



# Canadian

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(For THE CANADIAN.)

## THE WANDERERS RETURN

A wanderer in a foreign clime  
Sat thinking 'neath a tree  
That waved its naked branches  
High o'er the snowy sea.  
The March wind's whisp'ring softly stole  
Across the empty plain,  
As there he sat forlorn—alone—  
To dream old dreams again.

His face was sad, serenely so,  
Yet noble, brave and true,  
And in his hand a letter—yes!  
Was shining, peering through.  
'Twas a message from old Ireland,  
From a mother far away,  
With a bunch of smiling shamrocks  
For her son—Saint Patrick's Day.

He read the words a mother's heart  
Had echoed 'cross the sea;  
He heard again his mother's voice  
Ring o'er the snowy sea.  
His heart beat high and fully now  
The tears, they went and came;  
He pressed those sweet lines to his lips  
And softly breathed her name.

And now a dream of Erin sweet  
He draws in fancy rare  
And springtime lingers on the hills  
Of dear old County Clare;  
And there below those hills of green  
A grave is blooming aw—  
He reads the name upon the cross  
And sorrow clouds his brow.

"And is he dead? Alas!" he asks:  
"Ah yes! the letter's true;"  
"From poor dad's grave the shamrocks  
green  
I send in pain to you,  
One morning, when the sunlight shades  
Hung heavy round the trees,  
The tolling bell sang him to rest  
Where sweetly blows the breeze."

He read the letter once again  
And tears rained from his eyes:  
"Poor dad! He's dead," he whispered  
There—kneeling 'neath the skies.  
A prayer then pierced those clouds of blue.  
"O God! grant him sweet rest."  
And saying this he sadly pinned  
The shamrocks on his breast.

Then slowly down the hill he sped  
With heavy heart and lo!  
The sun burst through a gloomy cloud  
And sent its smiles below.  
His heart so young then told its tale  
Fresh, to the morning air;  
Long days he tramped and wandered far  
Poor soul! He knew not where.

Ten summers gay had lingered now  
O'er dear old County Clare;  
Ten years of longing fraught with pain  
Hatt snowed a mother's hair  
Within the cat just down the lane  
A mother waits the day—  
The day to bring some news of him—  
Her son so far away.

Alas! now in the twilight lone,  
When a lily is free and still,  
A gray-haired mother weeps with tears  
That grave below the hill.  
Tis silent cross—the shamrocks green—  
The willow over head—  
All hear the prayer she utters for  
The son, she mourns as dead.

Another year has run its course,  
And spring birds fill the air,

And chapel chimes ring sweetly  
O'er the hills of County Clare  
The village streets are teeming o'er  
With voices young and gay—  
Green banners gaily flying there—  
"Aye! 'Tis Saint Patrick's Day!"

Pray! Mark the man with tender mien  
Who hurries so between  
The crowds of merry jesters—  
Like a stranger he'd be seen;  
His face is like a summer sky  
No gloomy clouds to trace;  
Did any one in passing  
See this bright, familiar face?

And hurries with eager step and quick  
He hurried down the street,  
Which oft in days of boyhood  
Felt the patter of his feet.  
Long years have passed yet little changed  
The village seems to him;  
He spins a cot adown the lane,  
Its walls look old and dim.

His dear old home—he sees it now  
Bright 'neath its waving trees;  
He had worked and made a fortune  
Beyond the distant seas.  
And now that work was over  
He longed for peaceful rest;  
His hope—his life was to embrace  
His mother to his breast.

He reached the door and softly tapped  
No voice spoke from within,  
Yet from a bed a face looked up  
But O! 'Twas changed and thin.  
The gray-haired mother raised her arm  
And smiled a smile of joy:  
"O God! Be thanked a thousand times  
For bringing back my boy!"

Their faces met in fond embrace  
And both wept happy tears  
And this moment's merry meeting  
Dispelled the pain of years.  
"O God! I've seen and blest him  
And now my time is run—"  
She smiled and sighed and closed her eyes.  
Death's angel then had come.

A broken heart sobbed forth a prayer  
To heaven's courts on high;  
And yet he had just come to see  
His poor, old mother die.  
And from his coat he sadly took  
A letter—folded now  
A message from the long ago,  
A shadow crossed his brow.

The shamrocks green a mother sent  
Fell down upon the bed.  
Ah! Did he dream long years ago  
They'd smile upon the dead?  
He kissed them o'er and o'er again  
Like on that distant day,  
Then placed them on his mother's breast  
One and Saint Patrick's Day

J. William Fischer.

### Fraternalism Among Societies

The greatest enemy fraternalism has to meet is the tendency on the part of some societies to meet others in an unfraternal way. Emulation as to which shall accomplish the greatest ends or do the most good is always in order and healthful for the system. But when the representatives of one society attempt to score a point at the expense of a sister institution it commits a great mistake. Remember the traditional bundle of sticks. Powerful opposition is arrayed against our cause. We must present an united front. Pia this in your hat.—Fraternal Monitor.

### A Word to the Wise, etc.

A representative of an insurance department recently said: "You fraternal people have the power to secure any legislation you want; but you don't get it at all right; you don't hang together." No comment is necessary.—Fraternal Monitor

### A Power for Good

Fraternal societies to lay exert a mighty influence in preventing what Point to a neighborhood where there are a goodly number of people who belong to one fraternal order or another and you will see a community in which want and pauperism are practically unknown.

### Speak Well of Your Order

Members cannot afford to be against an order of which they are members or depreciate its worth. When you do this and prevent the order's growth, you are increasing your own cost. Growth among young, healthy members is essential in keeping down the death rate and consequent number of assessments. The Review.

### Increase of Fraternities.

The increase of fraternal organizations in this country is a cause for gratification. The guilds and benefit societies, bands, lodges and encampments, apart from their immediate benefit to provide relief for members and their families when in distress exert also important social and educational influences. These associations tend to break up the excessive individualism which is perhaps a characteristic of Americans, and the excessive "selfness" which, unfortunately is a characteristic of all mankind.

The man who is a despot in his own home, whose will is never disputed when he comes into the fraternity finds that there are other people besides himself; his sharp angles and points that are constantly inflicting wounds in the home become somewhat worn off by attrition. He learns both the necessity and the method of getting on with people who do not think exactly as he does. It is a step in advance when a man learns to be of his family, it is a still more wonderful process when he learns to think of the fraternity, the members of his calling. It is to be hoped that in time his views will be enlarged as to take in his whole country and perhaps the human race. In a fraternity men learn how to manage business; they learn to consult not merely to talk for the sake of oratory, but to talk with reference to some distinct practical end.

Men learn how to create and carry forward an organization and doing so they learn how to perform their duties as citizens in the primary meetings, in the caucus in the convention, and, perhaps, without their

ever having heard the word "stratagem" they are learning much of its practical meaning. It is apparent that the extending of membership and efforts beyond himself and beyond a very narrow circle of which he himself is the centre is the greater

### ACKNOWLEDGMENTS.

Dear Sir: I beg to acknowledge the receipt through your kind and generous assistance of a bequest of \$100.00 being the amount due on the life of my late husband and myself and child during his life and mine. I am, Sir, most grateful to the members of Branch No. 1 for their many acts of kindness towards my late husband and myself and child. I am, Sir, most grateful to the Grand Council of the C. M. B. A. for their prompt attention and my sincere prayer is that God may bless your Association.  
I remain yours very truly,  
MRS. JOHN WILLIAM JONES

Dear Sir: I beg to acknowledge the receipt through your kind and generous assistance of a bequest of \$100.00 being the amount due on the life of my son, the late Henry M. Jones, who died in California. It is with great pleasure that I express my thanks to you and the members of local branch No. 1 for their prompt attention and my sincere prayer is that God may bless your Association.  
I remain yours very truly,  
MRS. JOHN WILLIAM JONES

Dear Sir: I beg to acknowledge the receipt through your kind and generous assistance of a bequest of \$100.00 being the amount due on the life of my late husband and myself and child during his life and mine. I am, Sir, most grateful to the members of Branch No. 1 for their many acts of kindness towards my late husband and myself and child. I am, Sir, most grateful to the Grand Council of the C. M. B. A. for their prompt attention and my sincere prayer is that God may bless your Association.  
I remain yours very truly,  
MRS. JOHN WILLIAM JONES

### ST CATHARINES

The 1st meeting of the public library board for the year was held on Tuesday evening, the 27th inst. being F. Lawrence, Dr. Goodman, J. H. Ingram, G. C. Carlisle, A. R. Carnahan, W. Robertson, J. W. G. Smith, J. Lawson.  
The motion of Dr. Goodman, and J. H. Ingram, G. C. Carlisle, F. Lawrence was adopted chairman.  
Brother Lawrence is a member and Sent'r Chancellor of Branch No. 1 C. M. B. A.

Be sure to carefully read the enquiries of "one of the hands" of F. E. I. in another column and our answers thereto

ASSESSMENT SYSTEM.

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

FOR THE YEAR 1899.

Etat Financier du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada.

Pour l'Annee 1899.

Table showing the amount received from each Branch, under the following headings, from January 1, 1899, to January 1, 1900.

Tableau montrant la somme reçue de chaque Succursale, sous les étiquettes suivantes, du 1er Janvier, 1899, au 1er Janvier, 1900.

Table with multiple columns: No. de la Succursale, Branch No., Receipts, Supplies, Taxe, Per Capita, Hon. du M. de la Succursale, Fonds de Réserve, etc. The table contains dense numerical data for various branches.

RECAPITULATION

Beneficiary Fund Dr		By total amount transferred to Grand Treasurer W. J. McKee		Fonds des Bénéficiaires Dr		Par montant total transféré au Grand Trésorier W. J. McKee	
To total amount received from Jan. 1, 1890, to Jan. 1, 1900, as shown by statement.	\$1,821.17	To total amount received from Jan. 1, 1890, to Jan. 1, 1900	\$1,821.17	Par le total des versements reçus de Jan. 1, 1890, au 1 <sup>er</sup> Janvier, 1900	\$1,821.17	Par le total des versements reçus de Jan. 1, 1890, au 1 <sup>er</sup> Janvier, 1900	\$1,821.17
By total amount transferred to Grand Treasurer W. J. McKee	\$179,851.27	To total amount transferred to Grand Treasurer W. J. McKee	\$179,851.27	Par le total des versements transférés au Grand Trésorier W. J. McKee	\$179,851.27	Par le total des versements transférés au Grand Trésorier W. J. McKee	\$179,851.27
By total amount accrued to the reserve fund	\$261.90	For supplies and postage	13.97	Par le total des versements transférés au Grand Trésorier W. J. McKee	\$261.90	Par le total des versements transférés au Grand Trésorier W. J. McKee	\$261.90
	\$179,851.17	For initiation tax	22.50		\$179,851.17		\$179,851.17
		For per capita tax	11,845.90				
		For supervising Medical Examiners' fees	648.00				
Reserve Fund Dr		By total amount transferred to Grand Treasurer W. J. McKee	\$14,166.17	Par le total des versements transférés au Grand Trésorier W. J. McKee	\$14,166.17	Par le total des versements transférés au Grand Trésorier W. J. McKee	\$14,166.17
To total amount from the 5 per cent. of the beneficiary money from Jan. 1, 1890, to Jan. 1, 1900	\$301.90		\$14,166.17		\$14,166.17		\$14,166.17

BENEFICIARY FUND - FONDS DES BÉNÉFICIAIRES

DR

To balance on hand 1st January, 1890 - A balance en mains au 1<sup>er</sup> Janvier, 1890 \$ 2,084.56  
 " total amount from Grand Secretary S. R. Brown from 1st January, 1890, to 1st January, 1900, as shown by statement: 170,833.27  
 A montant total reçu du Grand Secrétaire S. R. Brown, du 1<sup>er</sup> Janvier, 1890, au 1<sup>er</sup> Janvier, 1900, suivant état 170,833.27

Total \$172,867.82

CR.

Date.	Order No.	In Favor of	On Death of	Br. No	Location	Relation of Beneficiary to Deceased	Amount paid
	Ordre No.	En Faveur de	Sur Décès de	No de la Succursale	Siège	Parent du Bénéficiaire avec le Défunt	Montant payé
1899							
Jan. 16	728	G. Doucet Cotreau	Charles Cotreau	189	Yarmouth, N. S.	Wife	\$100.00
16	729	Mary O'Dowd	John O'Dowd	234	Hamilton, Ont.		500.00
16	730	Mary Weston	Joseph Weston	172	Halifax, N. S.		100.00
28	731	Maria Cleary	Patrick J. Cleary	159	Ottawa, Ont.		100.00
28	732	Margaret O'Reilly	Edward O'Reilly	86	Deseronto, Ont.		100.00
30	733	Mary M. Carbonneau	Joseph Charbonneau	8	Chatham, Ont.	Daughter	100.00
31	734	Mary E. Crowley	Charles W. Crowley	9	Kingston, Ont.	Wife	100.00
31	735	Margaret J. O'Neill	Thomas O'Neill	111	Toronto, Ont.		100.00
31	736	Barbara Appleton	John Appleton	163	Halifax, N. S.		100.00
31	737	Ellen Judge	Michael Judge	5	Brantford, Ont.		200.00
Feb. 18	738	Rae LeBlanc	Carie S. LeBlanc	27	Belliveau's Cove, N. S.	Wife and Trustee	500.00
25	739	Ann O'Reilly	Hugh O'Reilly	7	Sarnia, Ont.	Wife	500.00
28	740	M. Clancy	Thomas Prindable	49	Toronto, Ont.	Trustee Branch 1	50.00
28	741	J. J. Walsh	Thomas Prindable	49	Toronto, Ont.		200.00
28	742	Bridget Prindable	Thomas Prindable	49	Toronto, Ont.	Wife	100.00
28	743	Maria Styles	Thomas Styles	74	Montreal, Que.	Patrix	500.00
28	744	T. F. O'Meara	Miles Murphy	51	Barrie, Ont.	Fin. Sec. Branch 5	10.00
28	745	Mary Ann Murphy	Miles Murphy	51	Barrie, Ont.	Wife	500.00
28	746	Elizabeth Mara	Edward A. Mara	28	Ottawa, Ont.		500.00
28	747	Johanna Foik	John Foik	13	Stratford, Ont.		500.00
28	748	Bridget O'Reilly	Edward J. O'Reilly	273	Portage La Prairie, Man.	Mother	500.00
28	749	L. H. Olivier and M. L. Jutras	William Gendron	118	Sherbrooke, Que.	Executor and Executrix	500.00
28	750	Emeline McRener	W. J. McRener	8	Chatham, Ont.	Wife	100.00
31	751	Victoria Plaisance	Louis Plaisance	102	Richmond, Que.		100.00
31	752	Vitaline Drouillard	Peter Drouillard	62	Canard River, Ont.		100.00
31	753	Frederick T. Coghlan	Francis Gauhan	31	Queleh, Ont.	Nephew	500.00
31	754	Matilda R. James	Patrick M. James	114	St. John, N. B.	Wife	100.00
April 15	755	Mary Hannon	John Hannon	5	Brantford, Ont.		100.00
15	756	Austin Doherty	John Hannon	5	Brantford, Ont.	Trustee for children	500.00
21	757	James McGourty	Cornelius McGourty	133	St. John, N. B.	Son	500.00
21	758	Mary Power and M. McGuire	Cornelius McGourty	133	St. John, N. B.	Trustee for children	500.00
21	759	Marie G. R. Pelerin	Joseph J. Pelerin	101	Three Rivers, Que.	Wife	100.00
21	760	Virginia Sauvie	Joseph Sauvie	71	Trenton, Ont.		100.00
21	761	Mary Fowler	Patrick Fowler	9	Kingston, Ont.		100.00
21	762	Louis Victor Beaudry	Jos. Louis Beaudry	194	Valcourt, Que.	Father	500.00
21	763	Annie Laura Hughes	Morton S. Hughes	28	Ottawa, Ont.	Mother	100.00
21	764	Adwede M. Mercier	Hildage Mercier	140	Montreal, Que.	Wife	500.00
21	765	Dolphus Gendreau	Hildage Mercier	140	Montreal, Que.	Tutor for child	500.00
21	766	Ellen Delahunty	William Delahunty	8	Chatham, Ont.	Wife	100.00
21	767	J. U. Thibodeau	William Delahunty	8	Chatham, Ont.	Fin. Sec. Branch 4	5.00
21	768	Thomas F. Barrett	Richard Barrett	21	Maidstone, Ont.	Son	100.00
21	769	William Cole	Richard Barrett	20	Maidstone, Ont.	Fin. Sec. Branch 5	10.00
21	770	Virginie C. Samson	Elzear L. Samson	95	Levis, Que.	Wife	500.00
21	771	Margaret Mulliu	Patrick Mullin	44	Arnprior, Ont.		100.00
21	772	Eva Dambra	Angelo Dambra	4	London, Ont.	Daughter	100.00
21	773	Mrs. Rosa Dambra	Angelo Dambra	4	London, Ont.	Guardian	100.00
21	774	Dolphus Drouillard	Peter Drouillard	62	Canard River, Ont.	Son	100.00
21	775	Alice Drouillard	Peter Drouillard	62	Canard River, Ont.	Daughter	100.00
21	776	Philomena Drouillard	Peter Drouillard	62	Canard River, Ont.		100.00
21	777	Raymond Drouillard	Peter Drouillard	62	Canard River, Ont.	Son	100.00
21	778	L. Drouillard and O. Reaume	Peter Drouillard	62	Canard River, Ont.	Guardians	500.00
21	779	Theresa Schmidt	George N. Schmidt	69	Deerstown, Ont.	Wife	500.00
21	780	Marie Landry	Phillippe P. Landry	178	Memramcook, N. B.		100.00
21	781	John Shortall	John E. Shortall	26	Montreal, Que.	Father	500.00
21	782	Catharine O'Neill	Patrick O'Neill	18	Niagara Falls, Ont.	Mother	100.00
21	783	Teressa Dwyer	Michael J. Dwyer	170	Elgin, Ont.	Sister	100.00
June 20	784	Mary Doucher	Thomas Doucher		Sarnia, Ont.	Wife	50.00
20	785	Helen Doucher	Thomas Doucher		Sarnia, Ont.	Daughter	50.00
20	786	Gertrude Doucher	Thomas Doucher		Sarnia, Ont.		50.00
20	787	Augusta Doucher	Thomas Doucher		Sarnia, Ont.	Son	50.00
20	788	Margaret Cook	Edward T. Boyd	4	Amherstburg, Ont.	Daughter	50.00
20	789	Charles R. Boyd	Edward T. Boyd	4	Amherstburg, Ont.	Son	50.00
20	790	Rev. O. Milot and J. C. St. Amant	Adjuteur Dionne	24	Amherstburg, Ont.	Executors	50.00
20	791	N. Bawlf and J. Bernhart	John Bawlf	32	Winnipeg, Man.		50.00
20	792	M. Heary and J. Heary	Joseph Heary	7	Hamilton, Ont.	Father and Mother	50.00
20	793	Julia Mooney	Archibald Mooney	28	Ottawa, Ont.	Mother	50.00
20	794	Louis Gauthier	Mathias Gauthier	124	St. Jean Baptiste, Man.	Father	50.00
July 20	795	Richard A. Braugan	Richard P. Braugan	126	Calgary, N. W. T.		50.00
20	796	John Sheeran	Patrick D. Sheeran	111	Wallaceburg, Ont.	Son	50.00
20	797	Martin Sheeran	Patrick D. Sheeran	111	Wallaceburg, Ont.		50.00
20	798	James Sheeran	Patrick D. Sheeran	111	Wallaceburg, Ont.		50.00
20	799	Annie Sheeran	Patrick D. Sheeran	111	Wallaceburg, Ont.	Daughter	50.00
20	800	Lucinda Hetter	Joseph A. Dupont	11	Three Rivers, Que.	Wife	50.00
20	801	Mary T. Hayes	Michael Joseph Hayes	44	Toronto, Ont.		50.00
20	802	Margaret Clifford	John Clifford		St. Catharines, Ont.		50.00
20	803	M. Clifford and M. J. McCarron	John Clifford		St. Catharines, Ont.		50.00
20	804	Eliza Dillon	John A. Dillon	5	Stratford, Ont.		50.00

THE CANADIAN.

Date.	Order No. Ordre No.	In Favor of En Faveur de	On Death of Sur Décès de	Br. No. No de la Succursale	Location. Siège.	Relation of Beneficiary to Deceased. Parents du Beneficiaire avec le Défunt.	Amount paid. Montant payé.
July 25	895	Mary L. Janisse	J. D. Janisse	1	Windsor, Ont.	"	200.00
26	896	Margaret F. Killackey	W. P. Killackey	1	Windsor, Ont.	Sister	100.00
27	897	Geo. H. Killackey	W. P. Killackey	1	Windsor, Ont.	Brother	50.00
28	898	Joseph A. Killackey	W. P. Killackey	1	Windsor, Ont.	"	50.00
Aug 21	899	Charles R. Hoyt	Edward P. Hoyt	3	Amherstburg, Ont.	Guardian	150.00
22	900	Elizabeth Clavet	Michael W. Dayer	228	Port Arthur, Ont.	"	150.00
23	901	Maria A. M. Bouclair	Charles B. Guillet	64	Nicolet, Que.	Wife	100.00
24	902	Francis Bissonette	Francis Bissonette	56	Hamilton, Ont.	"	500.00
25	903	Richard Shaw	Richard Shaw	1	Amherstburg, Ont.	"	200.00
26	904	Thomas H. Key	Thomas H. Key	11	Dundas, Ont.	"	200.00
27	905	William Sullivan	William Sullivan	1	Amherstburg, Ont.	"	200.00
28	906	Hilbert Bolige	Hilbert Bolige	19	Montreal, Que.	"	100.00
29	907	Michael O'Hearn	Michael O'Hearn	168	Amherst, N. S.	"	100.00
Sept 21	908	Patrick Murphy	Patrick Murphy	29	Westport, Ont.	"	100.00
22	909	Mary A. Baby	Geo. W. Baby	1	Windsor, Ont.	Wife	200.00
23	910	Eric Chamberland	Eric Chamberland	29	St. Boniface, Man.	"	200.00
24	911	B. J. O'Neil	B. J. O'Neil	7	Brantford, Ont.	"	100.00
25	912	James J. Phelan	James J. Phelan	47	Arthur, Ont.	Daughter	50.00
26	913	James J. Phelan	James J. Phelan	47	Arthur, Ont.	"	50.00
27	914	James J. Phelan	James J. Phelan	47	Arthur, Ont.	Son	150.00
28	915	James J. Phelan	James J. Phelan	47	Arthur, Ont.	Daughter	100.00
29	916	James F. McMenamin	James F. McMenamin	74	Montreal, Que.	Wife	200.00
Oct 1	917	John J. Girouard	John J. Girouard	211	Pakenham, Ont.	Mother	100.00
2	918	Edward Morris	Edward Morris	277	Brantford, Man.	Administrator	500.00
3	919	Olivier P. Melanson	Olivier P. Melanson	169	Shediac, N. B.	Father	100.00
4	920	Dennis Blake	Dennis Blake	54	Parrsboro, N. S.	Sister	100.00
5	921	Joseph Zink	Joseph Zink	259	Courtright, Ont.	Wife	200.00
6	922	Joseph A. Méthot	Joseph A. Méthot	101	Three Rivers, Que.	"	200.00
7	923	William E. D. Salby	William E. D. Salby	26	Montreal, Que.	"	200.00
8	924	Joseph A. Pinard	Joseph A. Pinard	29	Ottawa, Ont.	"	100.00
9	925	Joseph A. Pinard et al	Joseph A. Pinard	29	Ottawa, Ont.	Executors	500.00
10	926	Ephraim Pexson	Ephraim Pexson	38	Corwall, Ont.	Wife	200.00
11	927	Rev. M. J. Cummins	Rev. M. J. Cummins	8	Chatham, Ont.	Brother	97.74
12	928	Rev. M. J. Cummins	Rev. M. J. Cummins	8	Chatham, Ont.	"	142.18
13	929	Bridget Hayes	Rev. M. J. Cummins	8	Chatham, Ont.	Sister	284.35
14	930	Mrs. Boyle	Rev. M. J. Cummins	8	Chatham, Ont.	"	93.75
15	931	Sisters of St. Joseph	Rev. M. J. Cummins	8	Chatham, Ont.	"	100.00
16	932	Rev. Father Paul, O. S. I.	Rev. M. J. Cummins	8	Chatham, Ont.	"	100.00
17	933	Thomas Cummins	Rev. M. J. Cummins	8	Chatham, Ont.	Brother	282.18
18	934	J. J. Thibodeau	Rev. M. J. Cummins	8	Chatham, Ont.	Pro. Sec. Branch 8	45.80
19	935	Rev. John Ronan	Rev. M. J. Cummins	8	Chatham, Ont.	"	72.00
20	936	Rev. A. J. McKeon	Rev. M. J. Cummins	8	Chatham, Ont.	"	72.00
21	937	Rev. E. J. Murray	Rev. M. J. Cummins	8	Chatham, Ont.	"	72.00
22	938	Rev. P. McCabe	Rev. M. J. Cummins	8	Chatham, Ont.	"	72.00
23	939	Rev. P. J. McKeon	Rev. M. J. Cummins	8	Chatham, Ont.	"	72.00
24	940	Alice Callaghan	David Callaghan	76	Belleville, Ont.	Wife	50.00
Nov 20	941	La Ste. de Jesus	B. A. T. De Montigny	142	Montreal, Que.	"	200.00
21	942	Osilda Hamel	Cesaire Hamel	113	Waterloo, Que.	Wife	300.00
22	943	Roseanna Hamel	Cesaire Hamel	113	Waterloo, Que.	Daughter	38.46
23	944	Cesaire Hamel	Cesaire Hamel	113	Waterloo, Que.	Son	38.46
24	945	Osilda Hamel	Cesaire Hamel	113	Waterloo, Que.	Administratrix	423.08
25	946	Richard W. Hannau	John Driscoll	16	Prescott, Ont.	Guardian	500.00
26	947	Annie F. Laporte	Joseph Laporte	191	Montreal, Que.	Wife	200.00
27	948	Margaret Allen	Richard Allan	38	Corwall, Ont.	"	200.00
28	949	Mary Ann Tessier	Edmund Tessier	57	Orillia, Ont.	"	100.00
29	950	Harrist Pelow	Jas. Wm. Pelow	79	Gananoque, Ont.	Mother	100.00
30	951	L. Dandeno	Jas. Wm. Pelow	79	Gananoque, Ont.	Pro. Sec. Branch 79	100.00
1	952	Mary Bylakewicz	Joseph Bylakewicz	37	Hamilton, Ont.	Wife	100.00
2	953	Richard Phelan	Rev. M. J. Cummins	8	Chatham, Ont.	Trustee	100.00
3	954	Thomas Cummins	Rev. M. J. Cummins	8	Chatham, Ont.	"	100.00
4	955	Patrick Cummins	Rev. M. J. Cummins	8	Chatham, Ont.	"	100.00
5	956	Minnie Fultz	Edmund Fultz	161	Halifax, N. S.	Daughter	50.00
6	957	William S. Fultz	Edmund Fultz	161	Halifax, N. S.	Guardian	50.00
7	958	Louisa C. Mitchell	Gedeon Gratton	176	Ottawa, Ont.	"	241.65
8	959	Gedeon Gratton	Gedeon Gratton	176	Ottawa, Ont.	Wife	1758.35
9	960	Mary C. Robichaud	James A. Robichaud	276	Tracadie, N. B.	Mother	100.00
10	961	Eileen O'Toole	Patrick W. O'Toole	192	Halifax, N. S.	Wife	100.00
11	962	Mrs. Emma Lambert	Nazaire Lambert	110	Quebec, Que.	"	100.00
12	963	Mary Jane Jesmer	Moses N. Jesmer	38	Corwall, Ont.	"	300.00
13	964	College de Louis	J. Adelard Damers	96	Levis, Que.	"	20.00
14	965	Mario S. T. Damers	J. Adelard Damers	96	Levis, Que.	Mother	180.00
15	966	Louise M. Fournier	Alfred Fournier	83	Montreal, Que.	Wife	200.00
16	967	Rogues C. Lamy	Gaspard Lamy	101	Three Rivers, Que.	"	200.00
17	968	Malvina G. Cadieux	Charles Cadieux	240	Montreal, Que.	"	100.00
18	969	Bridget Kearney	Peter J. Kearney	5	Brantford, Ont.	"	200.00
19	970	Emilia Nod Lambert	Nazaire Lambert	110	Quebec, Que.	Tutrice	100.00
20	971	Mario A. P. Valois	Louis J. A. Valois	83	Montreal, Que.	Sister	100.00
21	972	Julia A. Gabourie	Joseph Gabourie	205	Stoco, Ont.	Wife	333.33
22	973	Rachel Ida Gabourie	Joseph Gabourie	205	Stoco, Ont.	Daughter	333.33
23	974	John Hutton	William Hutton	17	Paris, Ont.	Son	666.66
24	975	William Hutton	William Hutton	17	Paris, Ont.	"	666.66
25	976	John Hutton	William Hutton	17	Paris, Ont.	"	666.66
26	977	Mario A. P. Valois	Louis J. A. Valois	83	Montreal, Que.	Guardian	666.66
27	978	Mary Jones	John Wm. Jones	23	Seaford, Ont.	Sister	100.00
28	979	Anastasia McMahon	James McMahon	19	St. Catharines, Ont.	Wife	100.00
29	980	Flourance M. J. Tanney	Norbert Tanney	52	Winnipeg, Man.	"	200.00

Total paid beneficiaries in 1890 ..... \$17,066.66  
 Balance on hand ..... 180.76

\$17,247.42

RESERVE FUND - FONDS DE RESERVE-OR.

To total amount from Grand Secretary S. R. Brown, from 1st January, 1890,  
 to 1st January, 1900  
 A montant total reçu du Grand Secrétaire S. R. Brown, du 1er Janvier, 1890,  
 au 1er Janvier, 1900

1892	Order No.	Cr.	
Jan	1	By amount transferred to Board of Trustees for deposit. Par montant transmis au Bureau des Syndics pour dépôt.	128.06
Feb	2		573.12
Mar	3		460.05
Apr	4		1,576.19
May	5		614.16
June	6		886.34
July	7		698.21
Aug	8		325.31
Sept	9		691.21
Oct	10		621.10
Nov	11		625.23
Dec	12		1,815.24
			\$3,991.90 \$3,991.90

GENERAL FUND.

To amount on hand January 1, 1890, \$ 61.57  
 To total amount from Grand Secretary S. R. Brown, from 1st Jan.,  
 1890, to 1st Jan., 1900, as shown by  
 statement ..... 14,166.76  
 Total ..... \$14,228.33

FONDS GÉNÉRAL.

To amount on hand au 1er Jan. 1890 \$ 61.57  
 A montant total reçu du Grand Secrétaire  
 S. R. Brown, du 1er Janvier, 1890,  
 au 1er Janvier, 1900, suivant  
 état ..... 14,166.76  
 Total ..... \$14,228.33

1890	Order No.	Dr.	
Jan	1	W. P. Killackey, salary and expenses as Organizer.	\$ 50.00
	2	Dr. Ryan, Supervising Medical Examiner's fees.	70.00
	3	W. P. Killackey, salary and expenses as Organizer.	25.00
	4	P. J. O'Keefe, attending Trustee meeting in London.	70.00
	5	Joseph A. Chisholm, "	32.00
	6	J. J. Behan, "	27.50
	7	Peter J. Rooney, "	12.50
	8	Hon. M. F. Hackett, "	34.65
	9	Dr. Ryan, "	34.75
	10	F. J. Latchford, "	33.90

Déboursements légitimes: nous ne considérons pas nécessaire de répéter les noms de ceux  
 auxquels l'argent a été payé.)



Table with columns: Order No., Description, Amount. Includes entries for Rev. A. E. Burke, Joseph Kidd, J. K. H. Howison, etc.

SUMMARY - SOMMAIRE - JANUARY 1, 1900.

Summary table showing financial totals for January 1, 1900, including Grand Treasurer's hands and total amount received from branches.

Table showing amounts paid to beneficiaries, Reserve Fund, and balance on hand.

RESERVE FUND - FONDS DE RESERVE - DR.

Table showing total amount on deposit, amount received from 1st January 1899 to 1st January 1900, and total amount of interest reported during 1899.

Table showing assets of the C. M. B. A. of Canada as of December 31, 1899, listing various banks and their balances.

GENERAL FUND - FONDS GENERAL - DR.

Table showing amount in Grand Treasurer's hands, total amount received from branches, and total amount of interest reported during 1899.

Table showing total expenditures from 1st January 1899 to 1st January 1900, as shown per statement, orders 1 to 131 inclusive.

ASSETS OF THE C. M. B. A. OF CANADA, DECEMBER 31, 1899.

Table listing assets of the C. M. B. A. of Canada as of December 31, 1899, including cash in the bank, cash due from assessments, and total assets.

LIABILITIES - PASSIF

Table showing liabilities, including General Fund account and Beneficiary Fund account.

MEMBERSHIP REPORT - ETAT DES MEMBRES

Table providing a membership report, including number of members on rolls, initiations, and total membership for January 1, 1900.

Amount of the \$20 policies that lapsed in 1899. Montant des \$20 polices terminées en 1899.

The following is the number of C. M. B. A. branches organized in Canada each year since the Association was introduced here.

Table showing the number of C. M. B. A. branches organized in Canada each year from 1878 to 1899, categorized by province/territory.

Branches Nos. 74, 75, 127, 128, 129, 130, 131, 132, 133, 134, 211, 212, 220 and 221 have been dissolved, and Nos. 81, 100 and 150 are withdrawn.

Les Succursales Nos. 74, 75, 127, 128, 129, 130, 131, 132, 133, 134, 211, 212, 220 et 221 ont été dissoutes, et les Nos. 81, 100 et 150 se sont retirés.

DEATH RECORD IN THE C. M. B. A. IN CANADA - TABLEAU DES DECES DANS L'ASSOCIATION CANADIENNE.

Table showing death records from the formation of the Grand Council in 1880 to January 1, 1900, including age at death and number of policies held.

Total number of deaths. Total des décès. 919.

W. J. McKEE, Grand Treasurer. S. R. BROWN, Grand Secretary.

London, Ont., Feb. 23, 1900. To the Members of the Grand Council of the C. M. B. A. of Canada. Brothers - We hereby certify that we have audited the books and accounts of the Grand Secretary and Grand Treasurer of the Association for the term ending December 31, 1899, and found the same correct and in accordance with the foregoing statement.

A LIVE BRANCH.

On Monday, the 19th Feb., the members of Branch 23 C. M. B. A. enjoyed themselves and entertained a number of friends in their spacious hall. It being the occasion of the initiation of four new members.

He then took his seat amid great applause, after which the meeting broke up, every one feeling happy and expressing a wish that another meeting would take place in the near future. I J. Muirhead. Sec. Com.

**Statement of Assessments Received in February, 1900**  
**Etat des Cotisations Recues Durant le Mois de Fevrier**

N. B. — Les succursales qui n'apparaissent pas dans cet état et dont le nom n'est pas sur la Liste des Cotisations No. 1, à l'exception des succursales qui ont été suspendues ou qui n'ont pas payé la cotisation du mois de Mars 1900, ont payé la cotisation No. 1 en Janvier.

Branch No.	Assessment No.	Beneficiary Fund	Reserve	Assessment No.	Beneficiary Fund	Reserve
No. de la Succursale	Nos des Cotisations.	Fonds des Bénéficiaires	Fonds de Réserve	Nos des Cotisations	Fonds des Bénéficiaires	Fonds de Réserve
1	do	1291 35	117	1	11 77	157
2	do	157 83	117	do	12 23	157
3	do	170 80	117	do	12 84	157
4	do	81 85	117	do	13 25	157
5	do	19 54	117	do	13 86	157
6	do	91 94	117	do	14 27	157
7	do	101 69	117	do	14 88	157
8	do	111 43	117	do	15 29	157
9	do	121 17	117	do	15 90	157
10	do	131 91	117	do	16 31	157
11	do	141 65	117	do	16 92	157
12	do	151 39	117	do	17 53	157
13	do	161 13	117	do	18 14	157
14	do	171 87	117	do	18 75	157
15	do	181 61	117	do	19 36	157
16	do	191 35	117	do	20 97	157
17	do	201 09	117	do	21 58	157
18	do	211 83	117	do	22 19	157
19	do	221 57	117	do	22 80	157
20	do	231 31	117	do	23 41	157
21	do	241 05	117	do	24 02	157
22	do	251 79	117	do	24 63	157
23	do	261 53	117	do	25 24	157
24	do	271 27	117	do	25 85	157
25	do	281 01	117	do	26 46	157
26	do	291 75	117	do	27 07	157
27	do	301 49	117	do	27 68	157
28	do	311 23	117	do	28 29	157
29	do	321 97	117	do	28 90	157
30	do	331 71	117	do	29 51	157
31	do	341 45	117	do	30 12	157
32	do	351 19	117	do	30 73	157
33	do	361 93	117	do	31 34	157
34	do	371 67	117	do	31 95	157
35	do	381 41	117	do	32 56	157
36	do	391 15	117	do	33 17	157
37	do	401 89	117	do	33 78	157
38	do	411 63	117	do	34 39	157
39	do	421 37	117	do	35 00	157
40	do	431 11	117	do	35 61	157
41	do	441 85	117	do	36 22	157
42	do	451 59	117	do	36 83	157
43	do	461 33	117	do	37 44	157
44	do	471 07	117	do	38 05	157
45	do	481 81	117	do	38 66	157
46	do	491 55	117	do	39 27	157
47	do	501 29	117	do	39 88	157
48	do	511 03	117	do	40 49	157
49	do	521 77	117	do	41 10	157
50	do	531 51	117	do	41 71	157
51	do	541 25	117	do	42 32	157
52	do	551 99	117	do	42 93	157
53	do	561 73	117	do	43 54	157
54	do	571 47	117	do	44 15	157
55	do	581 21	117	do	44 76	157
56	do	591 95	117	do	45 37	157
57	do	601 69	117	do	45 98	157
58	do	611 43	117	do	46 59	157
59	do	621 17	117	do	47 20	157
60	do	631 91	117	do	47 81	157
61	do	641 65	117	do	48 42	157
62	do	651 39	117	do	49 03	157
63	do	661 13	117	do	49 64	157
64	do	671 87	117	do	50 25	157
65	do	681 61	117	do	50 86	157
66	do	691 35	117	do	51 47	157
67	do	701 09	117	do	52 08	157
68	do	711 83	117	do	52 69	157
69	do	721 57	117	do	53 30	157
70	do	731 31	117	do	53 91	157
71	do	741 05	117	do	54 52	157
72	do	751 79	117	do	55 13	157
73	do	761 53	117	do	55 74	157
74	do	771 27	117	do	56 35	157
75	do	781 01	117	do	56 96	157
76	do	791 75	117	do	57 57	157
77	do	801 49	117	do	58 18	157
78	do	811 23	117	do	58 79	157
79	do	821 97	117	do	59 40	157
80	do	831 71	117	do	60 01	157
81	do	841 45	117	do	60 62	157
82	do	851 19	117	do	61 23	157
83	do	861 93	117	do	61 84	157
84	do	871 67	117	do	62 45	157
85	do	881 41	117	do	63 06	157
86	do	891 15	117	do	63 67	157
87	do	901 89	117	do	64 28	157
88	do	911 63	117	do	64 89	157
89	do	921 37	117	do	65 50	157
90	do	931 11	117	do	66 11	157
91	do	941 85	117	do	66 72	157
92	do	951 59	117	do	67 33	157
93	do	961 33	117	do	67 94	157
94	do	971 07	117	do	68 55	157
95	do	981 81	117	do	69 16	157
96	do	991 55	117	do	69 77	157
97	do	1001 29	117	do	70 38	157
98	do	1011 03	117	do	70 99	157
99	do	1021 77	117	do	71 60	157
100	do	1031 51	117	do	72 21	157
101	do	1041 25	117	do	72 82	157
102	do	1051 99	117	do	73 43	157
103	do	1061 73	117	do	74 04	157
104	do	1071 47	117	do	74 65	157
105	do	1081 21	117	do	75 26	157
106	do	1091 95	117	do	75 87	157
107	do	1101 69	117	do	76 48	157
108	do	1111 43	117	do	77 09	157
109	do	1121 17	117	do	77 70	157
110	do	1131 91	117	do	78 31	157
111	do	1141 65	117	do	78 92	157
112	do	1151 39	117	do	79 53	157
113	do	1161 13	117	do	80 14	157
114	do	1171 87	117	do	80 75	157
115	do	1181 61	117	do	81 36	157
116	do	1191 35	117	do	81 97	157
117	do	1201 09	117	do	82 58	157
118	do	1211 83	117	do	83 19	157
119	do	1221 57	117	do	83 80	157
120	do	1231 31	117	do	84 41	157
121	do	1241 05	117	do	85 02	157
122	do	1251 79	117	do	85 63	157
123	do	1261 53	117	do	86 24	157
124	do	1271 27	117	do	86 85	157
125	do	1281 01	117	do	87 46	157
126	do	1291 75	117	do	88 07	157
127	do	1301 49	117	do	88 68	157
128	do	1311 23	117	do	89 29	157
129	do	1321 97	117	do	89 90	157
130	do	1331 71	117	do	90 51	157
131	do	1341 45	117	do	91 12	157
132	do	1351 19	117	do	91 73	157
133	do	1361 93	117	do	92 34	157
134	do	1371 67	117	do	92 95	157
135	do	1381 41	117	do	93 56	157
136	do	1391 15	117	do	94 17	157
137	do	1401 89	117	do	94 78	157
138	do	1411 63	117	do	95 39	157
139	do	1421 37	117	do	96 00	157
140	do	1431 11	117	do	96 61	157
141	do	1441 85	117	do	97 22	157
142	do	1451 59	117	do	97 83	157
143	do	1461 33	117	do	98 44	157
144	do	1471 07	117	do	99 05	157
145	do	1481 81	117	do	99 66	157
146	do	1491 55	117	do	100 27	157
147	do	1501 29	117	do	100 88	157
148	do	1511 03	117	do	101 49	157
149	do	1521 77	117	do	102 10	157
150	do	1531 51	117	do	102 71	157
151	do	1541 25	117	do	103 32	157
152	do	1551 99	117	do	103 93	157
153	do	1561 73	117	do	104 54	157
154	do	1571 47	117	do	105 15	157
155	do	1581 21	117	do	105 76	157
156	do	1591 95	117	do	106 37	157
157	do	1601 69	117	do	106 98	157
158	do	1611 43	117	do	107 59	157
159	do	1621 17	117	do	108 20	157
160	do	1631 91	117	do	108 81	157
161	do	1641 65	117	do	109 42	157
162	do	1651 39	117	do	110 03	157
163	do	1661 13	117	do	110 64	157
164	do	1671 87	117	do	111 25	157
165	do	1681 61	117	do	111 86	157
166	do	1691 35	117	do	112 47	157
167	do	1701 09	117	do	113 08	157
168	do	1711 83	117	do	113 69	157
169	do	1721 57	117	do	114 30	157
170	do	1731 31	117	do	114 91	157
171	do	1741 05	117	do	115 52	157
172	do	1751 79	117	do	116 13	157
173	do	1761 53	117	do	116 74	157
174	do	1771 27	117	do	117 35	157
175	do	1781 01	117	do	117 96	157
176	do	1791 75	117	do	118 57	157
177	do	1801 49	117	do	119 18	157
178	do	1811 23	117	do	119 79	157
179	do	1821 97	117	do	120 40	157
180	do	1831 71	117	do	121 01	157
181	do	1841 45	117	do	121 62	157
182	do	1851 19	117	do	122 23	157
183	do	1861 93	117	do	122 84	157
184	do	1871 67	117	do	123 45	157
185	do	1881 41	117	do	124 06	157
186	do	1891 15	117	do	124 67	157
187	do	1901 89	117	do	125 28	157
188	do	1911 63	117	do	125 89	157
189	do	1921 37	117	do	126 50	157
190	do	1931 11	117	do	127 11	157
191	do	1941 85	117	do	127 72	157
192	do	1951 59	117	do	128 33	157
193	do	1				

## 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 between the 1st and 15th of each month.

Members are invited to send us items of news or information that will be of interest to the Association, together with a short subject of interest to the C. M. B. A. Members will always be welcome, but anonymous letters and letters where the Manager does not consider for the welfare of the Association will not be published.

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

Address all communications to  
S. R. BROWN,  
Editor and Manager,  
Catoe Block, Dundas Street,  
London, Ont.

## ASSESSMENT SYSTEM.

LONDON, MARCH, 1900.

## ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$5 per inch space per annum payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 10,000, extending all over Canada.

For further particulars address  
S. R. BROWN, Editor and Manager,  
Catoe Block, London, Ont.

## CATHOLIC FRIENDLY ASSOCIATIONS IN AUSTRALIA

In a recent number of that excellent Catholic newspaper, the Liverpool Catholic Times, Mr. W. M. Fox, of Sydney, Australia, contributed an interesting article on the growth of Catholic friendly societies in Australia. It would appear that under the southern cross our co-religionists are making great advances in maintaining fraternal societies and considering the relative population they surpass the Catholics of Canada in this matter. In the seven colonies of Australia the Catholic population is about 1,000,000, or about two-thirds of the whole population. In Canada the Catholic population is about 2,000,000 out of a total population of about 6,000,000, or approximately about one-third of the total population. Yet, taking the principal Catholic society in Australia and comparing it with our Association, which is the leading Catholic society in Canada, we will find that the Australians are ahead of us. It appears that there are several Catholic friendly societies in Australia, but the leading one is the Hibernian-Australian Catholic Benefit Society, established in 1871. It has a roll of 16,000 members, and accumulated funds of £95,000. It is open to Catholics only, the periodical approach of the sacraments being obligatory on all members. Needless to say, it has the cordial approbation of the hierarchy. This society has 260 branches. The members in each colony are organized into district boards, which have all necessary power to frame rules, and these district boards in turn elect delegates, who constitute the annual movable meeting which is the supreme con-

trolling body. In this matter of government their rules appear to be different from ours, and besides they make a strong feature of sick benefits.

In the comparisons which we have made, we have not lost sight of the fact that in the great Catholic province of Quebec the C. M. B. A. has not yet attained its proper position. Under ordinary circumstances, Quebec should give as much support to the C. M. B. A. as all the other provinces combined. We have reason to hope, however, from the assurances received from influential friends in that province, that they will in time make it the banner province of our Association, and with Quebec heartily co-operating with the other provinces, we will soon be able to invite more favorable comparison with our brethren in Australia, whose success in the matter of fraternal organization will, we hope, steadily continue.

## QUESTIONS AND ANSWERS.

One of the Chancellors of Prince Edward Island sends us the following questions and requests an answer through THE CANADIAN:

Does Section 5 of the C. M. B. A. Constitution give a member power to alter, change or amend the designation of his beneficiary certificate by a will, without any endorsement on the back of the policy to that effect—the will, of course, by number or otherwise, identifying the certificate.

For instance: Five years ago a member had his certificate made out in favor of his wife alone. Now new conditions call for a change in favor of, say, his children. But not wishing to tamper with the beneficiary certificate, he takes the precaution to have a will written embodying the changes he wishes to have made in the designation of the certificate. In the meantime, by an accident, he is killed instantly. His friends find in the one envelope both certificate aforesaid and an accompanying will. The will (of subsequent date to the beneficiary certificate) changes the designation of the said certificate. Which prevails?

By its Act of Incorporation the Constitution was accepted in this Province. There is, as far as we can learn, no special legislation determining as assignments of beneficiary certificates issued by any assessment or fraternal association as there is in Ontario, Quebec and New Brunswick?

Now, does the Constitution allow a member full liberty to assign his beneficiary to relatives other than wife and children, to the exclusion of wife and children, when there are no valid reasons for disinheriting them?

Would such alteration be accepted by the Grand Council if made by will?

I can readily understand that, being at variance with the spirit of the Association, they might decline to accede to it if made in the usual way if aware of the circumstances, but how would they act if they had a will to deal with?

Would the Grand Council allow a member to disinherit his wife (a good woman) to enable him to endow a charitable institution, say a hospital ward or to found a parochial library?

How should wills affecting a C. M. B. A. policy be dealt with?

How would it be if the Grand Council paid over the amount of the policy to the person designated therein and

then some three or four months afterwards a las: will and testament turned up. What should be done to guard against such a contingency?

Would it not be wise for the C. M. B. A. to ask for probate of wills?

ANSWERS.

Section 5 of the Constitution gives the member power to change the designation of the beneficiaries by will identifying the policy, without an endorsement on the policy itself.

The change must be made, however, within the class of beneficiaries which the C. M. B. A. is designed to aid. A man may, in the Province of Prince Edward Island, change a certificate payable to his wife, and make that certificate payable instead to his children, but he could not, in our opinion, transfer it from the wife to persons who did not belong to the class of wife, children or dependents mentioned in sub-section "C" of Section 1 of the Act of Incorporation.

Under the circumstances stated in the letter, the will modifying the designation of the certificate, if it properly identifies the certificate, and transfers it within the class stated or to executors would, in our opinion, prevail as against the designation made in the certificate.

The Constitution does not, as indicated, allow full liberty to a member to assign his beneficiary outside the class mentioned in the Act. If a member made such an attempt the C. M. B. A. would not decide, in advance, whether his action was valid or invalid, nor would it issue a new policy. No insurance company takes to itself the right to determine whether an assignment is valid or not. That is a matter for the courts to decide, and in case of dispute between the parties claiming under a certificate the money is paid into Court. This practice has been followed by the C. M. B. A. since we have been connected with it, and is followed by all insurance companies.

The Grand Council cannot forbid or permit a member to disinherit his wife. That action is not the function of the C. M. B. A., but if a member attempted to transfer the benefits under a policy from his wife to a charitable institution, no matter how deserving, and the matter were referred to us, we should deem it our duty to advise that the attempted change was invalid.

Wills differ so widely even in their connection with C. M. B. A. policies that each must be considered by itself, and it is very hard to lay down any general rule that would apply to even a limited number. Each case as it arises must be separately dealt with. When the beneficiary is named in the policy and the C. M. B. A. has no notice of any will, it is protected by statute if it makes a payment in accordance with the terms of the policy. If, however, having notice of the will legally affecting the policy, the C. M. B. A. should disregard the provisions of the will, it would be obliged to pay a second time, though it would doubtless have a right of action to recover back the money that it had paid. It is for those who claim under a will against the C. M. B. A. to give notice of their claim and make it good before the C. M. B. A. pays over the money to the beneficiary. There is no duty cast upon the society to ask for probate of wills, though if a will is produced it must be probated before payment is made.

Answer to Brother McKinnon's ques-

tion in last month's issue of THE CANADIAN:

The change in the designation of beneficiaries is, in the first place, subject to the law of the Province in which the member resides, and then subject to the Constitution of the C. M. B. A.

There is no statute of the Province of Prince Edward Island affecting the matter. It is therefore, wholly governed by the Constitution, which provides, in Section 5, that the policy may be changed. The powers are not, however, absolute. The object and purpose of the C. M. B. A. must be regarded. In our Act of Incorporation it is stated that the money shall be paid to the widow, orphans, dependents, or other beneficiary whom the deceased has designated. The words "other beneficiary" have been construed to mean beneficiaries of the same class as the widow, orphans, and dependents of the deceased member. The "other beneficiaries" must, therefore, belong to the same class of persons as the widow and orphans. A mother would certainly be within such class. Possibly also a father and sisters. So also would adopted children.

In your Province, therefore, the change could be made within such class, and it could also, in our opinion, be made from a beneficiary or beneficiaries belonging to such class to executors or administrators. The consent of the beneficiaries would, in the absence of any statutory enactment, not be necessary in the Province of Prince Edward Island.

It is not necessary that the change in designation should be endorsed on the policy. It might be made by will or by any document identifying the policy.

Nearly all the provinces have distinct statutory enactments relating to insurance for the benefit of wives and children. In certain provinces the right to change the designation is restricted. The Province of Ontario, by statute, declares "that an insurance for the benefit of a wife or children creates a trust in their favor which cannot be taken away by any act of the insured in the lifetime of the beneficiaries or any of them." An appointment may, however, be made within the class of preferred beneficiaries.

The law affecting the change of beneficiary is, in our opinion, the law of the province in which a member resides, and the law of the Province of Ontario applies in this respect only to members resident in this province.

## ORDINATION ANNIVERSARY.

L'Evangeline says: On Wednesday, Dec. 27th, a number of friends from Shediac, Dorchester, Memramcook, and Moncton, met at Grand Digne, for the purpose of celebrating the 15th anniversary of the ordination of our distinguished compatriot, the Rev. Philip L. Belliveau, P. P. Though young in the ministry, Father Belliveau occupies a high position among the clergy of the Maritime Provinces, being one of the most learned and eloquent and most highly considered members thereof. The esteemed pastor was presented with a number of fine presents, befitting the occasion. L'Evangeline joins with the numerous friends of the Reverend Father in wishing him a long life of prosperity.



CORRESPONDENCE.

To the Editor of THE CANADIAN:

Dear Sir and Bro - From the absence of communications in THE CANADIAN from members of our Association, many of whom are men of letters and competent to discuss intelligently matters of interest to members of the C. M. B. A., one would infer that THE CANADIAN is not being read, or that we prefer to let our interest in the affairs of the Association smoulder until the convention. As it seems to be in order, in this year of grace, 1900, to review the progress made in the past, and to speculate on the changes and improvements that may be made in the approaching twentieth century, it might not be out of place here to remind our members that some of the amendments to the constitution that no doubt will be presented for consideration at the next convention to be held during the first year of the next century, may be of great importance to our Association. In my humble opinion all proposed amendments affecting the beneficiary fund law should be presented for consideration by the branches or in THE CANADIAN during this year. At the risk of being considered "fresh," I will submit a few changes that seem to me to be necessary to the vital part of our Association - the increasing of our membership. Any member who has given much thought to the subject of organizing, and has watched our efforts in that direction, must be convinced that so far they have been little better than a failure. If there is not sufficient money paid into the Grand Council by the branches in per-capita tax to efficiently maintain the Grand Council and to defray the expense of advertising that should be done, and of prosecuting such a vigorous canvass as is necessary in order to increase our membership by a substantial number each year, then let all the initiation fees go to the Grand Council - except of charter members of new branches. Our average initiations per month in Ontario should not be less than 100. At a reasonable estimate there must be about 30,000 eligible Catholics in this Province. The average in the Province of Quebec ought to reach 150. But we might just as well send a mite to convert the Mohammedans as to send an Organizer to the Province of Quebec without some assistance from the press of that Province, where we have to compete with such progressive fraternal organizations as the Independent Order of Foresters. Their average initiations, per month, in Quebec, for the twelve months, ending 1st August last, was 213. The next matter to which we should give some careful consideration is our system of paying assessments. While I prefer our present system as being the cheapest and safest, still it does not seem to be the one that commends itself to the uninitiated. In order to compete successfully with the other fraternal organizations, we must be in a position to say exactly how much it will cost per month for \$1,000 or \$2,000 at a certain age. The next question I respectfully submit, for discussion, by the members of the C. M. B. A. is - I fancy I hear some braves kicking already - the advisability of admitting women to membership. Being in a position recently to get the information, I took the trouble to ascertain whether many of our Catholic women were members of one of the societies into which they are admitted, and was somewhat surprised,

not so much at the number who were members, but to find there many I did not expect ever gave life insurance a thought. I was informed Catholic women were initiated in their own houses, and paid their assessments and dues there. The points that will naturally suggest themselves to our minds in connection with this question are: Are women good risks? If they are good enough risks for the straight life companies, for the Independent Order of Foresters, for the Ancient Order of Foresters, and for the Home Circle, why are they not good enough for the C. M. B. A.? What have we to fear from the presence of Catholic women in our Association? Would it not be a benefit to have women in our branches? Will men not naturally prefer the societies into which mothers, sisters, wives and daughters are admitted?

Can we successfully compete for membership with fraternal organizations into which our Catholic women are admitted if we continue to exclude them? I believe the C. M. B. A. will stop short of its inclusion of amelioration if it fails to provide for the admission of women, at least those who are "bread winners."

Yours fraternally,  
J. C. O'NEIL.

Brantford, Feb. 8, 1900.

BRANCH NO 90, PICTON, ONT.

To Major F. P. Horrigan, I. N. W. M. P.:

The officers and members of St. Gregory's Branch of the Catholic Mutual Benefit Association desire to tender their hearty congratulations for you having received the very important appointment of Inspector of the North West Mounted Police, and also to express the sentiment of regret that each and every one of us feel at your early departure from amongst us.

When the official announcement was made and your name appeared in the Canada Gazette, the official organ of the Dominion Government, the hearts of each and every one of us were filled with delight, but when we came to give it our calm consideration we seemed to realize how true the remark "that there is no joy but what has its tinge of sadness." This is the sentiment which fills our hearts individually and collectively in addressing you this evening. As a member of our great Catholic society we have learned to esteem and admire your sterling abilities, always foremost in advancing the good work which has been the aim of our society in this town and county, viz., "piety, integrity and frugality." In educational matters you have distinguished yourself, having held the position of High School Trustee for a great number of years, and your work in connection with that important body has stamped you as one of the most efficient members that ever sat at that board.

As a member of St. Gregory's congregation your position will not be easy to fill, your valuable assistance in all important matters in connection with the parish gratuitously given will never be forgotten, and many will be the prayers and supplications which will be poured forth to the Throne of Divine Mercy from the members of the flock you are leaving that Almighty God may shower His choicest blessings, and that He may long spare you to fill the important office which you are so eminently fitted for. You are particularly honored this evening by the presence of our highly gifted

Spiritual Adviser, Rev. Father Twohey. The society will never forget his kindness in showing this mark of respect to you and to the branch this evening. As a brother, we wish you God speed, and as we are about to grasp your hand and say farewell we will never forget the many happy hours which we spent in your genial company in St. Gregory's hall, and before parting we wish to say that wherever duty calls you, whether it be on the shores of the beautiful Fraser River or along the banks of the majestic Assiniboine you will no doubt make hosts of new friends and companions but will never have truer or more steadfast ones than those you leave behind in this grand old County of Prince Edward, the garden of Ontario.

We ask you to accept this gift as a remembrance of your association with us, and sincerely hope and pray that you will never have to use it in self defence.

Signed on behalf of the branch,

- E. F. Ryan,
M. J. Ryan,
W. J. Ryan,
M. Ryan,
J. R. Ryan

C. M. B. A. LECTURE.

St. Mary's Branch No. 251, C. M. B. A., Kenilington, P. E. I., now feels satisfied that the best way to secure new members is to have the benefits of the Association discussed in open meeting. At the request of the branch, Grand Deputy Bro James McIsaac, editor and proprietor of the Charlottetown Herald, on January 31, in the hall at Indian River, delivered an eloquent, comprehensive and instructive lecture on the C. M. B. A.

Bro John T. Mullin presided in his usual efficient manner and introduced the lecturer in some very pointed and appropriate remarks.

The lecturer carefully explained what are the essential elements of a society, and clearly showed that the C. M. B. A. possesses these in a most eminent degree of perfection. Then he pointed out the relation in which many societies stand to the Church, whether in communion or opposition, and the potent influence they have for good or for evil. man's natural adaptability for society and the greater influence he wields when working through societies. the power of existing societies, their origin, aims, machinery and advantages. the origin, growth and progress of the C. M. B. A., the securing by Canada of a separate Grand Council, its rapid growth and flourishing condition in Canada and the grand future that must be its store for it, the superior over all existing societies, the truly fraternal element, the very small premiums paid on benefits; no large salaries paid to hordes of officials and agents and many other interesting and thoughtful points. He closed with an animated exhortation to all young men in the parish to become members of Branch No. 251 which, he proudly exclaimed, "I know, from official inspection, to be among the foremost successful branches in Canada."

The burst of applause with which the large and enthusiastic audience greeted this concluding remark showed that the lecturer knows well how to use a convincing argument, and soon after the meeting several persons signified their intention of applying for admission into Branch 254.

Rev. J. J. McDonald, P. P. Kinross, member of Branch 254, supplied

the lecture with a pointed and impressive speech, in which he endorsed what the Grand Deputy had said and clearly showed that the C. M. B. A. is the society for Catholics to join. Rev. Mgr. Ryan and Hon. John A. McDonald also spoke in praise of the many good qualities of the C. M. B. A. A vote of thanks was tendered the lecturer and gracefully acknowledged.

In connection with the lecture was rendered a programme which included songs by Rev. J. J. McDonald, Miss Marie M. Ryan, Bro. T. Donohue and J. A. Ryan, readings by Rev. J. J. McDonald and J. A. Ryan.

Branch No. 251 expressed its hope that another such meeting before the winter is past.

Fraternally yours,

J. A. Ryan,
Secy. Branch No. 251.

RESOLUTIONS OF CONDOLENCE.

Branch No. 10, Newville, N. B., on the death of Bro. A. J. Ryan, a mother.

Branch No. 10, Sydney, N. S., on the death of Bro. J. N. MacIntyre's wife.

Branch No. 10, Hantsport, on the death of Bro. James Patrick and Thomas Carter on their journey to the land of Bro. Andrew and Edward's brother.

Branch No. 10, Hantsport, on the death of Bro. Michael and Thomas M. Innes's brother.

Branch No. 10, Winterset, Man., on the death of Bro. James Whyte's wife.

Branch No. 10, Hantsport, on the death of Bro. Richard Bigley's daughter Florence.

Branch No. 10, Hantsport, on the death of Bro. James Bergin's wife.

At a meeting of Branch No. 10, C. M. B. A., held last night the following resolution was passed:

Moved by Bro. W. Innes, seconded by Bro. J. Kelly, that we the members of C. M. B. A. Branch No. 10, Hantsport, with heartfelt sorrow, regret the loss we have sustained by the sudden death of our esteemed brother Andrew Arbutick.

Resolved that we extend to the bereaved widow our sincere sympathy and condolences in this her hour of trouble and sorrow.

Resolved that our charter be draped in mourning for one month and that a copy of this resolution be sent to Mrs. Arbutick and also published in THE CANADIAN and Catholic Record and our local papers.

At a regular meeting of Branch No. 10, Dublin, Ont., held on Jan. 13th 1900 the following resolutions of condolence were moved and unanimously carried:

That we the members of Branch No. 10, desire to record with deep regret our heartfelt sorrow for the loss we have sustained by the death of our esteemed brother Peter James Evans.

Resolved that we the members of this branch, tender to the widow and family of our late brother our sincere sympathy and condolences with them in their great loss and pray that God in His great mercy will protect and comfort them.

Resolved that our charter be draped for one month and that a copy of these resolutions be sent to Mrs. Evans and also published in the Catholic Record and THE CANADIAN. May His mercy rest in peace on the soul.

At a regular meeting of Branch No. 10, Summerside, P. E. I., held on Jan. 20th the following resolutions of condolence were moved by Bro. Charles Murphy, and seconded by Bro. Patrick Hanrahan, and unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to call to His eternal reward our late brother John Kelly.

Resolved that we the members of Branch No. 10, desire to record our heartfelt sorrow at the death of Bro. Kelly, and that we extend our deep and sincere sympathy to his wife and family and immediate relatives further.

Resolved that this resolution be entered up in the minutes of our branch and a copy be sent to the widow and bereaved family and also to THE CANADIAN, the official organ of our association, for publication, also the Charlottetown Herald, The Watchman, and the Summerside Agriculturalist.

At the regular meeting of Branch No. 10, Amherstburg, Ont., held on the 25th Jan. 1900, the following resolution was unanimously adopted:

Whereas it has pleased Almighty God in

His infinite wisdom to remove by death our worthy brother, Amos Richard.

Resolved that, while humbly bowing to the Divine will, we the officers and members of Branch No. 1 desire to express our sincere sorrow for the loss of so wise and a member and to convey to the widow and family of our deceased brother our heartfelt sympathy coupled with the prayers that the Supreme Comforter may support them in their sad affliction; further

Resolved that a copy of this resolution be spread on the minutes of our meeting and copies be sent to the widow and children and THE CANADIAN for publication.

At the regular meeting of Branch No. 82, Kingsbridge, Ashfield, Jan 1, 1900 the following resolutions were unanimously adopted:

That whereas it has pleased Almighty God in His Divine Providence to remove by the hand of death our late beloved pastor, the Rev. N. J. Dixon, be it

Resolved that this branch extend their sincere sympathy and condolence to the relatives of the deceased in their great affliction, and also that we express our profound sorrow for the loss of our Spiritual Advisor; and be it further

Resolved that our charter be draped and that we have a Mass of Requiem said and that the members of our branch attend and go to holy Communion in a body for the repose of his soul.

Resolved that these resolutions be spread on our minutes and a copy be sent to the relatives of the deceased, to THE CANADIAN and to the Catholic Record for publication.

At a regular meeting of Branch No. 51, Harris, held January 22, it was moved by Rev. John Coffey, and seconded by the Very Rev. Dean Egan, and carried, that, in view of the loss we have sustained by the death of our dear friend and brother, Thomas D. Hayden, and the still heavier loss sustained by his beloved wife, we long have to offer to Mrs. Hayden the expression of our heartfelt sympathy in her bereavement. It is only a just tribute to the memory of our departed brother to say that, in regretting his removal from our midst, we mourn for one who was in every way worthy of our respect, and who, by his social and gentlemanly manners, so long then by his Christian character, had endeared himself to all who knew him. In offering our sincere condolence to his afflicted wife, on the dispensation with which it has pleased Providence to afflict her, we commend her for consolation to him who orders all things for the best, and shall pray that the good God may console her in her affliction and give her the grace of resignation to His holy will.

Resolved that this testimonial of our sincere and heartfelt sympathy be forwarded to Mrs. Hayden and to the Catholic papers by the secretary of the meeting.

BRANCH OFFICERS FOR 1900.

Branch No. 14. Spiritual adviser Rev. H. Forster, president John Forster, 1st vice-president Amos Weber, 2nd vice-president Oscar Klueber, recording secretary Lorenz Spitzig, financial secretary and treasurer Jacob Klueber, assistant secretary Bernhard Forster, marshal Markus May, guard Albert Zinger, trustees George Klueber, Bernhard Forster, Rev. H. Forster, Joseph Steyer, Albert Zinger.

Branch No. 17. President M. J. Quinn, 1st vice-president W. J. Ballman, 2nd vice-president J. Higgins, recording secretary J. J. Lundy, assistant secretary J. O'Brien, financial secretary M. J. McCarthy, treasurer M. Conroy, marshal J. O'Connor, guard T. J. Ryan, trustees Edward Sullivan, M. P. DeBorty, J. J. Walsh.

Branch No. 20. Chancellor Nelson Prevault, spiritual adviser Rev. J. K. Donnelly, president W. P. Doyle, 1st vice-president J. P. Gosselin, 2nd vice-president A. P. Sheehan, recording secretary T. P. Tonoy, treasurer M. Nohr, financial secretary H. H. Sout, marshal Wm. Henry Thompson, guard Jan. Nelson, trustees P. Curry, J. P. Gunning, M. J. Nolan, Jan. Nelson and P. Longan.

Branch No. 21. President C. O'Brien, 1st vice-president G. Pallanck, 2nd vice-president T. M. Giverson, recording secretary F. McGovern, financial secretary J. D. O'Brien, treasurer T. McElmurry, marshal T. M. O'Brien, guard N. Brennan, trustees J. Kane, J. O'Brien, J. McKee, George Pallanck and J. Giverson.

Branch No. 22. President M. T. Fitzpatrick, 1st vice-president N. J. Fitzpatrick, 2nd vice-president J. T. Moloney, recording secretary J. P. Dougherty, financial secretary J. J. Burns, treasurer M. Chaley, marshal P. Harlette, guard J. H. O'Brien, trustees J. P. Dougherty, M. J. O'Reilly, M. J. Fitzpatrick, J. J. Burke and M. T. Fitzpatrick.

Branch No. 23. Spiritual adviser Rev. Father Moran, president R. A. Lynch, 1st vice-president J. D. O'Brien, 2nd vice-president H. Mulvaney, recording secretary J. A. Thomas, assistant secretary J. H. O'Brien, financial secretary John O'Brien, treasurer H. M. Donnelly, marshal P. D. ...

Branch No. 24. Spiritual adviser Rev. Father Moran, president R. A. Lynch, 1st vice-president J. D. O'Brien, 2nd vice-president H. Mulvaney, recording secretary J. A. Thomas, assistant secretary J. H. O'Brien, financial secretary John O'Brien, treasurer H. M. Donnelly, marshal P. D. ...

Branch No. 25. Chancellor John Carpenter, president B. O'Brien, 1st vice-president John Wangle, 2nd vice-president John Miller, recording secretary M. F. Williams, assistant secretary Joe P. Kelly, financial secretary Joe Johnson, treasurer Joe Johnson, marshal P. McElmurry, guard M. Doyle, trustees Joe Johnson, M. King, Thomas M. Doyle and John J. O'Brien.

Branch No. 26. Spiritual adviser Rev. P. Brennan, president J. O'Brien, 1st vice-president P. Brennan, 2nd vice-president Patrick Brennan, recording secretary James Graham, assistant secretary John Kelly, financial secretary Patrick McFadden, treasurer Joe Johnson, marshal M. F. Williams, guard Patrick McFadden, trustees Patrick McFadden, Michael Brennan, Patrick McFadden, Patrick Clifford and John Edwards.

Branch No. 28. Spiritual adviser Rev. Father Prevost, president Marie Carriere, 1st vice-president Marie St. Jean, 2nd vice-president Joseph St. Marie, recording secretary Eugene Gagnon, assistant secretary Nelson Carriere, financial secretary George Arsenault, treasurer J. T. Madore, marshal Truffe Carriere, guard J. P. Label, trustees Stanislas Gagnon, Damien Richer, Andre Bray, Olivier Groulx, Oswald May.

Branch No. 30. Chancellor Rev. Kitchener, spiritual adviser Rev. Father Way, president Joe S. Schwartz, 1st vice-president Philip Young, 2nd vice-president John J. Lundy, recording secretary Philip Young, financial secretary Joe Lundy, treasurer John Lundy, marshal J. O'Brien, guard M. W. Young, trustees Joe Lundy, Philip Young and Joe La France.

Branch No. 32. Spiritual adviser Rev. J. J. Ghehl, president John M. Forster, 1st vice-president Amos Weber, 2nd vice-president Leopold Krauer, recording secretary John H. Gantz, assistant secretary Aud Schell, financial secretary Julius Noll, treasurer Aud A. Schwartz, marshal N. T. O'Brien, guard Alex Herget, trustees John Schmitt, Jacob John, Ed. Kautz, Henry Heilmann and Julius Noll.

Branch No. 34. Spiritual adviser Rev. W. A. Means, president William Hoegan, 1st vice-president John S. Sora, 2nd vice-president James Norman, recording secretary John H. Boston, assistant secretary Richard L. Laprade, financial secretary Maurice Murphy, treasurer William Cullen, marshal John H. Boston, guard John Kenny, trustees William Haggerty, Jeremiah Coffey, Thomas McDonald, James Taylor and Richard L. Laprade.

Branch No. 35. Spiritual adviser P. Naudé, president C. Daudelin, 1st vice-president E. R. Hubert, 2nd vice-president Joseph Thibault, recording secretary P. A. Hubert, assistant secretary H. Laporte, financial secretary H. Howison, treasurer J. P. Turpin, marshal E. Champagne, guard Joe Davidson, trustees L. O. Havin, P. A. Hucher, Joe Thibault, P. A. Hubert and H. Laporte.

Branch No. 39. Spiritual adviser Rev. H. J. Gibney, president M. J. Doyle, 1st vice-president H. J. Connelly, 2nd vice-president J. Kane, recording secretary H. J. Gibney, financial secretary H. J. Gibney, treasurer C. Connelly, marshal Wm. Haggerty, guard O. Giverson, trustees H. J. Gibney, H. F. Kelly, Theo. Morrow, Wm. Haggerty and M. J. Doyle.

Branch No. 40. President C. C. Collins, 1st vice-president John Devlin, 2nd vice-president Aug. Aliza, recording secretary John O'Sullivan, assistant secretary P. J. O'Brien, financial secretary Wm. Egan, treasurer A. Gravelle, marshal John L. Murphy, guard Frank Lyman, trustees J. Murphy, Wm. Egan Jr., John Devlin, A. Gravelle and Joe Krav.

Branch No. 45. Spiritual adviser Rev. G. McCloskey, president G. McCloskey, 1st vice-president H. J. Lynch, 2nd vice-president P. Conroy, recording secretary Joe Brown, assistant secretary Wm. Conroy, financial secretary E. Green, treasurer Theo. McArty, marshal H. McKern, guard John O'Sullivan, trustees H. McKern, P. McArty and John Brady.

Branch No. 102. Spiritual adviser Rev. P. Quinn, president H. Leonard, 1st vice-president George Frank, 2nd vice-president P. H. Kinnane, recording secretary P. McElmurry, assistant secretary A. P. Hudson, financial secretary C. Quinn, treasurer P. H. Kelly, marshal G. Arsenault, guard J. O'Brien, trustees C. O'Brien and Gabriel Le Boute.

Branch No. 107. Chancellor Patrick Cahin, president John Miller, 1st vice-president William Rankin, 2nd vice-president Joseph Maher, recording secretary James J. Smith, assistant secretary Michael Maher, financial secretary John Maher, treasurer Daniel Rooney, marshal Patrick Welch, guard William Rankin, trustees Michael Maher, William Rankin, Hugh Rankin, J. Maher and John Quinn.

Branch No. 112. Spiritual adviser Rev. Father Carson, president W. J. McArty, 1st vice-president T. O'Brien, 2nd vice-president Hugh O'Brien, recording secretary E. J. O'Brien, assistant secretary H. J. O'Brien, financial secretary P. A. Lynch, treasurer P. M. O'Brien, marshal P. O'Brien, guard E. O'Brien, trustees E. O'Brien and Hugh O'Brien.

Branch No. 117. Spiritual adviser Rev. P. Hoadley, president A. M. O'Brien, 1st vice-president P. G. Piche, 2nd vice-president J. A. Fitzpatrick, recording secretary J. A. Martin, assistant secretary J. O'Brien, financial secretary A. L. Marolais, treasurer J. A. Lavoie, marshal P. O'Brien, guard J. Arthur Gaudin, trustees L. G. Piche, J. A. O'Brien, P. A. O'Brien and C. P. O'Brien.

Branch No. 118. Spiritual adviser Rev. C. E. Fessio, president W. W. Murray, 1st vice-president J. C. O'Brien, 2nd vice-president J. H. Walsh, recording secretary J. L. Mathon, assistant secretary J. L. Deschamps, financial secretary Z. P. O'Brien, treasurer E. O'Brien, marshal P. O'Brien, guard N. O'Brien, trustees J. J. Griffin, P. O'Brien, J. H. Walsh, F. O'Brien and J. O'Brien.

Branch No. 122. Spiritual adviser Rev. F. Semande, president Claude F. Desjardins, 1st vice-president D. Allen, 2nd vice-president Joseph Prevaille, recording secretary Pierre C. Cadorette, assistant secretary Eugene Dupuis, financial secretary Charles F. Desjardins, treasurer Henri Morand, marshal Joseph Desjardins, guard Albert O'Brien, trustees Jules Robinson, Joe Desjardins, Auguste Robinson, Louis Salve and Honoré Marquette.

Branch No. 123. Spiritual adviser Rev. J. E. Cronin, president Jeremiah Barry, 1st vice-president James O'Keefe, 2nd vice-president John Finnegan, recording secretary James O'Keefe, assistant secretary John Finnegan, financial secretary J. Barry, treasurer Joe Barry, marshal Wm. Barry, guard James Sullivan, trustees Joe O'Keefe, Joe O'Keefe, John Finnegan and J. Barry.

Branch No. 126. Spiritual adviser Rev. Father Lemarchand, president M. C. Castella, 1st vice-president Peter Collins, 2nd vice-president Joseph Hartley, recording secretary John McCaffery, assistant secretary J. J. McHugh, financial secretary J. H. McHugh, treasurer A. Laurondeau, marshal J. W. Castella, guard Stephen Harrell, trustees J. W. Castella, J. H. McHugh, E. H. Rouleau, A. Laurondeau and Peter Collins.

Branch No. 134. Chancellor John J. S. Hackey, spiritual adviser Rev. Thomas P. Barry, president P. J. Burns, 1st vice-president P. J. Veniot, 2nd vice-president Ed. L. O'Brien, recording secretary Wm. J. Lavoie, assistant secretary Bennett Hackey, treasurer James J. Power, financial secretary Joseph J. Meahan, marshal Thomas Sallor, guard Thomas Kenish, trustees Ed. L. O'Brien, John J. Harrington, Ed. Hall, H. Hackey and Richard A. Sutton.

Branch No. 140. Spiritual adviser Rev. Father Adam, president A. H. Spidding, 1st vice-president C. Corbin, 2nd vice-president O. Parizeau, recording secretary Chas. Verreault, assistant secretary E. Brunelle, financial secretary N. Fessieu, treasurer J. O. Ricard, marshal J. Desjardins, guard O. Fortier, trustees E. Corbin, C. Corbin, O. Parizeau, Chas. Verreault and J. Desjardins.

Branch No. 157. Spiritual adviser Father Tobin, president John Greenan, 1st vice-president Wm. Kelly, 2nd vice-president John Hagan, recording secretary Frank Salsbery, assistant secretary Wm. Keenan, financial secretary Michael Gleason, treasurer Philip Murphy, marshal Michael Hagan, guard Jeremiah Murphy, trustees Patrick Kelly, Matthew Hagan, Joe E. Dillon, John Pina and Michael Hagan.

Branch No. 164. Spiritual adviser Rev. E. J. McCarthy, president P. J. McElmurry, 1st vice-president James Hadden, 2nd vice-president Joe Connelly, recording secretary P. P. Quinn, assistant secretary O. Verde, financial secretary M. McArty, treasurer P. Connelly, marshal Tom Healy, guard John Joyce, trustees Tom Keenan, Joe Connelly, M. E. Keating, Wm. J. Linfo and Chas. Langlois.

Branch No. 161. Spiritual adviser Rev. Joe K. Way, P. P. president David Schwab, 1st vice-president Joseph Schwab, 2nd vice-president Joseph Heberth, recording secretary Ernest Heberth, assistant secretary John Lavoie, financial secretary Anthony Lavoie, treasurer Xavier Weber, marshal J. P. Haggerty, guard Alex Zeller, trustees Joseph Heberth, Joseph Zeller, Peter Heberth, John C. Heberth and Joe P. Haggerty.

Branch No. 162. Chancellor Dr. L. N. Bourque, spiritual adviser Rev. H. A. Meahan, president John Sullivan, 1st vice-president W. A. Bourque, 2nd vice-president Dr. A. H. Myers, recording secretary H. J. Lager, assistant secretary Charles O'Neil, financial secretary H. H. Meahan, treasurer J. J. Bourque, marshal C. O'Neil, guard Alex Williams, trustees Rev. H. A. Meahan, J. H. O'Brien, Thomas Walsh, Albert Bourque and Rodric Meahan.

Branch No. 173. President E. St. Pierre, 1st vice-president Michael S. Long, 2nd vice-president G. Martin, recording secretary Chas. J. Girard, assistant secretary G. Lavoie, financial secretary F. Kane, treasurer Rev. Father Mounier, marshal Frank Miller, guard Patrick Deane, trustees G. Martin, M. L. Leonard, Joe Malone, M. Strong and N. Dupuis.

Branch No. 174. Chancellor Henry F. Lallier, spiritual adviser Rev. D. F. Lager, president G. J. LeBlanc, 1st vice-president Simon A. Lallier, 2nd vice-president Gregoire A. Lallier, recording secretary Albert F. Bourque, assistant secretary Hector R. Gaudet, financial secretary Thomas L. Lallier, treasurer Alfred Lallier, marshal Maurice F. Lallier, guard Edward L. Lallier, trustees Abraham J. Lallier, Thomas L. Lallier, G. J. LeBlanc, R. A. F. Lager and Simon A. Lallier.

Branch No. 181. Spiritual adviser Rev. P. A. Bat, president P. Durbin, 1st vice-president Philip Koable, 2nd vice-president Jacob Wilck, recording secretary Peter Wilck, assistant secretary John Schell, financial secretary John J. Wilck, treasurer Joseph Baur, marshal Jacob Koable, guard Joseph Baur, trustees Robert Bond, Jacob Baur, Joseph Schell, Peter Seifer and Maurice King.

Branch No. 184. Spiritual adviser Rev. Chas. Collins, president Jan H. Merris, 1st vice-president J. M. Galloway, 2nd vice-president James G. Wallace, recording secretary John H. Delaney, assistant recording secretary Albert Gaudin, financial secretary David M. D. Lundy, treasurer James McMurray, marshal Henry Braun, guard Chas. Savage, trustees Timothy A. Hoolley, Daniel Groulx, John Gallagher, James G. Wallace and James Mulloy.

Branch No. 184. Chancellor Chas. McKinnon, president Jas. J. Curry, 1st vice-president Michael Bates, 2nd vice-president Arthur E. Keefe, recording secretary H. F. Morley, assistant secretary D. K. McLintyre, financial secretary John G. Young, treasurer D. M. Curry, marshal Angus McDonald, guard Alex McMullin, trustees Rev. I. W. McLintyre and H. F. Morley.

Branch No. 186. Spiritual adviser Rev. H. T. Jagger, president Chas. A. Cassidy Jr., 1st vice-president T. M. Gagnon, 2nd vice-president H. M. Moran, recording secretary Joe P. Maher, assistant secretary F. Maher, financial secretary Dr. J. McDonald, treasurer Chas. A. Cassidy Sr., marshal Michael Haley, guard Jas. Hockett, trustees T. M. Gagnon, T. M. Harrington, Michael Haley, Edward Galloway and H. M. Moran.

Branch No. 200. Spiritual adviser Rev. D. A. Tremoy, president S. C. Mulroney, 1st vice-president Peter Lavoie, 2nd vice-president Moses Trudo, recording secretary Francis Allou, assistant secretary Thos. W. Mulroney, financial secretary W. J. O'Brien, treasurer John M. Cassidy, marshal Andrew Kiely, guard John Mulroney.

Branch No. 204. President H. S. Lallier, 1st vice-president L. T. F. Amire, 2nd vice-president Paul D. Katrement, recording secretary Wm. A. D. Katrement, assistant secretary J. P. Egan, financial secretary James D. Katrement, treasurer L. O'Brien, guard Thos. E. Katrement, trustees Frank E. Katrement, Sylvia A. Deon and Thos. E. Katrement.

Branch No. 204. Spiritual adviser Rev. M. A. O'Keefe, president A. J. Martin, 1st vice-president John J. Brown, 2nd vice-president Arch. Ouellette, recording secretary S. Bois, assistant secretary Robert Caldwell, financial secretary Rev. M. A. O'Keefe, treasurer Chas. P. McCloskey, marshal L. Sirois, guard Wm. Ouellette, trustees J. L. Hologner, Wm. Ouellette, Dr. C. P. O'Brien, C. P. McCloskey and Paul Michaud.

Branch No. 215. Spiritual adviser Rev. J. C. Bernard, president Fr. LeFevre, 1st vice-president Ed. Poutland, 2nd vice-president Louis Heaulme, recording secretary L. F. LeFevre, assistant secretary J. A. E. O'Brien, financial secretary J. P. Hurlston, treasurer Ed. Sylvain, marshal G. LeFevre, guard John Ouellette, trustees L. Kibler, E. LeFevre, Hugh Chretien and A. Johnson.

Branch No. 221. Spiritual adviser Rev. E. J. McDermott, president Francis J. Hagan, 1st vice-president Ed. McMartin, 2nd vice-president Henry Archibald, recording secretary John Fitzgerald, assistant secretary Matthew Henry, financial secretary Michael McHugh, treasurer M. N. McElmurry, marshal Frederick Lavoie, guard Jacob Giverson, trustees Michael Ryan, Simon Hagan, James Murphy, Edward McMartin and John Graham.

Branch No. 222. Spiritual adviser Rev. Father Collier, president Edmund Chalmers, 1st vice-president Patrick Gallagher, 2nd vice-president John Nelson, recording secretary W. J. Moran, assistant secretary John O'Reilly, financial secretary Patrick J. J. Trainor, treasurer Patrick O'Reilly, marshal James Haggerty, guard Frank J. Haggerty, trustees James Haggerty, John McMartin, John Murphy, Joseph Chalmers and Patrick Gallagher.

Branch No. 231. Chancellor J. H. Tompkins, spiritual adviser Father O'Brien, president J. J. Hillier, 1st vice-president Albert Schindler, 2nd vice-president Peter Korne, recording secretary A. W. O'Brien, assistant secretary H. S. S. O'Brien, financial secretary P. Mellon, marshal J. O'Connor, guard N. Brennan, trustees M. Cavareto and W. Fitzgerald.

Branch No. 236. Spiritual adviser Rev. A. Lavoie, president M. F. Z. Payne, 1st vice-president L. A. Piche, 2nd vice-president Joe L. O'Brien, recording secretary G. O'Brien, financial secretary G. P. Laquette, treasurer F. N. Lavoie, marshal M. L. Charlier, guard G. Lavoie, trustees G. O'Brien, J. O'Brien, Joseph P. O'Brien, A. Charbonneau and L. A. Piche.

Branch No. 246. Chancellor Michael Ryan, president W. K. Farrell, 1st vice-president A. H. O'Brien, 2nd vice-president W. H. Martin, recording secretary J. P. O'Brien, assistant secretary Hugh O'Neill, financial secretary Peter Farrell, treasurer W. H. O'Brien, marshal Peter Collins, guard H. H. O'Brien, trustees J. T. O'Brien, James O'Brien, Wm. E. Farrell, John O'Brien and Jas. K. O'Brien.

Branch No. 253. Chancellor Rev. G. Blanchard, president J. J. McArty, 1st vice-president W. P. Doyle, 2nd vice-president ...

Vice president, Louis G. Arsenault, financial secretary J. N. A. Gahan, treasurer J. S. Arsenault, recording secretary A. Arsenault, assistant secretary S. M. Arsenault, Northern Ontario, guard A. C. Arsenault, J. J. McNally, J. A. Arsenault, P. Arsenault, A. Arsenault and D. Arsenault.

INITIATIONS IN FEBRUARY, 1900.

Table listing initiations in February 1900 across various branches. Columns include Branch No., Location, and names of individuals. Total initiations listed as 189.

N. B. The initiations in the last three branches are charter members. Les Initiations dans les trois dernières succursales sont des membres fondateurs.

ASSESSMENT SYSTEM.

ARE YOU INSURED? If Not, You Should Be, and You Cannot Do Better than Join the C. M. B. A. of Canada.

The Leading Assessment Association Registered in the Dominion.

This Association protects you who are insured, but has nearly made provision for cashing if necessary. It is the only one in the Dominion taking the entire sum of the assessment... THE ASSOCIATION'S OFFICE IS AT 100, RUELLE DE LA PAIX, MONTREAL.

LE CANADIEN

Association Catholique de Renouveau Moderne du Canada. Notre Etat Financier. ACCUSES DE RECEPTION.

NOTRE ETAT FINANCIER

Notre Etat financier est en mauvais état. Les dépenses dépassent les recettes. Il faut donc chercher des moyens de réduire les dépenses et d'augmenter les recettes.

ACCUSES DE RECEPTION.

Mr. J. M. McNamara, Sec. Arch. Sec. N. 61 C. M. B. A. North Bay Ont. Cher Monsieur, j'ai reçu avec reconnaissance le montant de votre cotisation de \$1.00.

Table of Rates for the Assessment Association. Columns include 'For a \$100 Policy' and 'For a \$200 Policy' with sub-columns for 'From 15 and not over 25' and 'From 25 and not over 35'. Includes a 'Total' row and a note: 'The total applicants have the \$20 of application fee returned to them.'

TABLE OF RATES.

Table of Rates for the Assessment Association. Columns include 'For a \$100 Policy' and 'For a \$200 Policy' with sub-columns for 'From 15 and not over 25' and 'From 25 and not over 35'.

THE ASSOCIATION'S OFFICE IS AT 100, RUELLE DE LA PAIX, MONTREAL.

For a \$100 Policy: From 15 and not over 25: \$1.00; From 25 and not over 35: \$1.50. For a \$200 Policy: From 15 and not over 25: \$2.00; From 25 and not over 35: \$3.00.

A PROMISING YOUNG CATHOLIC.

We are pleased to learn that Bro David S. O'Keefe, late Financial Secretary of Branch 123, St. John, N. B. (West), has received a position as a reporter for the Montreal Gazette, and left for Montreal some days ago to commence duty there.

We are confident our members in that city will do all in their power for Bro. O'Keefe and give him any items of interest to the public they may have.

He is a B. A. of St. Joseph's University New Brunswick, and we hope has a bright future in the field of journalism before him. THE CANADIAN wishes him every success. He is a son of Brother P. J. O'Keefe, Grand Trustee.

NEW BRANCH.

Branch No. 311 was instituted on the 14th day of February, 1900, at Sydney Mines, N. S., by Provincial Organizer A. T. MacCawald.

The following is the list of officers:

- Spiritual Advisor, Rev. C. F. McKinnon, President, Rev. C. F. McKinnon, First Vice-President, Bernard Francis, Second Vice-President, Joseph J. McKinnon, Recording Secretary, John McErmick, Assistant Recording Secretary, Edward Lehman, Financial Secretary, A. J. Campbell, Treasurer, John R. Francis, Marshal, Norman McIntyre, Guard, John O'Hanly, Trustees, John Doyle, John T. Lee, John J. St. Stephen, McKinnon and James M. Tisdale.

CORRESPONDANCE

Mr. J. M. McNamara, Sec. Arch. Sec. N. 61 C. M. B. A. North Bay Ont.

de la part des membres de notre Association, dont plusieurs d'entre eux sont des hommes de Lettres, et compétents à discuter intelligemment des questions d'intérêt pour les membres de la C. M. B. A. Laisserait supposer qu'on ne li pas LE CANADIEN ou qu'on préfère laisser notre intérêt dans les affaires de l'Association languir jusqu'à la convention. Comme il paraît que dans l'ordre, en cette année de grâce, 1900 de faire une revue de progrès accomplis dans le passé, et de songer aux changements et améliorations que l'on peut faire à l'approche du 21<sup>ème</sup> siècle, il ne sera peut-être pas hors de place dans ces colonnes de rappeler à nos membres, que quelques uns des amendements à la constitution qui seront présentés, nul doute pour notre considération à la prochaine convention qui doit être tenue durant la première année du prochain siècle, peuvent être d'une grande importance pour notre Association. Dans mon humble opinion tous amendements devant affecter la Loi concernant le Fonds des Bénéfices devraient être présentés pour notre considération par les succursales ou dans LE CANADIEN pendant cette année. Au risque d'être considéré comme officieux je soumettrai quelques changements qui me semblent, à moi, nécessaires à la partie vitale de notre Association—l'accroissement des membres. Tout membre qui a réfléchi sur le sujet d'organisation et a surveillé nos efforts dans cette direction, doit être convaincu, que jusqu'à ces efforts ont été moins que fructueux. S'il n'est pas payé suffisamment d'argent au Grand Conseil par les succursales sous forme de taxe par capiti, pour le maintenir efficacement et défrayer les dépenses d'annonces qui devraient être faites, et pour poursuivre telle ce bal vigoureux qui est nécessaire pour accroître d'une manière substantielle le nombre de nos membres, chaque année, alors que tous les honoraires de l'Initiation aillent au Grand Conseil—sauf pour les membres fondateurs de nouvelles succursales. Nos initiations en moyenne par mois dans Ontario ne devraient pas être moins de 100. En faisant un estimé raisonnable, il doit y avoir environ 10 000 Catholiques d'éligibles dans cette province. La moyenne dans la province de Québec devrait atteindre 150. Mais vaudrait tout aussi bien envoyer un muet pour convertir les Mahométans que d'envoyer un organisateur dans la province de Québec sans quelque assistance de la part de la presse de cette province, dans laquelle nous avons à concourir avec des associations fraternelles aussi progressives que l'Ordre Indépendant des Forestiers. Leurs initiations en moyenne par mois, dans la province de Québec pour les douze mois finissant le 1<sup>er</sup> Août dernier ont été de 24.

L'autre question à laquelle nous devrions donner une sérieuse considération, c'est notre système de paiement des cotisations. Bien que je préfère notre système actuel comme étant le moins cher et le plus sûr, cependant si ne me semble pas se recommander aux non initiés. Pour pouvoir concourir avec succès avec les autres associations fraternelles, il nous faut être en position de dire exactement ce qu'il en coûtera par mois pour un ou dix mille plus tard, à tel âge.

L'autre question que je soumettrais spécialement pour être discutée par les membres de la C. M. B. A. c'est l'opportunité d'admettre les femmes dans l'Association. Me trouvant tout récemment en position de me renseigner, j'ai pris la peine de m'assurer de plusieurs de nos femmes Catholiques

étaient membres de l'une de ces sociétés dans lesquelles elles sont admises, et j'ai été en quelque sorte surpris non pas tant du nombre qui sont membres, mais de constater qu'il y en avait beaucoup qui, je croyais, n'avaient jamais songé à l'assurance sur la vie. On m'a informé que des femmes Catholiques étaient initiées dans leurs propres demeures d'où elles payaient aussi leurs cotisations et contributions. Les points qui se suggèrent naturellement à notre esprit relativement à cette question sont les suivants. Les femmes sont-elles de bons risques? Si elles sont des risques assez bons pour les compagnies régulières d'assurance sur la vie, pour l'Ordre Indépendant des Forestiers, pour l'Ancien Ordre des Forestiers et pour la Home Circle, pourquoi ne seraient-elles pas assez bonnes pour la C. M. B. A.? Qu'avons-nous à craindre de la présence de femmes Catholiques dans notre Association? Ne serait-il pas profitable d'avoir des femmes dans nos succursales? Les hommes ne préféreraient-ils pas naturellement les sociétés dans lesquelles la mère, les sœurs, l'épouse et les filles seraient admises? Pouvons-nous concourir avec succès avec des associations fraternelles dans lesquelles nos femmes Catholiques sont admises, si nous continuons à les exclure? Je crois que la C. M. B. A. va s'arrêter tout court dans sa mission d'amélioration si elle manque de pouvoir à l'admission des femmes, de celles du moins qui sont obligées de gagner leur pain.

Fraternellement à vous  
J. C. O'NEIL.

Brantford, Ont., 8 Février, 1900

**LA POLICE D'ASSURANCE PURE ET SIMPLE.**

Quand l'on considère de nos jours les compagnies d'assurance à fonds de réserve, et les différents degrés de taux et de je ne sais quoi qu'on représente, de telle sorte que l'idée principale, c'est à dire l'assurance proprement dite vient en dernier lieu, n'est-il pas raisonnable de prendre en sérieuses considérations, les avantages qu'offre une police donnée par une de ces compagnies mutuelles? N'est-il pas vrai qu'après mûre réflexion, il n'est pas préférable d'avoir une police d'assurance pure et simple?

Le véritable placement qu'un homme a en vue en s'assurant est la somme d'argent qu'il désire laisser à sa famille. C'est le capital sur lequel il paye intérêt durant sa vie et qu'il désire protéger en attendant qu'il revienne aux siens après sa mort. Les compagnies d'assurance soumises aux restrictions légales peuvent vous promettre les mêmes choses, mais au fond, ce ne sont que des apparences pour tromper les ignorants, et de telles compagnies ne peuvent entrer en ligne avec ces autres associations mutuelles, qui offrent purement et simplement la somme que l'on désire et qu'on veut laisser à ses héritiers.

Dans ces cinquante années, nous avons été témoins du développement et du progrès des spécialités dans les différentes professions, soit dans les arts soit dans les sciences—de telle manière qu'il n'y a plus maintenant qu'une seule industrie qui cherche encore à avoir beaucoup à son crédit.

Ce qui est vrai pour les professions, ne l'est pas moins pour les compagnies d'assurance, dont les subdivisions tournent à leur détriment. Une police d'assurance pure et simple est un placement sacré, qui assure exclusive-

ment le montant pour sûr et qui en assure la durée.

**GARDEZ VOTRE SANG FROID.**

Ayez une bonne humeur, vous vous en trouverez toujours bien, que vous soyez maîtres ou serviteurs vous en tirerez profit, dans chaque démarche de la vie. Et ceci vous le devez à d'autres d'être de bonne humeur. Vous le devez à votre propre virilité, à votre propre caractère de femme, à votre amour propre. Il n'y a qu'un lache par nature qui sera habituellement de mauvaise humeur chez lui; En mettant les autres à l'aise vous rendez les choses agréables pour vous mêmes; vous gagnez et gardez de bonnes dispositions ce qui vous sera profitable et vous aiderez plus tard; vous accumulez par là de la popularité et de bons rapports qui peuvent être utilisés avantageusement, peut-être dans les temps critiques. Une bonne humeur est un grand aide dans les succès.

Une mauvaise humeur d'un autre côté, peut devenir fatale dans la vie. Personne n'est si vil qu'il faille causer de la peine. Les étalages de mauvaise humeur peuvent sembler ne faire aucun mal particulier de prime abord, mais ils infligent souvent des blessures dont les cicatrices ne guérissent pas facilement. Un homme possédant tout autre élément requise pour le succès, excepté la bonne humeur, peut risquer son avenir par l'atrocité de cette qualité. Garder son sang froid ne coûte pas un sou. Il est sage de le garder même dans de grandes provocations, car la réflexion délibérée peut suggérer des moyens plus efficaces que ceux qui auraient été adoptés sous l'impulsion de la passion. Si vous voulez réussir dans la vie, gardez votre sang froid.—Succès.

**ETES-VOUS ASSURE?**

Si Non, Vous Devriez l'être, et Vous ne Pouvez Faire Ni un Quien Joignant.

**LA C. M. B. A. DU CANADA.**

Cette Association préleve seulement ce qui est nécessaire; mais elle a soigneusement pris des dispositions pour lui permettre de prélever sur ses membres UNE SOMME SUFFISANTE POUR TOUTES LES FRAIS DE L'ASSURANCE. Son principe est sain et ses taux sont justes, son assurance au cash actual d'années en années. Quand il est requis d'avancer, elle a le pouvoir de collecter tout ce qui est dû sans jamais manquer de remplir ses obligations envers tous et chacun de ses membres. Par ce système les membres de la C. M. B. A. sont assurés des bénéfices à un taux n'existant pas le coût actuel de ces bénéfices.

La C. M. B. A. existe depuis vingt deux ans et a suffisamment démontré la sagesse de son système.

Chaque réclamation a été payée sans conteste selon aucun de la part de l'association. Ya-t-il quelque chose qui vous empêche d'être assuré avec nous? Mais il y a des compagnies qui ont fait beaucoup de mal avant d'être reconnues comme étant honnêtes.

L'impulsion de l'humanité a des moyens de satisfaction pour sa famille ou son bien-être en ce monde, après la mort, il y a peu de chances de réajustement. C'est pour cela que nous sommes si intéressés à nos membres, que nous sommes des gens qui ont des idées et qui ont une bonne vue de nos intérêts, quand ils nous frappent avant que cette position soit faite.

La question, alors, est celle-ci: Comment cette position peut-elle être faite de la manière et le plus facilement?

En devenant membre de la C. M. B. A.

DE BÉNÉFICES EXTRAORDINAIRES. PAS DE RÉSULTATS ÉCHOUÉS. PAS DE DÉCEPTION DANS LA VIE. PAS DE DÉCEPTION DANS LA MORT. PAS DE DÉCEPTION DANS LA DURÉE. PAS DE DÉCEPTION DANS LE DÉVELOPPEMENT. PAS DE DÉCEPTION DANS LE BÉNÉFICIAIRE. PAS DE DÉCEPTION DANS LE DÉVELOPPEMENT DE LA VIE. PAS DE DÉCEPTION DANS LE DÉVELOPPEMENT DE LA MORT. PAS DE DÉCEPTION DANS LE DÉVELOPPEMENT DE LA DURÉE. PAS DE DÉCEPTION DANS LE DÉVELOPPEMENT DE LA BÉNÉFICIAIRE.

Le marchand ou le capitaliste, sachant que les affaires sont incertaines, reconnaît la nécessité de pouvoir avoir une assurance sur laquelle sa famille ou l'industrie financière. L'Artisan ou l'homme d'affaires, sachant que sa vie ne peut que finir, se préoccupe de la sécurité de sa famille, sachant que sa famille ne dépendra pas de la sienne, quand la mort l'appellera.

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Tableau montrant le montant reçu en cotisations des succursales de la C. M. B. A. du Canada, depuis la formation du Grand Conseil en 1880, jusqu'au 1<sup>er</sup> Janvier, 1900:

En 1880	219 00
1881	4,171 01
1882	9,818 17
1883	11,333 29
1884	21,127 21
1885	24,253 30
1886	32,288 17
1887	46,750 24
1888	55,107 79
1889	66,917 44
1890	100,108 20
1891	122,732 98
1892	142,465 06
1893	166,219 45
1894	185,167 56
1895	183,928 63
1896	173,068 49
1897	169,680 24
1898	216,291 21
1899	179,225 17
Total	\$1,790,692 00
Fonds de Réserve	295,000 00

PROGRESSION DE LA C.M.B.A. EN FAIT DE MEMBRES.

Nombre des membres au Canada en 1880	29
1881	546
1882	1,273
1883	1,390
1884	3,120
1885	3,659
1886	5,817
1887	6,866
1888	10,071
1889	10,403
1890	11,116
1891	11,819
1892	12,115
1893	13,109

Ce qu'il en coûte pour devenir membres de la C. M. B. A. pour une police de \$1,000 de la C. M. B. A. à 25 ans:

Honoraire de la demande d'admission	\$3 00
Honoraire du médecin examinateur en chef	5 00
Honoraire de l'examen médical	1 50
Une cotisation pour \$1,000	25 00
Une contribution mensuelle	25 00
Total	\$39 00

TABLEAU DES TAUX.

Pour une police de \$1,000	
Age des Membres	Montant de la Cotisation
Entre 18 et 25 ans	25 00
25 et 30	30 00
30 et 35	35 00
35 et 40	40 00
40 et 45	45 00
45 et 50	50 00

Pour une police de \$2,000	
Entre 18 et 25 ans	50 00
25 et 30	60 00
30 et 35	70 00
35 et 40	80 00
40 et 45	90 00
45 et 50	100 00

LE TAUX ANNUEL MOYEN DE LA C. M. B. A.

Pour un membre de 25 ans	
En 1880	25 00
En 1881	30 00
En 1882	35 00
En 1883	40 00
En 1884	45 00
En 1885	50 00

Le taux des cotisations pour les membres de la C. M. B. A. est basé sur la mortalité et la durée de la vie. Les cotisations sont basées sur la mortalité et la durée de la vie. Les cotisations sont basées sur la mortalité et la durée de la vie. Les cotisations sont basées sur la mortalité et la durée de la vie.