

The CANADIAN



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

VOL. 4.

LONDON, ONTARIO, OCTOBER, 1898.

No. 10.

ASSESSMENT SYSTEM.

NOTES.

Officers of branches are reminded that the per capita tax, initiation tax and Supervising Medical Examiner's fees for the quarter ending September 30, 1898, are overdue, and should be paid without further delay.

See Sections 60, 147 and 176 of Constitution.

Our members will learn with regret that Rev. Father C. S. Bretherton, of Downeyville, will be unable to attend to his duties for some months in consequence of a painful mishap met with on Sunday afternoon, 25th Sept. last. While climbing an iron ladder the bolts securing it to the roof of the presbytery gave way, and he was precipitated to the ground, a distance of about twelve feet. When he tried to arise he found he was unable to walk, and on medical aid being summoned from Lindsay, it was discovered that both bones above the left ankle were broken, and that a dislocation existed as well.

We hope it will not be long before the Rev. Father is able to be around as usual.

Branch 26 will hold a series of seven social gatherings during the present season, the first of which was held on Wednesday, 28th Sept., and took the form of a progressive euchre party. The affair proved a success. There were over thirty tables and the playing was very spirited. The King prize was won by Mr. W. Wall, and Miss K. Ward, daughter of Chancellor Ward, carried off the Queen prize. The main object of these gatherings is to help in the increase of membership and the furtherance of a true spirit of friendship between the members and their families.

Branch 85 held one of its best meetings of the season on Monday, Sept. 19. The presence of so many suggested the question as to how members should be encouraged to attend more regularly.

The Fin. Sec. was requested to discourage the practice of members paying assessments outside regular branch meetings, and more particularly that of calling upon members who are never seen at a meeting. Delegate Dr McKenna presented an excellent report of the convention in Quebec. A committee was appointed to arrange for a smoking concert to be held in the early part of November.

A Grand reception under the auspices of Branch 9 C. M. B. A., in honor of Brothers Most Rev. C. H. Gauthier, Archbishop of Kingston; Most Rev. Cornelius O'Brien, D. D., Archbishop of Halifax, Grand Spiritual Adviser, will take place in the Opera House, Kingston, on Tuesday, Oct. 18 1898, at 2:30 p. m. Addresses will be delivered by O. K. Fraser, Grand Chancellor, Brockville; Hon. M. F. Hackett, M. P., Grand President, Stanstead, Que.; J. Loughrin, M. P., Vice President, Mattawa; F. R. Latchford, Grand Solicitor, Ottawa; Hon. Wm. Harty, Com. Public Works, Kingston; Hon. Chas. Fitzpatrick, Solicitor-General of Canada, Quebec; M. J. F. Quinn, M. P., Montreal; J. J. Foy, M. P., Toronto, and others. Visiting C. M. B. A. members and their friends and public generally are cordially invited to be present.

NEW BRANCH.

Branch No. 299 was organized on August 20th, at Killaloe Station, Ont., by Grand Organizer W. P. Killackey.

The following is the list of officers:

Spiritual Adviser, Rev. F. L. French.

President, Stephen Ryan.

First Vice President, Edward McGaghan.

Second Vice President, Constantine Hazelton.

Recording Secretary, William Ryan.

Assistant Recording Secretary, William Sarsfield.

Financial Secretary, John Gorman.

Treasurer, John D. Fleming.

Marshal, William Stack.

Guard, Angus J. McDonnell.

Trustees, Stephen Ryan, John O. Connors, Wm. A. George, Richard Manson, Martin F. Mullin.

THE ANGEL'S WHISPER.

A baby was sleeping, it's mother was weeping.
For her husband was far on the wild raging sea;
And the tempest was swelling round the fisherman's dwelling;
And she cried, "Dermot, darling, O come back to me!"

The baby still slumbered, her beads while she numbered,
And smiled on her face as she bended her knee:
"O, blest be that warning, my child thy sleep's adorning,
For I know that the angels are whispering to thee!"

"And while they are keeping bright watch o'er thy sleeping,
O pray to them softly my baby with me,
And say thou wouldst rather they'd watch o'er thy father,
For I know that the angels are whispering to thee!"

The dawn of the morning saw Dermot re turning,
His wife wept for joy her baby's father to see,
And fondly caressing her child with a blessing,
Saying, "I knew that the angels were whispering to thee!"

—Samuel Lover.

WHY SHOULD I JOIN?

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

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

"Third, for the sake of the society—the more members it has, the more good it can do; the pleasanter its meetings are apt to be, the longer it is likely to last."—President McKinley.

BRING IN NEW MEMBERS.

It is an accepted fact that every day makes us older and brings us nearer the end of the journey. The old die, the young may. The river empties into the sea, and must, if its flow in undiminished volume is to continue, be fed by never falling streams. So with any association. The stream of life flows on. Death entails its losses. The most careful selection by medical examiners only defers, and does not avert the inevitable exit. The association that will live is the association that continuously restores the waste of time, by bringing in young men, and more young men than pass out by lapses or death of older men. The association that does

this will be as permanent as the human race. It will continue and flourish till the crack of doom. When that epoch will be reached the need of fraternal insurance will have passed away. Bring in new members, keep bringing them in, and the association will last while humanity exists.

WORK OR PAY FOR WORK.

That is one reason why the increase in fraternal beneficial societies is not greater. There are too many who are not in for the fraternal feature of the society; they like the beneficial portion because it is cheap. They do nothing; they would not know they were members if it were not for the paying of assessments.

There must be work done, and unless it is done by the members without pay the members will have to pay for having it done. There must be some plan adopted by which those who are willing to do their share of the work can receive some remuneration, and this must be paid by those who are in it because it is cheap. In other words, the work of the Order must become equally divided between its members, and those who do not do their share of the work must pay for having it done. Those who do not act in a fraternal spirit must not expect to receive fraternal treatment. If they join only for its money benefits do not give them anything except money benefits. Let fraternity and business both be shown in their true light, and we dare to say there would be more to appreciate the former than there are at present. How can all this be accomplished? Some say it is impossible. We do not think so. There are more ways than one to do it, but we will only mention one at present. Let the quarterly dues in the lodge be doubled and then allow each member to receive a rebate for each meeting attended, the balance not to be reduced below a certain amount. There will be other and better ways, but unless we have members who join it because they do something towards keeping it cheap they should find themselves obliged to pay an extra dollar occasionally for not doing anything. We do not favor fines, but putting the dues high and making an allowance for attendance at meetings and bringing in new members will, in our opinion, do a two-fold service, viz: make the attendance at meetings larger and increase the membership.—Fraternal Indicator.

Great weaknesses are often caused by temptations seemingly too slight to deserve notice.

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 on or about the 10th of 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 when 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 10th of the month, if intended for publication in the following month's issue, and that space is limited and every inch must be used.

Address all communications to

S. R. BROWN,

Editor and Manager.

Catholic Block, Dundas Street,
London, Ont.

LONDON, OCTOBER, 1898.

INCREASE OF MEMBERSHIP

There is no reason why our Association should not, at least, double its membership during the present term, and we are satisfied this could be done if the members at large would only shake off their lethargy and go to work.

Many of our branches are not increasing their membership; in fact, several have not initiated even one member for sometime past. This should not be, and it certainly is not the means to keep down our assessments. Brothers, if you make no effort to increase our membership you must not grumble or be surprised at special assessments.

We do not wish it understood that we are sounding an "alarm trumpet," but we want our members to understand that the greater the increase of membership the lower the number of assessments on average. Wake up, then, brothers, and work. There is a vast field for increase, especially in the Province of Quebec, and certainly the good that would undoubtedly follow should warrant individual effort. The C. M. B. A. demands work from all its members, and every brother should consider himself in duty bound to bring in at least one more member from this out. Brothers, do your duty. There is not a member but knows of a friend or relative who should be a member and would be one if the effort were made to bring him into the ranks. Induce your relatives or friends, whom you think eligible for membership, to join the C. M. B. A. By so doing you will fulfil your duty towards the Association, benefit your neighbor and increase your own security at the same time.

WHY SOME MEMBERS HAVE NOT RECEIVED THEIR C. M. B. A. POLICIES.

We have lately received a number of letters from C. M. B. A. members asking us why we do not forward their policies.

If those members would read our official organ, there would be no necessity for their writing us such a question.

In the November and December numbers of THE CANADIAN for the year 1897 the following notice appeared:

A policy will not be issued by the C. M. B. A. to any new member who has not furnished a "Certificate of Birth" or a "Declaration of Age." Said certificate of birth or declaration of age must be forwarded to the Grand Secretary by the Branch Recording Secretary with the application for membership.

DR. M'KENNA'S REPORT OF CONVENTION.

Mr. President and Brothers—As your delegate to the late C. M. B. A. Convention, I seize the present opportunity of our meeting to give a brief account of my stewardship. I left Toronto on Saturday, the 20th ult., and, by easy stages, reached Quebec in good time for the meeting on the following Tuesday.

The delegates met at Tara Hall in the morning and marched in procession, headed by one of the fine brass bands of the city, to the Church of St. Roch. Here Solemn High Mass was celebrated. The music was grand beyond description. We had two sermons, one in English, the other in French. After Mass the procession returned to the hall, where addresses of welcome were presented and replied to; they were in English and in French. The meeting then adjourned for dinner, and, on re-assembling, the President, Hon. M. F. Hackett, read, or, rather, delivered, his beautiful address. This gentleman is a man of commanding presence and wonderful oratorical powers, possessing, in my opinion, all of the qualities that fit a man for the leadership of a great party.

The following are the principal measures that were passed at the different sessions:

Conventions in future are to be held every third year, the money thus saved to be applied to the payment of organizers. A large number of the delegates were not in favor of the change, and if the motion were brought up again before the same meeting I think it would be defeated.

Amendments were proposed respecting the manner of levying assessments. One set forth that there should be eighteen annual assessments, every alternate one to be a double-header; this was lost.

The second was to do away with double-headers, and to have instead twelve equal monthly assessments of one and a half each. This also was lost, and the assessments, therefore, remain as before—eighteen per year and a special when absolutely necessary. It was also proposed to do away with District Deputies and to have instead Provincial Deputies, with full powers. In discussing this question it was shown that, as Organizers for each Province were to be appointed, Provincial Deputies would not be required. The proposition was voted down.

A measure which evoked a good deal of warm discussion was a motion to do away with the delegate from each branch having in its membership a grand officer. The vote on this question was almost a tie, but the Grand President gave his decision in favor of the motion, and the members seemed satisfied.

Another motion that was carried after a somewhat stormy discussion

was that a sum equal to one advance assessment for each member be taken from the Reserve Fund and placed in the treasury, for the payment of unlooked-for calls. A great many of the older heads among the members regard this as a very unwise proceeding.

These were the principal changes made at different sessions.

The officers, with two or three exceptions, remain as they were.

There was an exciting contest for the Second Vice-President's chair. Bro. J. Loughrin, M. P. P. for Nipissing, carried the election against one of the most popular members of the Association, Bro. E. O'Connell, of Dublin. Whether in his own constituency where he is personally known to every one, or in a constituency whose voters are gathered from all parts of the Dominion, the name of "Jack" Loughrin, of Mattawa, seems to possess a magic power.

The Board of Grand Trustees has lost one member by the resignation of Bro. Killackey, and in his stead reigns Bro. Chisholm.

Some minor business, along with slight changes in the salaries of officers that were effected, you will learn from the next issue of THE CANADIAN.

The meeting of delegates of the C. M. B. A. held at Quebec was an assembly composed of gentlemen remarkable for debating talent and Christian and manly demeanor. We had there, from all parts of our great Dominion, good priests, judges of the High Court, members of the Legislature and of the learned professions, and last, but not least, representatives of the commercial and agricultural interests, who were not a whit behind their brothers in being able to make themselves heard and felt in the debates. It would take up too much time were I to attempt to describe the social side of the meeting; the reception by the mayor and council in the hall; the ride on the street cars, accompanied by bands of music; and the pleasant sail of several hours down the beautiful St. Lawrence on the Government's magnificent steamer Aberdeen, are incidents that must remain during life in the minds of those who partook of the large-hearted hospitality of our brothers of Quebec.

What we saw during our stay in Quebec and in our passage to and from that good old historic city was a revelation to the most of us. We were taught by a portion of the press of Ontario that our neighbors of Quebec were behind the age, but we saw there nothing that savored of ignorance; everything betokened a highly advanced condition of culture and prosperity. It is not necessary to speak of the courtesy of the Frenchman of education; he is proverbial for urbanity and gentlemanly behavior. What surprised many of the visitors was that the same traits (in a somewhat different degree, it is true) were observed in those who labor with their hands. The little newsboy or boot-black who happens to jostle you in the street will say with an apologetic smile, *pardonnez moi*, and the deck-hand on the steamer, when you shift your chair to allow him to pass, will smilingly ask you not to stir with the words, *n'importe*. It is a remarkable fact that in the city of Quebec, with its population of 100,000, I did not see a single beggar. Of course, there are poor people in Quebec, but here, as in every other instance where she is unhampered, the Church takes care of her poor.

No matter in what direction you turn in this city you behold everywhere the influence of the grand old Catholic Church.

On the journey from Quebec to Montreal I stationed myself at the car window to observe the backward condition of the lower Canadian farmer as evidenced by the presence of the draw-well, old wooden ploughs, tumble down buildings, etc. To my intense astonishment, I saw nothing, as far as the eye could reach, but a smiling landscape, made up of trimly kept and well-fenced fields, cosy farm-houses, with their pretty outbuildings. Every building is white—even the buildings in which the pigs are kept are painted white. The whole district along the line of the C. P. R. between Quebec and Montreal presents such a beautiful picture, betokening prosperity and contentment, that the eye never grows tired in looking at it.

In my travels through Quebec I met with nothing but pleasure, and my recent experience has given me a very high appreciation of our neighbors of lower Canada.

I must, perhaps, make an exception in the case of the cab man, who evidently places a very high value upon his services. Even here, however, it seems impossible to say anything harsh. In my one or two altercations with men of that guild I must say that I did not show to advantage. The cabbie, so good naturedly, and with a manner that no pen can describe, argued the point with me, that in the end I was forced to the conclusion that it was I, and not the cab-man, who was attempting to perpetrate a piece of downright robbery. I almost, in fact, felt like apologizing.

In concluding this imperfect account of my visit to the Convention, I wish to thank you for the honor you did me in appointing me your delegate. The visit was a never-to-be-forgotten one and one that has raised the C. M. B. A. to a high pinnacle in my estimation. We have a noble association, with an almost perfect mechanism. Its Executive is composed of gentlemen who would do credit to any organization or to any assembly in the world, and if the rank and file will only be true to themselves and work with renewed zeal in the future, the C. M. B. A. must become a great power for good in this "Canada of ours."

C. M'KENNA.

BRANCH NO. 1, WINDSOR, ONT.

A pleasant feature of the regular meeting on the evening of the 15th of September last was the presence of the Very Rev. Dr. Flannery, who was recently appointed Dean of Windsor, and no doubt to the fact of his expected visit may be attributed the very large attendance of prominent members.

The genial President, Bro. John H. Connelly, after a few appropriate remarks relative to our distinguished guest, called on some of the senior members to introduce Dr. Flannery and welcome him to our branch, amongst whom were Bros. D. B. Odette, Francis Cleary, Dr. Reaume, Judge McHugh, Mayor Davis, W. P. Killackey, Dr. Romé Casgrain, W. J. McKee, T. A. Bourke and others.

Bro. Odette, in welcoming the Dean to our branch and Windsor, said he had the pleasure of Father Flannery's acquaintance for over thirty years, and the high esteem, respect and admiration in which he is held by all classes and creeds was shown by the generous support accorded him during

his twenty-eight years of successful ministry in the parish of St. Thomas. Bro. Odette gracefully expressed the warmth of feeling all the members, as well as the whole congregation, entertained for him, and assured him a hearty reception every time he would feel disposed to honor the branch with his presence.

Bro. Cleary, after extending a hearty welcome, in his own kind, amiable and social way, enumerated some of the many advantages Windsor affords its citizens, and showed conclusively that the inhabitants of Windsor were not lacking in thrift, energy and emulation.

Dr. Reaume, who by request spoke in French, on rising said: Rev. and Venerable Father, Mr. President and Brothers—The words that have fallen from the lips of my predecessors on the occasion of your arrival and first visit to our branch, welcoming you as our Spiritual Adviser, guide and pastor, express my feelings and I am sure also those of the entire parish. In being requested by our esteemed and honored President, Bro. Connelly, to speak in French on this occasion, I can only state that I fully endorse the words so well expressed by Bros. Odette and Cleary. Rev. Father, I desire to draw your attention to the fact that you are not such a stranger in this parish as you anticipated. Your works and devotion in the cause of religion and the zeal you have always displayed for the spiritual comfort of your flock elsewhere have preceded you, and you were, therefore, well known by your present parishioners even before your arrival amongst us. My professional duties often call me to act hand in hand with you. Often at the bed of sickness I expect to meet you. Often have I some duty to perform which are pertaining to your sacred calling. I refer to those occasions when it devolves upon me to baptize new born infants in immediate danger of death, but I never go so far in trespassing on your holy calling as Bro. Casgrain, who desires even to hear the dying confession.

I desire on this occasion to welcome you on behalf of my fellow French compatriots, who highly cherish the liberty of enjoying the free use of their language as well as their religion; whilst they wish to remain loyal British subjects they, however, cherish their French autonomy, with their distinctive traits and traditions.

I respectfully beg to offer you the assistance and co-operation of our Association in any enterprise calculated to promote the interest of the Church and welfare of the holy cause of religion.

The C. M. B. A., as well as the other Catholic societies of this city, will always be found at your back to second your efforts in the administration of the affairs of this parish.

We promise you our obedience and compliance with the rules and teachings of the Church. In conclusion, Rev. Father, may your stay in our midst be characterized by feelings of good fellowship and Christian charity is the fervent wish of your fellow-members and citizens generally.

Judge McHugh spoke briefly. With an easy flow of eloquence he assured Dean Flannery that he would have the hearty co-operation of this society, as well as the other Catholic societies of this parish, in rendering every assistance for the spiritual welfare of all the parishioners.

His Worship Mayor Davis expressed the pleasure it gave him to be present this evening and in common with other

members of the branch extend a hearty welcome to Father Flannery. On behalf of myself and family, he said, I extend you a cordial welcome to Windsor.

Bro. Killackey brilliantly enumerated the many good qualities of head and heart of Father Flannery, whom he had known from infancy. Bro. Killackey paid a glowing tribute to his services in connection with the C. M. B. A., his contributions to literature, and his well-known zeal for the spreading and promulgating of Catholic doctrine. He expressed the hope that the Dean's declining years would be made happy in Windsor.

Bro. McKee said he could endorse every word that had been uttered as fully conveying his feelings and sentiments, and trusted that Father Flannery would long be spared to the people of the parish, who would on all occasions be found ready to assist him in all his undertakings for the welfare of the congregation at large.

Dr. Remi Casgrain said he came here this evening expressly for the purpose of paying his respects to and welcoming Rev. Father Flannery. Not like his colleague, Dr. Reaume, who seemed to have one object in view only, i. e., forestalling himself into the good graces of Dr. Flannery, and offer his good services in time of need. The Dr. made a humorous speech, full of wit and harmless sarcasm, which caused roars of laughter.

Bro. T. A. Bourke, who is styled the father of the Association, said he was pleased to be here to-night, and, with other members of this branch, welcome the Dean, who has been an ardent supporter of this organization and had rendered valuable services in time of need, when it was struggling for an existence. Now the members of the order throughout the whole Dominion manifest a deep interest in its welfare, and the good feeling prevailing everywhere bespeaks continued prosperity. In yourself, Rev. Father, and our late lamented Dean Wagner, this organization had earnest friends and zealous supporters. The progress of the order has been rapid, its practical methods and economical principles commending themselves to shrewd business men of the whole Dominion. The progress made by Branch No. 1 has been in keeping with the general advancement. The membership of this branch includes many of the leading citizens of this city, and this meeting is a fair representation of members occupying high positions in the various pursuits of life. In common with the other speakers, I heartily welcome you in our midst.

At the conclusion of Bro. Bourke's remarks, and amid applause, Father Flannery arose, and, taking a general survey of the large number present to greet him, he said that he felt that he was not deserving of all the encomiums heaped upon him to-night. I am afraid I have not made sufficient use of any talent or ability I may possess. We are all human—*humanum est errare*. I always felt that I never reached the ideal of what a good priest ought to be. We should all of us have charity, mercy, benignity, humility, modesty and patience, bearing with one another and forgiving one another. I am delighted with your kind reception this evening, and I am more than pleased to learn from the remarks made by Bro. Cleary that there are so many men of the true faith in Windsor—men of opulence and wealth and good standing. My long and intimate acquaintance with the founder of your magnificent church, the late lamented

Dean Wagner, who had done so much for this parish, the erection and completion of the Hotel Dieu, are everlasting monuments of his zeal for suffering humanity. Having a long acquaintance in this diocese with His Grace the late lamented Archbishop of Toronto, the late Dean Wagner, and Father Bayard, we have been life long friends and known each other well, and loved each other, all working together for the glory of God and His holy Church. For the few brief years that I may be permitted to remain amongst you, it shall be my utmost endeavor to do all in my power to render what assistance I can for the welfare of the whole parish.

The Dean's remarks were listened to with the closest attention; sometimes solemn, sometimes brimful and overflowing with genuine wit and humor.

In fact, each speaker seemed to be inspired by the spirit of the evening. Each and every member in his own way contributed in no small degree to make the Dean's first visit to our branch pleasant and agreeable.

Ever mindful of his sacred worth, as a priestly life, as a father, friend and confessor, made in his worldly strife.

P. M. KEOGH, Rec. Sec. Br. No. 1

ORGANIZER KILLACKEY'S VISIT TO WOODSLEE.

The visit of Bro. Killackey, Grand Organizer, to Branch No. 221, of the C. M. B. A., Woodslee, on Wednesday, Sept. 25th, was taken advantage of by the members of the Branch and their lady friends to give Bro. Killackey a most hearty reception. Although the time was short for preparation, yet the alacrity with which all went to work, left no stone unturned in the matter of preparing, and how well they succeeded was best attested by the many encomiums heaped upon the Committee of Management, consisting of ladies and gentlemen, by the large and appreciative audience, assembled to do honor to the distinguished guest.

The chair was taken at 8 o'clock and the carrying out of the well arranged programme of the evening was entered upon. This programme consisted of speeches, music, vocal and instrumental, etc. During the evening a lunch was served by the lady friends of the C. M. B. A.

After a few introductory remarks by the chairman, an address of welcome was read to the guest of the evening, Bro. Killackey, as follows:

To W. P. Killackey Esq. Grand Organizer of the C. M. B. A. of Canada:

Dear Sir and Brother—On this your first official visit to our branch, we deem this occasion a most fitting one for tendering to you a most hearty welcome. Indeed, sir, if we failed to do so we feel that we would be derelict in the performance of a duty which we owe not only to ourselves but to the executive of this noble Association of which you are the worthy and accredited representative, to say nothing of the high appreciation in which we hold your noble efforts in a worthy cause.

The man who is in possession and full enjoyment of an abundance of earthly goods and who has no concern for the condition of his fellow-man less fortunate than he, deserves little of the love and esteem of his neighbors, and we may feel little surprise if he possesses it in a slight degree. So the man possessing, with all its advantages, a membership in the C. M. B. A. and who has no concern for his neighbor, who is in this respect less fortunate than he, and makes no effort to improve in this respect the condition of such neighbor, may be looked upon as far removed from the rank of a benefactor; but you, sir, enjoying as you do, a membership yourself and feeling that your neighbor's condition could be immeasurably improved by his doing likewise, spare neither time nor trouble in the work of enabling him to reach the goal, and that your labors have been successful is best attested by the many

living witnesses who have harkened to your call throughout the length and breadth of this fair Dominion.

When we consider the short time which has elapsed since the inception of this noble and ideal feeling movement, the Association its rapid increase of membership and the moral and social progress through its instrumentality, and when we think through the many hours of the future that are destined to be spent in the future, we may well be proud of our frank admission that we are at a loss for language in which adequately to express our estimate of the debt of gratitude which is man's owe to a fellow man for such a noble effort in his behalf.

As previously intimated, our Association is a comparatively young one, the work of a few years, but it is to be hoped that it will be as successful in the future as it has been in the past.

How many a heart and a brain has been put to the test in the struggle for the eternal reward of a well spent life. How often has the last breath of an earthly existence been a blessing rather than a curse, and the prospect of an assured life has not only ended them to live, but has led them to a better life than they could have known before. How many a heart and a brain has been put to the test in the struggle for the eternal reward of a well spent life.

How many a young man who has been basked in the sunshine of a happy life, made so by the presence of a kind and loving wife, and the prattle of his own children, has seen his young wife who has reason to be an associate in which she finds protection from the darts of the demon of scepticism and the society of the tempter of the bar, and amongst their children, how many do we find tottering rapidly to the grave, but under the benign influence of our noble association, in the possession of home whilst living, and secure of Christian burial when they die. But why designate our benevolence by names when we do them almost equally applicable to all.

The great Architect of the universe placed men here to be employed with the faculties to save his immortal soul and society demands that man in the vigor of youth, should make provision against want for himself and those depending upon him when the strength is removed from his arm and the tottering footsteps of age bear evidence that the beam and workshop shall know him no more.

Since, then, man is a dependant being of the social order, always happiest when associated with his fellow man, it follows that these associations should take place under the most favorable circumstances with respect to both mind and body, or in a word the bark in which he steers across the stormy ocean of life should be removed a safe distance from dangerous rocks or shoals and the person afloat at its helm should have a compass and a sextant, and the letters "C. M. B. A." Trusting that you will be spared long in your present honorable usefulness and that your efforts in the work in which you are engaged may bear fruit in hundred fold. We are dear sir and brother, Yours fraternally,

JAS. J. MERRILL, President
JOHN H. COOPER, Rec. Sec.
Woodslee Sept. 25th 1887.

In his reply, extending over one and one half hours, Bro. K. showed the beauties and advantages of the C. M. B. A. in such a manner as they were never before shown to a Woodslee audience. To say that Bro. K.'s masterly effort was well received by the large audience, many of whom were non Catholics, is putting it extremely mild, as the thunder of applause with which it was received would amply testify. The other speakers who honored the occasion with their presence and made very interesting speeches were: Reeve Corbett, Maidstone; M. N. Mousseau, Woodslee; M. L. Menard, Esq., Belle River; John Wilcox, Esq., Rochester, and Councilor Paisley, Midstone.

The musical part of the program was faultlessly carried out by Mrs. Malone, Mr. McNaughton, Messrs W. Lambert, G. Hogan and the Messrs. Murphy James and Patrick and F. Hogan. The singing of the National Anthem brought the meeting to a close, and the guests retired more than satisfied with the proceedings of the evening.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

October Assessment, 1898. Cotisation du mois d'Octobre. No 12 Deaths { Nos. 81, 81, 85, 86, 87, 88, 89, and 90. Dées {

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A.C.B.M. du Canada. SECRETARY'S OFFICE, BUREAU DU SECRÉTAIRE. London, Ont., October 1, 1898.

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 :

Table with columns: NO., NAME, BRANCH, LOCATION, ADMITTED, DIED, CAUSE OF DEATH. Lists members like Charles Brennan, M. Adolphe Turner, etc.

Deaths Nos. 83 and 81 not in regular order, proofs not having been received in time. Les décès Nos. 83 et 81 ne sont pas rapportés dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for September, 1898. Compte-rendu du Fonds des Bénéfices et du Fonds de Réserve pour le mois de Sept., 1898.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES.

Table showing financial details for the Beneficiary Fund, including amounts on hand, received during Sept., and payments to members.

RESERVE FUND—FONDS DE RESERVE.

Table showing financial details for the Reserve Fund, including amount on hand and accrued since last report.

SAM. R. BROWN, Grand Secretary.

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

Brothers—The foregoing statement of Assessment No. 12 (October Assessment) is given in compliance with Sections 7 & 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Financial Secretary of your Branch on or before the third day of Nov., 1898.

Yours fraternally, SAM. R. BROWN, Grand Sec.

Aux Membres de l'A.C.B.M. du Canada—

Frères—L'état précédant de la Cotisation No. 12 (Cotisation du mois d'Oct.) est donné en conformité des Clauses 7ème et 8ème de notre loi concernant le Fonds des Bénéfices; 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 3ème jour de Nov., 1898.

Fraternellement à vous. SAM. R. BROWN, Grand Sec.

Statement of Assessments Received in September, 1898.

Etat des Cotisations Recues Durant le Mois de Septembre.

Large table with multiple columns: Branch No., No. of Cotisations, Beneficiary Fund, Reserve, etc. Lists assessment data for various branches.

N.B.—All branches not appearing on the foregoing statement as having paid No. 10 Assessment, with the exception of Branches 65, 72, 205, 287, 298, 299 and 297, are on this date (October 1st, 1898) in arrears or under suspension. These Branches paid No. 10 in August.

N.B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la Cotisation No. 10, à l'exception des Succursales Nos. 65, 72, 205, 287, 298 et 297, sont à cette date (1 Octobre, 1898) arriérées ou en suspens. Ces Succursales ont payé la Cotisation No. 10 en Août.

REFORM.

Three years will elapse before the next convention of our fine Association will take place at Niagara Falls. What will our branches do until then?

This is, for all members having at heart the progress of the Association, a serious question which deserves the greatest consideration. There will be perhaps some among our brothers who will be tempted to answer that it is useless to brother ahead of reforms to be perfected, of modifications to be made, of superintendence to be exercised in the management, etc., etc., as we have just terminated an efficient work at the recent convention in Quebec, wherein some three hundred delegates have taken an active part, by devoting themselves exclusively to the interests of the C. M. B. A.

This is an error which must be combated, for three years represent but seventy two regular meetings (when they can be held) and if it is asked, who are those who take part in the meetings? what are the subjects which are debated therein? to what does the work come to? we come to the conclusion that it would be far better to go to work immediately, to remedy, by some wise and efficacious means, the increase of an Association composed of members of a superior class, than to remain in the most complete indolence.

We would suggest that the officers of the Grand Council should, during the course of the year, visit the branches and encourage the members, that they busy themselves improving the constitution and our scale of assessment, etc. etc.

For the members of the Provinces more lucky than the Province of Quebec was at the last convention in the election of officers, it will be easy to find a solution to our questions, for the controlling element in that circumstance seem to make all sentiment of fraternity disappear, principally when it is question to render a tribute of recognition to those members who are not in the majority, and who however can show to their assets a thousand and one proofs of their entire devotion and who have made great sacrifices for the greatest good of all.

It would be equally opportune for the branches to see that a competent delegate be selected among those members who attend frequently the meetings, in order to defend the amendments they wish to see adopted or, as the case may be, oppose those they wish to see rejected. We have found out that various important discussions come up at a moment when delegates, very little anxious of the result, would leave the hall during the debates, and the vote being called on a motion more or less favorable, it was carried unanimously, for the excellent reason that those who had at heart to see it carried remained in their seats, following with their eyes those poor deserting delegates.

Inquire from the latter why they did not oppose such or such motion? Well! They will answer you, that a long discussion arose, that they left the hall thinking the vote would not be called before sometime, and unfortunately on their return, everything was ended and even another subject was under discussion. Such is, for some delegates, the report they must have made to their branches.

Now let us recall a small paragraph which was already published in THE CANADIAN and wherein allusion was made to the reading of a few sections

of the constitution at every regular meeting by the Recording Secretary, so as to discuss the interpretation of our by laws. This suggestion should be put into practice, for it is an excellent means for our members to know well their constitution, and we could take advantage of the occasion to suggest any amendments likely to benefit the whole Association by the fruit of a work which may appear slow but in itself would not fail to produce one of the most satisfactory results for the working of our next convention.

J. ADELARD DEMERS.

THE LOVELY MAGDALENS.

The Magdalen Islands, where Rev. Father Burke, Provincial Grand Deputy for Prince Edward Island and one of the best friends of our grand institution in Canada, established Branch 294, of this jurisdiction just before the last Convention, cannot be surpassed, it appears, from the laudatory articles appearing in the daily press of the Maritime Provinces and illustrated magazine articles, as a charming summer watering place. This group of islands, inhabited by the descendants of refugee Acadians at the French Deportation, is completely isolated in the great Gulf of St. Lawrence, some sixty-five or seventy miles north of the nearest point in beautiful Prince Edward Island. Those islands are all fertile and connected by hard, clean, sandy beaches, which lend themselves splendidly to salt water bathing. Far out into the northern gulf the water of the Isles is brinier, clearer, cleaner, cooler, more bracing and health-giving than the other nearer places. This spot, too, is thoroughly secluded, and one can have that complete rest which is so grateful after a year's hack and worry in the business centres of the continent. There can be no doubt but ultimately thousands will frequent those lovely islands in summer for health and repose, and find both abundantly. We hope that the planting of our grand Association there may make them better known, and that those of us who can afford the time and means to visit them will do so much more cheerfully and readily, now that we have so strong an interest in their welfare.

The Magdalens belong to the Province of Quebec, although much nearer to P. E. I. or N. S. But they are ecclesiastically under the jurisdiction of Bishop McDonald, of Prince Edward Island. Their priests then belong to the ranks of the learned and pious clergy of Charlottetown diocese, and they are all fast friends and admirers of the C. M. B. A. Our Grand President has just named Rev. J. A. H. Blaquiere—a name every Irishman acquainted with the history of his country just before the basely-brought about union will recognize with pride—Grand Deputy for the Magdalens. There are three flourishing parishes down there and three clergymen. The population is about 5,000 souls, nearly all Catholic, and all prospering. The new branch started out with 20 charter members, and has since increased them considerably. There will be a branch in each parish before the snow flies.

The Rev. Dr. Chaisson, who accompanied Father Burke to the Islands and so materially assisted him in the important work in hand, was once stationed there. He is an ardent C. M. B. A.er himself and Chancellor of Branch 294. Adding his zeal and enthusiasm to that of the Provincial

Deputy, it is no wonder that we have glowing reports of the brilliant organization ceremonies from those who joined it at House Harbor, Father Blaquiere's fine parish. All the important men of the congregation went in most gladly, and the branch has in its officiality the Prefect of the Isles, the leading merchantile and commercial men and two clergymen.

You reach the Magdalens by the weekly steamer St. Oaf, either from Pictou, N. S., Georgetown, P. E. I., or Souris, P. E. I. The voyage is most enchanting along the coast of those delightful provinces by the sea. It entails one night out, but the steamer is comfortable and her officers most attentive. We only hope that we may be able to take it in this coming season, thus seeing something of Nova Scotia and Cape Breton, charming Prince Edward Island and resting among the beauties of those northern fairy Isles.

From a series of admirable sketches as is admirable everything from his facile pen, written by Rev. Father Burke shortly after his return for the leading daily of his province, the Charlottetown Examiner, we make the following excerpts at random, knowing that they will be read by our members everywhere with pleasure and profit.

Just at this season of the year (Father Burke wrote in the month of July last) no more enjoyable outing could be planned than a trip to the Islands to the north of us known as The Magdalens. Many a time had we heard of those Islands when a youngster in the East as about the last place on earth to be selected for a summer resort. Cold, bleak, barren, impoverished rocks they were designated, upon which a certain class of human beings dragged out a miserable existence simply because they could not get off them; or because there a favorable situation was afforded for the prosecution of fishing operations to which some must certainly devote their lives. To the young Catholic cleric, too, they have even been held up as a terrible place of exile, well calculated to bring out the most Apostolic virtues or serve as a sort of Limbo for the expiation of almost any ecclesiastical indiscretion. Occasionally some stray votary of pleasure has come back to the world from this out of the way Canadian archipelago and raved about its beauty and the real pleasures there to be enjoyed in summer; but 'twas there were to give the story credence. The victim of such false impressions—and how many of them always beset us—what was our surprise and delight, when business and a needed change of air conspired to bring us to the Magdalens, a few weeks ago, to find a place of such beauty and charm and repose as would defy the pen of a poet or the brush of a painter to accurately depict. Here we have everything that goes to make the perfect scene—blue sky, green bounding wave, high, grey, blue and red cliff laved by white breakers, interchanging regularly, verdant meadows and gently ascending mountains, equally verdant to the very summits and dotted over with herds of sleek kine, cosy, comfortable and always well litmed cottages, surrounded by gardens, stretching in an almost unbroken line from end to end of the Island; great and small factories perched upon some convenient cliff or grouped systematically upon the great fishing outposts of Entry, Grand Entry, Byron Islands, countless white winged clipper fishing smacks careering away into the distance, until they

are no larger to the eye than the milk white gannet with its tipped wings and eagle men which over bears them company, the almost extinct plucky, which to the uninitiated is presented as reverable, the more pretentious coaster; the graceful, fleet and wondrous "Capo Anner," bearing away seaward after securing the season's bait or riding at anchor in Pleasant Bay; the countless sea birds circling in the circumambient air, gathered in myriads upon the numerous sand bars, swimming stately in the great lagoons or splittling the wave in search of their prey; the round towered light house standing sentinel on every promontory or the more majestic church with its tall, cross crowned spire, ever pointing poor exiled man to his home in heaven, and holding out to him the blessings of the Redemption—all go to make a picture well calculated to charm the eye, and satiate, in so far as natural beauty can, the human soul itself.

The average Magdalener is born, lives out a lengthy existence, and sinks into an honored and hallowed grave, without seeing any more than the outlines of the great world about him in a dim glimpse of Cape Breton or Prince Edward Island, taken from the highest peak of his native hills, or, nearer, from the deck of his staunch fishing smack as he tempts farther and farther the wave in pursuit of his lunny plunder. The stately steamer comes and goes on her weekly visitation, is perfected from the old Albert to the Beaver, and from the Beaver to the St. Oaf, and is still quite susceptible of perfection, but her shrill whistle awakens in the breasts of this contented fisher community no burning desire to relinquish comfortable and happy homes to seek fortunes or shipwreck fishing, on the continent. To own a few acres of land and a snug cottage; to command with more pride than a Dewey or a Sampson one of the clipper fishing boats of the great Magdalen fleet, to bestow a tender care upon aged parents; to love and cherish a devoted helpmate, to provide for a numerous and promising family of children, and bring them up in the fear and love of God, to live at peace with his Creator, whose omnipresence is nowhere so recognizable, and to enjoy the respect of his neighbor—a man like himself in blood, creed and aspiration—such is the only ambition of the valiant Magdalener. But it must not be supposed, for a moment, that he is wanting in public spirit, or ignorant or illiterate, or ready to be victimized by the sharper. The picture which Longfellow has left us of the community life of the peasants of Grand Pré might well reflect that of this community of Acadian fisher folk—

"Alike they were true from
Fear that reigns with the tyrant and envy,
The vice of republics
Neither locks had they to their doors nor
Bars to their windows.
But their dwellings were open as day, and
The hearts of their owners;
Then the richest was poor, and the poorest
Lived in abundance."

And, after all, who would want to exchange a life like this for the tinsel attractions of fame and riches, which in every case increase our cares and worries, and rob us of most of the natural pleasures which fill up the cup of the poor man's happiness? The Magdalener may not hope to lead great armies to slaughter, to speak to listening senates, to operate grand commercial enterprises, to be the leader of an often corrupt and corrupting society,

whose devotees live in great magnificence and luxury while every day poor Lazarus starves at their door; but how many of those in such high places could purchase with their fame or with their gold, in the pursuit of which their energies and years have been entirely consumed, the peace and contentment which is always his?

The nationality of the Magdalenes is French. He is a descendant of the unfortunate Acadians who took refuge in these lonely isles from the tyranny of the oppressor at the Deportation. They are the same admirable people to day, with slight infusions of Irish, Scotch and Jersey blood, now thoroughly assimilated, of which we read with such tender sympathy in the soul moving lines of "Evangeline," when fire and sword and tom: conspired to scatter them over the ocean:

"Only along the shores of the mournful and misty Atlantic
Linger a few Acadian peasants."

wrote a sad-hearted poet. But his vision was of the black and bitter past, for to day the sturdy descendants of this cruelly expatriated race are rapidly recovering every inch of their ground and rightfully aspiring to a place and a part in the life of this great country, which another Longfellow may weave into a poem, half a century hence, entirely free from the note of sadness in their past which touches so keenly the sensitive heart, but none the less likely to excite our sympathy and admiration.

The Acadians of the Magdalenes, disadvantaged as they were always, have admirably kept alive the spark of faith and patriotism. The terrible sacrifices made for them by their devoted and intrepid missionaries, will only be known at the last great day. They are manifestly a colony of splendid citizens now; with their own clergy, doctors, merchants, mechanics, sailors and farmers—a little colony, which, but for some necessary public works and the presence of an odd demagogue, might well be written down as enjoying the only modern Utopia of which we have any knowledge.

Those are only a few selections from Father Burke's beautiful article in which, after describing in graphic language the Magdalenes, he addresses himself to the political needs of the islands, and suggests improvements which will no doubt be made in short by the Federal and Provincial Governments. Hon. Mr. Tarte and Mr. Lemieux, the M. P. for Gaspé, in which county the Magdalenes are included, have been down there recently, and we hope that our new friends will, as a consequence, secure some much needed public works.

CATHOLIC INSURANCE.

Syracuse Sun.

The Catholic father of a family who neglects to provide, when he can do so, for his family in case of his death, is blind to his obligations as a father; his conscience is blunted, and his whole life a lie. When there is ample means and opportunity within his grasp to ensure against absolute poverty and distress, it is hard to understand why he will not avail himself of it.

There are many Catholic parents who live a life of apparent plenty and prosperity. They always have sufficient to eat and they clothe their children well. The earnings of the father are more than enough to keep the family happy and cheerful. They

give no thought to the rainy day when some unforeseen occurrence may blight the happy home and remove all source of future revenue and repletion of the domestic larder. The father may die suddenly and no means is left to the weak family. This man gave no thought to the future. He treated his family well all his life, he fed them nothing, and felt that he was doing his duty. Is not every parent bound to provide for his family? His obligations in this life are not lessened any more in penury than in prosperity. He squandered what might have been judiciously laid aside.

There is no Catholic father who does not know his obligations, and it is only sheer neglect of them that results disastrously to himself and his family. There is in our Catholic insurance societies every opportunity afforded Catholic parents to provide for their children in case of their death. There is no excuse for the parents who do not identify themselves with some of the reliable societies which exist in our midst. The benefits which these societies are conferring every day in the week on what might be otherwise destitute homes, are apparent to every one. Catholic homes have been maintained by them and the burden of grief, which is always intensified by the thought of poverty, has always been lessened by the knowledge that a dead husband has been insured in a Catholic society. There should not be a Catholic parent who is not a member of our societies. There is not a Catholic laborer who cannot afford to pay the very moderate tax levied upon him by these societies, and there is no Catholic who will feel more secure in any other similar society outside of the Church.

FRATERNALISM NOT AN EXPERIMENT.

Fraternalism is an experiment, and fraternal orders are only a makeshift, while old line life insurance is an accomplished fact, and an old line agent a short time since.

Let us see whether this is true. More than three million intelligent liberty-loving, law-abiding and God-fearing men and women in America are enrolled under the banner of fraternity. Less than two million policy holders are in good standing on the books of the old line companies. The old line companies have been recruiting their forces for the past 65 years in America, while fraternal protection is less than 30 years old. Only 61 old line companies are to day in active operation; 79 were born, lived a fitful, feverish life, and died, carrying down with them to their graves over two hundred million dollars of the hard earned money of their policy holders. Every legitimate fraternal beneficial order that was ever organized in this country is still alive and doing business; not a single one has failed. Surely in the face of these facts the thinking man must conclude that fraternalism is an established fact, while old line life insurance is only an experiment.

The man who takes out a policy in an old line life insurance company instead of joining some reputable fraternal order, is certainly not only short sighted, but is making a very great mistake. If he is a careful business man, he will soon learn that he can secure as good protection for one third the money in any one of the fraternal orders, and by careful investment of the amount saved he will be able not only to have his protection but handle

his money to much better advantage than any life insurance company can handle it for him. In addition he gets no benefits from an old line company unless he dies. If he becomes a member of a fraternal beneficial order, he will become a part of a brotherhood that will stand by him, help him in business, care for him if sick, bury him if he dies, and collect his protection for his loved ones when he can no longer look after their interests. The last man to wake up to the great value of the protection offered by fraternal societies is the busy, active business man, and yet all over our land thousands of this class of citizens are taking time to study the question and the fraternal orders are enrolling them by thousands every year.—Echo.

MANITOBA vs. ONTARIO.

The A. O. U. W. of the Former Applying for Jurisdiction in this Province.

A matter of interest to the A. O. U. W. came up at the insurance bureau, Parliament Buildings, Toronto, on September 16. The A. O. U. W. of Manitoba are applying for leave to do business in Ontario. This application is naturally being fought tooth and nail by the Ontario executive for the following reasons: The Manitoba A. O. U. W. is under the jurisdiction of the United States Supreme Grand Lodge. The Ontario branch broke away when sufficiently strong and started under a separate jurisdiction. The latter started a lodge in Rat Portage before the secession, which found it more convenient to do business with Winnipeg. At the last Grand Lodge meeting the latter came up, and as Rat Portage is in Ontario, and the conditions of communication all through the western part of the province are now good, the Ontario Grand Lodge hold that there is no reason why the Manitoba Grand Lodge should have jurisdiction in this province. The latter applied at the Parliament Buildings through R. C. Clute, Q. C., assisted by Mr. Phippen, of Macdonald, Tupper, Phippen and Tupper of Winnipeg. The matter was arbitrated upon on September 16, and decision reserved.

A NARROW ESCAPE.

Brother J. E. Lawrence, of the canal staff, at St. Catharines, Ont., had an exciting experience, as well as a narrow escape from drowning on the morning of the 23rd of September. He was being driven from Port Robinson to Welland, and when near the Quaker Road, the horse, a spirited one, shied at lumber on the canal bank, with the result that buggy and occupants rolled over the embankment fifteen feet and into the canal, bottom side up, the occupants of the rig being tangled in the top. By their presence of mind and timely assistance they were rescued from their dangerous predicament, and finally succeeded in getting the rig out of the water. At the time, Brother Lawrence, who is pry-master, had his money and pay sheets, all of which he managed to save. It was a narrow escape.

ACKNOWLEDGMENTS.

Pokemouche, Aug., 30, 1898

To the Officers and Members of Branch 276, C. M. B. A.

Gentlemen—I gratefully acknowledge receipt, through your Recording Secretary, Mr. James A. Robichau, of a cheque for \$1,000, being the amount

due on the life of my late husband, James Hayden, in your association. I wish to express my sincere and deep gratitude for your prompt remittance. That God may bless the C. M. B. A. is the sincere prayer of

MRS. ELLEN HAYDEN.

Pokemouche, 30 Août, 1898.

Aux Officiers et membres de la Succursale No 276, A. C. B. M.

Messieurs—J'accuse, avec reconnaissance, réception, par l'entremise de votre Secrétaire Archiviste, Mr. James A. Robichau, d'un chèque de \$1000, montant de la police dans votre Association sur la vie de mon défunt mari, James Hayden. Je désire vous exprimer ma plus sincère et profonde gratitude pour votre prompt remède. Que Dieu bénisse l'A. C. B. M.; c'est la prière ardente de

MADE ELLEN HAYDEN.

Initiations Reported in September, 1898.

Initiations Rapportées en Septembre, 1898.

Br.	Initiated Members.
89 Perth, Ont.	7
41 Arnprior, Ont.	4
86 Deseronto, Ont.	4
126 Calgary, N. W. T.	3
120 Halifax, N. S.	3
26 Montreal, Que.	2
101 Waterloo, Ont.	2
210 Grand Falls, N. B.	2
252 Leithbridge, N. W. T.	2
12 Herlin, Ont.	1
25 Cayuga, Ont.	1
31 Guelph, Ont.	1
43 Brockville, Ont.	1
50 Montreal, Que.	1
51 Winthrop, Man.	1
57 Orillia, Ont.	1
98 Campbellford, Ont.	1
152 Halifax, N. S.	1
131 St. John, N. B.	1
189 Sydney, C. B. N. S.	1
215 Summerside, P. E. I.	1
251 Battleville, N. W. T.	1
282 St. Louis, N. B.	1
287 Belliveau's Cove, N. S.	1
Total	43

RESOLUTIONS OF CONDOLENCE.

Branch No. 201, Alexandria, Ont., on the death of Brother Donald McDonald's mother.

Branch No. 151, Brechin, Ont., on the death of Brother John Lytle's son.

Branch No. 104, Waterloo, Ont., on the death of Brother John Bierschbach's mother.

Branch No. 108, Quebec, Que., on the death of Brother James L. Harkin's wife; also on the death of Brother W. J. Walsh's brother; also on the death of Brother Shaw's brother.

Branch No. 111, Toronto, Ont., on the death of Brother John Cunningham's father; also on the death of Brother John Maloney's father; also on the death of Brother Richard Murphy's mother.

Branch No. 81, Smith's Falls, Ont., on the death of Brother J. F. Mea's wife.

At a regular meeting of Branch 71, Trenton, Ont., held Sept. 7, the following resolution was passed:

Whereas it has pleased Almighty God to remove from our midst Brother Napoleon Mercier.

Resolved that the members of this branch tender to the widow and family their sincere sympathy in their sad affliction.

Resolved that a copy of this resolution be sent to the widow and THE CANADIAN for publication.

At a regular meeting of Branch No. 276, Tracadie, N. B., held Sept. 3, 1898, the following resolutions were adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove by death our worthy brother, Oliver Robichau, who was a charter member and First Vice President of our branch and father of our Recording Secretary.

Resolved that we, the members of this branch, desire to place on record our high esteem and appreciation of the deceased as a true type of the thoroughly practical Catholic, and while we deplore his early and tragic death, we bow submissively to the inscrutable will of Providence, feeling that by his exemplary life our late brother has merited the reward of a good and faithful servant.

POURQUOI QUELQUES MEMBRES N'ONT PAS RECU LEURS POLICES

Nous avons reçu dernièrement un nombre de lettres de la part de membres de l'A. C. B. M. nous demandant pourquoi nous n'envoyons pas leurs polices.

Si ces membres liaient notre organe officiel, il ne serait pas nécessaire pour eux de nous faire cette question.

Dans les numéros de Novembre et Décembre du CANADIEN de 1897, l'avis suivant a paru :

Il ne sera pas permis de police par l'A. C. B. M. à tout nouveau membre qui n'a pas produit un "Certificat de naissance" ou une "Déclaration au sujet de son âge." Ce certificat de naissance ou cette déclaration doit être envoyée au Grand Secrétaire par le Secrétaire Archiviste de la succursale avec la Demande d'admission.

NOTE.

Les officiers des succursales voudront bien se rappeler que la taxe per capita, la taxe d'initiation et l'honoraire du Médecin Examineur ou chef pour le trimestre finissant le 30 Septembre, 1898, sont payés dès, et qu'ils devraient être payés sans plus tarder. Voyez les clauses 60^{ème}, 147^{ème} et 176^{ème} de la constitution.

REFORME.

Trois années s'écouleront avant que la grande convention de notre belle Association ait lieu, aux Chutes Niagara. Que vont faire nos succursales d'hui à cette époque? C'est là, pour tous sociétaires ayant à cœur le progrès de l'Association, une question sérieuse, qui mérite la plus grande considération.

Il s'en trouvera peut être parmi nos frères qui seront tentés de répondre qu'il est inutile de se préoccuper à l'avance des réformes à projeter, des modifications à faire, de la surveillance à exercer dans l'administration, &c., &c., puisque l'on vient de terminer un travail effectif lors de la récente convention à Québec, à laquelle quelques trois cents délégués ont pris une part active, en se dévouant exclusivement aux intérêts de l'A. C. B. M.

Erreur qu'il faut combattre, car trois années ne représentent que soixante douze assemblées régulières seulement, (quand elles peuvent avoir lieu) et si l'on se demande quels sont ceux qui pronont part aux séances? quels sont les sujets que l'on y traite? à quel travail se résume-t-il? l'on veut à la conclusion qu'il vaut beaucoup mieux se mettre à l'œuvre immédiatement, pour remédier, par quelques moyens sages et efficaces, à l'accroissement d'une Association composée de membres d'une classe supérieure, que de rester dans l'indolence la plus complète.

Nous serions d'avis que les officiers du Grand Conseil devraient, dans le cours de l'année, visiter les succursales et encourager les membres, par diverses suggestions, à s'occuper des maintenant de la réforme à la constitution et de l'échelle de notre cotisation, etc., etc.

Pour les membres des Provinces plus

heureuses que la Province de Québec ne l'a été durant la dernière convention, pour l'élection des officiers, ils leur sera facile de trouver une solution à nos questions, car l'élément contrôleur en cette circonstance, semble faire disparaître tout sentiment de fraternité, principalement lorsqu'il s'agit de rendre un tribut de reconnaissance à ceux des membres qui ne sont pas en majorité, et qui cependant peuvent montrer à leur actif mille et une preuves de leur entier dévouement et qui ont su faire de grands sacrifices pour le plus grand bien de tous.

Il serait également opportun pour les succursales de voir à ce qu'un délégué compétent soit choisi par les membres qui assistent fréquemment aux séances, afin de défendre les amendements qu'elles veulent adopter, ou, selon le cas, s'opposer à ceux qu'elles désirent rejeter. Nous avons constaté que diverses discussions importantes s'élevaient au moment où des délégués, fort peu soucieux du résultat, laissent la salle de délibérations, et le vote étant appelé sur une motion plus ou moins favorable elle était remportée à l'unanimité, pour l'excellent raison que ceux qui avaient à cœur sa passation, demeurèrent à leur siège, suivant des yeux ces pauvres délégués déserteurs.

Demandez à ces derniers pourquoi ne se sont-ils pas opposés à telle ou telle motion? En bien! ils vous répondront qu'une longue discussion s'est élevée, qu'ils ont quitté la salle pensant que le vote ne serait pas demandé de sitôt, et malheureusement à leur retour, tout était terminé et l'on avait même passé à un autre sujet. Voilà, pour des délégués, le rapport qu'ils ont dû faire à leur succursale.

Passons à présent à un petit entrefillet qui a déjà été publié dans LE CANADIEN et dans lequel il était fait allusion à l'opportunité de faire la lecture de deux ou trois clauses de la constitution par le Secrétaire Archiviste, de manière à discuter l'interprétation de nos règlements. Cette suggestion devrait être mise en pratique, car c'est un excellent moyen pour nos membres de bien connaître leur constitution, et nous pourrions profiter de l'occasion pour suggérer tout amendement de nature à faire bénéficier l'Association toute entière du fruit d'un travail qui peut paraître lent mais en lui-même ne manquerait pas de produire un résultat des plus satisfaisants pour l'organisation de notre prochaine convention.

J. ADÉLARD DENLERS.

SYSTEME DE COTISATION.

L'ASSOCIATION CATHOLIQUE DE BIENFAISANCE MUTUELLE DU CANADA.

La Première Des Associations à Cotisations Enregistrées Dans La Puissance.

- Aviser Spirituel, Mgr. l'Archevêque O'Brien, Halifax, N. E.
Chancelier, O. K. Fraser, Brockville, Ont.
Président, Hon. M. F. Hackett, Stanstead, P. Q.
1er Vice Président, Dr. L. J. Bellivan, Shédiac, N. B.
2ème Vice-Président, John Loughrin, M. P. P. Mattawa, Ont.
Secrétaire, S. R. Brown, London, Ont.
Assistant Secrétaire, J. E. H. Howison, London, Ont.
Trésorier, W. J. McKee, M. P. P., Windsor, Ont.
Com. Ordonnaireur, Michael Galvin, Arnprior, Ont.
Sentinelle, J. J. Welbert, Neustadt, Ont.
SYNDICA.
Rév. M. J. Tierman, London, Ont.
P. J. O'Keefe, St. John, N. B.

- J. J. Rehan, Kingston, Ont.
P. J. Rooney, Toronto, Ont.
Joseph A. Chisholm, Halifax, N. E.
COMITE DES LOIS.
T. P. Collee, Guelph, Ont.
Charles P. Rouleau, J. C. S., Calgary, T. N. O.
John A. Murphy Cayuga, Ont.
COMITE DES FINANCES.
John Roman, Hamilton, Ont.
George W. Cooke, Amherst, N. E.
Chas. Dupont Hébert, Trois-Rivières, P. Q.
Médecin Examineur en Chef, E. Ryan, M. D., Kingston, Ont.
F. Litcher, F. R. Latchford, Ottawa, Ont.

L'Association Catholique de Bienfaisance Mutuelle fut organisée en Juillet, 1873.
Le Grand Conseil fut organisé le 10 Février, 1887.

Incorporé dans la Province d'Ontario, le 19 Janvier, 1891.
Incorporé dans la Puissance du Canada en Mars, 1894.

A reçu un certificat d'enregistrement du Gouvernement de la Puissance, le 27 Décembre, 1891, et est aussi enregistré sur le Registre des Licenses d'Assurance d'Ontario.

Dans chaque Province où l'Association fait des opérations elle nomme un agent, revêtu d'une procuration portant le sceau de l'Association et signée par le Président et le Secrétaire, pour recevoir les contributions et procéder dans les actions ou poursuites intentées à l'Association dans la Province où il réside cet agent.

Les noms et adresses suivants sont les agents du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada, dans chaque Province.

- Samuel E. Brown, London, Ont.
Timothy J. Finn, Montréal, P. Q.
William E. Seilly, St. John (West), N. B.
James R. Cragg, Hamilton, N. E.
Réd. A. E. Burke, Albrton, E. du P. E.
John K. Barrett, Winnipeg, Man.
Louis Philippe O'Neil, Battleford, T. N. O.

L'Association est sanctionnée et bénie par Sa Sainteté le Pape Léon XIII, et a reçu l'approbation de Son Eminence le Cardinal Taschereau, et des Archevêques et Evêques du Canada.

Les noms des Archevêques et Evêques suivants avec ceux de tous les Curés des paroisses, au Canada, en quel'endroit qu'ils se trouvent, ont été inscrits sur les listes des membres de l'A. C. B. M.

- Mgr. C. O'Brien, Archevêque de Halifax.
Mgr. H. A. O'Connor, Evêque de Peterboro.
Mgr. J. J. Dowling, Evêque de Hamilton.
Mgr. M. Deschênes, Evêque de St. Hyacinthe.
Mgr. J. M. Emond, Evêque de Valleyfield.
Mgr. A. Pascal, Evêque de Prince Albert.
Mgr. E. J. Legal, Evêque de St. Albert.

QUI PEUT DEVENIR MEMBRE.

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

Trois classes de polices sont émise, savoir: \$2,000, \$1,000 et \$500.

CE QU'IL EN COUTE POUR DEVENIR MEMBRE.

Pour devenir membre de l'A. C. B. M. du Canada il faut payer les frais suivants:
Honoraire de la Demande d'admission \$3 00
Honoraire du Médecin Examineur en Chef..... 50
Honoraire de l'examen médical..... 1 50
Une cotisation, pour \$1,000 à l'âge de 21 ans 50
Une contribution mensuelle..... 25
Total.....\$5 75

Mais lorsqu'on considère que le fonds de réserve de l'Association est également la propriété de tous les membres, qu'ils aient été membres pendant les vingt années passées ou depuis seulement un jour, il est évident que la part d'un nouveau membre dans ce fonds de réserve débasse le coût de son admission. Ainsi, en joignant l'A. C. B. M., maintenant, vous vous assurez votre droit de membre à un profit.

Les anciens qui sont rejétés sont remboursés des \$300 de la demande d'admission.

TABLI DES TAXES.

Table with columns: Age des Membres, Montant de la Cotisation, Pour une Police de \$1,000, Pour une Police de \$2,000, and COUT ANNUEL PROBABLE D'UN BENEFICIAIRE DE \$2,000.

Doize contributions mensuelles à 25c. . . \$ 3 00
\$12 00

La Constitution pourvoit des cotisations fixes et aussi des cotisations spéciales dans le cas où les cotisations fixes ne seraient pas suffisantes; mais le nombre total des cotisations ne peut jamais, suivant les règlements, excéder le chiffre de dans une même année, attendu que pour aucune cause il faut avoir plus d'argent que le nombre de cotisations en approuvant le Fonds de Réserve est mis à contribution. Dix mille cotisations est le plus grand nombre que nous ayons eu.

Le taux fixé sur l'âge auquel une personne doit en membre reste le même tout le temps.

COMMENT ORGANISER UNE SUCCURSALE DE L'A. C. B. M.

Arrivez au Député en charge de votre arrondissement, ou à quelqu'un des officiers du Grand Conseil, pour un bon bande de charte. Voyez le titre de la paroisse, sollicitez son approbation de la formation d'une succursale dans sa paroisse, et demandez lui de devenir membre fondateur à la qualité; faites signer la demande de charte par un ou deux autres aspirants qu'il sera possible de faire certifier par le curé qu'ils sont Catholiques pratiquants. Ensuite envoyez cette demande de charte au député, qui la fera parvenir au Grand Secrétaire. Sur réception de cette demande le Grand Secrétaire vous fera parvenir des bandes de demande d'admission et certificat médical; et E. Ryan, M. D., Médecin Examinateur en Chef, Kingston, Ont., s'occupera avec vous pour nommer un agent dans la localité afin d'examiner les aspirants.

Chaque aspirant devra payer un honoraire de \$125 au moment de l'examen. Le médecin devra envoyer immédiatement les Certificats Médicaux au Dr. Ryan.

Un certificat de naissance ou une déclaration conforme à la loi au sujet de l'âge doit accompagner chaque demande.

Assurez qu'un nombre suffisant (pas moins de 12) auront été approuvés, le Député ou l'officier qui devra faire l'organisation recevra du Grand Secrétaire un rapport pour l'initiation de la Nouvelle Succursale, et un assortiment de fournitures. Le Député s'entendra avec vous sur le choix d'un date, pour instituer la succursale.

Chaque membre devrait avoir, en mains un exemplaire de la constitution des statuts de l'Association; et les membres devraient les étudier comme il faut et s'y conformer. Les nouvelles succursales paient \$25 pour l'assortiment de fournitures, et la charte, et le Grand Conseil paie les dépenses du député qui institue la succursale.

Pour le montant d'affaires faites, le coût d'administration de l'A. C. B. M., est infiniment plus bas que dans toute autre Association à cotisations ou organisation d'assurance sur la vie, sur le continent de l'Amérique.

Cette Association préva soulève ce qui est nécessaire; mais elle a agencé à pris des dispositions pour lui permettre de prélever sur ses membres UNE SOMME SUFFISANTE POUR TOUJOURS, DURANT L'EXPERIENCE DES QUATRE-VINGT ANNEES PASSES POUR GUIDE. Son principe est sain et ses taxes sont justes, sonnet assurance au coût actuel d'une année en année. Quand il est resté davantage, elle a le pouvoir de collecter plus, et conséquemment on peut jamais manquer de remplir ses obligations envers tous et chacun de ses membres. Par ce système les membres de l'A. C. B. M. sont assurés des bénéfices à un taux n'excédant pas le coût actuel de ces bénéfices.

L'A. C. B. M. existe depuis vingt-cinq ans et a suffisamment démontré la solidité de son système.

Chaque réclamation a été payée sans contestation aucune de la part de l'association. Ya-t-il qui ne part une compagnie d'assurance sur la vie qui fait plus que cela? Non, pas un, mais il y a les compagnies qui ont fait beaucoup moins, après avoir collecté de leurs assurés à peu près trois fois autant annuellement.

L'importance de pourvoir à des moyens de subsistance pour sa famille ou ceux dont on est le soutien, après la mort, n'a pas besoin d'être argumenté. Ceci, pour et la que nous travaillons, que nous économisons, que nous faisons des projets et excursions; et la mort vient à nous avec de nouvelles terreur quand elle nous frappe avant que cette provision soit faite. La question, alors, est celle-ci: Comment cette provision peut elle être faite la meilleure et le plus facilement? En devenant Membre de l'Association Catholique de Bienfaisance Mutuelle.

POUR LES CATHOLIQUES, CETTE ASSOCIATION EST INDUBITABLEMENT LA MEILLEURE.

PAS D'INCERTITUDE A SAVOIR SI L'EGLISE CONTINUERA DE PERMETTRE AUX CATHOLIQUES DE LA JOINDRE OU D'EN RESTER MEMBRES. PAS D'INTERETS CONTRADICTIONNELS. PAS DE DEPENSES EXTRAORDINAIRES. PAS DE SURPLUS ENORMES. PAS D'CAPRICES DE OFFICERS. PAS DE FLUCTUATION DANS LA VALEUR DES POLICES. PAS DE BUREAU D'UN MILLION DE DOLLARS. PAS D'OFFICIERS RECEVANT DE GROS SALAIRES. PAS DE SPECULATION SUR PLACEMENTS AVEC L'ARGENT DES MEMBRES DANS L'A. C. B. M.

Le marchand, ou le capitaliste, sachant que les affaires sont incertaines, reconnaît la nécessité de pourvoir à une suffisance sur laquelle sa famille peut compter avec sûreté, advenant sa mort ou l'infortune financière, L'Arrière ou l'homme à gages, réalisant que sa vie ne peut-être à subvenir aux besoins de ceux qui, à ses plus chers, désire avoir quelque garantie que sa famille ne dépendra pas de la charité quand la mort l'appellera.