exactement que possible, à toutes les questions contenues dans les dites formules: Il attestera la signature de l'aspirant sur le Certificat Médical, et il enverra sans délai le dit rapport au Médecin Examineur en Chef. Lorsqu'un aspirant se présentera pour être examiné, le Médecin Examineur Local percevra de l'aspirant la somme de deux dollars, dont il transmettra cinquante centimes au Médecin Examineur en Chef avec l'envoi du rapport médical."

Quelques uns de nos médecins examineurs ont l'habitude de donner les certificats médicaux au Secrétaire de la succursale qui les envoie au Médecin-examineur en chef par l'intermédiaire du Grand Secrétaire, et sans l'honoraire requis. Cette coutume est absolument défœctueuse et doit être discontinuée. Nous ne pouvons imaginer comment un médecin puisse mal comprendre la clause en question.

La grande fabrique de laine, propriété de Mr. William Zinger et dirigée par lui à Teeswater, Ont., a été en partie détruite par le feu le 2 Août. Les machineries seront presque une perte totale, et les dommages à la bâtisse sont très considérables. La perte est d'environ \$1,000. Il y a des assurances pour \$2 200. Frère Zinger est Chancelier de la Succursale No. 92, et fut le représentant de cette succursale à la convention de notre association tenue à St. Jean en Septembre dernier.

Notre association a pu jusqu'ici, avec le nombre de cotisations demandées par la constitution, payer les réclamations dans le temps alloué, c'est-à-dire dans les soixante jours après la réception de l'avis et de la preuve du décès: mais pour continuer de ce faire, il faudra que toutes les succursales fassent remise du montant de ces cotisations régulières aussi promptement que possible. Si les succursales négligent cela, comment peuvent-elles espérer que l'association paye les bénéficiaires dans le temps voulu par la loi. Les succursales peuvent être suspendues, mais cela n'apportera pas plus d'argent pour le moment.

Ce ne serait pas un procédé bien sûr, dit le Catholic Columbian, pour

tout individu qui soutient que la loyauté à l'Eglise Catholique incompatible avec l'allégeance civile, d'aller au Japon actuellement et de proclamer publiquement de telles idées erronées.

Quand le Japon déclara d'entrer en guerre avec la Chine, nombre de ses citoyens Catholiques furent les premiers à offrir leurs services, et plusieurs régiments de Japonais Catholiques, il paraît, s'enrôlèrent pour la guerre. Dès les commencement des hostilités jusqu'à la conclusion du traité de paix de Simonoski, ainsi le disent les journaux Japonais, ces régiments Catholiques déployèrent la plus grande valeur et le plus grande bravoure. Ils se distinguèrent surtout d'une manière particulière à Port Arthur, où leur galanterie leur attirèrent les plus grandes louanges de la part du reste de l'armée.

La conduite de ces Japonais Catholiques n'est en aucune manière surprenante. Elle est simplement une autre illustration du fait que plus la foi d'un homme est bonne, meilleur est le service, qu'il rend à son pays. En toutes probabilités, la bravoure et le patriotisme que les soldats Catholiques de l'armée Japonaise ont déployé pendant la guerre avec la Chine profiteront matériellement à la foi au Japon, assurant à l'Eglise une importance plus grande dans ce pays, et aussi feront plusieurs conversions.

Rôle d'Honneur.

La Succursale No. 76, Belleville, Ont., tient le premier rang sur le rôle d'honneur pour le plus grand nombre d'initiations pendant le mois de Juillet, avant initié quatre membres.

La Succursale No. 147, Sturgeon Falls, Ont., vient en second lieu, ayant initié trois membres.

Un Appel de la Succursale No. 30.

Faute d'espace nous ne pouvons publier en Français dans ce numéro un appel de la succursale No. 30, en faveur d'un de ses membres, Frère John Rogers; mais il paraîtra dans le numéro d'Octobre.

L'Appel Kerrigan.

Nous regrettons que le manque d'espace nous empêche aussi de donner publication en Français d'une lettre de la Succursale No. 108, accompagnant une nouvelle liste de souscriptions à l'appel Kerrigan. Cette lettre annonce la mort de l'épouse de Frère Kerrigan et fait part de l'état désespéré de ce dernier qui, selon toutes probabilités, ne tardera pas à la suivre au cimetière.

Quant à la liste elle-même, nous renvoyons à la partie Anglaise pour le numéro des succursales et le montant souscrit par chacune d'elles.

Témoignage de Reconnaissance à l'Avisseur Spirituel de la Succursale No. 96.

A une assemblée spéciale des membres de la succursale No. 96 de Lévis, P. Q., tenue dans ses salles, le huitième jour d'Août sous la présidence de Frère P. Ant. Roy, les résolutions

suivantes ont été unanimement adoptées:

Il est proposé par Frères Eusébe Belleau et P. J. Montreuil, appuyé par Frères W. Myrand et Cléo. Tardif:

Que les membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, Succursale No. 96 de Lévis, expriment à Monsieur l'abbé A. Gauvreau, chapelain de cette succursale, le profond regret qu'ils éprouvent de son départ de Lévis;

Il est proposé par Frères J. E. Mercier et O. Carrier, appuyé par Frères C. Dion et Eug. Labranche.

Qu'ils profitent de cette occasion, pour exprimer à M. le chapelain combien ils apprécient les services signalés qu'il a rendu à leur société, par son zèle et son dévouement inaltérables;

Il est proposé par Frères J. E. Ladrère et S. Marmet, appuyé par Frères Jos. Giguère et E. Hunt:

Que Monsieur le président soit chargé d'offrir à M. l'abbé A. Gauvreau, la modique somme de vingt cinq Dollars, à être prise sur les fonds généraux de la succursale comme faible témoignage de reconnaissance pour les services rendus à la succursale pendant qu'il en était le zélé chapelain;

Il est proposé par Frères Théo. Lamontagne et P. Hunt, appuyé par Frères A. Dumontier et Jos. Giguère:

Que copie des présentes résolutions soit transmise à M. l'abbé A. Gauvreau ainsi qu'à l'organe officiel de la société et aux journaux de cette ville pour publication.

J. ADELARD DEMERS
Sec. Arch.

Résolutions de Condolances.

A une assemblée régulière de la Succursale St. Joseph, No. 101, de la Cité des Trois Rivières, P. Q., tenue le dix-neuf Juillet, 1895, les résolutions de condolances suivantes furent adoptées: Proposé par le Frère F. X. Pothier secondé par le Frère J. O. Lacasse.

Que les membres de la Succursale St. Joseph, No. 101, C. M. B. A., ont été vivement affligés du décès de Dame Veuve Charles Duplessis, mère du Frère C. Z. Duplessis, avec lequel ils sympathisent de tout coeur. Proposé par le Frère F. A. Verrette, secondé par le Frère Alfred Mercier.

Que le Secrétaire Archiviste soit autorisé de transmettre au Frère Duplessis, en cette pénible circonstance, l'expression des condolances sincères des membres de la dite Succursale.

A la séance tenue par la dite Succursale, le deux Août, 1895, les résolutions de condolances suivantes furent aussi adoptées: Proposé par le Frère F. A. Verrette, secondé par le Frère C. P. Gehin.

Que les membres de cette Succursale ont été profondément affligés du décès de Mr. J. Aimé Olivier, père du Frère Arthur Olivier, avec lequel ils sympathisent de tout coeur dans cette pénible circonstance. Proposé par le Frère Ovide Lachance, secondé par le Frère F. X. Pothier.

Que le Secrétaire Archiviste soit autorisé de transmettre à ce Frère en deuil, l'expression des condolances sincères des membres de la dite Succursale.

A une assemblée régulière de la Succursale No. 220, St. Boniface, Man., tenue le 5 Août 1895 la résolution suivante a été adoptée à l'unanimité:

Proposé par Frère L. J. A. Lévesque secondé par Frère Edmond Trudel. Que les membres de cette succursale ont appris avec un vif sentiment de regret, la perte d'un homme qui a fait notre digne frère Téléphore Pélletier dans la personne d'un bon et noble cœur.

Que l'expression de nos vives sympathies lui soit offerte dans le grand malheur qui vient de le frapper dans ses plus chères affections.

Que cette succursale profite de sa première séance pour offrir à notre frère nos sincères condolances dans ce moment de suprême douleur pour la perte de sa tendre épouse.

Que copie des présentes résolutions soit envoyée à la famille de notre frère et au journal officiel de l'Association LE CANADIEN pour reproduction, ainsi qu'aux journaux locaux.