

THE CANADIAN

PRICE, - 50 Cents.

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

Catholic Mutual Benefit Association of Canada

And mailed to members on or about the 10th of each month.

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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

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

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

ASSESSMENT SYSTEM.

LONDON, OCTOBER, 1899.

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$3 per inch space per annum payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 14,000, extending all over Canada.

For further particulars address B. R. BROWN Editor and Manager Coote Block, London, Ont.

NOMINATIONS AND ELECTIONS.

The nominations for officers of branches of the C. M. B. A. of Canada for the ensuing term must be made at the last regular meeting of branches in November.

The nominating and the electing of representatives and alternates to the Grand Council Convention of 1901 are not to take place until the regular nominations and elections of branches in November and December, 1900.

In order to understand this part of our work, branch officers will please read Sections 163, 165, 166, 167, 168 and 169 of the Constitution.

No member should accept nomination for the office of Financial Secretary or Treasurer unless he is willing to make application for a guarantee bond in compliance with Sections 176, 177 and 131 of the Constitution.

MEMBERS SHOULD WORK TO SECURE NEW APPLICANTS.

Brother, how many applicants did you secure for the C. M. B. A. since you joined? If you have not secured at least one, surely you are not satisfied that you are doing justice to either yourself, your neighbor or the association. If every member acted with indifference in the matter of increasing the membership how long would our grand C. M. B. A. last? Of what value would your policy be if our increase in membership was not kept up? Surely you know that our success, our perpetuation, depends on our increase in membership. Are you not bound, as well as other members, to help to get in new members? You undoubtedly are. You are getting insurance in the

C. M. B. A. at the very lowest possible rate—at just what it costs: but this rate is based on an expected increase in membership, and every member is expected to act as an agent and do all in his power to help in the work of increasing that membership. Each member can secure an applicant if he tries, and it is certainly his duty to try.

Ask yourself the question: "What would the condition of the association be in a few years from now if every other member was not any more active in getting in new members than I am?"

NOTES.

The members who expect most of the C. M. B. A. are generally those who do the least towards its advancement.

The Grand President hereby calls the attention of all Grand Deputies to Section 100 of our Constitution, and requests them to comply therewith.

In the September number of THE CANADIAN it was stated that the late Brother James F. McMennamin joined the C. M. B. A. in 1898. This was a type error; it should be 1891.

Officers of branches are reminded that the per capita tax, initiation tax and Supervising Medical Examiner's fees for the quarter ending September 30, 1899, are overdue, and should be paid without further delay. See Sections 60, 147 and 176 of Constitution.

Grand Trustee Brother Peter J. Rooney has sent us the following distribution of branches among the Toronto Grand Deputies:—Grand Deputy Walter Boland, Branches 111, 144 and 145; Grand Deputy E. J. Hearn, Branches 15, 85 and 200; Grand Deputy J. J. O'Hearn, Branches 49 and 907.

French-speaking members holding C. M. B. A. policies printed in the English language, may have said policies exchanged for policies in the French language, if they so desire, by applying to the Grand Secretary. There will be no charge on this exchange of policies.

Bro Finlay Macdonald, who has been Organizer of the C. M. B. A. in Nova Scotia since April, has resigned this position in order to commence the practice of his profession at Sydney, C. B. We bespeak every success for Bro. Macdonald in the growing town of Sydney, where the new steel and iron works are located.

Speak well of the C. M. B. A. whenever you have the opportunity; it is worthy of all the good things you can say about it and should receive your active support. Do not let a day pass without mentioning it favorably to your friends, who are not mem-

bers. The good seed sown in this way often yields a vast amount of benefit to the association.

Every member of the C. M. B. A. should pay his assessments and dues within the time required by our Constitution. Financial Secretaries have not any authority to receive or accept assessments after the time for paying the same has expired. See Sections 9 and 176 of Constitution. The C. M. B. A., while a fraternal institution, is also a business one, and must deal with its members in a business way; otherwise it would very soon be a "thing of the past."

When should branches remit assessment money? Section 10 of the C. M. B. A. Constitution says: All moneys paid by members to the Financial Secretary in compliance with Sections 1, 8 and 9 shall be immediately transferred by said officer to the branch Treasurer, who shall, on or before the sixth day following said third day of each month, remit the same to the Grand Secretary in the manner directed by the latter. Said remittance must be accompanied with the Monthly Assessment Report and branch order on Treasurer. The Monthly Assessment Report is to be made out by the Financial Secretary. This makes it obligatory on the Financial Secretary to make out the assessment report in time for the Treasurer to remit the amount—called for by said report—to the Grand Secretary on or before the 9th of each month. Assessment 11 (September Assessment) should be paid by all branches on or before October 9th. Any branch not paying assessments within the constitutional time is certainly running a great risk and doing a great injustice to its own members and to the Association at large.

INFORMATION WANTED.

To the Recording Secretaries of Branches of the C. M. B. A. in London Diocese:

Dear Sirs and Brothers—In order to lay out my work systematically, I have decided to make a thorough canvass of each diocese without visiting places distant from one another—unless especially required. Recording Secretaries would greatly assist me and facilitate my work if they would send me in a list of all the eligible people who might be induced to join the C. M. B. A. in their vicinity, and also if they know of any parishes where branches might be established. Communications should be addressed care of the Grand Secretary, Samuel R. Brown.

Yours fraternally, JOSEPH KIDD, Grand Organizer.

OPEN MEETING OF BRANCH NO. 71.

On Lower Day morning an open meeting was held in the splendid new lodge rooms of Branch No. 71, C. M. B. A. Besides a good attendance of

the members of the branch, there were number of Catholics present who were non-members. Grand Deputy U. E. LaBelle, Chancellor of Branch No. 71, addressed those present on the aims and objects of the C. M. B. A., and as a result of his able and earnest remarks on the worthy objects of the Association, a number have signified their intention of becoming members at an early date. At the conclusion of the Grand Deputy's address, an invitation was extended those present by Chancellor LaBelle and Financial Secretary Fitzpatrick to adjourn to the ante-room for refreshments, which had been provided for the occasion by the members, and a thoroughly enjoyable social time was spent.

CORRESPONDENCE.

Editor THE CANADIAN

Sir—The report of the C. M. B. A. Grand Council Board of Trustees in session at Niagara Falls, Ont., on August 26th ult., and published in the September issue of the official organ, calls for a word from me. It is stated in said report:—"A general discussion took place as to the results of Organizers' work. The Board did not consider the results satisfactory, especially in the Province of Quebec, and passed certain resolutions pertaining to the matter, and instructed the Grand Secretary to write the Organizer for that province officially, giving him the purport of said resolutions."

The words I have in italics sound strange to my ears, coming after the table showing the branches organized, and the statement giving the amount paid each organizer for expenses. I would not dare make any comparison or comment, but I conscientiously believe that, in justice to me, the membership should know how I did accept to come down in the Province of Quebec to work for the best interests of the C. M. B. A., and also the active part I have taken at the same time in the editing of THE CANADIAN.

Yours fraternally, J. E. H. ROWISON.

Editor CANADIAN:

Sir—I read with interest in the last issue of THE CANADIAN, which is a welcome monthly visitor, the report of the meeting of the Board of Trustees of the Grand Council, held at Niagara Falls, Ont., on August 26.

I am sure many other members were, like myself, somewhat surprised at the poor showing made in the increase of membership from January 1st to August 1st, this year, to say nothing of the expenditure incurred in that direction.

Many cannot understand why the Province of Quebec does not make a better showing; 86 new members is the showing from our sister Province of Quebec, and 550 from the Province of Ontario. Why, one would naturally suppose that the large city of Montreal, which is three fourths Catholic, would alone furnish as many members as the Province of Ontario.

An important matter that will be brought up at the next convention will be that of district or county representation. This would mean a saving of thousands of dollars to our Association. Take a case in point. In the Niagara district there are some five or six branches; one delegate could represent the district as well as five or six. Say, for illustration, that the next convention (after the one to be held at Niagara Falls) is held at Montreal; here would be a saving of over \$100.

Take ten such cases and you save over \$1 000.

It is to be hoped that this matter will be fully gone into at the next convention. It is a subject worthy of the serious consideration of every branch. Many are of the opinion that more business would be done if there were less delegates.

I remember that at one convention it was hard work to get the floor to say a few words, and that the only thing some of the delegates did there was to make considerable noise. Another matter that has often occurred to the writer is: If our good priests and pastors, who are members, and also those who are not, would once in a while say a few words from their pulpits, the membership would show a grand increase, and many Catholic families would be left better provided for when cruel death strikes down their bread winner. It would put new life and energy into many branches that at present, while not dead, are, I fear, soundly slumbering.

With best wishes for the success of THE CANADIAN, which is certainly a credit to you,

Believe me, yours fraternally.

JAMES BATTLE

Thorold, Ont., Sept. 26, 1899.

BRO JOHN C. O'MULLIN REMEMBERED.

Presentation and Speeches.

On the evening of September 21st the rooms of the Young Men's Literary Association, of Halifax, N. S., were crowded to do honor to one of their esteemed members, John C. O'Mullin.

E. M. Monaghan took the chair, and called the meeting to order. He said it was always the custom in the Association, when one of its members entered the learned professions, to remember it in some appropriate manner. Many men had been honored by the Association, among whom were: Sir John Thompson, Judge Meagher, Senator Power, J. N. Lyons, Q. C., P. C. C. Mooney, W. A. Lyons, W. B. Wallace, M. P. P., W. W. Walsh, W. F. Doyle and others, but perhaps none was deserving of so much homage at the Association's hands as Mr. O'Mullin, whose indefatigable efforts in the past had left indelible traces of benefit to the organization, and through whose earnest denunciation of a scheme some months ago that the Association should disband kept the little band together and the Association still lives.

Mr. Monaghan then presented Mr. O'Mullin with two handsomely bound volumes of Roscoe's Nisi Prius, and a barrister's bag.

Mr. O'Mullin rose to reply amid great applause, thanking the members in those happy terms characteristic of the gentleman. He said he knew full well that he had the most cordial wishes of success from every member of the Association, which good fellowship the Y. M. L. A. should feel proud of, as it reflected much credit on an association whose fraternal motives suffered it to launch its members into any state of society with such manifestations as those shown on this occasion. He was proud to belong to an association where such good fellowship and good will reigned. He assured them, that although he might not be a brilliant success at the bar, still he would deport himself in such a manner as a barrister that the Association could proudly say he still bore the training and education derived from within the Association walls.

W. A. Lyons was the next speaker, and his remarks were certainly complimentary and eulogistic of Mr. O'Mullin.

W. F. O'Connor, who was previously honored by the Association in a similar manner, paid a glowing tribute to Mr. O'Mullin. Among those present was Brother Findlay Macdonald, Organizer of the C. M. B. A., who delivered an eloquent and witty address.

Several other gentlemen spoke, after which refreshments were served, and the gathering broke up.

OBITUARY.

DR. J. E. A. METHOT, THREE RIVERS.

The ancient city of Three Rivers, Que., has lost an esteemed citizen, and the Medical Faculty a member whose ability and character reflected credit upon it, in the demise, in the prime of his manhood and of his usefulness, of Dr. J. E. Alphonse Methot. His death took place rather unexpectedly, after undergoing an operation, on the 4th inst. His funeral—one of the largest witnessed there for a long time past—comprising all classes, nationalities and creeds, and amongst them delegations from the C. M. B. A., Catholic Foresters and other religious organizations, as well as the numerous floral and spiritual offerings, amply testified to the hold his skill and courteous manner had taken on the citizens and to the esteem in which he was held by all classes. The spiritual bouquets were particularly remarkable. They came from the Ursulines, the Sisters of Providence and of the Precious Blood, and from a host of private friends, in Misses, Rosaries and other expiatory prayers and good works. He leaves a widow and five little children to mourn his untimely end, and to join with his many friends in praying God to have mercy on his soul. R. I. P.

JAMES J. PHELAN, ARTHUR

An old and highly respected resident of this vicinity, James J. Phelan, died at his home on Wednesday morning, 27th ult. The deceased had lived in this county nearly all his long and honorable life. He was a native of Kilkenny, Ireland, coming to this country with his parents over forty five years ago, and settling in Guelph. He afterwards removed to Fergus, where for many years he successfully carried on the manufacture of fanning mills. He was universally respected there, and occupied many honorary positions, among others being a very useful member of the village council. About fifteen years ago he gave up his business in Fergus, the large manufactories making his business unprofitable, and removed to Arthur, carrying on the undertaking business here successfully ever since. The deceased had not been in good health during the past year or so, but no immediate danger was anticipated. On Monday of this week he was attacked with an old complaint, passing quietly away yesterday.

The late Mr. Phelan leaves three daughters, four sons and two sisters to mourn his death. The daughters are Mrs. Goetz, Hensall; and the Misses Eitzsoeth and Mary Regis, the latter residing at home and the former with her sister, Mrs. Goetz. Another daughter, a Sister of St. Joseph, at "Mount Hope," London, who was known in religion as Sister Thecla, died a couple of months ago. The sons are James, John, Frank and Joseph, all being in the States, except the latter, who assisted the deceased in

his business. The two sisters that survive are Mrs. D. McIntosh, Arthur; and another a Sister in the Community of Loretto Abbey, Toronto.

The funeral on Friday was very largely attended, friends from many outside points being present to pay their last respects to the dead. The funeral cortege first proceeded to St. John's church, where Rev. Father O'Leary conducted Requiem services. Afterwards the band, with muffled and draped drum, headed the C. M. B. A. branch, of which the deceased was a valued member, and the large gathering was conducted with measured tread, the band the while playing the Dead March, to the Catholic cemetery, where the last sad rites were performed. The pall-bearers were: P. M. Kirby, John O'Donnell, Hugh Campbell, Thos. McNamara, Thos. Carson and John O'Callaghan.—Arthur Enterprise. May his soul rest in peace!

CONGRATULATORY RESOLUTION TO GRAND ORGANIZER KIDD.

At the regular meeting of Branch No. 95 of the C. M. B. A., Goderich, held on the 5th of September, it was

Moved by Judge Doyle, seconded by Edmund Campion, Q. C., and adopted: That the congratulations of Branch No. 95 of the C. M. B. A., Goderich, be and are hereby tendered to Brother Joseph Kidd, on his appointment as Grand Organizer of this Association in succession to our late much lamented Brother Killackey.

This branch desires to express its utmost confidence in Brother Kidd's qualifications for the important position, and to express our assurance that his efforts in the good cause will justify the wisdom of the Grand Council in appointing him to that important position.

We hope that Brother Kidd may long be spared to give the benefit of his abilities to the advancement of the interests of the society.

Resolved that these resolutions be recorded in the minutes of the society and that copies be sent to Brother Kidd, to THE CANADIAN, The Catholic Record and other Catholic papers of Ontario.

PRESENTATION.

Branch No. 132, of the C. M. B. A., Honors Right Rev. Monsignor Murphy.

The members of Branch No. 132, of the C. M. B. A., held a special meeting in their rooms on Barrington street, August 30, 1899. The meeting was called for the purpose of presenting an address to the Right Rev. Monsignor Murphy, on his elevation to the office of prothonotary apostolic.

The chair was occupied by R. N. McDonald, the president, and there was a large attendance of members.

The address, which was as follows, was presented by Mr. McDonald:

To the Right Reverend Monsignor Edward F. Murphy, D. D., V. G., Prothonotary Apostolic, etc., etc.

Right Reverend Sir and Brother:

The officers and members of Branch No. 132 of the Catholic Mutual Benefit Association of Canada, Halifax, of which you have been spiritual adviser since its institution, desire to extend their warmest congratulations to you on the dignity which has been conferred upon you by the Supreme Pontiff. In common with all your parishioners we join in the general expression of good will which is made by a grateful people to a devoted pastor; but as members of an organization which owes much to your zeal and interest in its welfare and the spiritual direction of whose affairs falls under your particular con-

trol, your election to an office of such great dignity gives us especial satisfaction. Notwithstanding the onerous and increasing duties which you have to perform in connection with your parochial work you have frequently found time to honor our branch with your attendance and wise counsel, and when we take occasion to congratulate you upon being raised to such an eminent ecclesiastical office we feel that we are making but a small return for the interest and zeal which you have always manifested in our affairs. Again congratulating you we beg to add the assurance that we shall fervently pray that you may have many years of continued usefulness in which to minister to the welfare of your people.

Signed on behalf of the branch.
President—R. N. McDonald.
1st Vice President—Geo. E. Granville.
2nd Vice President—Robt. F. Keltie.
Trustees—George M. Cullen, Samuel S. Shanks, Robt. J. Whitten, C. E. Hamilton, James M. Granville.
Recording Secretary—Fred W. Meyer.
Assistant Secretary—Wm. G. Foley.
Financial Secretary—Daniel J. Reddy.
Treasurer—D. B. O'Brien.
Marshal—Dennis Lynch.
Guard—Thos. Griffin.
Halifax, N. S., August, 1899.

The reverend gentleman made a brief speech, in which he thanked the members most heartily for their kind expressions. He urged the members to follow out the teachings of the association and take a greater interest in the meetings by their presence. He spoke of the growth of the C. M. B. A., since its inception in Canada, and the rapid strides the branches in Nova Scotia have made.

James R. Cragg, representing the grand president, said he was greatly pleased to be present on such an occasion and added to the congratulations already expressed. He spoke of the great amount of interest the Rev. Father has taken in the branch, and hoped that he would be long spared to continue in the good work.

An excellent speech was also delivered by John C. O'Mullin, the first president of the branch.

HIS LORDSHIP BISHOP MEVAY AT WINDSOR.

Address Read by Brother Francis O'Leary.—The Bishop's Reply

To His Lordship the Bishop of London:

My Lord—The Catholic people of Windsor, on this, your first official visit to the parish of St. Alphonse, hasten to bid you hearty welcome, to congratulate you upon your elevation to the Episcopacy, and to assure you of their devoted faith and obedience.

Your Lordship's talents, zeal, piety and prudence justify our confidence that our Holy Father has placed the Diocese of London in charge of one who will worthily continue the illustrious administrations of Bishops Pinnoneault, Walsh and O'Connor.

The growth of the Diocese and the works which accompany growth, will necessarily entail increased labor and care upon its Bishop. Our prayers that Divine assistance may always support you in the duties of your exalted office shall not be forgotten.

This parish, though greater in numbers than in wealth, has kept pace with other portions of the diocese in Catholic works established and effective in the city. These bear testimony also to the self-sacrificing labors and devotion of our late beloved pastor, the Reverend Dean Wagner, who, from the establishment of the parish and for more than thirty years, worthily sustained the burden and direction of parish affairs.

It is now our anxious desire that a parochial residence in keeping with the other works of the parish be erected, and we trust that it will afford pleasure to your Lordship to know that preparations to this end are in an advanced stage, and that the inception of this necessary work now awaits the presence and approval of Your Lordship.

Your Lordship will also be pleased to know that the conduct of our schools is satisfactory and is upon Catholic principles, although not under the Separate school law, and that, not alone the secular but the religious training of our children is effectively cared for. For higher education, no better facilities are obtainable anywhere than are provided, in its sphere, by St. Mary's Academy, under the charge of the devoted Sisterhood of Jesus and Mary.

The sick and afflicted of the city, and from

beyond it, receive care and consolation at the hands of the Sisters Hospitaliers de St. Joseph in the spacious Hotel Dieu, while the charitable and fraternal societies are so live a id prospering in their various fields.

It will be a source of pleasure to Your Lordship to be assured of the happy relations between pastor and people in the parish, of the unceasing efforts of Reverend Doctor Flannery and his assistants to promote our spiritual welfare, and of the esteem, love and obedience so willingly returned to them.

We shall look forward to frequent visits of Your Lordship to Windsor, shall pray that Divine Providence may grant you health and strength during a long life in the field to which you are called.

Permit us, in conclusion, to ask from Your Lordship the Episcopal Benediction upon the works of the parish, and upon ourselves and our children.

Signed on behalf of the parishioners.
John Davis, W. J. McKee, D. B. Olette,
Francis Cleary, M. McHugh and J. L. Murphy.

Windsor, 17th September, 1899

His Lordship replied substantially as follows:

My Dear Brethren—I accept your kind words of welcome, loyalty and obedience, not for any reason personal to myself, but on account of the high and holy office which, with out any merit of my own, I hold, having been sent here by the Vicar of Christ to continue the work begun by the great Bishops who preceded me.

The people of this parish and city have good reason to remember the late Dean Wagner with gratitude, for he advertised Windsor and made it famous, not only all over Canada and the United States, but in many parts of Europe also by his frequent and successful appeals to outsiders to help him in works of religion and charity in this locality.

I heartily approve of the building of the parochial residence for Windsor which you mention, and hope, before long, with your assistance, to have soon another church here—which will not be, as some would wish, either an Irish Church, or a French Church, but a Catholic Church.

I wish it to be well understood that there is no distinction of nationality in the teachings of our Blessed Lord, who commanded His Apostles to teach all nations; and yet among the Apostles to whom our Blessed Lord gave this command, strange to say, there was neither an Irishman nor a Frenchman; still the faith spread and prospered.

St. Peter, who planted the faith of Christ in Rome, was a Jew; St. Paul, a Roman citizen, established the Church of Christ throughout Greece and a great part of Asia; and St. Patrick, a Frenchman, brought that same faith to Ireland, where it has flourished for so many centuries.

There is one point on which you have touched in your address in regard to which I cannot altogether agree with you—that is where you speak of the school system as it exists in Windsor. I cheerfully admit that your teachers and the Catholic trustees are doing an excellent work; but when you inform me that you are conducting a Public school in this Province on Catholic principles, I must confess I am mystified.

I was under the impression that the Public school system of Ontario and Catholic principles are diametrically opposed on the question of religious education. The Public schools do not teach any religion as a system, and certainly not the Catholic religion, and, therefore, when you teach Catholic doctrine in your Public schools, you are simply breaking the law and teaching the children to do likewise. To guard against this danger, another law has been given to us, which is the Catholic Separate School Law, by which you have the right to educate your children at your own expense, and to teach them Catholic principles and Catholic doctrine.

The Catholics of Windsor follow neither one law nor the other. You have neither Public schools nor Separate schools, but are guided by a conglomeration of compromises, which may be broken up at any moment by any one who will take the trouble to upset the existing system.

Minorities, and even individuals, have rights, and among those rights there is the right to educate their children in the principles of religion. I am sorry to say that in some localities these rights have been unjustly invaded, as in Manitoba. But there are two Provinces wherein these rights have been fully respected. The Province of Quebec protects Protestants in their educational rights, and takes in Canada the first place in guarding the equal rights of minorities; and Ontario ranks as an honorable second, by its protection of the rights of Catholics. The future religious education of one thousand children is too serious a matter to be upset by the whims or malice of any taxpayer who wishes to overthrow your present arrangement. As Bishop of this diocese I cannot approve of such a system. You, as good citizens, should follow one law or the other, and as good Catholics you are certainly

bound by the law of God and His Church to follow the Separate school law whenever it is in your power to do so. In scattered districts your system may at times be a necessity, but necessity knows no law. Therefore it is your duty, my dear people, to make some arrangement with your fellow citizens, who, I know, are at present well disposed to ward you, and that you may own your own schools and control them and your teachers and trustees, according to the Separate school law.

If you cannot reach this end by agreement or arbitration I will be compelled to close St. Mary's Academy and to re-open it as a Separate school, which will be Catholic in practice as well as in theory. I hope these truths will not be disagreeable to you, as it is my duty as Bishop to protect the rights of the little ones, and to claim them in the name of Jesus Christ. We have enemies enough all around us, but we are told that the worst enemies are those of the household, and I hope and pray that there will be no such enemies among the Catholics of Windsor.

It is always a pleasure to hear that good relations exist between the priest and people. You should honor and obey your priests on account of the power and authority they hold from God. It should not be difficult for any people to agree with the general pastor, the Rev. Dr. Flannery, and his assistants in this parish.

I again thank you for your words of welcome and wish you every blessing. May God bless you all!

In the evening at 7:30 o'clock Vespers were sung by the Rev. M. J. Brady. His Lordship the Bishop was assisted by Revs. Dr. Flannery, G. R. Northgraves, Jas. Scanlon and Brouillon, of Montreal. His Lordship delivered a highly interesting and instructive discourse on the festival of the day—the Seven Dolors of the Blessed Virgin.

He enumerated the seven events of the life of the Blessed Virgin which are called her dolors or sorrows, and interspersed his account of them with interesting anecdotes, which were listened to with great attention and interest. These sorrows are:

- 1 The prophecy of Holy Simeon, "thy soul a sword shall pierce."
- 2 The slaughter of the infants of Bethlehem by Herod, and the flight of Joseph and Mary into Egypt with Jesus to escape this slaughter.
- 3 The loss of the Child Jesus for three days on the return from Jerusalem, when Jesus was twelve years old.
- 4 When, while bleeding and carrying His cross to Calvary, He was met by His Mother Mary.
- 5 The Crucifixion, when Mary saw her beloved Son die.
- 6 When Joseph of Armathea took Jesus from the cross to bear Him to the tomb.
- 7 When Jesus was buried, and His tomb closed, and He was thus separated from His loving Mother.

His Lordship informed the congregation that he had offered up the holy sacrifice of the Mass on this sacred tomb, which he minutely described.

THE MEDICAL OFFICER.

By Cl. T. Campbell, M. D., London, Ont., read at the Eighth Annual Session of the Canadian Fraternal Association.

Gentlemen—The Medical Officer occupies a very important place in the economy of Fraternal Insurance Associations, but one somewhat anomalous, which often brings him into conflict with officials and members. While organizers, agents and zealous brethren are all striving to get men into the Society, he stands with his back to the door—his duty being to keep men out, unless from a physical point of view they are actually worthy of admission. The Societies would be in a perilous condition did he not do his full duty; and yet he cannot do his duty without at times offending some one—not only the applicant but possibly some useful and influential member of the Society. Such a man needs

to have some special qualifications for his work. He has duties and responsibilities; he also has rights and privileges. Let us see something of what he ought to be.

Let me quote here a sentence from a brochure on insurance by my esteemed friend, Dr. Jas. Thorburn, of Toronto: "High professional attainments are not sufficient in themselves to qualify a physician to act as an Examiner; he must possess sound judgment, the power of keen observation, and the faculty of weighing each and every departure from what is termed health; and above all, he must be a man of strict integrity and honor, and must not be influenced by fear, favor or affection." These words may serve as the text for my brief discourse.

I need scarcely say, in the first place, that the Medical Officer should be a capable man—capable as a physician for purposes of diagnosis. He should have attained a good medical education. It is, of course, safe to say that in this country, with our high professional standard, there are very few men with a license to practice medicine who are not well educated. But the Examiner should not simply be well educated in matters relating to the treatment of diseases; he must be more. It is not enough for him to be educated in theory, he must be educated in practical work. He should be an experienced man, in every sense of the word. The young physician of to-day starts in his professional career much better fitted for his work than were we who graduated twenty five years ago. His college course has been more thorough and more practical. He knows much that we did not know in our young days; more than some of us know in our old days. But the older physician, if he be of equal mental capacity with the younger, has something his junior has not yet acquired. He has, or should have, an eye, an ear, a touch, a judgment, cultivated and trained by long years of patient, practical work—he has the "Rosentgen Ray" of experience, that pierces through flesh and bone.

And he needs it all for purposes of examination in life insurance. When the sick man goes to his physician for advice he can generally be depended on to aid in every way possible the examination necessary to the discovery of his ailments. He wants the physician to understand his case; and he will put no obstacles in the way. But when a candidate for insurance goes to the examiner the case is different; he may not be quite so anxious to have his physical weaknesses laid bare. If it is necessary, then, for the physician to have special skill that he may be able to detect the physical defects of his patient, how much greater the skill needed by the examiner who is looking for the defects of the applicant for insurance? And this skill is acquired by experience only—and by experience in this particular work.

Need I say that the Medical Officer should also be honest? He must give faithful service; make a rigid examination; and render a true report in every case submitted to his judgment.

A Society may, therefore, well desire for its Medical Officers that they should be educated, experienced, honest physicians; and if, in addition, they are men of high social standing in the community, whose names alone will guarantee to their fellow citizens the societies to which they belong, then you have secured all you can desire.

Sometimes it is said that a most important qualification of a Medical Off-

icer is that he shall be an active, enthusiastic man, who will give the society his special attention; who will not only follow up the candidates promptly and get them examined, but will also act to some extent as an agent, and induce people to become candidates. Said an organizer to me once: "The best man to appoint as examiner is the young doctor, with some enthusiasm in him, who will take an active interest in the society, and who has not got his hands full of other work." Now that is the best kind of men from the organizer's point of view. But it shows a wrong conception of the examiner's place in the society. He is not there to facilitate the admission of members. He is there for the express purpose of keeping people out of the society—unless they come up to the required standard. You must not expect him to be active in trying to bring people in, if at the same time he is to be strict in the inspection of those who try to enter.

Nor should he be expected to seek out candidates, and examine them at their convenience, in their residences or places of business. The fee he receives is not large enough to pay him for his trouble in doing this; and the circumstances will not be conducive to a thorough examination, especially in such matters as the chest inspection and urinalysis. As a general rule it is safe to say that a first class physician will not do work of this kind; and that work of this kind will not be well done.

An important question is: By whom should the examiner be appointed? In many cases, I believe, he is appointed by the subordinate or local branch. My own opinion is that he should be appointed by the supreme authority of the society. I am speaking, of course, of those societies in which the insurance or benefit system is operated by the Central Body; and in which the contributions in dues from all the members go to a general fund. The Supreme Body, or its chief Executive, as its representative, is the proper authority to make these appointments, because the appointed acts on behalf of the entire membership. The Medical Officer is not appointed to look after the interests of the local branch of which he may be a member—not even in his examination of applicants for admission to that branch. He is a guardian of the general benefit fund; and his appointment logically vests in the body which controls that fund, and which is responsible for its management.

Another reason for the Medical Officer's appointment by the Central Body is that it relieves him from a feeling of dependence upon the good will of any of the officers or members of his branch; it leaves him free from local influences; he is not required to lobby to his fellow-members in order to secure or retain his position; he is not in danger of being influenced in his decisions by the fear of offending some one whose vote may be of value. And if there is one officer who, more than another, should be, and should feel absolute independence, it is the Medical Examiner.

Having a good Medical Examiner, it is the duty of the officers and members of the society to render him every assistance in the discharge of his duties. Any information he may require should be promptly furnished; special attention should be given to any clerical work which the rules of the society require from any officer as a preliminary to the examination of candidates. Delays often arise in the reception of new members because some officer has neglected to do some-

thing he ought to have done in the filling of the blanks or otherwise. Do not ask the Examiner to disregard what you may consider formalities, or to neglect some part of his work which you may consider unimportant, in order to facilitate the admission of a candidate. That is bad policy, for this reason, if for no other, that the Examiner who neglects what may seem trifles will soon get into the habit of neglecting matters of more importance. Do not ask the Examiner to let some doubtful applicant pass because it will be so very beneficial to the society to secure him as a member. An Examiner who will relax his judgment for this cause may relax it to let in some personal friend. The only safe Examiner is he who will allow nothing to influence him; but will make a strict inspection of every case submitted to him, and give an absolutely true report so far as his knowledge extends. If you are anxious to take in some doubtful applicant, do it on your own responsibility; instead of seeking it through the unfaithfulness of the Examiner.

Then pay your Medical Officer a good fee. Cheap work is generally poor work. In the early days of fraternal insurance very low fees were paid the Examiners; and the inefficiency of the medical examination was a matter of public notoriety. Men who could not get straight life insurance seldom failed in obtaining admission to a Fraternal Society. Time has shown the folly of making the admission to these Societies too easy; as it has shown the folly of making it too cheap. To day you require an examination as rigid, and a report as comprehensive as is required by the best Insurance Company. For the work which you expect from your Examiner no Insurance Company that I know of pays less than from \$3 to \$5; you pay him \$1, or at most \$2. If a physician is receiving from an Insurance Company \$3 for work for which you pay him \$1, what is to be expected? In which corporation will he feel the most interest? For which will he do the best work? You may say that, having accepted your fee he should give you as good service as he gives any one else, even for a larger fee. I may agree with that doctrine. Having undertaken to do certain work he should do it honestly and faithfully, no matter what the fee; and he could not do better than that if he were paid ten times the sum you give him. But there is a streak of human weakness in all of us—even in physicians. Avoid, therefore, placing your Examiner in a position in which he is tempted to careless performance of duty; or in which you must, in his eye, compare unfavorably with some other of his clients. Apart from this, however, it is only a matter of justice, that if you employ a person to do certain work you should pay him the market value for his services.

Another question arises in this connection: By whom should the Examiner be paid—the Society or the applicant? I think the better policy is for him to be paid by the Society. It is better that the Examiner should have no pecuniary transactions with the applicant; that he should be under no appearance of obligation to him; that he should be free from the embarrassment liable to arise, or the unpleasantness that might follow, in the case of personal acquaintances, where the Examiner takes a fee from the applicant and then rejects him. Of course, indirectly the successful applicant can be made to pay, because the charge

for admission to the Society can be made large enough to cover the examination fee. In the case of the unsuccessful candidate matters are different. In such a case it is better that the Society should lose occasionally an amount equal to the examination fee, rather than take in an unsafe risk. But even this might be overcome by charging every candidate a small sum in excess of what the Society might pay the Examiner; the aggregated balances from the successful candidates would recoup the Society the loss from those who were rejected.

The opinions I have given you as to the character and qualifications of the Medical Officer—as to what you may expect from him, and what he should expect from you—are based on the assumption that the medical examination is a matter of such grave importance that the interests of the Society require the very best obtainable, and that none but first-class risks are to be accepted. If that is not the case; if all that is expected is perfunctory service from the Examiner and at most a fair general estimate of the candidate's health and condition, then simpler methods will suffice for your moderate expectations. A smaller fee may be paid; and the certificate of any licensed physician accepted. Or you may confine the work to those physicians who belong to the Society. The licensed physicians of Canada are as a class as well qualified as those of any country—better than those of many countries. A certificate of health from any of them will be approximately correct. Too many of us, unfortunately (may I say?), have less work that we can do, and there will always be found young physicians—and old ones also—whose circumstances are such that they will welcome the opportunity of doing any legitimate professional work, even though they are to be underpaid for it.

My own opinion of Fraternal Associations is that in this respect they require the best medical services obtainable; that they cannot afford to take anything inferior to that which is demanded by the Old Line Insurance Companies; and that they will find it good policy to take pattern after these Insurance Corporations who, whatever faults they may have, are never charged with lack of attention to their own best interests.

CAUSE FOR TEARS.

"O Harold! do you love me?" implored the bride of a month.

"Well," said he, between kisses, "what do you infer from this operation?"

"But, Harold, do you really and truly love me?" she demanded, eager to hear again from his lips what she had heard many times before.

"Yes, my darling, I love you dearly, devotedly, unceasingly, constantly, exceedingly, amazingly, and any other adverbs you happen to think of."

"You are making fun of me, Harold, and you ought not to do that," pouted the bride.

"No, love," protested Harold, as he squeezed her and kissed her again.

"I was merely trying to convince you that I do really and truly love you dearly, and dearly."

"Then you do love me, Harold?"

"Yes, darling."

"Are you sure, Harold?"

"Quite certain, my precious."

"Oh, I'm so happy!" she said, with a little sigh of contentment. Then she asked.

"Do you love me as much as you did this morning, Harold?"

"I love you twice as much, my charmer," asseverated Harold, thinking to make her very happy; but how little do men know about women! His bride looked at him sorrowfully, and demanded:—

"O Harold! why, why did you love me less this morning than you do now?"

And she burst into tears.—Harper's Bazar.

CONGRATULATIONS.

At a regular meeting of Branch No. 306, C. M. B. A., Church Point, N. S., held on the 22nd September, 1899, it was moved by Brother Omer Comeau, seconded by Brother Leo LeBlanc, and Resolved that a vote of congratulations be and is hereby extended to our beloved President, Brother William Comeau, on his appointment by the Canadian Government as an Acadian Delegate to the Paris Exposition of next year.

INITIATIONS IN SEPTEMBER.

Initiations on September.

Br. No.	Location.	
168	Amherst, N. S.	27
48	Brockville, Ont.	3
306	Church Point, N. S.	5
14	Stratford, Ont.	4
28	Pictou, N. S.	4
18	Niagara Falls, Ont.	4
191	Montreal, Que.	3
372	Meteghan, N. S.	3
142	Montreal, Que.	3
113	Montreal, Que.	3
192	Antigonish, N. S.	3
211	Rat Portage, Ont.	2
223	Springhill, N. S.	2
251	Battleford, N. W. T.	2
26	Tignish, P. E. I.	2
284	Gloucester, N. B.	2
5	Brantford, Ont.	1
8	Chatham, Ont.	1
25	Perth, Ont.	1
25	Montreal, Que.	1
59	Winnipeg, Man.	1
72	Fort Erie, Ont.	1
121	Biddisford, Ont.	1
142	Montreal, Que.	1
163	Winnipeg, Man.	1
166	Rock Island, Que.	1
183	Carleton Place, Ont.	1
212	Owen Sound, Ont.	1
215	Summerside, P. E. I.	1
216	Charlottetown, P. E. I.	1
245	Kempville, Ont.	1
246	Cap S. Yvonne, Que.	1
252	Prince Albert, N. W. T.	1
270	St. Alexandre, Que.	1
303	Kingston, Ont.	1
329	Chathamville, Ont.	1
315	Westville, N. S.	1
317	Kennebecott, Ont.	11
Total		175

N. B. The initiations in the last branch are charter members.

Les initiations dans la dernière succursale sont des membres fondateurs.

NEW BRANCHES.

Branch 317 was instituted on the 18th day of September, 1899, at Kennebecott, Ont., by Provincial Organizer Joseph Kidd.

The following is the list of officers: Spiritual Adviser, Rev. D. J. Downey. President, Rev. D. J. Downey. First Vice President, Daniel D. Coursey. Second Vice President, Felix J. Regan. Recording Secretary, John J. Hagarty. Assistant Secretary, John Longway. Financial Secretary, John M. Grath. Treasurer, Daniel D. Coursey. Marshal, Louis J. Longway. Guard, Patrick Parcell. Trustees, John Mahoney, Michael Hagarty, Patrick Connelly, Dennis Costello, Patrick Keboe.

Branch 318 was instituted on the 25th day of September, 1899, at Shippegan, Gloucester County, New Brunswick, by Provincial Organizer Basile J. Johnson. The list of officers will appear in next issue.

Branch 319 was instituted on the 3rd day of October, 1899, at Haddon, Perth County, Ontario, by Provincial Organizer Joseph Kidd. The list of officers will appear in next issue.

Branch 320 was instituted on the 3rd day of October, 1899, at Richibucto Village, Kent Co., New Brunswick, by Grand Deputy D. V. Landry, M. D. The list of officers will appear in next issue.

Branch 321 was instituted on the 3rd day of October, 1899, at Ste. Scholastique, county of Deux Montagnes, Quebec, by Provincial Organizer, J. E. H. Howison. The list of officers will appear in next issue.

RESOLUTIONS OF CONDOLENCE.

Branch No. 212, Owen Sound, Ont., on the death of President McClark's daughter.

Branch No. 9, Kingston, Ont., on the death of Bro. Geo. Darragh's father; also on the death of Bro. Thos. Ronan's wife.

Montreal, Sept. 19th, 1899.

At the regular meeting of Branch 26, held Monday, Sept. 11th, the following resolutions were adopted:

Whereas it has pleased the Almighty God to remove from our midst by death our esteemed and late respected fellow-member, Brother William Selby,

Resolved that the earnest sympathy of the branch be tendered to the widow of our deceased brother in the great loss which she has sustained;

Resolved that an offering of Masses be given for the happy repose of the soul of the deceased;

Resolved that the charter of the branch be draped in mourning for our deceased brother for the space of one month, and that a copy of these resolutions be sent the widow of the deceased, also entered on the minutes of this meeting, and published in THE CANADIAN, the official organ of our Association.

Hamilton, Sept. 12, 1899.

At the last regular meeting of St. Patrick's Branch No. 37, the following resolutions were adopted:

Whereas Almighty God has been pleased to call to her heavenly reward Mrs. Ellen Carroll, beloved mother of our worthy brother, Joseph Carroll, therefore be it

Resolved that the members of Branch No. 37 tender to our worthy brother their heartfelt sympathy and earnest condolence in his hour of sorrow and affliction, and we commend him to look above this vale of tears to the heavenly home beyond the grave, where we shall meet never more to be separated. Be it further

Resolved that a copy of these resolutions be sent Brother Joseph Carroll, the Catholic Record and C. M. B. A. official organ, THE CANADIAN.

At a regular meeting of Branch No. 163, held at Amherst, N. S., Aug. 30, 1899, the following resolution was unanimously adopted:

Moved by Bro. James J. Hickey, seconded by Bro. Joseph P. Terris, that the members of Branch No. 163 of the C. M. B. A., of Amherst, N. S., wish to express their deep grief at the sudden death of Bro. M. O'Hearon, treasurer of our branch, whom it has pleased Almighty God in His wisdom to take from his home and family and also from the association that he served so faithfully and well since the organization of our branch in 1891 and which he had done so much to advance. To him we are all indebted for the kindness and attention given the brothers of our branch.

Resolved that our charter be draped for one month, and that a copy of this resolution be noted on the minutes of this meeting, and the same sent to Mrs. M. O'Hearon and family, also published in the Catholic Record and THE CANADIAN.

At the last meeting of Branch No. 235, Ridgeway, Ont., 15th Sept., 1899, it was moved by Bro. J. H. Tompkins, seconded by Bro. Joseph Lody, and unanimously adopted:

That the recording secretary draft a resolution of condolence to Rev. Father McMenamin, our former pastor and recording secretary.

To the Rev. D. P. McMenamin, P. P.: That Whereas it has pleased Almighty God to remove by death your beloved and only brother, James McMenamin, of Montreal,

Resolved, that we, the officers and members of this branch, hereby express our heartfelt sorrow for the loss sustained by you, and extend our most sincere sympathy and condolence to you, your parents and to the widow of your departed brother, in your sad affliction. A. L.

Resolved, that a copy of this resolution be mailed to THE CANADIAN and Catholic Record for publication.

Every woman can at a sweet facial expression by cultivating happy thoughts which do more for making a woman lovely and lovable than all the secrets of the toilet combined.

Some distribute their own goods, and grow richer; others take away what is not their own, and are always in want. (Prov. xi, 14.)

Nothing inclines God to mercy so much as the mercy we ourselves show. For... writer "Blessed are the merciful, for they shall obtain mercy."

OLD LINE COMPANIES' SURPLUS.

The most ultra-advocates of level premium life insurance are becoming visibly alarmed at the growing sentiment in favor of a reduction of the premiums usually charged. Men of ordinary perception fail to comprehend why an average rate of \$33 1/3 should be exacted in order to meet an average mortality cost of \$10.97 per \$1,000 of ordinary all-life insurance. Naturally they are at a loss to understand what disposition is going to be made of the many millions of surplus already accumulated in the legal reserves—which latter a large proportion of the more thoughtful old-line policyholders are beginning to view as cumbersome and fraught with danger.

The excessive premiums complained of were designed to meet an entirely over-estimated high rate of mortality, which has never been experienced, and in all human probability never will. Why, then, not modify the rates to a degree warranted by all past experience. The business of life insurance, more than any other, ought to be conducted on lines such as would afford the greatest possible good to the greatest possible number. This is the avowed object for which it appeals to the public for support, and not the accumulation of towering surpluses merely for the purpose of being looked at and mistakenly talked about as evidences of extraordinary strength. Beyond what is necessary for safety, every dollar so piled up is an act of unrestrained folly, which, if persisted in, must sooner or later culminate in disaster.

There are questions relating to these useless excessive legal reserves which must necessarily be answered in the near future. It is true that the larger old line companies are giving little attention to ordinary all-life insurance, and are concentrating their energies in the direction of tonnage and endowment business, which is largely speculative, and in connection with which only a very small proportion of the policies so issued ever reach maturity. Many, however, who have been induced to experiment in that ephemeral sort of insurance are loudly protesting against the non-fulfillment of the promises held out to them as to what they could realize on their policies after being two or three years in existence—which is about the period wherein the great bulk of them lapse. They contend that they are not apportioned a share of the surplus to which they claim they are entitled. In fact, the dissatisfaction has grown to such an extent that nothing short of a remodeling of the rates, by old line companies, will suffice to meet the demands of the policy holders. The natural premium system of insurance, so successfully operated by many associations, as is every day becoming more apparent, is the true principle of which life insurance, pure and simple, can be obtained at rates commensurate with actual cost and absolute safety.—*Insurance Economist.*

ALCOHOL IN WAR.

A paper contributed to the Forum by Mr. W. K. Rose, Reuter's correspondent in the Sudan campaign, he approving regarding alcoholism: "Alcoholic drinks are, however, now by the best commanders. The Saints performed their duty in marching and fighting. Matiny on coffee alone

as a beverage. In the Red River Expedition of 1870 under General Wolsley, no spirit ration was issued; and certainly, says the Medical Report, no men could have enjoyed better health than the troops without it. Out of seven hundred and ten men engaged only five were invalided. The old-fashioned rum ration was not issued in the Ashantee War of 1878—which also was under the command of General Wolsley—though a small 'tot' was given to individuals, when specially prescribed by the medical officers. The result, as already pointed out, was that in the pestilential climate of the Hinterland of the Gold Coast the total mortality from all causes was only 3.1 per cent. of the whole strength of the British troops. In the Kaffir War of 1877-78 rum as a ration was strictly prohibited; and the good health of the troops was attributed to enforced abstinence from spirituous liquors.

"In the Sudan the Sirdar prohibited all alcoholic liquors. A consignment of several hundred barrels of beer sent by a speculative sutler from Cairo to Wady Halfa was quickly sent down the river. Some Greeks smuggled into Barber by caravan from Suakim a large supply of a concoction called Scotch whiskey, but which it was said had been manufactured in Alexandria from pine and potato spirit, and which, when swallowed, would burn holes in the membrane of the throat. Hundreds of cases were seized by order of the Commander-in-Chief, the bottles broken, and the vile liquor emptied on the thirsty sand. The prohibition caused very little grumbling, for even the men who were not voluntary total abstainers soon perceived that the destruction of the liquor was for their benefit. In the early stages of the campaign, what with constant drills and route marches, General Gatacre brought his British Brigade into a condition 'as fit as a fiddle.' Father Brindle and Rev. Messrs. Simms and Watson, the army chaplains, told me that they did not recognize some of their 'lambs' after a few weeks, so remarkable was their improved health from enforced abstinence and constant work. Of one thing I am sure—viz., that the mortality from fever and other diseases during the Atbara campaign, the midsummer camp at Darrail, and the final Omdurman campaign, would have been infinitely greater than it was if alcoholic liquors had been allowed as a beverage or even as an occasional ration."

HOW SOME LAWYERS FARE.

We hear a great deal about the enormous fees charged by lawyers, and many of the stories are no doubt true. Nelson Cromwell, of New York, has the reputation of receiving the largest single fee ever paid to an attorney for a single service, which was \$260,000 cash for advising and assisting Decker, Howell & Co., a firm of brokers, during the panic caused by the collapse of the Villard Northern Pacific syndicate about twelve years ago. His clients not only cheerfully paid this amount, but after their affairs were settled, presented him with a handsome silver service, properly inscribed, as a testimonial of their confidences and gratitude. Mr. Cromwell received a similar amount, and some say even more, for his services as counsel for the receivers of the Northern Pacific and Wisconsin Central Railroads. \$300,000 was paid to the attorneys who advised the re-organization committee of the Union

Pacific Railroad, but their services continued for several months and five or six firms were engaged.

Jose Ignatio Rodriguez, a Washington lawyer, received a fee of \$200,000 settling what was known as the Mora claim against Spain. Grover Cleveland was given a cheque for \$100,000 by E. C. Benedict for his advice in the organization of the gas trust. Walter S. Logan, of New York, received \$100,000 cash for his services in a recent will case in Connecticut. William M. Everts, Mr. Choate, Alexander & Green, Judge Hoadley, Francis Lynde Stetson and other New York lawyers who do a corporation business, have been making a deal great of money recently by assisting in the organization of trusts. Their fee for such services will average \$25,000, but this money is not only divided among several persons, but is used to pay small armies of clerks, stenographers and assistants. A big law firm like Hoadley, Lantier, Lantier & Johnson, will have 25 or 30, and some of them even more persons on their pay rolls. Tracy, Boardman & Platt, who are counsel for contractors and other political clients, make a great deal of money. Judge Dillon, the attorney for the Gould system, has a salary of \$25,000 a year. Judge Gray, of Chicago, who negotiated the re-organization of the Federal Steel Company, is said to have made \$100,000 in a few weeks. President Harrison's fee as counsel of the Venezuelan Government before the boundary arbitration at Paris will be \$50,000. Ex-Secretary Tracy, his associate, will receive \$25,000. John W. Foster was paid \$100,000 for his services as adviser to the Chinese Government in negotiating the peace treaty with Japan.

The largest salary received by any person in the United States is paid to Mr. Hyde, the President of the Equitable Life Insurance Company—\$100,000 a year. He owns the controlling interest in the company and simply takes the money out of one pocket and puts it into another. Frank Thompson, President of the Pennsylvania Railroad, receives \$50,000 a year; Chauncey M. Depew, as President of the New York Central, receives \$25,000, and few of the presidents of the great trunk lines are paid less.

John Gates, as president of the Illinois Steel Company, receives a salary of \$40,000. Four of the managers of the Carnegie Company receive \$25,000 each, together with an interest in the profits. At least 12 of the Carnegie superintendents receive \$10,000 each.

ESSENTIALS OF EDUCATION.

The most essential elements in education are: (1) Religion, which enables one to serve God, shun sin, save one's soul, and bear discomforts and sorrows with fortitude and dignity; (2) A trade, handicraft or profession, by which to earn a livelihood; (3) Good manners and courtesy, which enable one to associate pleasantly and profitably with one's fellowmen and be a source of happiness to all with whom we are brought in contact; (4) Accomplishments, such as athletic sports, games, music, folk-lore, literature, art, etc., which enable one to occupy pleasantly one's leisure moments with profit to oneself and others. (5) Where a child is to be called upon, on reaching maturity, to perform political duties, he needs special instruction to fit him to perform those duties with some degree of intelligence.—*St. Joseph's Messenger.*

TRANSVAAL LANGUAGE.

Here are some of the Dutch words that are oftenest in print, in connection with the news of the Transvaal, and their pronunciation and meaning:

Bloemfontein (bloom-son tain)....
 Flower fountain
 Boer (boo er) Farmer
 Buitenlander (boy ten lont er)....
 Foreigner
 Burgher (buhr-ker)..... Citizen
 Burgerregt (buhr ker rekt)..... Citizenship
 Burgerwacht (buhr-ker vakt)....
 Citizen soldiary
 Jonkherr (yunkhare).....
 Member of the Volksraad; gentleman.
 Oom (ome)..... Uncle
 Raad (rahd)..... Senate
 Raadsheer (rahdshere)..... Senator
 Raadshuis (rahd-hoye)..... Senate house
 Raad (raht)..... Margin; edge
 Staat (stah)..... State
 Staatskonde (stah-kuhn-de)..... Politics
 Staatsraad (stah-rah).....
 Council of State
 Stad (stot)..... City
 Stemmer (stemmer)..... Voter; elector
 Transvaal (trons-fah)..... Circular valley
 Trek (trek)..... Draught; journey
 Trekken (treck-eb)..... To draw; to travel
 Trekpaard (treck pahrd)..... Draft horse
 Uit (oyt)..... Out; out of
 Utlander (oyt-lont er)..... Foreigner
 Vaal (fah)..... Valley
 Vaderlandslede (fab-ter-lont-
 leef-te).....
 Love of one's country; patriotism
 Veld (felt)..... Field; open lands
 Veldheer (felt hare).....
 General; commandant
 Veldwachter (felt vock-ter).....
 Rural guard
 Volksraad (fulks-rah).....
 Lower House of Congress
 Voorregt (fore rekt).....
 Franchise; privilege
 Vreemdeiling (trame-daling)..... Stranger
 Witwatersrand (vit vot ters ront).
 Margin of the white water

TARDY REGRETS.

Detroit Free Press.

How often do we hear men say: "If I had done so and so, when I could just as easily as not, I would have been vastly better off now." Such regrets do not count for much, nor earn a great deal of sympathy for the delinquents. The Arabs have a saying that "The lost opportunity cometh not back again."

In trade, in politics, in social relations, the blunder of neglect may be recouped by subsequent diligence; but in life insurance, where everything depends upon the sound physical condition of the applicant, the universal proneness of mankind to contract irremediable disease, augments greatly the folly of delay. It is a downright wonder that in this day and age, when every man of intelligence has come to place life insurance upon the same household basis with food and clothing, anyone has the nerve to risk his present, and, so far as he can positively know, his only chance of becoming an insured. There is something almost terrible in the announcement that "your physical condition makes you non-insurable"—information which neglected opportunity has brought home to thousands who were unsuspecting of the insidious disease that forever shuts them out from the inestimable privilege of owning a life insurance policy. Join the C. M. S. A. and you will not regret it.

ASSESSMENT SYSTEM—SYSTÈME DE COTISATION.

October Assessment, 1899. Cotisation du mois d'Octobre.

Deaths, Nos. 70, 71, 72, 73, 74, 75, 76. Décès, 77 and 78.

The Grand Council of the C.M.B.A. of Canada. SECRETARY'S OFFICE, London, Ont., October 2, 1899.

Le Grand Conseil de l'A.C.B.M. du Canada. BUREAU DU SECRETAIRE, London, Ont., 2 Octobre, 1899.

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

Cher Monsieur et Frère—Vous êtes, par le présent, officiellement notifié du décès des frères ci-après nommés:

Table with columns: NO. NO., NAME, BRANCH, LOCATION, POLICE, ADMIT'D, DIED, AGE, CAUSE OF DEATH.

Deaths Nos. 70 and 71 not in regular order, proofs not having been received in time. Les décès Nos. 70 et 71 ne sont pas rapportés dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for Sep'tember, 1899. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Sept., 1899.

BENEFICIARY FUND—FONDS DES BÉNÉFICIAIRES.

Table showing financial details for the Beneficiary Fund, including amounts on hand, received during Sept., and various assessments.

Total amount of Beneficiary Fund collected since 1st January, 1898, to date. \$1,037,130 40. Total amount paid to the Beneficiaries of deceased members to date. \$1,031,507 57.

RESERVE FUND—FONDS DE RÉSERVE.

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

SAM. R. BROWN, Grand Secretary.

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

Aux Membres de l'A.C.B.M. du Canada—

Brothers—The foregoing statement of Assessment No. 12 (October Assessment) is given in compliance with Sections 7 & 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Financial Secretary of your Branch on or before the third day of November, 1899.

Frères—L'état précédent de la cotisation No. 12 (Cotisation du mois d'Octobre) est donné en conformité des Clauses 7ème et 8ème de notre loi concernant le Fonds des Bénéficiaires; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer ces cotisations au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Nov. 1899.

Yours fraternally.

Fraternellement à vous.

SAM. R. BROWN, Grand Secretary.

SAM. R. BROWN, Grand Secrétaire.

He who has promised pardon to the sinner who does penance, has not promised that pardon on the morrow.—St. Gregory the Great.

There is nothing which so truly repays itself as perseverance against weakness.

Show me ten square miles in any part of the world outside Christianity where the life of man and the purity of woman are safe, and I will give up Christianity.—Matthew Arnold.

Sharpness, bitterness, sarcasm, acute observation, criticism, divination of motives, habitual suspicion, jealousy,—all these things disappear when a man is earnestly conforming himself to the image of Jesus Christ.

Statement of Assessments Received in September, 1899.

Etat des Cotisations Recues Durant le Mois de Septembre.

Large table with multiple columns: Branch No., Assessment No., Beneficiary Fund, Reserve Fund, etc., listing assessment data for various branches.

N. B.—All branches not appearing on the foregoing statement, as having paid No. 10 Assessment, with the exception of Branches 32, 51, 72, 117, 275, 187, 218, 235, 300, 306 and 311, are on this date (October 1st, 1899) in arrears or under suspension. Branches paid No. 10 in August. N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la Cotisation No. 10, à l'exception des Succursales Nos. 32, 51, 72, 117, 275, 237, 238, 239, 300, 306 et 311 ont cette date (1 Octobre, 1899) en arriérés ou en suspens. Ces Succursales ont payé la Cotisation No. 10 en Août.

TWO OF A KIND.

Patrick O'Mara, a private in the Ninth Regulars, U. S. A., went to the colonel of his regiment and asked for a two weeks' leave of absence. The colonel was a severe disciplinarian, who did not believe in extending too many privileges to his men, and did not hesitate in using a subterfuge in evading the granting of one.

"Well," said the colonel, "what do you want a two-weeks' furlough for?"

Patrick answered: "My wife is very sick, and the children are not well, and if ye didn't mind, she would like to have me home for a few weeks to give her a bit of assistance."

The colonel eyed him for a few minutes and said: "Patrick, I might grant your request, but I got a letter from your wife this morning saying that she didn't want you home; that you were a nuisance and raised the devil whenever you were there. She hopes I won't let you have any more furloughs."

"That settles it. I suppose I can't get the furlough, then?" said Patrick.

"No: I'm afraid not, Patrick. It wouldn't be well for me to do so under the circumstances."

It was Patrick's turn now to eye the colonel, as he started for the door. Stopping suddenly, he said:

"Colonel, can I say something to you?"

"Certainly, Patrick; what is it?"

"You won't get mad, colonel, if I say it?"

"Certainly not, Patrick; what is it?"

"I want to say there are two splendid lars in this room, and I'm one of them. I was never married in my life."

MEDITATION ON THE ROSARY.

Parish Messenger.

October, the month of the Rosary is with us again, and all of us must try during the month to exercise a special devotion to the Mother of God. We gather together in our own home and with our dear ones lift our minds and hearts to the Queen of the Holy Rosary, or we assemble in the houses of God and with our fellow-men kneel together and feel that we are united by the claims of love, of our common love for Our Mother, whose blessed beads we hold in our hands, and that like so many golden charms of prayer unite our thoughts with hers. And is this not a most wonderful prayer? Have we ever carefully meditated on those sublime "mysteries" of the Rosary. If not we will do so now. When we say the Rosary we are walking through a gallery of most wonderful pictures most beautiful to see. On the canvas of the soul, in colors dipped in heaven by an angel's brush, we behold the five Joyful Mysteries of our dear Lord's earthly life.

Here, Mary, fairer than the fairest lily, kneels in favored Nazareth at the peaceful midnight hour, and the Holy Ghost descended in love and light, and the majestic Word of God, coming down from His royal throne, is made flesh, and dwells among us more beautiful than all the sons of men. Here the Maid Mother passes swiftly over the hillsides of the land of Israel and the roses of Sharon and the field lilies bend down to kiss her feet. Here "the flocks lie on the ground, the stars shine bright" and it is Christmas Eve in Bethlehem, and the Virgin and child are there as a Raphael and a Murillo could not paint them. For it is true even on earth that there are some things prepared by God for them that

love Him, which eye hath not seen, nor ear heard, nor hath it entered into the heart of others to conceive of, because of their transcendent loveliness. The presentation in the temple, lies in the bright love-light of the same beauty, pathetic, ever joyous, because the shadow of the future cross lies everywhere upon them. All these pictures the soul's eyes see in devout meditation on the Rosary, while the soul's ear hears the heavenly sweetness of an archangel's voice: in the first mystery, the rapturous strains of the "Magnificat" in the second mystery, the songs of the angels on the Judean hills in the third, the *nunc dimittis* of Holy Simeon in the fourth, while in the fifth is turned to the heart throbs of a mother's voice. Who is her God? Throughout the sorrowless anthem of unutterable delight when she has found again her child. Who is her God? Throughout the Sorrowful Mysteries rings a sound like the minor key of a great church organ, or the sobbing of far off waves o'er a distant shore. A wan, divine face looks at us with an infinite yearning through the darkness, a face with red blood-drops on it, thorn-crowned and wounded, dying and dead. The Rosary draws us nearer, nearer, to gaze on that Holy Face of Jesus, for we are saying the beads of that most sorrowful Mother who stood by the cross of Christ.

Then come the Glorious Mysteries that carry us up to heaven. We seem to behold the glorified Body that will never feel sorry, agony nor insult, nor the long-drawn pain of dying, any more. We see the Ascension through the cerulean heavens, the Conqueror rising upward till the clouds hide Him from view. We see the Holy Ghost come down from heaven, we see the tongues of flame and hear the rushing winds. And a Fra Angelico, who loved the Rosary has painted for us immortal pictures of the Assumption and Coronation of our Lady, crowned and calm and exceeding beautiful, our Lady of Peace. "Let us ask her to obtain for us a deeper insight into the prayer of the Rosary and a truer love for it, and a more devout and constant use of our Lady's golden chains of prayer."

R. F.

EXPANSION AND SLAVERY.

Dr. Goldwin Smith, in the Weekly Sun, asks: Has one nation a right to sell to another nation a third nation, as you would sell a penful of pigs, with license, if the nation so sold resists the transfer, to invade it and shoot it down? The affirmative is necessary to ratify President McKinley and his party in their treatment of the Philippines. But it was supposed that to maintain the opposite principle, and assert that one human being could never be allowed to buy or sell another, the war of secession was fought. Expansionists talk about their title to the territory, forgetting to consider whether they have any title to the people. They are always citing as a precedent Jefferson's purchase of Louisiana. It is no precedent at all. If the consent of the sparse Croole population was not formally taken their acquiescence was assumed. There was not, nor was there likely to be, the slightest occasion for shooting them down. By the treaty of cession it was provided "that the inhabitants of Louisiana should be incorporated into the Union of the United States, and admitted as soon as possible, according to the principles of the federal constitution, to the enjoyment of all the rights, advantages and immunities of

citizens of the United States, and, in the meantime, they should be maintained and protected in the free enjoyment of their liberty, property and religion they professed." The territory of Louisiana, with the mouth of the Mississippi, was actually appurtenant to the United States, while to the Philippines neither nature nor God has given the Americans any shadow of a title. What do the expansionists suppose that the author of the Louisiana purchase would have said to the war against the Filipinos? Aguinaldo, it seems, has refused a bribe in the shape of a yearly stipend, offered to him by an emissary from Washington. It must have been a startling experience for the emissary.

WORDS CUT TOO SHORT.

"You ought to have seen Mr. Marshall when he called on Dolly the other night," remarked Johnnie Conklin enthusiastically to his sister's young man, who was taking tea with the family. "I tell you, he looked fine a-setting there alongside of her with his arm—"

"Johnnie!" gasped his sister, her face assuming the color of a boiled lobster.

"Well, so he did," persisted Johnnie. "He had his arm—"

"John!" screamed his mother frantically as she made a reach for his ear and upset the contents of the tea pot in the company's lap.

"Why," whined the now badly frightened boy, "I was—"

"You boy," roared his father, "get out!"

And Johnnie got, crying as he went. "I was only going to say he had his arm loathes on, and Dolly knows he did, too."

INFIDEL VANITY.

This is the comment that comes to the lips of an intelligent Catholic when he looks upon the frontpiece in Collier's Weekly of Sept. 9. The number is illustrated with a special lot of "battle photographs from the Philippines," and the frontpiece instantly arrests attention. It is inscribed in large type, "Respectfully referred to the Secretary of War:" and beneath are the following words explanatory of the subject, which certainly needs no explanation to a Catholic: "The above picture is from a photograph taken by a correspondent in the Philippines, and not altered in any particular. It represents a field telegraph station set up on the altar of Calococan church, with wires attached to the tabernacle. The officer standing back of the operator is a lieutenant and the one in front of the operator, with a cigarette, holds the rank of captain in the United States army."

Collier's Weekly is to be congratulated upon the significant fact that it is the first secular journal in the United States to express contempt and a sense of national injury on account of the silly and sacrilegious bravado of the soldiers of the United States in the Philippines. These ignorant young men evidently imagine that they are displaying greater bravery by defying the God of the Filipinos than by meeting the enemy. They appear to think that the God adored upon the altars of Catholic churches in the unhappy islands of the far Pacific is some Oriental idol. Therefore, by desecrating the tabernacles they must be exhibiting the daring spirit of Sirdar Kitchener when he dug up the body of the Mahdi

and flung it into the Nile. But they are in error. Their daring is only akin to that of sensuolotism; nor can their intelligence be of higher order. And even these are the heroes that some American Catholics are still too busily engaged in applauding to bestow thought or attention upon exhibition of infidel vanity that have aroused the contempt and indignation of Catholic Christianity.—Catholic Register.

A WIFE'S FIRST BUSINESS.

Under the caption of "The First Business of a Wife," a recent issue of the Saturday Evening Post, of Philadelphia, contains a most timely and interesting article that is worthy of the most careful attention. After proving that women, as a rule, possess few business capabilities, it goes on to say: "How many wives, with husbands of more or less income or property, have secured from their husbands comfortable provisions for themselves and their children in the event of the husband's death? Very many husbands possess no property, have salaries of such amount that wives could easily save from them, in the course of a few years of prosperity, an ample competence and home for themselves should the bread winner die. As a rule these husbands are thoughtless and careless, or fearful that they will be considered mean and close, live up to their full earnings, making no provision for the future. How many wives of such husbands are sufficiently business women to advise against this improvident vanity, this unwisdom, this costly carelessness, and use their influence in securing a reserve fund for all possible emergencies? Then when death comes they are thrown upon their own resources to care for themselves and their children as best they may.

"What that best is, the thousands of struggling widows in this country to-day and every day are best able to tell. There is not a community in which there are not women keeping boarding houses, staying in stores or offices, matrons and maids delicately nurtured, who would not thus be dependent upon their daily labor for bare sustenance, had the proper provision been made when such provision could and should have been made.

"There should be a law, if that were possible, to compel husbands of means to set aside yearly out of their earnings, a prescribed amount with the State as trustee, possibly, for the benefit of their wives and children. No man has the right, when he has the ability, to refuse or neglect to provide against the time when he can no longer provide for them." Join the C. M. B. A., and thus make the necessary provision for those dependent on you.

NOT LICENSED TO DO BUSINESS.

Barrje, Sept. 8.—George Everall was this morning fined \$31 for effecting fire insurance on behalf of the Citizen's Insurance Company, of Chicago, which is not licensed to do business in Ontario. The company issued a policy to a person living here, but repudiated Everall as their agent. A clause in the policy therefore, made Everall the agent of the insured, an agency which the latter also repudiated.

The magistrate soundly denounced a company which would issue policies through an agent and then disown him. Everall had been doing quite a business in this town.

THE UNINSURED.

It is astonishing the number of people uninsured, whilst in our cities, towns and villages are numbers of fraternal beneficiary societies anxious and willing to take the risks. Men see friends falling around them on every hand, leaving bereaved ones unprovided for; mothers that have spent their last shilling in educating them to enable them to be a help to them later on; wives that men have promised to love, cherish and care for; children they have begotten, caressed and affectionately fondled—all, all are left to the tender mercies of strangers by him who should have taken care that, for some time at least, the home that was their home would still be theirs; that the roof that had covered them while he lived should still be a shelter to them when he had passed away, if men would only give the matter a few minutes thoughtful consideration a benefit certificate would be found among the effects of each of us.

Not one business man in thirty-three leaves his family anywhere near money enough to continue the comforts he has educated them to need and expect. This suggests immediate action on their part in the direction of life protection.

Men in their graves are there to stay. There is no return from the dead to correct mistakes or to do a little more for his family. Insurance must be attended to in life.—Exchange.

For the Catholic husband, brother or father there is no better Association to join than the C. M. B. A.

SMOKING IS COMMENDED.

Two Bits of Advice—Smoke With Moderation and Not Too Cheaply.

Tobacco certainly seems to satisfy some physiologic need in certain conditions of the system, for persons who are unable to smoke at certain times can do so with pleasure and benefit at some other period in their lives, as was the case with Huxley. Certainly no habit is so common or so generally harmless, says a writer in the Philadelphia Medical Journal. Comparatively few use tobacco in such excess as to suffer bad effects, no doubt fewer than suffer from the overuse of coffee and tea, and infinitely fewer than those who suffer from overeating. No one will question the harmfulness of the use of tobacco in the young or in excessive amounts, particularly with nervous people. At no time is the effect of the weed more pleasant and soothing than after dinner in the evening; it helps one forget a hard day's work; it is an aid to digestion, and makes one feel at peace with the world; then, in the seclusion of one's own quarters it cannot offend the non-user, and the one or two cigars or pipes can work no great personal injury.

Two bits of advice should be followed if one is to enjoy tobacco: Smoke with moderation and do not smoke too cheaply.—Detroit Free Press.

Speak well of the Order whenever you have the opportunity; it is worthy of all the good things you can say about it and should receive your active support. Do not let a day pass without mentioning it favorably to your friends, who are not members. The good seed sown in this way often yields a vast amount of benefit to the Order.

THE MAN WHO WANTS TO "GET EVEN."

"Speaking of the man who 'wants to get even' reminds me," said the room clerk, "of something that happened last season when I was working in Chicago. A man from South Bend, Ind., put up at the hotel on the American plan one day and took dinner outside with a friend. When he came to pay his bill that evening he found he had been charged for the meal and immediately raised Cain. The clerk tried to explain that the American plan was based entirely upon time, and if he chose to eat elsewhere it was his own lookout, but the gent from South Bend couldn't get it through his head. He paid the bill under protest and inquired whether dinner was still on. 'Yes, sir,' said the clerk, 'it lasts till 9 p. m.' 'Then, by jings!' he exclaimed, 'I'll just go up and tackle it! I've eaten one dinner already, but you bet I'm going to get my money's worth out of this old house if I bust!' He rushed into the dining room, grabbed a bill of fare and ordered everything he could think of, his sole idea being to get even for that charge. It was a sumptuous repast, and what he couldn't eat he messed up so it would be of no use to anybody else. When he finally got through the waiter handed him a check for \$4 10. 'What's that for?' he asked in surprise. 'Your dinner, sir,' said the waiter. 'But I've already paid for it in my bill,' he protested. 'I'm staying here on the American plan.' 'Then you should have gone to the other dining-room,' said the waiter, 'this is the European plan cafe.' The man from South Bend paid the bill in silence and walked out. When he reached the sidewalk his pent-up emotion exploded and he said things that shocked even the cab drivers."—New Orleans Democrat.

THE PAPAL DELEGATE AND EPISCOPAL AUTHORITY.

La Verite, Quebec, in announcing the arrival of Mgr. Falconio, the new Papal delegate, extends a welcome to him and formulates the best wishes for the full success of the mission, which has been entrusted to him by the Pope. "Certain events," it remarks, "may have led to the belief that the presence in our midst of a direct representative of the Holy See would have the effect of diminishing episcopal authority. This is a mistake which should be corrected at once. Far from decreasing the prestige of our Bishops, the creation of an Apostolic delegation in Canada will necessarily and naturally increase their authority over the faithful. It is the Pope who comes to us and who comes to live in our midst by his representative. The Pope is the strength of the Bishops. According to the very true saying of the Bishop of Three Rivers, in his mandement on taking possession of his See, it is, by attaching themselves irrevocably to the Apostolic See, that the Bishops share in a sense, the infallibility which they do not by themselves possess. In seeing our Bishops more intimately united to Peter, by the Apostolic delegate, the faithful will feel their confidence in them increased. Episcopal teachings constantly resting upon and confirmed by the full force of the supernatural authority of the Supreme Pontiff cannot fail but have with Canadian Catholics increased effect, and be received by them with increased confidence." La Verite concludes by saying:

"Repel energetically the thought that the arrival of the Apostolic delegate in our midst signifies antagonism between the Pope and the Bishops, and the lowering of the latter.

It is the contrary that is the truth: The representative of the Holy Father comes to support episcopal authority with all the Holy Father's wisdom.

INCREASE BRANCH MEMBERSHIP.

Every branch ought to endeavor to increase its numbers. This is the surest way to decrease the assessments.

If all the other members of the association did as little for it as you—would there be anything done at all after a time?

If you have a family to support and have made no provision for their protection, in case of your death, you are in danger of being called a fool and have no right to challenge the epithet.

In these days co-operative insurance in well managed associations can easily be obtained at a trifling cost, compared with its benefits, and no man can excuse negligence by talking of the expense.

There is no telling how soon the "summons" may come to you. An accident or a sudden illness may hurry you into another world before you have time to prepare for death. Take time to prepare now, while in health and vigor and you will never regret it.

Don't wait until you are forty-five years old before you apply for life insurance and then wonder why the rates are so high. The fact of your age is a large factor in determining the proper amount you should pay for protection.

WHEN PEOPLE FAINT.

Fainting is due to a temporary and transient weakening or pause of the heart's action, which causes a suspension of the circulation of the blood in the brain. It is this fact which causes the loss of consciousness. This is accompanied with a loss of muscular power, so that the person, if standing, falls.

If people would only understand and constantly remember that nature wisely takes care of the person who faints, and put them in the best position for recovering—that is, lying down—the foolish practice of making a pillow of something to put under the head, or trying to make the one who has fainted sit up would cease. This is the very worst thing which could be done. Usually no treatment is required at all in fainting. The first, the indispensable thing to do, is to lay the person down flat at once—the head must be as low as the body—then raise the legs and body a few inches from the ground the feet six or eight inches, thereby causing the head to be lower than the body, and consciousness will return immediately.

Holding smelling salts to the nose tends to excite the nerves of sensation, and by arousing the brain and heart to renewed activity are useful.

TO-DAY.

Yesterday is yours no longer; tomorrow may never be yours; but today is yours, the living present is yours, and in the living present you may stretch forward to the things that are before.—F. W. Farrar.

THE CHURCH AND NATIONALITIES.

The designation of Catholics by race and nationality has led to some serious errors about what has been ignorantly called "Roman interference." The fact is the Church desires not, nor does she attempt to mix herself with our so called temporal affairs, unless they have a direct bearing upon our spiritual condition. She does not enter our domestic circle unless it be to shape our lives and our conduct, so that heaven may be gained. Men lose sight of one great fact, that, as Christians, they must believe they are on earth for but one and only one end, viz., the salvation of their souls. Every act, every thought and every desire which threatens or endangers that end are wrong. Every act, thought and desire can be made subservient to that end, although their bearing, at first sight, may seem irrelevant, but yet every one of them can be turned to a good purpose, unless they are evil in themselves. The Catholic Church is in every Catholic's opinion, the very ground-work, the foundation and keystone of truth, and, therefore, cannot be liberal to any doctrines contrary, even in the most minute variance, with hers. She may be and is liberal toward the persons themselves, and may be and is lenient toward human frailties, but it is not possible for her to be liberal in regard to doctrinal or essential points, matters of faith in which the salvation of our soul is concerned.—American Herald.

DOES THIS MEAN YOU?

Nothing is so disheartening as the Yea Nay Catholic. He is fairly good; goes to Mass on Sunday; keeps the fasts and abstinences; gives a little alms; is sober, kindly, industrious, charitable; a good father, a good husband. All this is "Yea." What more do you want? Where is the "Nay?" Where is it? Why, everywhere! Everywhere the man has a hundred chances of showing his zeal for the Church, and he wastes them all. His spathy is all the more disheartening because he is otherwise so good. He is a religious man, yet he denies his service to religion. There are hundreds of such Catholics in all grades of society. In their own way they are a sad drag on the church especially in this country. The parish priest may appeal from his pulpit Sunday after Sunday to rouse their interest in some scheme, some good work, some society, some confraternity. He might as well address them in Chinese. They really don't understand that he is speaking to them and what he is saying. They mentally refer the whole matter, whatever it is, to A. B. and C. D. and E. F., these good pious men who always do everything for the priests, and they go home to their Sunday dinner without the least suspicion that they said "Nay" to God in anything at all.

God never put one man or woman in to the world without giving each something to do in it or for it—something visible, tangible work, to be left behind them when they die.—Anon.

Philosophy talks very loud when the danger is at a distance; but the moment she is hard pressed by the enemy she is not to be found at her post, but leaves the blunt of the battle to be borne by her humbler but sturdier comrade, Religion, whom on all other occasions she affects to despise.

LE CANADIEN

Publié mensuellement, en Anglais et en Français, à London, Ont., dans les intérêts de

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Et envoyé par la poste aux membres le ou vers le 10 de chaque mois. Les membres sont invités à nous envoyer des nouvelles ou informations dont l'Association pourra bénéficier.

Les correspondants voudront bien se rappeler que la copie doit nous parvenir pas plus tard que le 15 du mois, pour être publiée dans le numéro du mois suivant.

LONDON, OCTOBRE, 1899.

NOMINATIONS ET ELECTIONS

Les nominations d'officiers des succursales de l'A. C. B. M. du Canada pour le prochain terme, doivent être faites à la dernière assemblée régulière des succursales en Novembre.

Les élections doivent avoir lieu à la première assemblée des succursales en Décembre.

La nomination et l'élection des représentants et de leurs substituts à la Convention du Grand Conseil en 1901 n'auront pas lieu avant les nominations et les élections régulières en Novembre et Décembre 1900.

Afin de bien comprendre cette partie de notre travail, les officiers des succursales voudront bien lire les clauses 163-165-166-167-168 et 169 de la constitution.

Aucun membre ne devrait accepter la nomination à la charge de Secrétaire Financier ou Trésorier à moins d'être disposé à faire application pour une garantie en conformité des clauses 176-177 et 181 de la constitution.

LES MEMBRES DEVRAIENT TRAVAILLER A OBTENIR DE NOUVEAUX ASPIRANTS.

Frère combien d'aspirants avez vous obtenu pour l'A. C. B. M depuis que vous en êtes membre? Si vous n'en n'avez pas obtenu un mois un, assurément vous ne vous êtes pas fait justice, encore moins à votre voisin, ou à l'association. Si chaque membre agissait avec autant d'indifférence sous ce rapport, notre grande et belle A. C. B. M earthly finirait se maintenir. Hier, j'écris votre police, si on ne m'écrit pas à augmenter les membres. Assurément vous savez que notre succès dépend de l'augmentation des membres. Les vous pas obligé, aussi bien que les autres membres de travailler à obtenir de nouveaux membres? Sans doute que vous l'êtes. Votre assurance dans l'A. C. B. M est à tant de bienfaits, que au prix coûtant mais ce taux est fondé sur la coutume que les membres augmentent et on s'attend à ce que chaque membre agisse comme agent et fasse

tout en son pouvoir pour aider à augmenter le nombre de membres. Chaque membre peut obtenir un aspirant s'il essaye, et c'est certainement son devoir de le faire.

Posez vous la question suivante: "Quelle serait la condition de l'Association dans quelques années si tous les autres membres n'étaient pas plus actifs que je le suis.

NOTES.

Le Grand Président attire, par la présente, l'attention des Grand D'putés sur la Clause 100 de notre constitution et les prie de s'y conformer.

Les membres qui parlent le Français et qui ont des polices imprimées en Anglais peuvent, s'ils le désirent échanger ces polices pour des polices en Français. Il n'y aura pas de charges pour cet échange de polices.

Les officiers des succursales voudront bien se rappeler que la taxe par capite, la taxe d'initiation et l'honoraire du Médecin Examineur en Chef pour le trimestre finissant le 30 Septembre, 1899, sont payés dès, et qu'ils devront être payés sans plus tarder. Voyez les clauses 100 eme, 117 eme et 176 eme de la constitution.

Chaque membre de l'A. C. B. M. devrait payer ses cotisations et ses contributions dans le temps requis par notre Constitution. Les Secrétaires Financiers n'ont aucun pouvoir d'accepter les cotisations après le temps expiré. Voyez les clauses 100 eme et 176 eme de la constitution. L'A. C. B. M. bien qu'étant une institution fraternelle est aussi une société d'affaires et elle doit agir comme on le fait en affaires autrement elle deviendrait bientôt une chose du passé.

Quand est ce que les Succursales doivent remettre l'argent. La Clause 10 de la Constitution de l'A. C. B. M. dit que tous deniers payés par les membres au Secrétaire Financier, conformément aux Clauses 1, 8 et 9, seront immédiatement transmis par cet officier au Trésorier de la Succursale, lequel, le ou avant le sixième jour suivant le dit troisième jour de chaque mois, les remettra au Grand Secrétaire en la manière qu'il indiquera. Cet envoi doit être accompagné du rapport de la cotisation mensuelle et du mandat de la Succursale sur le Trésorier. Le rapport de la cotisation mensuelle sera fait par le Secrétaire Financier. Ceci oblige le Secrétaire Financier à faire le rapport des cotisations, en temps pour que le Trésorier remette la somme requise sur ce rapport au Grand Secrétaire le ou avant le même jour de chaque mois. La Cotisation No 1. Cotisation du mois de Septembre doit être payée par toutes les succursales le ou avant le 3. me jour d'Octobre. La succursale qui ne paye pas ses cotisations dans le temps fixé par la constitution, court certainement un grand

risque, et fait une grande injustice à ses propres membres et à toute l'association.

NOMBRE des COTISATIONS.

Nos cotisations régulières de l'A. C. B. M. sont comme suit: Janvier, No 1; Février, 2; Mars, 3 et 4; Avril, 5; Mai, 6; Juin, 7; Juillet, 8 et 9; Août, 10; Septembre, 11; Octobre, 12, Novembre, 13 et 14; Décembre, 15.

En plus de ces cotisations régulières notre constitution exige des cotisations spéciales lorsqu'elles seront nécessaires, et ainsi l'Association ne peut jamais faillir à remplir toutes ses obligations envers chacun de ses membres.

NOUVELLES SUCCURSALES.

La Succursale 317 a été instituée le 18 Septembre 1899 à Kennecott Ont. par l'organisateur provincial Joseph Kidd. Pour la liste des officiers voir la partie Anglaise.

La Succursale 315 a été instituée le 25 Septembre 1899 à Shippegan, Comté de Gloucester, Nouveau Brunswick; par l'organisateur Provincial Basile J. Johnson. Nous publions la liste des officiers dans le prochain numéro.

La Succursale 319 a été instituée le 3 Octobre 1899 à Hesson, Comté de Perth, Ontario, par l'organisateur Provincial Joseph Kidd. Nous publions la liste des officiers dans le prochain numéro.

La succursale 320 a été instituée le 3 Octobre 1899 à Richbucko Village, Comté de Kent, Nouveau Brunswick, par le Grand Dapné D. V. Landre M. D. Nous publions la liste des officiers dans le prochain numéro.

La Succursale 321 a été instituée le 3 Octobre, 1899, à Ste. Scholastique, Comté des Deux Montagnes, Québec, par l'organisateur Provincial J. E. H. Howison. Nous publions la liste des officiers dans le prochain numéro.

CORRESPONDANCE.

Éditeur LE CANADIEN:

Monsieur, - Le rapport de l'assemblée du Bureau des Grands Syndics de l'A. C. B. M., tenu à Niagara Falls, Ont., le 26 Août dernier, et publié dans le numéro de Septembre de l'organe officiel, exige un mot de ma part. Il est dit dans ce rapport: "On discute assez longuement les résultats de travaux des organisateurs. Le bureau considère que les résultats n'étaient pas satisfaisants, principalement dans la Province de Québec, adopta certaines résolutions à ce sujet et donna instruction au Grand Secrétaire d'écrire officiellement à l'organisateur de cette province pour lui en donner les sens.

Les mots que j'ai soulignés, monsieur, résonnent étrangement à mes oreilles, venant après votre tableau donnant le nombre de succursales organisées, et votre état démontrant le montant payé à chaque organisateur, pour dépenses. Je ne tenterai pas de faire de comparaison ou de commentaires, mais je crois consciencieusement, en justice pour moi, que les membres devraient savoir comment j'ai accepté de venir dans la province de Québec pour travailler dans les meilleurs intérêts de l'A. C. B. M., et

connaître aussi la part active que j'ai en même temps prise dans la rédaction du CANADIEN

Fraternellement à vous, J. E. H. HOWISON.

PRESENTATION D'ADRESSE.

Au Rev. J. O. Bernard.

Samedi soir, le 16 Septembre dernier, le révérend J. C. Bernard, curé de la ville de Sorel, P. Q., où notre association compte une succursale dont M. le curé est l'un des membres fondateurs, était l'objet d'une bien belle et touchante démonstration, l'occasion du cinquantième anniversaire de sa naissance.

Toutes les sociétés de bienfaisance de la ville, accompagnées des professeurs et élèves du collège du Sacré Coeur, et de leur fanfare, se sont rendues sur les 8 heures au presbytère et ont présenté à M. le curé l'adresse élogieuse que nous sommes heureux de publier ci-après:

Au Révérend J. Cléophas Bernard, prêtre curé, Sorel, à l'occasion du 50. me anniversaire de sa naissance.

Vénéré Pasteur,

Des fils bien nés s'estiment heureux de témoigner à un père chéri leurs sentiments respectueux et dévoués, au jour de sa fête, et d'attendre, de lui une bénédiction qui leur porte bonheur.

Vous êtes notre père spirituel, tendrement aimé, et c'est au jour d'hui votre fête. Souffrez donc qu'en toute simplicité, nous venions vous offrir nos félicitations, l'expression de notre gratitude et l'hommage de notre vénération.

Depuis que vous êtes ici, et il y aura bientôt sept ans, vénéré pasteur, vous avez su gagner l'estime et l'affection de vos ouailles, les éduquant par vos paroles et par vos exemples, et semant le bien sur votre passage. Vous nous êtes apparu comme le modèle du prêtre de Jésus Christ, vous faisant tout à tous, et ne vous épargnant ni peines ni sacrifices, dès que le salut d'une seule âme était en jeu.

Séculairement vigilante, jamais vous n'avez manqué de jeter le cri d'alarme, quand un danger quelconque menaçait le troupeau qui vous est cher. A vos appels pressants, rétrogradés, la piété, la vertu ont fleuri parmi vous, gagnés du terrain; leur influence douce et puissante a été fait peu à peu sentir au sein des familles et de la société.

Honneur et gloire à vous! Dieu seul pourra vous récompenser dignement de vos travaux journaliers, de vos efforts incessants en vue de soulager les courages endoloris, de soutenir les âmes défaillantes, d'instruire et d'éclairer l'enfance, la jeunesse chrétienne, espoir de la religion et de la patrie, et de la faire avancer dans les sentiers de la justice et de la sainteté. Loin de rechercher les vaines louanges des hommes, vous n'avez voulu que le Seigneur "pour la portion de votre héritage et de votre calice."

L'occasion nous semble propice, et il vous sera sans doute agréable, vénéré pasteur, de nous entendre protester à nouveau de notre dévouement inviolable à la sainte Eglise Romaine. Mère et maîtresse de toutes les Eglises et à son Chef inflexible, le Père commun de tous les fidèles. En même temps, il nous est doux de rendre un nouvel et public hommage à ce clergé, qui a fait notre force dans le passé, et qui est demeuré le plus solide boulevard de notre nationalité. Après Dieu, c'est à lui que nous devons d'avoir conservé intacts ces deux grands et précieux héritages: notre belle langue française et notre sainte foi Catholique. Qu'honneur et louange lui soient rendus à jamais!

Daignes agréer favorablement, vénéré pasteur, ces témoignages non équivoques du respect et de l'amour de votre peuple, ceux au particulier de ces Associations de bienfaisance, si chères à votre cœur, et qui ont toujours trouvé en vous les lumières nécessaires et les encouragements efficaces. Ce sont elles qui ont eu de voir prendre l'initiative de cette touchante démonstration, et qui, les premières, ont eu l'honneur de faire, du cinquantième anniversaire de votre naissance, un jour de fête et de joie pour toute la paroisse.

En appelant tout à l'heure les faveurs célestes sur cette toute bonne et recueillie, veuillez avoir une bénédiction spéciale pour ces sociétés et ces corporations qui s'appuient sur la religion et qui lui doivent ces principes de charité, d'amour fraternel qui les distinguent si hautement.

Nous formons des vœux ardents, pour que la Divine Providence vous garde longtemps encore à notre tête, vous déposant à cette seule fin de nous rendre heureux, même ici-

nique jette à la face de l'humanité et qu'elle veut ériger en dogme.

Jetons les yeux sur la carte du monde et voyons les désastres qui en sont les conséquences.

Et d'abord, la France, la France, cette terre chérie, dont nous aimons toujours à évoquer le souvenir, parce qu'elle nous rappelle notre origine, la patrie de nos aïeux, le sol qui fit germer les preux, francs et loyaux chevaliers, la France qui fut toujours la première des nations, le centre des lumières et des rayonnements de l'intelligence, le siège des dévouements sublimes, la fidèle gardienne et dépositaire de la foi chrétienne et civilisatrice, la grande armée qui mettait naguère toute sa force à protéger le règne du Christ et qui méritait le nom de fille aînée de l'Église. C'est d'elle, c'est en parlant de ses enfants que l'on disait avec admiration : Gesta Dei per Francos.

Mais aujourd'hui cette France, que l'on vit jadis briller au premier degré dans la défense des droits sacrés et immuables de l'Église, montrant aux yeux étonnés des autres peuples de l'univers ce que peut faire une nation inspirée par une conscience pure, dirigée par l'enseignement de l'infaillible raison divine, aux temps de Clovis, des saint Louis et des Jeanne d'Arc, cette France, dit-on, est tombée entre les mains de la libre-pensée, entre les mains d'une poignée d'agitateurs et de sectaires qui veulent lui faire renier son baptême, effacer le souvenir de son passé glorieux, espérant vainement que sa folie agonisante finira par sombrer dans le déluge des impiétés dont elle est incendiée.

Mais, espoirs vains et illusoire ! Ils se trompent les renégats et les adeptes des sectes qui ont entrepris cette œuvre de renversement, de bouleversement social, anti-Catholique, antireligieux. Le cœur de la vieille patrie française est encore sain et l'immense majorité du peuple, un instant troublée, se rassemblera bientôt pour demeurer fidèle à la mission dont l'a chargée la divine Providence de porter haut et ferme le drapeau de la foi évangélique, au milieu des peuples défaillants.

Il passe actuellement sur ce beau pays un souffle de désordre et les révolutionnaires peuvent s'illusionner au point de croire que leur œuvre de destructions morales et religieuses sera finalement couronnée de succès. Mais il n'en sera pas ainsi, car pour me servir d'une expression pratique : Celui qui a circonscrit à la mer des limites aussi des salt méchants arrêter les complots. Le mal et l'erreur peuvent avoir leurs jours de triomphe, jours éphémères et regrettables, mais le triomphe final et éternel est réservé à la vérité, au bien, à la vertu.

Non, non la folie n'est pas morte en France. Parfois, elle semble sommeiller au cœur de ses habitants, et cependant, elle sait enfanter des milliers de soldats du Christ qu'elle lance chaque année aux extrémités de la terre, jusque dans les régions les plus reculées de la barbarie, en Chine, en Cochinchine, en Australie, dans les contrées lointaines ou Asiatiques, sous tous les climats. Ce sont nous, Français, nous, les jaloux de la civilisation, plantant la croix à l'ombre de nos drapeaux, pour courber de nos généreuses générations pour balser les peuples chaque jour de plus en plus dépeuplés de l'Asie et de l'Afrique. Tel est le rôle que nous jouons dans le monde.

chant à ses fils les principes de la foi et de la vertu, pour y substituer la licence effrénée des passions mauvaises et le règne de la raison pure ou du naturalisme.

C'est pourquoi l'un de ses poètes les plus célèbres, dans un moment d'enthousiasme, dans un hymne au Christ, s'écria :

Ils disent cependant que cet astre est voilé, que les clartés du siècle ont vaincu cette étoile ; Que le monde vieilli n'a plus besoin de toi ; Que la raison est seule immortelle et divine ; Que la rouille des temps a rongé ta doctrine. Et que, de jour en jour, de ton temple ou ruine, Quelque pierre, en tombant, déracine la foi. Mais pareil à l'éclair qui tombant sur la terre, Remonte au firmament sans que rien ne l'altère. L'homme n'a pu souiller ta loi de vérité !

Et laissez-moi donc encore vous citer cet autre poète qui s'adresse à l'ignoble Voltair et à ses non-moins ignobles disciples, à tous ceux qui font œuvre de déchristianisation, et, avec un accent vibrant d'inspiration, leur lance cette apostrophe à jamais mémorable :

Mais que vous reste-t-il si vous les déshades ? Pour qui travaillez-vous, démolisseurs stupides, quand vous discutez le Christ sur son autel ? Quand vous jetez au vent la céleste colombe, qui tourne en tournoyant dans l'abîme éternel ?

Et le poète répond :

Vous voulez peindre l'homme à votre fantaisie, Vous voulez faire un métré. Eh bien, vous l'avez fait. Votre monde est superbe et votre homme est parfait. Vous avez sagement taillé l'arbre de vie. Tout est bien balayé sur vos chemins de fer, Tout est grand, tout est beau, mais on meurt dans votre air !

On meurt dans votre air. Oui, on meurt dans l'atmosphère empoisonnée par le souffle de l'impétié ; on meurt, écrasé sous le poids des persécutions et de l'intolérance maçonniques ; on meurt sous l'étreinte des faux principes qui ne produisent que la corruption et la dissolution des cœurs et qui nous envahissent de toutes parts.

(A suivre)

LA LANGUE FRANÇAISE.

Un collaborateur de La Patrie de Montréal, a publié récemment l'intéressant article que voici :

Certains esprits enclins, pour sûr, à la malveillance prennent je ne sais quel cruel plaisir à malmenar sans cesse la langue française à prédire même d'une voix sinistre, sa disparition appropinquante.

Comment donc un aussi "doux parler" serait insultant ou insupportable pour les autres langues ? Mais quel ! l'italomede Rosard et de Montaigne, de Racine et de La Fontaine, de Bossuet et de Molière, de Lamartine, de Victor et de Sainte Beuve, de Talme et de Lécordaire, de Daudet, d'Anatole France, de Rostand, aurait blessé l'oreille ou métré l'âme de quelqu'un ?

Oh ! en vérité, ces bonnes gens s'abusent. E. j'ai hâte de mettre sous leurs yeux un livre qui s'est passé, récemment, aux États Unis.

Un éminent chirurgien de la marine américaine, appelé à lire son travail devant un congrès scientifique, dut s'asseoir au milieu

Et la raison, dans un jour

trouve. C'est que notre savant avait écrit son rapport en anglais, alors que la coutume exige l'usage du français.

Aussi bien la langue française reste, malgré la diffusion rapide de l'anglais, la langue de la diplomatie, des congrès littéraires et scientifiques, la langue de l'aristocratie et des cours européennes.

Par sa clarté et sa précision, elle est l'auxiliaire indispensable du physicien, du chimiste, de l'astronome, du mathématicien, de l'ingénieur.

Un écrivain anglais de renom, M. Henry Merriman, déclare dans son roman "Dross," publié ces derniers jours, que "le français est la plus expressive de toutes les langues sans en excepter la langue d'Homère."

Et puis, on ne saurait y contredire, le français sera toujours la langue de la haute civilisation, des esprits fins et ornés, celle qui peut traduire avec le plus de noblesse et de grâce les sentiments délicats, les pensées fortes ou rares, les éans supérieurs de l'être humain.

Enfin, elle est parlée aujourd'hui par plus de quatre vingt millions d'individus. C'est un beau chiffre !

D'ailleurs, nous sommes, au Canada, un million et demi qui parlons le français, et il y en a tout autant aux États-Unis. Ne serait-ce pas folle et ingratitude de désespérer de la langue de nos pères ?

Aussi, chers compatriotes, ne nous lassons jamais, non jamais, de l'aimer, de la cultiver sans cesse, de la parler au grand jour.

Apprenons l'anglais, je le veux bien. C'est même une nécessité. Mais la langue est la nationalité, a écrit quelqu'un. Gardons-la pieusement. Nous sommes forts, nous sommes respectés à cause d'elle. Le jour où nous la répudierons, nous prononcerons notre propre déchéance.

UN COURT CHAPITRE SUR L'ASSURANCE SUR LA VIE.

Incontestablement, une des plus sérieuses difficultés qui ont été rencontrées dans l'œuvre d'assurer la connaissance, et de la part des Cotisations et des organisations fraternelles, de l'opération des lois qui fixent le coût des mortalités dans l'assurance pratique sur la vie a été une confusion d'idées due à l'insuccès pour ne pas dire l'incapacité à distinguer entre ce qui est nécessaire à une parfaite pratique et la règle concrète de cette même pratique qui a été incorporée et établie par les statuts.

Cette même règle par ce défaut de législation a pris la forme d'un titre arbitraire officiel, excessivement convenable en pratique surtout à ceux qui trouvent plus facile qu'on s'occupe d'eux que de s'occuper des autres.

C'est certainement la pierre d'achoppement des cotisations et de l'assurance fraternelle qui viennent se heurter un certain nombre d'écrivains. Ils ont fait fausse route, parce que leurs confrères eux-mêmes se servent de mots avec une grande négligence ou avec un manque de savoir leur vraie signification comme s'ils voulaient suggérer le recensement du perruquier ou l'habileté imitative du singe.

Ceux-ci sont des Messieurs qui n'admettent aucune distinction dans la signification des mots "méthodes justes" et "règle parfaite" et disent "dépense pour mortalité" quand ils signifient le taux de mortalité déterminé par le Tableau du Secrétaire.

Ces gens ont un criterium de juge-

ment quand le tableau de primes d'une organisation d'assurance sur la vie tombe sous leur critique inspection. Sont ce les taux de "réserve légale" ? Sont ils conformés au Tableau du Secrétaire et à quatre par cent d'intérêt ? La compagnie est elle obligée par la loi d'accumuler exactement une telle réserve — ni plus ni moins ! La constitution est elle en accord avec la règle fondamentale ? Si oui ; cela est suffisant on n'exige rien de plus. Si non ; cela aussi est suffisant ! Il n'est pas nécessaire de dépenser votre vigueur sans nécessité dans la discussion. Sa seule raison d'être est de la dénoncer.

C'est probablement, trop demander, une cette dernière classe de critiques, nommés d'eux mêmes, devraient s'avouer capables d'instruction.

Lors même qu'ils le feraient on ne peut imaginer que peu de bien pratique en résulterait. Mais est ce trop d'espérer que les hommes qui s'efforcent honnêtement de remplir les obligations qui reposent sur eux comme gérants des cotisations et d'organisations d'assurance fraternelle du pays, peuvent voir que le tableau de mortalité des secrétaires n'est pas la règle fondamentale mais simplement une règle quelconque, avec ses droits de naturalisation reposant particulièrement sur l'accident de législation ?

Les tableaux de mortalité ne sont ni des archives parfaites des décès passés ni des prophéties infallibles des décès futurs. Les décès actuels et non pas les taux des primes déterminent et en fixent les frais. Toutes les règles de mortalité sont de simples approximations et tout au plus établissent la relation ou les taux de distribution. Une organisation n'est pas solvable, simplement parce que ses taux de primes se conformés à une certaine règle : ni est elle insolvable parcequ'elle suit quelque autre règle. Enfin il y a des lois qui soutiennent la pratique de l'assurance sur la vie, et les règlements sont les créations de ces lois et non les lois les créations des règlements. — Le Gardien.

L'ASSURANCE DANS LE COMMERCE.

L'usage de l'assurance sur la vie comme garantie pour le soutien d'une maison de commerce est une toute récente adaptation de son utilité générale et cet usage a augmenté beaucoup durant ces cinq dernières années. Dans une maison de commerce ayant plusieurs associés tous nouveaux dans les affaires ou avec un capital limité, il est évident que la mort d'un de ces associés, et l'éloignement conséquent de son capital pourra, embarrasser et peut être ruiner la maison de commerce. Ainsi dans une maison de commerce ayant un riche associé et deux ou trois jeunes gens, la mort du capitaliste peut ruiner les jeunes gens en forçant une liquidation. C'est pour rencontrer ces éventualités qu'on fait appel à l'assurance sur la vie. Les associés assurent leur vie aux frais de la maison de commerce, pour le profit de cette maison et pour des sommes représentant les intérêts de chacun, les frais étant compris dans les dépenses générales des affaires de la maison. Alors si une mortalité arrive, un associé est perdu, mais l'assurance soutient le capital que les héritiers réclameraient et la maison de commerce n'est point embarrassée. — Chéris.