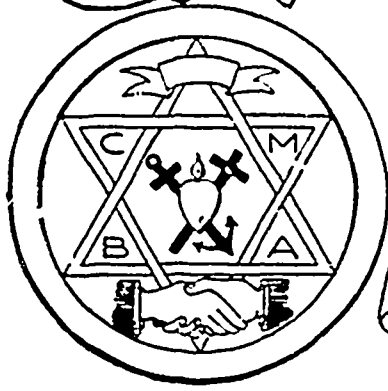


The CANADIAN



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

VOL. 3.

LONDON, ONTARIO, AUGUST, 1897.

No. 8

ASSESSMENT SYSTEM.

NOTES

Join the C M B A. the best Association for Catholic husbands and fathers.

Protect your family by procuring membership in the C M B A. Do not put this off any longer.

"The evil that men do lives after them; The good is oft interred with their bones."

This applies very aptly to the man who dies without life insurance. Prevent it being said of you by procuring membership in the C M B A.

Brother John Morrissey, of Branch No. 177, Newcastle, N. B., has been appointed by Grand President Hon. M. F. Hackett, a Grand Deputy for Northumberland county instead of Mr. W. T. Connors, deceased.

We expect a branch of the C M B A. will be instituted in each of the following places shortly: Saint Ste. Marie, Ont.; B. Yveans Cove, N. S.; Huntley, Ont.; Grace Bay, N. S., and Oakville, Ont.

We are pleased to note that Brother Joseph F. Arsenault, Recording Secretary of Branch No. 213 was a successful candidate in the provincial election in Prince Edward Island, being elected a member of the Local Legislature.

No Branch of the C. M. B. A. should allow any month to pass without increasing its membership. We must have new members if we desire to keep down assessments. Every member should act as an agent to bring in new members.

The per capita tax for the quarter ending June 30, 1897, is overdue. Officers of branches in arrears are requested to read section 69 of our constitution. This tax is to be paid out of the General Fund of the Branch, and any branch neglecting to pay, may, when thirty days in default, be suspended.

Catholic men cannot give any good reason for joining other insurance associations unless they are already members of the C M B A. Join the C M B A first; then, if you require more insurance and can afford it, you could apply for membership in other societies sanctioned by the Church.

Narrow-minded and uncultivated persons can easily find fault, and can usually mingle some degree of truth with their harsh conclusions. They judge rigidly and blame severely, not because they are wise, accurate or discerning, but rather because they are deficient in some of those qualities. — Exchange.

There is no logical loophole of escape for the procrastinating Catholic father or husband, who always wants to put off the "next month" or "next year" his application for membership in the C M B A. NOW is the time to make application. In another column you will find the story of what happened, and what it will cost you.

The supervising medical examiners fees may be remitted by Branch Treasurers to the Grand Secretary quarterly, the same as the per capita tax. Branch Treasurers shall be held liable for the supervising fee whether the applicant has been approved or rejected; hence branches should collect this fee from the applicant at the time the application paper is being filed. See section 147 and 176 of Constitution.

An indication of the general opinion of the risks of a trip to the Klondike is found in the action of some of the life insurance companies in refusing risks on the lives of those who intend to go north to seek their fortunes. Mayor Maybury, who is interested in the Standard Life & Accident Insurance Co., says he has received many telephone messages asking whether his company will take risks on the lives of those going to the Alaskan gold fields. The mayor says the risks have been invariably refused. — Detroit Free Press.

The Constitution promulgated by Grand President Hon. M. F. Hackett, to take effect from and after the 1st day of March, 1897, is the only valid Constitution of the C M B A of Canada, and every branch president should see that a copy of said Constitution is given to each member of his branch. This is necessary in order to enable members to understand our regulations, and to comply with the Insurance Act regarding notices of assessments, etc. Each member of the C M B A must be given a copy of the C M B A Constitution, and we depend upon branch officers to have this done.

It is Bread Money.

"I would advise mothers of families to so importune their husbands that life insurance would be the only condition of doing in peace. 'Oh! but it costs so much.' This is an excuse that springs from selfishness. It does not cost less to live for a day for a man than for a woman. What is twenty dollars a year to a man who spends double that amount to gratify his whims? It is only those who are interested at the expense have more money to squander than the afflicted stranger than to insure. Life insurance money is bread money, and no man who needlessly denies it to his family is unworthy to have a family. — Rev. Father Harrison.

Can't Afford to Pay.

"I can't afford to pay the assessments on a certificate. I have my hands full trying to pay off the mortgage on my farm," was the excuse made when the editor of The Woodman asked him to become a member of the order. "Is your wife a better business manager than you are?" we asked. "Why, no, of course not," he replied. "She doesn't know a thing about business. She has her hands full caring for the family of growing boys. But why did you ask such a question?" "Oh, I was just wondering if your wife might not find her hands more full trying to pay off that mortgage if you should happen to die to-morrow." I saw the force of that remark, he replied after a moment's silence. "I guess you may take my name in to night if you will." And there are others just like him. Careless because they have no thought of

dying, as yet. But how do you not today and be dead to-morrow — Modern Woodman.

THE GREAT PROBLEM.

The great problem in fraternal work is how to get the members out to the meetings and to take an interest in the work. There are always a few on whom the burden of carrying on an organization falls, and very often, while they work for its best interests honestly and faithfully, they get no credit for their accomplishments, but rather are treated as "ring" or a "clique" by the way at home, who only come out to kick when something in the interests of the Court calling for an additional outlay of two or three cents per member per month is proposed.

It is a problem for which no complete solution has ever been found, and it is doubtless that every fraternal organization will continue to be troubled and probably to grow smaller, when the — Fraternity Magazine.

This Fraternal Society

I have been thinking to myself why we do not have a more efficient system of doing things in the which we are so busy prospering with. Too many of our fraternal societies who do not have a more efficient protection, and who are ever on the side of the poor man. Considering all the back numbers which have been urged against the system, the fact still remains that it is a system of doing things among the fraternal societies of the land. It is doing more good to more people who stand in greater need of that good than of any other system which has been devised to soften the asperities of life. The combined philanthropies of the nation do not equal in magnitude the work encompassed through this form of co-operation. Millions of dollars are disbursed annually in this direction, and, as this comes at the time when the money is most needed, its value can hardly be estimated from a financial point of view. It follows, therefore, that those who deny such a system are either ignorant of its workings or are not actuated by motives which are based on a desire to do the greatest good to the greatest number. — Monitor.

Be as good to people as you can be; you pass this way only once. — Aikman Globe.

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

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

Members are entitled to send us copies of news or labor columns, or any other of interest to the Association. Communications upon subjects of interest to the C. M. B. A. members will always be welcome, but anonymous letters and letters signed "The Manager" does not come under the rubric of the Association and 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 inevitably much desired.

Address all communications to

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

LONDON, AUGUST, 1897.

IMPORTANT TO MEMBERS.

Once more we find it necessary to call the attention of the members of the Association to the absolute necessity of exercising a careful supervision over all applications for admission to membership in the C. M. B. A.

We desire particularly to impress upon branch Trustees the importance of this matter, as in our opinion, the future welfare of our Association depends in a great measure upon the manner in which those officers discharge their duties.

That this is the case will be readily admitted, when we consider that unless the Board of Trustees report favorably upon an applicant, it is impossible for such applicant to be admitted to membership even though the Supervising Medical Examiner's report be favorable; or if an applicant be recommended by the branch Trustees and the Medical Supervisor, he is reasonably sure of admission.

From this it will be seen how important the duties of Trustees are and the necessity of exercising the utmost vigilance on the part of members holding these positions.

It sometimes occurs that an applicant may give the Medical Examiner misleading answers to some of the questions asked, more particularly as regards his family history, habits, etc. The Medical Examiner accepts these answers in good faith and recommends the applicant, when, if he had known the truth, he might have rejected him. It is here that the importance of the Board of Trustees is shown, and all members should assist them in their work.

The Board of Trustees in each branch should carefully examine into the character, habits, and family history of all applicants for admission to their branch. If they do not know the applicant personally, they should seek the information from some one who does know him, and they should only recommend an applicant when they are thoroughly satisfied of his fitness.

It sometimes occurs that pressure is brought to bear upon Medical Examiners and Trustees, to have an appli-

cant admitted because he is a good fellow, or because his standing in the community might make him a desirable member, but no member of the Association, much less an officer, should lend himself to assist to membership one who is not in every way qualified, no matter what his standing in the community may be.

In the C. M. B. A. no extra charge is made where the employment of the applicant makes the risk an extra hazardous one, such as men employed on railways, steamboats, or tending machinery of any kind. This being the case, it appears to us that extra care should be taken in considering applications of this kind. Whilst we do not desire to exclude risks of this kind, we certainly ought to make sure that the habits of the applicant should be good, more particularly as regards the use of intoxicating liquors.

In order that this work of supervision may be more effectually carried out, we would suggest that all applications be read at the regular meetings of the branch, together with the answers of the applicant to the questions as to family history, habits, etc. If this course is adopted, it is reasonably certain that some at least among the members present will know if these answers are truthful. If any member should believe that any of the answers are untrue or misleading, he should at once inform the Trustees of it. If this course is strictly carried out, few undesirable members would be admitted.

Sometimes members are inclined to blame the Medical Examiners or the Medical Supervisor if the death rate seems large. This is unfair. The Medical Examiners are carefully selected and are the equal, if not the superior of any similar body in the country. As a rule they are found to be careful and painstaking in the discharge of their duties, and if at times it may be found that they have recommended some undesirable risk, in most such cases it will be found that they have been misled by the answers given by the applicant.

The Medical Supervisor has repeatedly called the attention of both the Medical Examiner and the members of the Association to the necessity for vigilance in the examination of applicants, and he has exercised that care himself which he so strongly urged upon others.

If every member of the Association will assist the Medical Examiners in this work, not only will the death rate be kept low, but the success and prosperity of our Association will be assured.

FRATERNITY

We wish to draw the attention of our members to the spirit of fraternity that should always guide our brothers in their associations with one another. Fraternity should be one of the strongest mediums of increasing our member-

ship, and also of ministering to the happiness and the comforts of those who are now our brothers. It is said by many that the want of a closer fraternal feeling in the C. M. B. A. is due to the fact that we have no means of recognizing one another, that we have no signs, no passwords, no bond of union except that arising from the purely business character of our association.

The utility of signs and passwords is a debatable question, and as such we do not intend to discuss it. But it is a fallacy, pure and simple, to state that the adoption of one or both of these is necessary to the development of a broader spirit of fraternity. In the family relations where the bond of union and mutual love reaches its highest ideal, there are no signs, no passwords; each recognizes his sacred duty to the other and requires no stimulus to perform it.

The bond of trust, of perfect confidence, makes the members of a family one and indissoluble.

So should these factors operate in the C. M. B. A. It should be enough for us to know that a man is a member of the same fraternal family to induce us to extend to him our assistance, our sympathy, and, if needs be, our charity. It is to be feared that this is not always done. One great complaint against the C. M. B. A., is that it exists merely as a matter of insurance. In many cases this charge is well founded. While we are proud of our standing as a business association, and while the high place our insurance policies occupy should give joy to us all, yet it is most desirable that evidences of greater fraternity should be forthcoming, and that a broader and more generous spirit of mutual assistance and recognition should be cultivated. It were well for us not to delay till the death of a brother to show to him how much we love him. We should begin at once to enlarge the bounds of our fraternity; we ought to open our bosoms in brotherly love to all who own the sovereignty of our noble association; we ought to make our union a union of hearts, of good deeds and of mutual assistance.

The burthen that one brother has to bear would be made much lighter did we but give him a helping hand; and the little we do in this way would not press heavily on us at all.

We shall not attempt to indicate along what lines this fraternal feeling should be developed. Every man knows what friendship is, and knowing what it means to himself he needs no lesson how to extend it to others.

Let us draw nearer one another in all that pertains to our progress and advancement: in all that pertains to our honor and our welfare; in all that makes us better citizens; in a word, in all that fits us for the true realization of our life here, and the blessed enjoyment of the life beyond.

Instructions to Grand Deputies of the C. M. B. A.

How to Institute a Branch.

1. Call the meeting to order, and have the usual opening prayer said by a priest, if present, and if not, by yourself.

2. Read the report you received from the Grand Secretary, giving the names, etc., of the applicants whose medical certificates have been approved, and have said applicants answer to their names. Then request all others, excepting Rev. Fathers or those who are already members of the Association, to withdraw.

3. Arrange the room as nearly as possible, in accordance with the diagram in our Ceremonial.

Read the obligation of the Association to the candidates, and be assured that the answer, "I do," is given by each of them to the question contained in the last sentence of said obligation.

4. Have each member sign the roll book, pay his first assessment according to Section 1 of our Constitution, also his initiation fee of \$3.00 and Supervising Medical Examiner's fee of 50c., if the last two items have not already been paid; then present each member with a copy of the Constitution.

5. The nomination and election of officers should then take place.

Immediately after the election, install the officers elect and conduct each to his respective station when obligated.

6. Now put the Branch through a form of meeting, according to Section 207, explaining thoroughly each order of business as you proceed.

Instruct the members well in the use of the "Gavel," the "Duty of Members Entering or Leaving during Session," the "Method of Balloting," the meaning of the "Design" placed over the President's station, and the "Opening" and "Closing Ceremonies."

Under order 18, New Business, have the Branch arrange the date and place for holding its regular meetings, and the amount of Monthly Dues. This may be done by a "standing resolution" or "by-law," in compliance with Sections 156 and 185.

Under order 15, Good of the Association, give a thorough explanation regarding the work of the Association and the duties of members, especially officers of branches. Impress upon them the necessity of dealing promptly with the Grand Secretary in remitting assessments and general fund monies, and forwarding applications for membership with blanks properly filled in as soon as possible after initiation. If branches are negligent in the discharge of their duties towards the head office, how can they expect the Grand Secretary to conduct the business with that efficiency which we so much desire should characterize the C. M. B. A. of Canada?

7. Have an order drawn on the Treasurer of the branch for \$25.00 and forward said order and amount, the applications for membership, your report and bill of expense, to the Grand Secretary without delay.

The necessary expenses of Grand Deputies when instituting branches are paid by the Grand Council.

After the branch has been instituted and the Grand Secretary has received a list of the officers and charter members, he will make out the charter for the branch and forward it to the Recording Secretary.

The welfare of a branch depends in a great measure upon its first officers, and the way in which they discharge their duties.

DIRECTORY OF BRANCHES AND SECRETARIES.

Indicateur des Succursales et Secr. (Alph.)

Table with columns: No. and Location, Recording Secretary, Financial Secretary, Meetings, No. and Location, Recording Secretary, Financial Secretary, Meetings. Lists various branches across Ontario and Quebec with their respective secretaries and meeting schedules.

DIRECTORY OF BRANCHES AND SECRETARIES.—Continued.

No. and Location	Branch Secretary	Financial Secretary	Meetings
221 Springhill, N.S.	Roderick J. M. D. Hall	J. H. LeBlanc	Wed. 1
224 Murray Bay, Que.	Joseph G. Bourcier	L. H. L. Crocque	3rd, 16th
225 Art's Park, Que.	Charles C. Bourcier	J. F. Blouin	Mon. 3
226 St. Paul, Que.	Charles Prévost	Thos. J. Evers	
227 Fort William, Ont.	J. A. Gagnon	W. H. Whalen	Mon. 4
228 Port Arthur, Ont.	R. G. Gagnon	A. McGillivray	Mon. 2
229 Dalhousie, N.B.	R. J. Chagnon	Alex. J. LeBlanc	Tues. 2
230 St. Boniface, Man.	Edouard Gagnon	L. J. Collin	Mon. 2
231 Simons, Ont.	J. C. Noel	W. E. Kelly	Mon. 2
232 Montreal, Que.	W. F. McCreary, 479 St. Hu	A. C. Colman, 157 Park av	
233 Plantagenet, Ont.	J. B. Singer	J. G. Carriere	Tues. 2
234 Hamilton, Ont.	P. J. McGowan, 73 Strachan	P. O. Dowd, 37 Simcoe st. e	Tues. 3
235 Ridgeway, Ont.	Arthur Grandfort	C. J. Foxthorstone, Thamas-	Friday 2
236 Champlain, Que.	J. O. D. Stalder	Louis Gagnon	Sat. 1
237 Buctouche, N.B.	Jude J. LeBlanc	Jude J. LeBlanc	Tues. 1
238 Quebec, Que.	J. E. Roy, 81 to 85 St. John's	A. Dunn, 2 Cliffview Place	Wed. 2
239 Stony Point, Ont.	G. Noamiger, Chevalier On	E. J. Jansso, Chevalier, Ont	Thurs. 2
240 St. H. de Montreal, Q.	G. Paquette, 115 Delinelloat	J. E. Mailhot, 55 St. Margue	Friday 2
241 Pakonham, Ont.	J. H. Burko	Alexandre Lesage, cite st	Thurs. 2
242 Fredericton, N.B.	Hugh G. Nealis	Peter Farrell	Wed. 3
243 Kemptville, P. E. I.	J. F. Arsenault, Well'n, PEI	F. L. Leclerc, 15 Point, PEI	Wed. 2
244 Halifax, N.S.	J. P. Cormier, 6 Sullivan st	E. J. Dotaney, Gattington &	Wed. 3
245 Kemptville, Ont.	M. Sweeney	J. E. Laughlin, Bloomfield st	Tues. 3
246 Cap St Ignace, Que.	L. J. A. Gamache	Joseph Bossinotte	Friday 3
247 Fraserville, Que.	P. Leclerc Riviero du Loupon	A. Leblanc, Riviero du Loupon	
248 New Glasgow, N.S.	W. E. McCarran, Box 315	Alex. D. Gillis	Friday 3
249 Joggins Mines, N.S.	Peter Murphy	John Logue	Wed. 2
250 L'Anonir, Que.	J. C. St. Amant	Moise Cloutier	Mon. 2
251 Battloford, N.W.T.	Wilfrid Latour	T. Lucy	Wed. 2
252 Prince Albert, N.W.T.	Andrew McDonald, Box 66	J. Vachon	Wed. 2
253 Manitowick, Que.	Edmond Joannis	T. Lacourriere	Thurs. 3
254 Kensington, P. E. I.	M. A. Ready, Burlington, It 18	John T. Mullin	Thurs. 3
255 Richibucto, N.B.	G. V. McInerney	Arthur E. O'Leary	Tues. 2
256 Somerset, Man.	J. F. Cornelisse	J. A. Decosse	
257 Carleton, Ont.	E. A. McAuloy	Ferd. Kelly	Mon. 2
258 L'Orignal, Ont.	B. R. Poulin	A. J. Landrian	Thurs. 3
259 Courtright, Ont.	John Cassin	Rev. Jas G. Mogan, Cor	Tues. 2
260 Low's E. Public, N.S.	W. H. Amiro	Sylvain Amiro	Mon. 2
261 Souris East, P. E. I.	R. F. Macdonald	Allan L. McDonald	Wed. 2
262 Lethbridge, N.W.T.	John Kanny	G. Starnes	Tues. 2
263 St. Ferdinand, Que.	N. A. Cloutier	Dr. L. J. O. Sirois	Wed. 2
264 Barachois, N.B.	D. H. Cormier, Shediac, N.B.	Eugene Terrio	Mon. 2
265 Huntington, Que.	Antoine Pratte	John X. Galpeau	Friday 3
266 Brewer's Mills, Ont.	P. W. Deane	M. Shortall, Washburn, Ont	Mon. 2
267 Inuro, N.S.	John Jacobs	Rev. Father Kinsella	Mon. 2
268 Thurso, Que.	J. L. Michaud	Thomas O'Leary	Wed. 2
269 Yamachiche, Que.	J. A. Lord	Nap. Pellerin	Sat. 3
270 St. Alex's, Que.	C. P. A. Beaulieu, (River, NS	Eugene Guay	Tues. 2
271 Meteghan, N.S.	E. M. Belliveau, Meteghan	M. E. Sheehan, (Station, PEI	Sat. 2
272 Wellington, P. E. I.	F. T. Arsenault, Wellington	J. F. Arsenault, Wellington	Wed. 2
273 P. G. la Prairie, Man.	A. E. Philon, (Station, PEI)	Rev. John Sionett	Tues. 3
274 Sheboro, Que.	George Hayes	George Hayes	
275 Georgetown, P. E. I.	T. W. Macdonald, (Point, NB)	John H. Byrne	Tues. 2
276 Tracadie, N.B.	J. A. Robichaux, Ferguson's	Wm. G. Ferguson	Sat. 2
277 Brandon, Man.	Rev. W. L. Jabinville, Box 202	W. L. B. Morrison	
278 St. Joseph, N.B.	E. T. Gaudet	Jean B. Gaudet	
279 Lourdes, N.S.	Alex. Gillis	James Savage	
280 Grandigne, N.B.	P. H. Leger, Shediac River,	Gilbert Boudreau	
281 Tignish, P. E. I.	Jerome Boote	Ter J. Hackett	
282 St. Louis, N.B.	Urbain Babineau	Philorome Legere	
283 St. Germain de Gra	Louis A. Brien	Dr. Damase Larue	

NOTE.—(1) Alternate—Alternativement; (2) First and Third—Premier et Troisième; (3) Second and Fourth—Deuxième et Quatrième; (4) First and Second—Premier et Deuxième; (5) First and Fourth—Premier et Quatrième; (6) First, Second and Fourth—Premier, Deuxième et Quatrième; (7) Every Second—Chaque deuxième.

Faute d'espace pour donner en Français les jours de réunions, nous donnons ci-après la traduction Française du mot Anglais pour chaque jour de la semaine: Monday, Lundi; Tuesday, Mardi; Wednesday, Mercredi; Thursday, Jeudi; Friday, Vendredi; Saturday, Samedi.

Obsequies of the Late Rev. O. G. Carrier, Member of Branch 96 of the C. M. B. A.

The obsequies of the late Rev. Onesimo Gustave Carrier, member of the Catholic Mutual Benefit Association of Canada, Branch 96, Levis, Que., took place on Thursday, the 22nd July last, at Notre Dame de Levis's church.

The mortal remains had been carried the previous day, from the mortuary residence, 38 Eden street, to the parochial church.

Rev. F. N. Gosselin, Spiritual Adviser of Branch 96, dressed with the cope and preceded by the cross went to the residence of the deceased for the removal of the corpse. A large delegation consisting of the officers and members of the branch attended the funeral ceremony.

Rev. O. Poirier, Charles Roy, Joseph Roy and Joseph Poulin were the pall bearers.

The mourners were the father of the deceased Mr. O. Carrier, Deputy-Registrar of the county and chancellor of Branch 96, and his brother, the Rev.

The Church, was draped in mourning and its ministers dressed in the richest sacerdotal garments.

A large number attended the service which was chanted by Rev. C. E. Carrier, superior of the College of Levis, a Grand Deputy of the C. M. B. A. and a member of Branch 96, assisted by Rev. O. Poirier and J. Roy as deacon and sub-deacon.

During the funeral service four Low Masses were said at the side altars by Rev. Eug. Carrier, Charles Roy, Joseph Poulin and Arthur Poulin.

Several beautiful selections were rendered by the choir; among them being "Miserere Mei," by Mr. O. Audet, a member also of Branch 96; at the Offertory, "Jesu Salvator Mundi," by Mr. Jos. Sirois; at the Elevation, "O Mirtum," by Mr. Jos. D'Isle; at the Communion, "O Salutaris," by Mr. Joseph Gagnon; at the last Gospel, "La Cloche tinte pour les morts," (the bell tolls for the dead), by Mr. Noel Belleau, son of Mr. I. N. Belleau, President of the branch.

Mgr. C. A. Marois, Vicar General, proceeded to the General Absolution.

legs of Levis, member of Branch 96, recited the last prayers at the grave in Mont Marie cemetery, where the deceased was buried in the family plot.

We offer to Brother O Carrier and his family our most sincere condolences.

Death of Rev. Father McPhillips.

Rev. Father McPhillips, parish priest, Uptergrove, Ont., died at the parochial residence on the 27th July, after a long and painful illness. Father J. J. McPhillips was born in Milwaukee, Wis., in 1862. He studied at Our Lady of Angels, Niagara Falls, and completed his studies at the Grand Seminary, Montreal, and was ordained at Our

Lady of Lourdes, Toronto, in 1886, by the late Archbishop Lynch. His first appointment was assistant at St. Paul's, Toronto. He was also at Flea and Brockton and was appointed to the mission of Orangville and transferred to Uptergrove, where he had been in charge for the past two years.

Father McPhillips joined the C. M. B. A. on the 22nd Oct., 1889, as a charter member of Branch 111, Toronto, Ont. He represented this branch at the Montreal convention, in 1891, after which Grand President Dr. MacCabe appointed him a District Deputy. As such he organized Branches No. 141 and 145 of the city of Toronto. He represented also Branch 88 of Orangville at the Hamilton Convention, and at the time of his death was President of Branch 57, Orillia, Ont.

The funeral took place at Uptergrove on Thursday morning, the 29th July, at 10 o'clock. R. I. P.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

AUGUST ASSESSMENT. | No. 10. Deaths | Nos. 62, 63, 64, 65, 66, 67, 68 and 69.
Cotisation du mois d'Août. | Décès |

The Grand Council of the C.M.B.A. of Canada. | Le Grand Conseil de l'A.C.B.M. du Canada.
Secretary's Office, London, Aug. 2, 1897. | Bureau du Grand Secrétaire, London, Ont., 2 Août, 1897.
Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers: | Cher Monsieur et Frère—Vous êtes par le présent officiellement notifié du décès des frères ci-après nommés:

NO.	NAME.	BRANCH.	LOCATION.	POLICE.	ADMITTED.	DIRD.	AGE.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	SIÈGE.	POLICE.	ADMIS.	DÉCÉDÉ.	ÂGE.	CAUSE DU DÉCÈS.
62	Jos. H. Lavigne	101	Three Rivers, Que.	300	Mar. 20, '90	June 21, '97	49	Phthisis Pulmon.
63	John Hickey	5	Brantford, Ont.	300	Mar. 24, '90	June 29, '97	40	Auscens
64	Moise Bourassa	3	Louiseville, Que.	100	Mar. 28, '94	July 6, '97	52	Apoplexion
65	Trille Vauquette	76	Beleville, Ont.	1000	June 4, '89	July 10, '97	50	Apoplexy
66	Pierre Oulins	20	Ottawa, Ont.	200	Dec. 5, '90	July 11, '97	54	Stop. in Oesophagus
67	Edw. McKenna	51	Montreal, Que.	200	Sep. 5, '88	July 15, '97	54	Fall from street car
68	Rev. O. G. Carrier	96	Levis, Que.	300	Nov. 25, '96	July 19, '97	25	Phthisis Pulmon.
69	Oct. Brauchamp	240	St. Henri, Que.	1000	Feb. 1, '95	July 27, '97	38	La Grippe

Death No. 62 not placed in regular order, proof of death not having been received in time. | Le décès No. 62 n'est pas rapporté dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for July, 1897. | Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Juillet, 1897

BENEFICIARY FUND. | DR.		FONDS DES BÉNÉFICIAIRES. | DR.	
Amount on hand July 1st.	1897.....	\$	219 22
Montant en caisse, le 1er Juillet, 1897.....		\$	219 22
Received during July from:			
Reçu durant le mois de Juillet, {	No. 3 & 4 Assessments	.....	81 93
	No. 5	.....	100 61
	No. 6	.....	1,453 82
	No. 7 & Spec.	.....	16,745 03
	No. 8 & 9	.....	285 90
	CR.		
July 10, Benefits paid on account of |	Patrick McGill, Order #61.....	\$	1,000 00
Bénéfices payés à compte de |	Wm. John Cowan, " 465.....		2,000 00
14, do	A. Barton, " 468.....		2,000 00
16, do	A. McIntyre, " 467.....		2,000 00
19, do	John E. O'Connor, " 468.....		1,000 00
19, do	Z. Gellinas, " 469.....		1,000 00
19, do	F. W. Gobleder, " 470.....		2,000 00
20, do	H. Mauve, " 471.....		1,000 00
20, do	P. Butler, " 472.....		2,000 00
20, do	R. Thompson, " 473.....		2,000 00
31, do	J. Lyons, " 474.....		2,000 00
August (Aout) 1st, 1897, Balance.....			\$60 56
		\$18,866 56	\$18,866 56
Total amount of Beneficiary Fund collected since 1st January, 1893, to date		\$629,621 13	
Montant total du Fonds des Bénéficiaires collecté depuis le 1er Janv., 1893, à cette date |		\$629,621 13	
Total amount paid to the Beneficiaries of deceased members to date		\$628,757 57	
Montant total payé aux Bénéficiaires des membres décédés à cette date.....		\$628,757 57	

RESERVE FUND—FONDS DE RESERVE.

Amount on hand July 1st. | 1897..... \$ 64,961 81
Montant en caisse le 1er de Juillet, | 1897..... \$ 64,961 81

Amount accrued since last report | 891 75
Montant accru depuis le dernier rapport | 891 75

Total..... \$ 65,853 56

SAM. R. BROWN, Grand Secretary.

To the Members of the C.M.B.A. of Canada—
Brothers—The foregoing statement of Assessment No. 10 (August 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 September, 1897. Branch Treasurers must remit to me the amount of this Assessment, accompanied with Monthly Assessment Report, on or before the 9th day of Sept., 1897. Members, and especially officers of branches, are requested to carefully read Sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

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

Aux Membres de l'A.C.B.M. du Canada—
Frères—L'état précédent de la Cotisation No. 10 (Cotisation du mois d'Août) 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 cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Sept., 1897. Les Trésoriers des Succursales doivent me faire remise du montant de cette cotisation, accompagné du Rapport de la Cotisation Mensuelle, le ou avant le 9ème jour de Sept., 1897. Les membres, et plus particulièrement les officiers des succursales, sont priés de lire attentivement les Clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.

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

Statement of Assessments Received in July, 1897.

Etat des Cotisations Recues Durant le Mois de Juillet.

Branch No.	Assessment Nos.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assessment Nos.	Beneficiary Fund.	Reserve Fund.
No. de la Succursale.	Nos. des Cotisations.	Fonds des Bénéficiaires	Fonds de Réserve.	No. de la Succursale	Nos. des Cotisations.	Fonds des Bénéficiaires.	Fonds de Réserve.
1	7 & spl	25	25	1	7 & spl	25	25
2	7 & spl	157 17	10 15 2	2	7 & spl	157 17	10 15 2
3	7 & spl	157 81	8 31	3	7 & spl	157 81	8 31
4	7 & spl	152 02	8 03	4	7 & spl	152 02	8 03
5	7 & spl	152 02	8 03	5	7 & spl	152 02	8 03
6	7 & spl	152 02	8 03	6	7 & spl	152 02	8 03
7	7 & spl	152 02	8 03	7	7 & spl	152 02	8 03
8	7 & spl	152 02	8 03	8	7 & spl	152 02	8 03
9	7 & spl	152 02	8 03	9	7 & spl	152 02	8 03
10	7 & spl	152 02	8 03	10	7 & spl	152 02	8 03
11	7 & spl	152 02	8 03	11	7 & spl	152 02	8 03
12	7 & spl	152 02	8 03	12	7 & spl	152 02	8 03
13	7 & spl	152 02	8 03	13	7 & spl	152 02	8 03
14	7 & spl	152 02	8 03	14	7 & spl	152 02	8 03
15	7 & spl	152 02	8 03	15	7 & spl	152 02	8 03
16	7 & spl	152 02	8 03	16	7 & spl	152 02	8 03
17	7 & spl	152 02	8 03	17	7 & spl	152 02	8 03
18	7 & spl	152 02	8 03	18	7 & spl	152 02	8 03
19	7 & spl	152 02	8 03	19	7 & spl	152 02	8 03
20	7 & spl	152 02	8 03	20	7 & spl	152 02	8 03
21	7 & spl	152 02	8 03	21	7 & spl	152 02	8 03
22	7 & spl	152 02	8 03	22	7 & spl	152 02	8 03
23	7 & spl	152 02	8 03	23	7 & spl	152 02	8 03
24	7 & spl	152 02	8 03	24	7 & spl	152 02	8 03
25	7 & spl	152 02	8 03	25	7 & spl	152 02	8 03
26	7 & spl	152 02	8 03	26	7 & spl	152 02	8 03
27	7 & spl	152 02	8 03	27	7 & spl	152 02	8 03
28	7 & spl	152 02	8 03	28	7 & spl	152 02	8 03
29	7 & spl	152 02	8 03	29	7 & spl	152 02	8 03
30	7 & spl	152 02	8 03	30	7 & spl	152 02	8 03
31	7 & spl	152 02	8 03	31	7 & spl	152 02	8 03
32	7 & spl	152 02	8 03	32	7 & spl	152 02	8 03
33	7 & spl	152 02	8 03	33	7 & spl	152 02	8 03
34	7 & spl	152 02	8 03	34	7 & spl	152 02	8 03
35	7 & spl	152 02	8 03	35	7 & spl	152 02	8 03
36	7 & spl	152 02	8 03	36	7 & spl	152 02	8 03
37	7 & spl	152 02	8 03	37	7 & spl	152 02	8 03
38	7 & spl	152 02	8 03	38	7 & spl	152 02	8 03
39	7 & spl	152 02	8 03	39	7 & spl	152 02	8 03
40	7 & spl	152 02	8 03	40	7 & spl	152 02	8 03
41	7 & spl	152 02	8 03	41	7 & spl	152 02	8 03
42	7 & spl	152 02	8 03	42	7 & spl	152 02	8 03
43	7 & spl	152 02	8 03	43	7 & spl	152 02	8 03
44	7 & spl	152 02	8 03	44	7 & spl	152 02	8 03
45	7 & spl	152 02	8 03	45	7 & spl	152 02	8 03
46	7 & spl	152 02	8 03	46	7 & spl	152 02	8 03
47	7 & spl	152 02	8 03	47	7 & spl	152 02	8 03
48	7 & spl	152 02	8 03	48	7 & spl	152 02	8 03
49	7 & spl	152 02	8 03	49	7 & spl	152 02	8 03
50	7 & spl	152 02	8 03	50	7 & spl	152 02	8 03
51	7 & spl	152 02	8 03	51	7 & spl	152 02	8 03
52	7 & spl	152 02	8 03	52	7 & spl	152 02	8 03
53	7 & spl	152 02	8 03	53	7 & spl	152 02	8 03
54	7 & spl	152 02	8 03	54	7 & spl	152 02	8 03
55	7 & spl	152 02	8 03	55	7 & spl	152 02	8 03
56	7 & spl	152 02	8 03	56	7 & spl	152 02	8 03
57	7 & spl	152 02	8 03	57	7 & spl	152 02	8 03
58	7 & spl	152 02	8 03	58	7 & spl	152 02	8 03
59	7 & spl	152 02	8 03	59	7 & spl	152 02	8 03
60	7 & spl	152 02	8 03	60	7 & spl	152 02	8 03
61	7 & spl	152 02	8 03	61	7 & spl	152 02	8 03
62	7 & spl	152 02	8 03	62	7 & spl	152 02	8 03
63	7 & spl	152 02	8 03	63	7 & spl	152 02	8 03
64	7 & spl	152 02	8 03	64	7 & spl	152 02	8 03
65	7 & spl	152 02	8 03	65	7 & spl	152 02	8 03
66	7 & spl	152 02	8 03	66	7 & spl	152 02	8 03
67	7 & spl	152 02	8 03	67	7 & spl	152 02	8 03
68	7 & spl	152 02	8 03	68	7 & spl	152 02	8 03
69	7 & spl	152 02	8 03	69	7 & spl	152 02	8 03
70	7 & spl	152 02	8 03	70	7 & spl	152 02	8 03
71	7 & spl	152 02	8 03	71	7 & spl	152 02	8 03
72	7 & spl	152 02	8 03	72	7 & spl	152 02	8 03
73	7 & spl	152 02	8 03	73	7 & spl	152 02	8 03
74	7 & spl	152 02	8 03	74	7 & spl	152 02	8 03
75	7 & spl	152 02	8 03	75	7 & spl	152 02	8 03
76	7 & spl	152 02	8 03	76	7 & spl	152 02	8 03
77	7 & spl	152 02	8 03	77	7 & spl	152 02	8 03
78	7 & spl	152 02	8 03	78	7 & spl	152 02	8 03
79	7 & spl	152 02	8 03	79	7 & spl	152 02	8 03
80	7 & spl	152 02	8 03	80	7 & spl	152 02	8 03
81	7 & spl	152 02	8 03	81	7 & spl	152 02	8 03
82	7 & spl	152 02	8 03	82	7 & spl	152 02	8 03
83	7 & spl	152 02	8 03	83	7 & spl	152 02	8 03
84	7 & spl	152 02	8 03	84	7 & spl	152 02	8 03
85	7 & spl	152 02	8 03	85	7 & spl	152 02	8 03
86	7 & spl	152 02	8 03	86	7 & spl	152 02	8 03
87	7 & spl	152 02	8 03	87	7 & spl	152 02	8 03
88	7 & spl	152 02	8 03	88	7 & spl	152 02	8 03
89	7 & spl	152 02	8 03	89	7 & spl	152 02	8 03
90	7 & spl	152 02	8 03	90	7 & spl	152 02	8 03
91	7 & spl	152 02	8 03	91	7 & spl	152 02	8 03
92	7 & spl	152 02	8 03	92	7 & spl	152 02	8 03
93	7 & spl	152 02	8 03	93	7 & spl	152 02	8 03
94	7 & spl	152 02	8 03	94	7 & spl	152 02	8 03
95	7 & spl	152 02	8 03	95	7 & spl	152 02	8 03

N. B.—All branches not appearing on the foregoing statement having paid No. 7 and Special Assessments, with the exception of Branches 13, 46, 51, 112, 205 and 206, are on this date (August 2nd) in arrears or under suspension.

Branch 46 paid No. 7 and Special Assessments in June, and Branches 13, 51, 112, 205 and 206 paid No. 7.

N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé les cotisations No. 7 et Spéciale, à l'exception des Succursales Nos. 13, 46, 51, 112, 205 et 206, sont à cette date (2 Août) arriérées ou en suspens.

La Succursale No. 46 a payé les Cotisations No. 7 et Spéciale en Juin et les Succursales Nos. 13, 51, 112, 205 et 206 ont payé la Cotisation No. 7.

Protect the Dependent.

"Wanted—plain sewing by a widow, with a family of small children to support. Address 'M' care News." Thereby hangs a tale. "M" is the widow of a man who was once a prosperous merchant, indeed the leading merchant in the thriving little city where he lived. Twenty five or more years ago he married a beautiful lady, a number of years his junior, who was reared in luxury. The inevitable came, business reverses swept away the accumulations of her husband. In increasing years made it impossible to retrieve, and finally death deprived her of him, and left her with no one upon whom she could rely for assistance, and with six dependent children.

No life insurance—nothing indeed but robust health and a determined will. The contrast was a great one, the sunshine had been displaced by dark clouds, and there was very little save a sense of duty to stimulate her in her struggle for the daily needs of life. The three rooms she occupied were neat and clean, and furnished with what was saved from her former home; her apparel was of the shabby genteel order, made over and over again, but none of these things worried her so very much; it was the question of where the next day's supply was to come from that engrossed her mind. For a time old friends gave her employment with her needle, and she went out to sew for families in whose homes she was formerly a welcome guest, but finally it culminated in an advertisement for work.

This case is not an isolated one. In every community it has its parallel. Many a poor mother, who was once the joyous head of a happy household, becomes, at the death of her husband, partially or absolutely dependent upon her own resources. That the husband in his life time was liberal and indulgent only makes the contrast more marked and the burden harder to bear. This may be the legacy which some of the readers of this article will bequeath; which some of your wives may inherit. It is to prevent such occurrences that life insurance companies were established.

The dread of fire and the loss it entails impels every prudent man to protect himself by insurance. Yet it is not probable that this calamity will visit you. It is positively certain that the family will realize the amount of the life insurance policy, and the chances of failure in business makes it tolerably certain that it will be absolutely needed. It is comparatively so easy to forecast the future of the family and protect them from poverty that no reasonable excuse can be offered, either for neglect or delay. Every husband who loves his family should see that they are secured against calamity by a policy in the C. M. B. A.—Adapted from Plank and Platform.

Who May Become Members of the C. M. B. A.

Applicants for membership must be practical Catholics, males, not under 18 years of age nor over 50 at date of initiation, must pass a medical examination, be approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership.

Three grades of policies are issued, viz.: a \$2,000, a \$1,000, and a \$500.

WHAT IT WILL COST TO BECOME A MEMBER.

The application fee, \$1.00. Supervising Medical Examiner's fee, 50 cts.; the medical examination fee, \$1.00; one monthly assessment, according to age and grade of policy, as given below: one month's dues, 25 cts.

Rejected applicants have the \$1.00 of application fee returned to them.

For a \$500 Policy.			
No. of Fixed Assn'ts.	Members' Ages.	Am't of Assn'ts.	Total
15	From 18 and not over 25	75c.	\$11.25
15	" 26 " " 35	75c.	11.25
15	" 36 " " 45	75c.	11.25
15	" 46 " " 55	75c.	11.25
15	" 56 " " 65	75c.	11.25
15	" 66 " " 75	75c.	11.25
15	" 76 " " 85	75c.	11.25
15	" 86 " " 95	75c.	11.25
15	" 96 " " 105	75c.	11.25
15	" 106 " " 115	75c.	11.25
15	" 116 " " 125	75c.	11.25
15	" 126 " " 135	75c.	11.25
15	" 136 " " 145	75c.	11.25
15	" 146 " " 155	75c.	11.25
15	" 156 " " 165	75c.	11.25
15	" 166 " " 175	75c.	11.25
15	" 176 " " 185	75c.	11.25
15	" 186 " " 195	75c.	11.25
15	" 196 " " 205	75c.	11.25
15	" 206 " " 215	75c.	11.25
15	" 216 " " 225	75c.	11.25
15	" 226 " " 235	75c.	11.25
15	" 236 " " 245	75c.	11.25
15	" 246 " " 255	75c.	11.25
15	" 256 " " 265	75c.	11.25
15	" 266 " " 275	75c.	11.25
15	" 276 " " 285	75c.	11.25
15	" 286 " " 295	75c.	11.25
15	" 296 " " 305	75c.	11.25
15	" 306 " " 315	75c.	11.25
15	" 316 " " 325	75c.	11.25
15	" 326 " " 335	75c.	11.25
15	" 336 " " 345	75c.	11.25
15	" 346 " " 355	75c.	11.25
15	" 356 " " 365	75c.	11.25
15	" 366 " " 375	75c.	11.25
15	" 376 " " 385	75c.	11.25
15	" 386 " " 395	75c.	11.25
15	" 396 " " 405	75c.	11.25
15	" 406 " " 415	75c.	

vincial lodge. Because of this refusal, the Ontario lodges, through their officers, are now in a state of rebellion. The severance of financial relations between the American and Canadian lodges involves the very life of the order, and the proposed withdrawal by the Ontario lodges will be resisted strenuously by those highest in the order, who, most of them, reside on this side of the boundary line.

Out of this contest will grow interesting legal proceedings. When the supreme lodge of the world seeks to restrain the Canadian Workmen from seceding it will be the first time a question of this nature involving citizens of two separate governments has been carried into the courts of two nations for settlement.

Learned lawyers, familiar with the laws of both countries, are now hard at work trying to present the matter so that both parties may be bound by the decisions. — Chicago Chronicle.

Initiations in June, 1897.

Initiations du Mois de Juin, 1897.

Br.	Inflated Members
127. Sandwich, Ont.	6
77. Lindsay, Ont.	1
104. Waterloo, Ont.	4
5. Brantford, Ont.	3
75. Penetanguishene, Ont.	3
241. Halifax, N. S.	3
267. Truro, N. S.	2
13. Stratford, Ont.	2
33. Seaforth, Ont.	2
30. Peterborough, Ont.	2
80. Tilbury, Ont.	2
119. Waterloo, Que.	2
154. Keewauville, Ont.	2
190. Farnmouth, N. S.	2
232. Montreal, Que.	2
239. Honey Point, Ont.	2
240. St. H. de Montreal, Que.	2
2. St. Thomas, Ont.	1
3. Chatham, Ont.	1
10. St. Catharines, Ont.	1
11. Dundas, Ont.	1
25. Cayuga, Ont.	1
30. Montreal, Que.	1
38. Ottawa, Ont.	1
53. Morrisburg, Ont.	1
43. Brockville, Ont.	1
44. Arnprior, Ont.	1
49. Toronto, Ont.	1
50. Montreal, Que.	1
56. Hamilton, Ont.	1
61. North Bay, Ont.	1
61. Mattawa, Ont.	1
90. Picton, Ont.	1
90. Lewis, Que.	1
110. Quebec, Que.	1
111. Toronto, Ont.	1
120. Calgary, N. W. T.	1
182. Halifax, N. S.	1
124. St. John, N. B.	1
141. Chapeau, Ont.	1
151. Brechin, Ont.	1
157. Fletcher, Ont.	1
160. Halifax, N. S.	1
162. Moncton, N. B.	1
164. Nicolet, Que.	1
177. Newcastle, N. B.	1
184. Fairville, N. B.	1
190. Montreal, Que.	1
201. Alexandria, Ont.	1
204. Parrashoro, N. S.	1
211. St. Portsea, Ont.	1
212. Owen Sound, Ont.	1
215. Summerside, P. E. I.	1
228. Fort Arthur, Ont.	1
235. Somerset, Man.	1
270. St. Alexander, Que.	1
291. Tiglish, P. E. I.	1
Total	89

Poisoned by Beer.

Life insurance companies are constantly refusing applications from habitual beer drinkers, as statistics have proved that such risks are especially undesirable. Not long ago a man was out shooting in the North-West, and by the accidental discharge of his gun received a slight flesh wound. A skilled physician was called in shortly after, and immediately gave his verdict that the man could not live. Surprised, and doubting, the friends asked how such a slight wound could cause death. Said the physician: "The man has been an habitual beer drinker, and his blood is in such condition that blood poison is sure to set in from this wound." The physician was right in his diagnosis.

"MOTHER."

Lines by Brother T. J. O'Neill, on the death of his mother who died 11th July, 1897.

Of all the sorrows, griefs and cares,
That quickly follow one another,
The saddest of them all to bear
Is when death parts us from mother.

When death claimed father, years ago,
For her our feelings we did smother
Endeavored by our kindly acts
To cheer the dear, kind heart of mother.

Without a thought of pain or toil,
She soothes a sister or a brother,
Who might have filled an early grave,
Were it not for the care of mother.

Her earthly work is finished here,
Her eternity begins in mother;
May the Lord have mercy on her soul,
In the prayer, I ask for mother.

Who Are Legal Heirs?

Toronto, June 8 — Justice Falconbridge gave an important ruling yesterday of especial interest to life insurance policy holders. The case was that of the late Dr. Reid, of Hornby St. who died, leaving a policy for \$1000 in the Order of Chosen Friends, at Hamilton. The policy was made out in favor "my legal heirs." The money was paid into court by the Order of Chosen Friends. It was paid out yesterday in favor of the infant child of the deceased, who was decided to be exclusively "the legal heir," and not a joint heir with the widow.

HONOR ROLL.

Branch No 122 Sandwich, Ont., heads the honor roll for the greatest number of initiations during the month of June, having initiated six members.

Branch No. 77 Lindsay, Ont., and 104 Waterloo, Ont., come next in order, having initiated each four members.

Resolutions of Condolence.

Branch No. 1 Quebec, Que. on the death of brother Wm. Aikron's father and on the death of brother, F. P. Maloney's child.

Branch No. 117 Toronto, Ont., on the death of brother P. J. O'Donoghue's child.

Branch No. 277 Brandon, Man., on the death of brother J. C. McDonald's brother.

Branch No. 67 Hamilton Ont. on the death of Rev. Chancellor J. J. Craven's father.

Branch No. 32 Wingham, Ont. on the death of brother R. Phelan's mother, sister of brothers P. and Thos. Cummins.

In the July issue of THE CANADIAN the resolutions adopted by Branch No 108 on the death of the children of brothers, G. B. Lambkins and Joseph Dampsey, read father, they should read son and daughter respectively.

At a regular meeting of Branch 31, Montreal, Que., the following resolutions were passed in relation to the death of our much esteemed brother, the late Edward McKenna. Moved by Treasurer McDonnell, seconded by Bro. Brennan, that while duly submitting to the will of the Almighty, we sincerely lament the loss of our late much respected brother, Edward McKenna.

Also that we offer our condolence; and a copy of the minute be sent to the bereaved widow, children and friends of deceased, and that copies of the minute be published in THE CANADIAN, True Witness and Catholic Record. Further that the charter be draped in mourning for sixty days and all members of this branch are recommended to pray for the repose of his soul.

The following resolutions of condolence were unanimously adopted at the regular meeting of Branch 76, Belleville, Ont. held on July 24, 1897.

Resolved that we, the members of this branch, having learned with regret of the sudden death of our esteemed brother, Tride Valiquette, desire to place on record our sorrow at the loss of so esteemed and worthy a member of this branch, and that we tender to his widow and relatives our deep sym-

pathy in their loss and pray that God will comfort them in their bereavement.

Resolved, that the Charter of the branch be draped in mourning for the space of two months, and that a copy of this resolution be sent to his wife, and entered on the minutes of the meeting and also to our official organ THE CANADIAN.

At the regular meeting of Branch 105, London, Ont., held June 24th, 1897, the following resolutions were moved by Bro. Frank Smith, seconded by Bro. John Feeney:

Whereas it has pleased Almighty God to remove from our midst by death our esteemed brother, Dr. M. J. Hanavan,

Resolved that, while bowing to the will of God, we, the members of this branch, desire to express our sincere sorrow at the sudden death of our late brother, and we desire to express our sincere sympathy to the widow and family of our late lamented brother, and we pray that God will comfort and sustain them in the loss of a loving husband and kind father:

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

At the regular meeting of Branch 115, C. M. B. A., London, held June 24, 1897, the following resolutions were moved by Bro. Frank Smith, seconded by Bro. John Feeney:

That whereas it has pleased Almighty God to remove from our midst by death our esteemed Bro., Dr. M. J. Hanavan,

Resolved that, while bowing to the will of God, we, the members of this branch, desire to express our sincere sorrow at the sudden death of our late brother, and we desire to extend our sincere sympathy to the widow and family of our late lamented brother, and we pray that God will comfort and sustain them in the loss of a loving husband and kind father.

Resolved that these resolutions be spread on the minutes, and a copy of the same sent to the official organ, The Canadian, and to CATHOLIC RECORD for publication.

At a regular meeting of St. Peter in Chains Branch, No. 71, Trenton, Ont., held on July 7, the following resolutions were unanimously adopted:

Whereas it has pleased Divine Providence, in His wisdom, to call to his eternal rest, on the 2nd of June last, our late lamented Brother, Edward Quinn, of this branch. And whereas by his decease the branch has lost an esteemed and worthy friend, his wife a model husband, and his children an affectionate father, be it, therefore,

Resolved that we desire to extend to the widow, the family, and the sorrowing relatives of our departed brother our heartfelt sympathy and condolence in this their hour of sore affliction and trial, trusting that the whom we mourn is now in a world where care and sorrow are unknown. Further, be it

Resolved that, out of respect for our departed brother, our charter be draped in mourning for thirty days; that these resolutions be inscribed in the minutes of this branch of this date; that a copy of the same be sent to the official organ and local papers for publication, and that another copy be tendered to his widow.

At a regular meeting of Branch 79, Gananoque, Ont., held July 7, the following resolution was unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to remove by death the beloved children of our worthy Second Vice President, Bro. Frank O'Brian — Frankie being drowned June 18, aged six years, and George died June 27, aged one year.

Resolved that we, the members of Branch 79, tender to Bro. O'Brian and family our heartfelt sympathy, and pray that God may enable them to bear their great loss with Christian fortitude.

Resolved that a copy of this resolution be entered on the minutes and a copy forwarded Bro. O'Brian, and published in the official organ.

To be poor in desire is to be rich in virtue. — St. Jerome.

Nothing is so odious among men as ingratitude; yet it is the daily and hourly portion of Almighty God. — Father Faber.

The Blessed Sacrament is that Presence which makes a Catholic church different from every other place in the world; which makes it as no other place can be, holy. — Cardinal Newman.

Do not look forward to what may happen tomorrow: the same everlasting Father who cares for you to day will care for you tomorrow and everyday. Either He will shield you from suffering or He will give you un-failing strength to bear it. — St. Francis de Sales.

LE CANADIEN

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Et envoyé par la poste aux membres le ou vers le 10 de chaque mois.

Les membres sont invités à nous envoyer les nouvelles ou informations dont l'Association pourra bénéficier. Toutes communications sur des sujets d'intérêt pour les membres, de P. C. B. M., seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le serant jugera ne pas être dans l'intérêt de l'Association ne seront pas publiées.

Les correspondants voudront bien se rappeler que la copie doit nous parvenir plus tard que le 15 du mois, pour être publiée dans le nu. éro du mois suivant. L'espace étant limitée, on voudra bien être concis.

Adressez toutes communications à S. R. BROWN, Editeur et Gérant, Blue Coote, Rue Dundas, London, Ont.

LONDON, AOUT, 1897.

IMPORTANT POUR LES MEMBRES.

Encore une fois nous croyons nécessaire d'attirer l'attention des membres de l'Association sur l'absolue nécessité d'exercer une surveillance soigneuse sur toutes les demandes d'admission dans l'A. C. B. M.

Nous désirons, particulièrement insister auprès des Syndics des succursales sur l'importance de cette question, car, dans notre opinion, le bien être futur de notre association dépend en grande mesure de la manière dont ces officiers accomplissent leurs devoirs.

On admettra facilement que c'est le cas, quand nous considérons qu'à moins que le Bureau des Syndics fasse un rapport favorable sur un aspirant, il est impossible pour ce dernier d'être admis membre bien que le rapport du Médecin Examineur en chef lui soit favorable; ou si un aspirant est recommandé par le Bureau des Syndics et le Médecin Examineur en chef il est raisonnablement certain de son admission.

On verra par ce qui précède combien sont importants les devoirs des Syndics et la nécessité d'exercer la plus grande vigilance de la part de ceux qui remplissent ces positions.

Il arrive quelquefois qu'un aspirant peut donner au Médecin Examineur des réponses trompeuses à certaines des questions posées, plus particulièrement à celles qui concernent son histoire de famille, ses habitudes, etc. Le Médecin Examineur accepte de bonne foi ces réponses et recommande l'aspirant, alors que, s'il avait connu la vérité, il aurait pu le rejeter. C'est ici qu'est démontré l'importance du Bureau des Syndics, et tous les membres devraient les assister dans leur travail.

Le Bureau des Syndics dans chaque succursale devrait s'occuper soigneusement du caractère, des habitudes, et de l'histoire de famille de tous les aspirants à l'admission dans leur succursale. S'ils ne connaissent pas l'aspirant personnellement, ils devraient s'informer auprès de quelqu'un qui le connaît, et ne devraient seulement recommander un aspirant que lorsqu'ils sont com-

plètement satisfaits de ses aptitudes à devenir membre.

Il arrive quelquefois qu'on cherche à exercer de la pression sur le Médecin Examineur et les Syndics pour faire admettre un aspirant parcequ'il est bon garçon, ou parceque sa position sociale pourrait en faire un membre désirable, mais aucun membre de l'association, encore moins un officier, devrait se prêter à aider à l'admission de quelqu'un qui n'est en aucune manière qualifié, quelque puisse être sa position dans la société.

Dans l'A. C. B. M. il n'est pas chargé d'extra lorsque l'emploi de l'aspirant rend le risque Extra-Hazardeux, comme pour ceux qui sont employés sur les chemins de fer, les bateaux à vapeur, ou occupés aux machines de tout genre. En étant ainsi, il nous paraît qu'un soin extra devrait être apporté en considérant les applications de ce genre. Tout en ne désirant pas exclure les risques de ce genre, nous devrions certainement nous assurer que les habitudes de l'aspirant soient bonnes, plus particulièrement celles concernant l'usage des liqueurs enivrantes.

Afin que ce travail de surveillance soit plus effectivement fait, nous suggérerions que toutes les applications soient lues aux assemblées régulières de la succursale, ainsi que les réponses de l'aspirant aux questions concernant son histoire de famille, ses habitudes, etc. En adoptant ce moyen, on peut raisonnablement s'attendre à ce que quelqu'un au moins parmi les membres présents saura si ces réponses sont vraies. Si un membre croyait qu'aucune des réponses n'est pas vraie ou est trompeuse, il devrait immédiatement en informer les Syndics. Si ce moyen était strictement adopté, il serait admis peu de membres non désirables.

Quelquefois les membres sont portés à blâmer les Médecins Examineurs ou le Médecin en chef si le taux des décès semble élevé. Ce n'est pas juste. Les Médecins Examineurs sont soigneusement choisis et ils égalent s'ils ne surpassent pas tout autre corps semblable dans le pays. En général on constate qu'ils sont soigneux et laborieux dans l'accomplissement de leurs devoirs, et si parfois on peut trouver qu'ils ont recommandé un risque qui n'est pas désirable, dans presque tous ces cas on trouvera qu'ils ont été trompés par les réponses qu'a données l'aspirant.

Le Médecin Examineur en chef a à plusieurs reprises attiré l'attention des Médecins Examineurs et des membres de l'association à la fois sur la nécessité de surveiller l'examen des aspirants et il a exercé lui-même ce soin sur lequel il a si fortement insisté auprès des autres.

Si chaque membre de l'association veut assister les Médecins Examineurs dans ce travail, non seulement le taux des décès sera maintenu bas, mais le succès et la prospérité de notre association seront assurés.

FRATERNITE

Nous désirons attirer l'attention de nos membres sur l'esprit de fraternité qui devrait toujours guider nos frères dans leurs relations de l'un à l'autre. La fraternité devrait être l'un des plus forts motifs d'accroître le nombre de nos membres et aussi d'apporter le bonheur et la consolation à ceux qui sont maintenant nos frères. Plusieurs disent que le besoin de sentiments fraternels plus intimes dans l'A. C. B. M. est du au fait que nous n'avons pas de moyens pour nous reconnaître l'un l'autre; que nous n'avons pas de signes, ni mots de passe, ni lieu d'union excepté ce qui dérive du caractère purment d'affaires de notre association.

L'utilité de signes et mots de passe est une question disputable, et comme telle nous n'entendons pas la discuter. Mais c'est une fausseté, pure et simple, de dire que l'adoption de l'une ou de ces deux choses est nécessaire au développement d'un plus grand esprit de fraternité. Dans les relations de la famille où le lien de l'union et de l'amour mutuel atteint l'idéal, il n'y a ni signes, ni mots de passe; chacun reconnaît son devoir sacré envers l'autre et n'a pas besoin d'être stimulé pour le remplir.

Le lien de la confiance, de la confiance parfaite, fait que les membres d'une famille sont un et indissolubles. Ainsi devraient opérer ces facteurs dans l'A. C. B. M. Ce devrait être assez pour nous de savoir qu'un homme est membre de la même famille fraternelle pour nous porter à lui donner notre assistance, notre sympathie, et, si besoin il y a, le secours de notre charité. Il est à craindre qu'il n'en est pas toujours ainsi. Une forte plainte contre l'A. C. B. M. est qu'elle existe purement au point de vue de l'assurance. Dans bien des cas cette plainte est bien fondée. Tout en étant fiers de notre position comme association d'affaires, et bien que le haut rang qu'occupent nos polices d'assurance doit nous réjouir tous, cependant il est très désirable de faire montre de marques d'une plus grande fraternité, et de cultiver un plus grand et plus généreux esprit d'assistance et de reconnaissance mutuelles. Il serait bien pour nous de ne pas retarder jusqu'au décès d'un frère pour lui montrer combien nous l'aimons. Nous devrions commencer à l'instant à agrandir les liens de notre fraternité, nous devrions ouvrir notre cœur à l'amour fraternel de tous ceux qui font partie de notre noble association. nous devrions faire de notre union une union de cœurs, de bonnes actions et d'assistance mutuelle.

La fardenu qu'un frère a à porter lui serait rendu plus léger si nous lui tendions une main secourable; et le peu que nous faisons de cette manière ne peserait pas du tout lourdement sur nous.

Nous n'essaierons pas d'indiquer sur quelles lignes ce sentiment fraternel devrait être développé. Chaque homme sait ce qu'est l'autre et sait bien ce qu'elle comporte pour lui-même et il n'a pas besoin de le dire à l'autre.

Tenons nous plus étroitement liés l'un à l'autre dans tout ce qui concerne notre progrès et notre avancement. dans tout ce qui concerne notre honneur et notre bien-être. dans tout ce qui nous fait meilleurs citoyens. en un mot, dans tout ce qui nous rend plus aptes à la vraie réalisation de notre vie ici-bas, et à la jouissance de la béatitude dans l'autre.

Instructions aux Grands Deputés de l'A. C. B. M.

COMMENT INSTITUER UNE SUCCURSALE

1. Appelez l'assemblée à l'ordre, et faites lire la prière ordinaire d'ouverture par un prêtre s'il s'en trouve un présent, et si non, récitez-la vous-même.

2. Lisez le rapport que vous avez reçu du Grand Secrétaire donnant les noms, etc., des aspirants dont les Certificats Médicaux ont été approuvés, et faites les répondre à leurs noms. Ensuite priez toutes les autres personnes à l'exception des Messieurs du Clergé ou de ceux qui sont déjà membres de l'Association, de se retirer.

3. Disposez la salle, à peu près autant que possible, suivant le diagramme dans notre Cérémonial.

Lisez l'engagement de l'Association aux candidats, et assurez-vous que chacun d'eux réponde, "Je le promets," à la question contenue dans la dernière phrase de cet engagement.

4. Faites signer le livre de rôle par chaque membre, et faites payer à chacun sa première cotisation conformément à la Clause 1 de notre Constitution, ainsi les \$3 00 de l'honoraire d'initiation et l'honoraire de 50c. du Médecin Examineur en Chef, si ces deux derniers items n'ont pas déjà été payés; ensuite présentez à chaque membre un exemplaire de la Constitution.

5. La nomination et l'élection des officiers doivent ensuite avoir lieu.

Immédiatement après l'élection, procédez à l'installation des officiers élus et conduisez chaque officier à son siège respectif après qu'il aura pris l'engagement.

6. Puis faites passer la succursale par les formalités d'une assemblée suivant la Clause 207, expliquant à fond chacun des ordres du jour à mesure que vous procédez.

Instruisez bien les membres sur l'usage du "maillot," le "Devoir des membres en entrant ou en sortant pendant la séance," la "Manière de procéder au Ballotage," ce que signifie le "Dessin" placé audessus du fauteuil du Président, et les "Cérémonies d'Ouverture et de Clôture."

A l'ordre du jour No 13, Affaires Nouvelles, faites décider par la Succursale la date et le lieu de ses assemblées régulières, et le montant des contributions mensuelles. Ceci peut se faire au moyen d'une résolution ou d'un règlement en conformité des Clauses 156 et 157.

A l'ordre du jour No 14, Remarques pour le bien de l'Association, expliquez à fond la manière d'opérer de l'Association et les devoirs des membres, spécialement des officiers des Succursales. Insistez sur la nécessité de

faire diligence en faisant remise au Grand Secrétaire des argents des cotisations ou du Fonds Général, et dans l'envoi des demandes d'admission aussitôt que possible après l'initiation, ayant soin au préalable de les compléter en remplissant les espaces avec les dates requises. Si les Succursales sont négligentes dans l'exécution de leurs devoirs envers le Bureau Central comment peuvent elles s'attendre à ce que le Grand Secrétaire conduise les affaires avec cette efficacité qui devrait caractériser l'A. C. B. M. du Canada.

7. Faites tirer un mandat pour \$25 et envoyez ce mandat et la somme, les demandes d'admission, votre rapport et votre compte de dépenses, au Grand Secrétaire sans délai.

Les dépenses nécessaires des Grands Deputés, lorsqu'ils instituent des Succursales, sont payées par le Grand Conseil.

Après que la Succursale aura été instituée et que le Grand Secrétaire aura reçu une liste des officiers et membres fondateurs, il préparera la charte de la Succursale et il l'enverra au Secrétaire Archiviste.

La prospérité d'une Succursale dépend en grande mesure de ceux qui en sont les premiers officiers, et de la manière dont ils remplissent leurs devoirs.

Obseques de feu le Reverend O. G. Carrier, Membre de la Succursale No. 96 de l'A. C. B. M.

Les obseques de feu l'abbé Onésime Gustave Carrier, membre de l'Association Catholique de Bienfaisance Mutuelle du Canada, Succursale No. 96 de Lévis, P. Q., ont eu lieu, jeudi, le 22 Juillet dernier, à l'église Notre Dame de Lévis, au milieu d'un grand concours de parents et amis.

Les restes mortels avaient été transportés la veille, de la maison mortuaire, 38 rue Eden, à l'église paroissiale.

Le Révérend Messire F. X. Gosselin, Aumônier Spirituel de la Succursale, revêtu de la chape et précédé de la croix se rendit à la résidence du défunt pour faire la levée du corps. Une nombreuse délégation composée des officiers et des membres de la Succursale assistait à la cérémonie funéraire.

Les Révérends M. M. O. Poirier, Chs. Roy, Jos. Roy et Jos. Poulin, tenaient les coins du poêle.

Le deuil était conduit par le père du défunt M. O. Carrier, député régulateur du comté et Chancelier de la Succursale et par son frère M. l'abbé Eugène Carrier.

Le temple, bordé de tentures, resplendissait de deuil et ses ministres avaient revêtus les plus riches ornements sacerdotaux.

Une foule nombreuse assistait au service qui a été chanté par le Révérend C. E. Carrier, Supérieur du Collège de Lévis, Grand Député de l'A. C. B. M. et membre de la Succursale No. 96, assisté comme diacre et sous diacre des révérends O. Poirier et J. Roy.

Pendant le service furent quatre messes basses ou dite par les auteurs locaux par les révérends Eug. Carrier, Chs. Roy, Jos. Poulin et Art. Poulin.

Plusieurs morceaux de chants ont été exécutés: MISERERE MIHI par M. O. Audet, membre de la Succursale; l'Offertoire JESU SALVATOR MUNDI par M. Jos. Roy; l'Elevation, O MIRUM, par M. Jos. Delisle; à la Communion, O SALUTARIS,

par M. Jos Gagnon : au dernier Evange-
 gile, LA CLOCHE, TINTIL, POUR LES
 MORTS, par M. N. B. Broux, fils de
 M. L. N. Broux, Président de la suc-
 cursale

Mgr C. A. Marin, V. G. a fait
 l'absoute

Le Révérend Celestin Lantoux, du
 Collège de Levis, membre aussi de la
 Succursale No. 200, a tenu les der-
 nières prières sur la tombe au cimetière
 Notre-Dame-Marie, où le défunt a été
 inhumé dans le bras de la famille

Nous offrons au frère O. Carrier
 ainsi qu'à sa famille l'expression de
 nos plus sincères condoléances

**Ceux qui Peuvent Devenir Mem-
 bres de l'A. C. B. M.**

Les aspirants à l'admission doivent
 être Catholiques pratiquants, du sexe
 masculin, âgés de pas moins de 15 ans
 ni plus de 50 au temps de l'admission ;
 subir un examen médical, approuvés
 par le Médecin Examineur en Chef,
 le Bureau des Syndics de la Succursale,
 et élus au scrutin par la Succursale à
 laquelle la demande est faite, avant
 qu'ils puissent être admis membres.

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

**CE QU'IL EN CÔTTE POUR DEVENIR
 MEMBRE**

Honoraires de la demande d'admis-
 sion, \$100; honoraires du Médecin
 Examineur en Chef, 50; honora-
 iraire de l'examen médical, \$150; une
 cotisation mensuelle, suivant l'âge et
 la classe de la police, tel que donné
 plus bas; une contribution mensuelle,
 25c.

Les aspirants qui sont rejetés sont
 remboursés des \$100 de la demande
 d'admission.

COUT ANNUEL

Pour une Police de \$500.

No. de Coti- sations Fixes	Age des Membres.	Montant de la Coti- sation.	Total
15	Entre 15 et 20 ans	1.00	15.00
15	21 et 25	1.25	18.75
15	26 et 30	1.50	22.50
15	31 et 35	1.75	26.25
15	36 et 40	2.00	30.00
15	41 et 45	2.25	33.75
15	46 et 50	2.50	37.50

Pour une Police de \$1,000.

15	Entre 15 et 20 ans	1.50	22.50
15	21 et 25	1.75	26.25
15	26 et 30	2.00	30.00
15	31 et 35	2.25	33.75
15	36 et 40	2.50	37.50
15	41 et 45	2.75	41.25
15	46 et 50	3.00	45.00

Pour une Police de \$2,000.

15	Entre 15 et 20 ans	2.00	30.00
15	21 et 25	2.25	33.75
15	26 et 30	2.50	37.50
15	31 et 35	2.75	41.25
15	36 et 40	3.00	45.00
15	41 et 45	3.25	48.75
15	46 et 50	3.50	52.50

Les contributions sont de 25c par mois. Ces
 contributions et les cotisations donneront
 la moyenne du coût annuel

EXEMPLE DU COUT D'UN BÉNÉFICE DE \$200

A l'Age de 25 ans.	
Honoraires de la Demande d'admission	\$100
Honoraires du Médecin Examineur en Chef...	50
Honoraires de l'Examen Médical	150
Une Cotisation	1.10
Une contribution mensuelle.	2.25

Coût total d'un droit de membre

Les trois premiers items (\$200) ne sont re-
 quis qu'une fois

La Constitution pourvoit à 15 coti-
 sations régulières et à des cotisations
 spéciales dans le cas où les 15 cotisa-
 tions fixes ne seraient pas suffisantes ;
 mais le nombre total des cotisations ne
 peut jamais, suivant les règlements,
 excéder le chiffre 24 dans une même
 année, attendu que, si pour cause
 d'épidémie ou autres, il faudrait plus
 d'argent que ce nombre de cotisations
 ou apporterait, le Fonds de Réserve
 est mis à contribution

Le taux fixé à l'âge auquel une per-
 sonne devient membre reste le même
 tout le temps.

NOTES

Frère John Morrissey, de la Succursale
 No. 17, Newcastle N. B. a été nommé
 par le Grand Président l'Hon M. F.
 Hackett, Grand Député pour le comté
 de Northumberland en remplacement
 de Mr. W. T. Connors, décédé

Nous nous attendons à ce qu'une
 succursale de l'A. C. B. M. sera in-
 stituée sous peu dans chacune des
 localités suivantes : Sault Ste Marie,
 Ont., Bellevue's Cove, N. F., Huntley,
 Ont., Glace Bay, N. E., et Oakville,
 Ont.

"Le mal que les hommes commettent
 vit après eux ;

"Le bien est souvent enterré avec
 leurs os "

Ceci s'applique très à propos
 à l'homme qui meurt sans as-
 surer sur sa vie. Empêchez qu'on
 dise de vous, en vous faisant ad-
 mettre dans l'A. C. B. M.

La taxe per Capita, pour le trimestre
 finissant le 30 Juin 1897 est passée
 due. Les officiers des succursales
 arriérées sont priés de lire la Clause
 69^{ème} de notre constitution. Cette
 taxe est payable à même le Fonds
 Général de la succursale, et toute suc-
 cursale qui néglige de la
 payer peut, après trente jours
 en défaut, être suspendue.

Les Catholiques ne peuvent donner
 aucune bonne raison pour joindre
 d'autres associations d'assurance à
 moins qu'ils soient déjà membres de
 l'A. C. B. M. Joignez l'A. C. B. M.
 d'abord; puis, si vous désirez plus
 d'assurance et que vos moyens vous le
 permettent, vous pourriez demander
 votre admission dans d'autres sociétés
 sanctionnées par l'Eglise

Les personnes à esprit étroit et sans
 culture peuvent aisément trouver cause
 et peuvent d'ordinaire mener quelque
 peu de vérité dans leurs offensantes
 conclusions. Elles jugent rigide-
 ment et blâment sévèrement, non parce qu'
 elles sont sages, justes ou judicieuses,
 mais plutôt parce qu'elles manquent
 de quelques-uns de ces qualités. —
 Echange.

Il n'y a logiquement aucun échap-
 atoire pour le père ou mari Catho-
 lique temporel qui veut toujours
 remettre au mois prochain ou à l'année
 prochaine sa demande d'admission
 dans l'A. C. B. M. **MAINTENANT**
 est le temps de faire votre demande
 dans une autre colonne vous verrez
 qui sont éligibles comme membres, et
 ce qu'il vous en coûtera

L'honoraire du Médecin Examina-
 teur en chef doit être envoyé par les
 Trésoriers des Succursales au Grand
 Secrétaire, tout comme la taxe per
 Capita. Les Succursales seront
 tenues responsables de l'honor-
 aire du Médecin Examineur
 en chef, quo l'aspirant soit approuvé

ou rejeté; ainsi les succursales devrai-
 ent collecter cet honoraire de l'aspirant
 au temps de la réception de la demande
 d'admission. Voir clauses 117 et 170
 de la constitution.

On trouve un indice de l'opinion
 générale sur les risques d'un voyage à
 Kodiak dans l'action de certaines
 compagnies d'assurance refusant des
 risques sur la vie de ceux qui se pro-
 posent d'aller au Nord pour tenter for-
 tune. Le Maire Maybury, qui a des
 intérêts dans la Standard Life and
 Accident Insurance Co, dit qu'il a reçu
 plusieurs messages par le téléphone
 lui demandant si sa compagnie pren-
 drait des risques sur la vie de ceux
 qui s'en vont aux champs d'or de
 l'Alaska. Le Maire dit que ces risques
 ont été invariablement refusés. — Da-
 trott Free Press.

La constitution promulguée par le
 Grand Président, l'hon. M. F. Hackett,
 comme devant prendre effet à compter
 de et après le 1er jour du mois de Mars
 1897, est la seule constitution légale de
 l'A. C. B. M. du Canada; et chaque
 président de succursale devrait voir à
 ce qu'un exemplaire de cette consti-
 tution soit livré à chaque membre de sa
 succursale. Ceci est nécessaire afin de
 faciliter le moyen aux membres de
 comprendre nos règlements et pour
 nous conformer à l'Acte des Assurances
 touchant les avis de cotisations, etc
 Chaque membre de l'A. C. B. M. doit
 être fourni d'un exemplaire de la con-
 stitution de l'A. C. B. M. et nous
 comptons sur les officiers des succur-
 sales pour cela.

ROLE d'HONNEUR.

La succursale No. 122, Sandwich,
 Ont., tient le premier rang sur le rôle
 d'honneur pour le plus grand nom-
 bre d'initiations pendant le mois de
 Juin, ayant initié six membres.

Les succursales Nos. 77 Lindsay, Ont.,
 et 101 Waterloo, Ont., viennent en
 second lieu ayant initié chacune quatre
 membres.

L'A. O. T. U. Pourrait bien user de sa
 loi pour empêcher la secession.

LES CANADIENS SE SONT RETIRES MAIS
 LES AMERICAINS COLLECTENT
 FORTEMENT.

L'Ancien Ordre des Travailleurs
 Unis, l'un des ordres secrets les plus
 torts des Etats Unis et du Canada, est
 engagé dans un imbroglio interna-
 tional qui, dit on, menace sérieuse-
 ment la vie de l'association. La juri-
 diction d'Ontario, la grande loge Cana-
 dienne, a annoncé son indépendance
 financière, et sa secession virtuelle est
 maintenant la cause de beaucoup de
 trouble pour les officiers supérieurs.

C'est du à la croyance, qui pré-
 domine de l'autre côté de la frontière
 Canadienne, que plus d'argent a été
 payé aux Etats Unis, particulièrement
 dans l'Illinois, sous forme de bénéfices
 aux malades et de cotisations, qu'il en
 a été retourné au Dominion, quo la
 présente discussion s'est élevée. La
 grande loge d'Ontario a envoyé à la
 loge Suprême, près de \$200,000 de
 taxes pour les membres. Il y a 125 log-

es subordonnées dans la juridiction. Le
 grand maître travailleur, F. W. Unitt,
 a, depuis la récente session de la loge
 Suprême à Milwaukee, émané une
 adresse déclinant l'indépendance
 financière de sa juridiction.

A Milwaukee le mois dernier la loge
 Suprême a refusé d'accorder la per-
 mission à Ontario de retenter les rela-
 tions fraternelles seulement, comme le
 désire la loge provinciale. A cause
 de ce refus, les loges d'Ontario, par
 leurs officiers, sont maintenant en état
 de rébellion. La séparation des rela-
 tions financières entre les loges Améri-
 caines et Canadiennes engage la vie
 même de l'ordre et le retrait proposé
 par les loges d'Ontario sera combattu
 courageusement par les plus hauts
 dignitaires de l'ordre, lesquels, pour la
 plupart, résident de ce côté des lignes.

De cette contestation va croître des
 procédures légales intéressantes. Ce
 sera la première fois qu'une question
 de cette nature, entraînant les citoyens
 de deux gouvernements séparés, est
 portée devant les cours de deux
 nations pour règlement.

Des avocats de talent, au courant
 des lois des deux pays, sont mainte-
 nant à travailler fortement pour
 essayer de présenter la question de
 manière que les deux parties puissent
 être liées par les décisions. — Chicago
 Chronicle

**Adieux de la Succursale No. 248 a
 Frère F. Samson.**

A une assemblée des membres de la
 succursale No. 248, on a adopté la ré-
 solution suivante :

Proposé par frère William Walsh,
 secondé par frère Amédée Guimont,

Que les membres de cette succursale
 ont appris avec un très vif regret le
 départ inattendu de notre Grand Dé-
 puté, frère F. Samson. Ce départ est
 d'autant plus regrettable que frère
 Samson fut le principal membre fonda-
 teur de notre succursale, et que grâce
 à son concours et à son énergie nous
 avons beaucoup prospéré sous sa sage
 direction. Nous espérons que frère
 Samson fera apprécié à sa haute
 valeur dans son nouveau poste. Qu'il
 garde un bon souvenir de nous comme
 étant de vrais frères de l'A. C. B. M.

Nous prions de la première as-
 semblée pour remercier bien sincère-
 ment le Grand Député Samson de son
 dévouement à l'association et des ser-
 vices qu'il a rendu à ses concitoyens.

E. MITCHELL, Président.
 L. J. A. GAMACHE, Sec. Arch.

Qui Sont Héritiers Legaux?

Toronto, 8 Juin — Son Honneur le Juge
 Falconbridge a rendu hier une impor-
 tante décision d'un intérêt tout spécial
 sur les détenteurs de polices d'assur-
 ce sur la vie. Il s'agissait du cas de
 feu le Dr. Reid, de Hornung's Mills, qui
 mourut, laissant une police de \$1,000
 dans l'ordre des Chosen Friends, à Ham-
 ilton. La police était faite payable à
 "mes héritiers légaux." L'argent fut
 payé en cour par l'Ordre des Chosen
 Friends. Le paiement en a été fait
 hier en faveur de l'enfant mineur du
 défunt, qui fut déclaré "l'héritier légal"
 exclusif, et non héritier conjoint avec la
 veuve.

A une assemblée régulière de la succursale
 No. 210, St. Alexandre, P. Q., tenue le 6
 Juillet, la résolution suivante a été adoptée à
 l'unanimité :

Que les membres de cette succursale ont
 appris avec une vive douleur la mort de
 Bernadette, la petite fille de frère Alfred
 Lafrance ;

Que le dit frère Alfred Lafrance veuille
 bien accepter les condoléances et sympathies
 de cette succursale, et que copie de la pré-
 sente résolution soit transmise au dit
 Lafrance et à l'organe officiel de l'Or-
 dre.