

# The CANADIAN



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

VOL. 3.

LONDON, ONTARIO, APRIL, 1897.

No. 4.

## ASSESSMENT SYSTEM.

### THANKS.

This is to certify that I have this day received from Mr. P. J. O'Dea, Recording Secretary of Branch No. 93, C. M. B. A., Renfrew, a draft for \$2,000, being payment in full of the Beneficiary of my late husband, John McGuire, who was a member of said branch. I hereby wish to thank the officers of the Catholic Mutual Benefit Association, especially Grand Secretary S. R. Brown, and also the officers of Branch 93, for this prompt settlement of my claim. I therefore take pleasure in recommending membership in the Catholic Mutual Benefit Association to those wishing insurance in a reliable benefit society.

(Signed)  
Cathrine McGuire.

### NOTES.

The open meetings of Branch 11 and 83, Montreal, were successes.

The per capita tax for the first quarter ending 31st March is now due, and we call the attention of branch officers to section 60 of constitution.

His many friends will be pleased to learn that Grand Deputy Reynolds, of Montreal, has completely recovered from his recent severe illness.

Members changing residence should send us their new address, and at the same time give the number of their branch, otherwise they may not receive their copy of THE CANADIAN.

The Grand Deputies for the District of Montreal, on their appointment, started out with the determination to leave nothing undone that would tend to the advancement of our Association's interests in their division, and, with a view to combined and effective action, they have formed themselves into a board, and by unanimous request Grand Chancellor Finn was chosen to act as chairman and Bro. J. J. Costigan as Secretary of the Board. The energy shown by our Montreal Deputies is apparent by the renewed energy of the branches in their charge.

The late Hon. Elizur Wright, many years Insurance Commissioner of the State of Massachusetts, and one of the most able insurance men of the nineteenth century, gives the following definition of life insurance: "It is the standing together, shoulder to shoulder, of hosts of many men to defend each other's homes from the enemy that shoots on the sly and in the dark. It is the realization of fraternity without the destruction of independence and individuality. It is a charity without cant, which enriches the giver and does not humiliate the receiver."

A Fraternal Association is—  
A coadjutor of education.  
A stimulant of self respect.  
A reducer of poor taxes.  
A depopulator of almshouses and jails.

A conservator of estates.  
A better distributor of wealth than was ever conceived by the wildest fancies of anarchy.

An aid to the execution of many biblical injunctions.

A financial bulwark to the individual, and hence an aid to national prosperity.

A public benefactor, a grand stepping stone toward an ideal civilization.—Exchange.

Don't lapse. This is wholesome advice to every member of the C. M. B. A.: Your membership should be kept up at all hazards. It is a good thing to have in times of business prosperity. It is a better thing to continue under conditions of business uncertainty.

It may stand for the difference between poverty and destitution—comfort and independence, where all else fails. It is certain—is in no way affected by commercial inactivity, fluctuations in the money market, business failures or disasters, or the changing conditions governing business investments and enterprises. We repeat—"Don't lapse."

The Grand President's circular regarding the payment of the sum of \$1 out of the General Fund of the Grand Council for each new member

takes effect with those applications received from and after January 1, 1897. At the end of each quarter the branch must send a statement to the Grand Secretary, giving the names of the members initiated during the quarter and the names of the brother or brothers entitled to the \$1 per each initiation. After receiving said statement, the Grand Council will remit the amount to the Financial Secretary of the branch to be paid to the members entitled thereto. The statement must be signed by the President and Recording Secretary, and sealed with the branch seal to avoid dispute. Branches may or may not supplement the \$1 by one half of the initiation fee: it is optional, but a recommendation from the Grand Council Board of Trustees.

### NEW BRANCH.

Branch No. 270 was organized on the 27th March, at Lourdes, N. S. by Grand Deputy Rev. R. McDonald.

The following is the list officers:—  
Spiritual adviser Rev. W. B. McDonald.

President James Mahoney.  
First Vice Pres. Edw. Chs. O'Reilly.  
Second Vice Pres. Roderick Campbell.

Rec. Secretary, Alexander Gillis.  
Asst. Rev. Sec. Lawrence Mahoney.  
Financial Sec. James Savage.

Treasurer, Mathew Mahoney.  
Marshal, John P. Lepou.  
Guard, Duncan D. McKenzie.  
Trustees—John Savage, Wm. Savage, Angus D. McDonald, Laughlin McIsaac, Daniel Martin.

### Branch Officers for 1897.

Branch 83, Montreal, Que.  
Chancellor S. Gaudry, president P. A. Boucher, 1st vice J. McBrion, 2nd vice F. H. Gruthier, recording secretary T. Delisle, assistant secretary J. Davidson, financial secretary H. Howison, treasurer L. O. Bevin, marshal L. N. Carle, guard S. St. Jean, trustees L. N. Carle, E. R. Hubert, T. Delisle, J. Daudelin, A. Daudelin.

Branch 110, Fergus, Ont.  
Spiritual Adv. Rev. P. C. Grove, President Frederick Fischer, 1st Vice John Haley, 2nd Vice James McGregor, Rec. Sec. and Treas. E. J. Downey, Fin. Sec. Wm. Fitzpatrick, Ass. Sec. A. Woddick, Marshal Wm. McDerholt, Guard John Griffin, Trustees M. McLeister, A. Keamsman, Wm. Fitzpatrick, J. J. Kirby, James McGregor.

## Initiations in February, 1897. Initiations du Mois de Fev, 1897.

Br.	Initiated Members.
251	Meteghan, N. S.
108	Quebec, Que.
4	London, Ont.
180	Sydney, N. S.
28	Quebec, Que.
28	Ottawa, Ont.
6	Quebec, Que.
6	Pleton, Ont.
102	Moncton, N. B.
192	Anticosti, N. S.
2	Fort William, Ont.
270	Georgetown, P. E. I.
1	Anherstburg, Ont.
7	Montreal, Que.
11	Montreal, Que.
1	Arthur, Ont.
56	Hamilton, Ont.
93	Renfrew, Ont.
93	Levis, Que.
121	Sudbury, Ont.
143	St. John, N. B.
160	Shidiac, N. B.
180	Yarmouth, N. S.
202	Chatham, N. B.
212	Owen Sound, Ont.
254	Kenilworth, P. E. I.
270	Truro, N. S.
270	St. Alexandre, Que.
1	Windsor, Ont.
8	Chatham, Ont.
9	Kingston, Ont.
12	Berlin, Ont.
13	Stratford, Ont.
27	Seaforth, Ont.
27	Petrolia, Ont.
27	Wincham, Ont.
27	Hamilton, Ont.
45	Texonch, Ont.
45	New German, Ont.
45	Montreal, Que.
45	Trenton, Ont.
45	Beleville, Ont.
45	Gananque, Ont.
45	Montreal, Que.
45	Terrebonne, Ont.
45	Orangeville, Ont.
45	Quebec, Que.
45	Quebec, Que.
110	Sherbrooke, Que.
1	Windsor, Ont.
128	Parkhill, Ont.
128	Halifax, N. S.
128	St. John, N. B.
128	Montreal, Que.
128	Toronto, Ont.
128	Halifax, N. S.
128	Carleton Place, Ont.
128	Rock Island, Que.
128	Amherst, N. S.
128	Fairville, N. B.
128	Trout Creek, Ont.
128	Alexandria, Ont.
128	Parrsboro, N. S.
128	Murray Bay, Que.
128	Pakenham, Ont.
128	Frederickton, N. B.
128	New Glasgow, N. S.
128	St. Joseph, N. B.

Total 110.  
N. B.—The initiations in the last branch are charter members.  
Les initiations de la dernière succursale sont les membres fondateurs.

### Honor Roll.

Branch No. 271, Meteghan, N. S., heads the honor roll for the greatest number of initiations during the month of February, 1897, having initiated twelve members.  
Branch No. 108, Quebec, Que., comes next in order, having initiated six members.  
Branch No. 1, London, Ont., initiated five members.

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 invited to send us items of news or information which will be of benefit to the Association. Contributions up to subjects of interest to C. M. B. A. members will always be welcomed, but anonymous letters and papers which the Manager does not consider for the welfare of the Association will not be published.

Contributors will please remember that copy has to be in the hands of the Editor of the month of publication or published on the following day of this issue and no space is limited and every inch of space is

Address all communications to  
S. R. BROWN,  
Editor and Manager,  
121 Queen's Ave., London, Ont.

LONDON, APRIL 1897.

Net Annual Premiums for an Ordinary All-Life Insurance of \$1,000: Canada Life Experience. 1847-1893

Department of Insurance, Toronto,  
25th January, 1897

Friendly Societies have of late, been discussing the adoption of a uniform table of net annual premiums for an all life insurance of \$1,000.—the present rates being manifestly too low. By some opponents of this most necessary reform it has been alleged that the present low rates receive support from the experience of the Canada Life Assurance Company. For such representations there is absolutely no foundation whatever. In its recently published experience—which covers the period of forty six years—the company has not included any table of net annual premiums, so that any alleged citation of such a table is purely fictitious. But the company has furnished to actuaries most valuable data whereby, among other results, can be calculated the net annual premiums which, with a sufficient provision for expenses of management, losses on investments, etc., must be taken by every company or society insuring lives in Canada if it would remain solvent.

In any company or society the effect of medical selection in reducing the death rate among the recent entrants is apparent to every one. During the first year of assurance, the mortality among these new policy-holders is always extremely low, and if the number of these new policy-holders is large, relatively to the whole number of policy holders, the death-rate, if averaged over the whole number of policy-holders, is entirely misleading as a basis for annual premiums. Even if all the new lives continued their policies, the effect of medical selection alone would, for a period of nearly five years, be to keep down their mortality to a rate far below normal, and therefore to mislead as to the all life premiums necessary to carry the risks in future years. In practice, however, it is found that a considerable number of the most eligible lives discontinue their insurance, while the weakly or less vigorous continue: so that lapses, far from being generally beneficial to the company or society, operate to deteriorate the general quality of the persisting lives and to raise the subsequent death rate. Hence, in the second quinquennium (or period of five years) of these new and persisting policy-holders the death rate among them is always found to be very high; indeed it is sometimes higher than the average death rate in the general pop-

ulation of the same age. But during the third quinquennium the death rate among these new policy-holders, is relatively and sometimes absolutely lower than during the second; for by that time the disturbing effects of recent medical selection and of early lapses have both become spent. This was clearly shown many years ago by various English actuaries, and notably by Mr. T. B. Sprague, in 1863, in his analysis of the *Hum Mortality Table*, which represents the experience of twenty British (ten English and ten Scotch) companies, and insurances of 160,126 healthy lives. These results have since been confirmed by investigations of other eminent actuaries, English and American, and find their latest confirmation in the published experience of the Canada Life Assurance Company. For example, taking the group of policy holders who entered that company at ages 23 to 27 (both inclusive) the Canada Life Experience shows that the death rate per thousand among these policy-holders during six successive periods, each of five years, was as follows: during 1st quinquennium, 4.50; 2nd, 6.39; 3d, 6.97; 4th, 8.98; 5th, 13.15; 6th, 13.612.

It is, therefore, now becoming an increasing practice among insurers of lives to tabulate their experience by quinquennia; also to exclude the first quinquennium when either valuing policies or calculating a table of net annual premiums.

Thus there are obviously two distinct tables of net annual premiums derivable from the experience of any company or society:—(1) a table which includes the whole experience of the assured lives from the year of their entry, to the year of their exit; (2) a table which excludes from (1) the first five years of insurance i. e. the period of disturbing effects. The difference between the two rates, which ordinarily is not large, would be extremely material if the company or society included in its experience a quinquennium of intense activity during which it added to its policy-holders an immense number of selected lives, especially where the usual proportion and kind of lapses followed. In such a case, the first table above mentioned would seriously fall below the premium rates actually necessary to carry the persisting policy holders.

In the following table will be found in parallel columns (1) and (2) the net annual premiums deducted respectively (1) from the whole Canada Life experience and (2) from that experience when the disturbing effects of the first quinquennium are eliminated. The premiums in column (1) were calculated from a commutation table prepared by Mr. A. K. Backadar, F. I. A. and read before the Actuarial Society of America. I calculated the premiums in column (2), ages 25 to 55, from the functions appearing in the published experience of the Canada Life; and, as that experience does not show the mortality for ages below 25 I deduced the premiums for ages 18 to 21 by a process familiar to actuaries. In this table, Friendly Societies have now the authentic results of nearly a half century of Canadian experience, which will be found the most reliable guide in revising their premium rates.

TABLE.

EXPERIENCE OF THE CANADA LIFE ASSURANCE COMPANY.

Net level premiums payable annually in advance for an ordinary all-life insurance of \$1,000. Interest at 4 per cent.

No allowance whatever for profit, or for management, or other expenses, or for loss on investments.

Age at Entry.	(1)		(2)	
	Net Annual Premium Whole Experience included.	Net Annual Premium First five years of Assurance excluded.	Net Annual Premium Whole Experience included.	Net Annual Premium First five years of Assurance excluded.
18	10.00	10.00	10.00	10.00
19	10.00	10.00	10.00	10.00
20	10.00	10.00	10.00	10.00
21	10.00	10.00	10.00	10.00
22	10.00	10.00	10.00	10.00
23	10.00	10.00	10.00	10.00
24	10.00	10.00	10.00	10.00
25	10.00	10.00	10.00	10.00
26	10.00	10.00	10.00	10.00
27	10.00	10.00	10.00	10.00
28	10.00	10.00	10.00	10.00
29	10.00	10.00	10.00	10.00
30	10.00	10.00	10.00	10.00
31	10.00	10.00	10.00	10.00
32	10.00	10.00	10.00	10.00
33	10.00	10.00	10.00	10.00
34	10.00	10.00	10.00	10.00
35	10.00	10.00	10.00	10.00
36	10.00	10.00	10.00	10.00
37	10.00	10.00	10.00	10.00
38	10.00	10.00	10.00	10.00
39	10.00	10.00	10.00	10.00
40	10.00	10.00	10.00	10.00
41	10.00	10.00	10.00	10.00
42	10.00	10.00	10.00	10.00
43	10.00	10.00	10.00	10.00
44	10.00	10.00	10.00	10.00
45	10.00	10.00	10.00	10.00
46	10.00	10.00	10.00	10.00
47	10.00	10.00	10.00	10.00
48	10.00	10.00	10.00	10.00
49	10.00	10.00	10.00	10.00
50	10.00	10.00	10.00	10.00
51	10.00	10.00	10.00	10.00
52	10.00	10.00	10.00	10.00
53	10.00	10.00	10.00	10.00
54	10.00	10.00	10.00	10.00
55	10.00	10.00	10.00	10.00

J. HOWARD HUNTER,  
Inspector of Insurance.

DUTIES OF BRANCH OFFICERS

We are indebted to Grand Trustee Brother P. J. Rooney for the following very instructive article on the duties of branch officers:—

When the duties of branch officers are so clearly and minutely defined in the Constitution, it would seem superfluous to point out these duties to the newly-appointed officers. But unfortunately there are branches within our Association that imagine the Constitution and ceremonial are more for ornament than articles meant for our guidance in conducting the affairs and business of branches in a systematic and uniform manner. Therefore it is incumbent upon every officer to study the Constitution and ceremonial in order to perfect himself in conducting the affairs of the branch in a manner becoming to our Association.

Officers should be selected on their ability to fill this or that particular chair. Many mistakes are made by branches in electing officers on account of their popularity. The question of ability is too often disregarded, and consequently the branch suffers. So also does the Association at large.

A few suggestions to branch officers, in addition to those rules laid down in the Constitution, at this season of the year, will, I trust, meet with the approval of the membership at large.

The first most important chair to fill is that of the President's, who, upon the night of his installation, becomes morally responsible to the Association for the welfare and progress of his branch, and his duties do not end with those contained in Sec. 172. His first and most important object should be to increase the membership of his branch, induce the members to canvas applicants, or, better still, have a list of eligible men furnished by the members to the branch. He should appoint committees, at different times, to approach such men to become members, explaining to them the aims and objects of the Association and the cost of carrying a policy in the C. M. B. A. It should be his ambition to improve if possible the standing of his branch, and conduct the business to the letter of the Constitution, as intended. The ceremonial is unfortunately too often forgotten and the gavel is almost a dead letter and its meaning by many of our branches is not understood. I have seen branches without this symbol of authority. The President should instruct the branch occasionally as to the use and meaning of

the gavel; this is one of the weak points in branches, and should be corrected. Proper decorum would then be observed and business more promptly transacted. The President and Vice-President should enforce upon members the rules of the ceremonial. The President should know no clique or party in the branch and use judgment in selecting his committees, and more especially that of the finance, which should be composed of the best material to be found in the branch. It should be the aim and object of every branch President to nurse and increase the branch fund by avoiding as far as possible extravagant expenditures, in rent of branch hall, branch officers' salaries, etc. This fund should be safely guarded and increased from year to year, and used when occasion arises in assisting a needy brother, in keeping in good standing those members that may be out of employment, and in responding to charitable appeals from sister branches in behalf of a member in distress.

The Recording Secretary's duties are contained in Section 174. He should avoid recording, in his minutes, any personal comments or sarcastic remarks that may arise during the discussion of some important subject or debate, attributing to members motives not intended by them during such discussions. Although it may be an accurate report of the meeting, some brotherly love and affection should be exercised in recording the minutes of such meetings.

The Financial Secretary's duties are so clearly defined in the Constitution that little is left of which to remind him. Complaints are made occasionally against this officer, for carrying members without the consent of the branch. This should not be tolerated, and Financial Secretaries who have been guilty of this action should be held responsible for such monies. This abuse leads to serious consequences and, in some branches, a loss of money never collected, and thus exhausting branch funds, educating members to remain away from meetings, rendering the branch liable for suspension in being unable to remit the monthly assessments to the Grand Secretary within the time proscribed, and what is most to be deplored, the disruption such actions may cause in a branch.

Financial Secretaries should not delay making out the Monthly Assessment Report after the 3d of the month and handing it over to the treasurer with the order on him for the amount.

The Treasurer should in all cases open an account in the name and number of his branch in some chartered bank or safe deposit company as the branch may direct, and deposit such monies received by him from the Financial Secretary within three days, as required by the constitution, the same to be withdrawn only upon the joint cheque of the Branch Treasurer and Recording Secretary. The system of Treasurers in depositing branch funds in their own names should not be tolerated. The Treasurer should not fail to remit on or before the 9th of each month the amount of the monthly assessment, together with the monthly assessment report handed him by the Financial Secretary and accompanied by the branch order on him. All remittances should be by draft, marked cheque at par, post office or express order, and money in registered letter should be sent only when there is no other means of remitting. Branch Trustees are expected to in-

quire into and report upon the character and fitness of applicants to membership. This their most important duty is only too often disregarded, especially in cities. Application papers are signed by them without any knowledge or investigation on their part. Great responsibilities are vested in branch trustees. Members should exercise great care and judgment in electing such officers, for they are, to a great extent, responsible for a class of risks that should not gain admission into our ranks. An applicant may be in sound bodily health, a man that no doctor could reject, and by his habits prove a bad risk for the C. M. B. A. Trustees, and members as well, knowing anything detrimental to the character and habits of an applicant, are in duty bound to make it known to the branch.

The Finance and Auditing Committee is one of the most important committees and should be selected upon their ability to perform their work. Verbal reports should not be countenanced, such as "Your committee have examined the books and vouchers of the branch and found them all right." A written report should be produced by them, showing the standing of the branch by a proper statement of assets and liabilities. The members would thus understand how the financial department of their branch is conducted, and it would give general satisfaction and do away with friction and unpleasant discussions.

Late judgments of the court of appeal.—In *Johnston v. Catholic Mutual Benefit Association*, the court, MacLennan, J. A., dissenting, find that the insurance moneys payable by the defendants under their beneficiary, is sued to Patrick O'Dea, since deceased, and made payable to his executors, go to his next of kin, and not to his creditors as part of his estate. It was held that the deceased had not power to make a valid appointment of the proceeds of his will, or by endorsement upon the certificate, but that the proceeds must be distributed amongst his next of kin according to the rules of the Society. The contention of the plaintiff, a creditor of deceased, that the case was not governed by sec. 11 of the Ontario Benevolent Societies' Act, but by the Dominion Act under which the Society had subsequently incorporated, was overruled.

An insurance case to decide whether a man or his wife drowned first.—The Ottawa Free Press, of a recent date had the following: The action between the heirs and the creditors of the late Peter McRae, over the insurance money, was continued in reference before W. L. Scott, master-in-chambers, to-day. F. H. F. Mercer, who was the only survivor of the dreadful accident on Deschenes lake last summer, gave evidence to show who was the first to die, Mr. McRae or Mrs. McRae. Mr. Mercer swore that Mrs. McRae was the last one seen by him. He made an attempt to hold her above water, hence, in his opinion, the others had sank before her. Mr. Mercer's evidence is of the utmost im-

portance, as he was the last one to see the ill-fated people alive. If Mr. Scott decides that Mrs. McRae was the last to die the insurance money goes to the surviving child; if Mr. McRae died last the creditors benefit. The amount of insurance involved was about \$25,000.

The Commercial Travellers' Mutual Benefit Society of Western Ontario, by its certificate of membership, dated 19 May, 1888, promised "to pay as many dollars at the end of sixty days' notice to the Society, of the death of James Thorburn Fisher, as there are members in good standing in the Society, to Mrs. Agnes E. E. Fisher, his wife, or such other beneficiary or beneficiaries as said J. T. Fisher may in his lifetime have designated in writing, endorsed on this certificate, and in default of any such designation, to his legal representatives." Before his death the insured made the following endorsement on the certificate: "Toronto, Ont., April 12, 1892,—I hereby assign and transfer all my right, title, interest and claim in the within policy to my brother, Robert Grant Fisher, to whom I direct payment of the same upon my death." The Society paid the money to the brother, and the present action of Fisher v. Fisher is brought by the widow against the brother. The widow claims the money upon the proper legal construction of the certificate, and made a motion before the Master in Chambers, who referred it to a judge for an order directing a trial of the legal question of the construction of the certificate before the trial of the action, in which the defendant set up a counter claim. The motion was refused.

At Osgoode Hall.—Auston L. Curry, deceased, was a member of Circle Lodge, No. 227, of the Brotherhood of Railroad Trainmen, and his certificate read that "in the event of his total disability" \$1,200 shall be paid to him, or at his death shall be paid to John E. Curry, his son, if living. Section 44 of the Brotherhood's constitution provides that "any member in good standing suffering the loss of a hand at or above the wrist joint, or the loss of a foot at or above the ankle joint, or the loss of the sight of both eyes, shall be considered totally and permanently disabled, and shall receive the full amount of his beneficiary certificate or certificates. Other claims for total disability shall be referred to the Grand Master, First Vice-Grand Master, and Grand Secretary and Treasurer, who shall decide as to whether or not the disability is of such a nature as to totally and permanently incapacitate the claimant from the performance of duty in any department of the train or yard service, and if the claim is approved by them the claimant shall receive the full amount of the beneficiary certificate or certificates held by him." In 1895 application was made

to the Brotherhood for payment of the amount of the certificate, on the ground of total disability from incurable insanity, and a draft for \$1,200, dated March 21, 1896, was sent on April 3, 1896, from the Grand Lodge in Chicago to the Circle Lodge, No. 227. The deceased died on April 1st, 1896. The money was paid into court by the Lodge and an application was made to Chief Justice Armour in Chambers on Dec. 21 by the executors for payment out to them. The learned Chief Justice has given judgment in their favor. He holds that the incurable insanity of the deceased was a "total disability" within the terms of the section, and that the words "other claims" include diseases of the mind as well as body, and that as deceased was entitled to receive the amount in his lifetime, his executors are entitled to it after his death.

#### Seventh Open Meeting of Branch 145

Lecture by Hon. G. W. Ross on Formative Influence in Canadian History.

Under the auspices of Branch 145 Hon. G. W. Ross, Minister of Education, last night delivered an address on "Formative Influences in Canadian History." In the absence of His Grace the Archbishop, Father Ryan, as his representative, took the chair. The large convocation hall of St. Michael's College was crowded with members of the city branches and their friends. After a short musical programme contributed by Mr. F. A. Auguin and Miss Edith Miller, both of whom were vociferously applauded and compelled to sing second numbers, the chairman gave a resume of the operations of the C. M. B. A. from its inception, and in his own masterly way pointed out the good the society is doing in promoting fraternity, uniting our people and helping the widows and orphans. After a few words of introduction he introduced the lecturer of the evening.

In beginning his remarks Dr. Ross referred to the lasting character of the influence upon history of incidents whose importance did not appear until long after the event. The influence of feudalism, although as a system it has long ago disappeared from England, is still found in the law of entail, and in the English aristocracy there is to be seen a survival of the Norman invasion in an institution quite out of keeping with the England of Alfred the Great. The Mayflower colony of Massachusetts and the James town colony of Virginia had given rise to differing political and social ideals, which had met and decided their issues in the bloody conflict of the war of 1860. What he would call the watershed of Canadian history was the conquest of 1759. This was said without in any way seeking to disparage the French regime, but because the vital forces of Canadian life under English rule began at that time. The course of events leading up to the passage of the Quebec act, the effect of that act in securing certain privileges to the French race in North America, and its bearing upon many of our present political conditions were reviewed as constituting one of the most important and farthest reaching of the formative influences the lecturer had set himself to deal with. Contiguity to the United States, both because of its direct oper-

ation upon our affairs and because of constituting a possible menace to the continuance of British occupation of North American territory he held to also enter largely into the question. The revolutionary discussions of the English colonists induced the home Government to deal liberally with the French in order to maintain a foothold. The Quebec act followed. The war of 1812 resulted in consolidating Canadian sentiments on British lines. The promulgation of the Monroe doctrine and the reading into that doctrine of meanings it was never designed to include had also provoked resistance to the idea of American domination. The unprovoked attack known as the Fenian raid of 1866, and the prohibitory tariff legislation that followed shortly thereafter, had largely intensified the tendency toward Canadian self reliance and independence of the United States in all essentials. The influence had been commercial as well as constitutional. The Welland Canal, the Great Western Railway, the Intercolonial Railway, the selection of Ottawa as a capital because of its remoteness from the frontier, the high tariff of 1879, the use of the dollar as a unit of currency to supersede the Halifax and sterling money, a great deal of our business enterprise, including the development of our mines and the cultivation of our prairies, he held to have been largely influenced by the conditions existing so close to our borders and amongst a people practically identical in many respects with the people of Canada.

#### IMPERIAL CONSIDERATIONS

Imperial considerations had also entered largely into the course of Canadian policy. Sometimes this influence had been favorable and at other times the contrary. The Imperial connection had been responsible for higher ideals of statesmanship than would otherwise have obtained, and the masterpieces of English literature had also contributed to this end.

Then there were internal influences such as religious and racial differences, the mixed character of the population of Canada and the standards of education that had been sought to be attained. Dr. Ross then came to the consideration of two great alternative problems which seem to press for settlement.

#### TWO GREAT PROBLEMS.

I have now dealt at considerable length with both the internal and external forces which have tended to mould the history of Canada up to the present time. It is gratifying to observe that because of greater unity of purpose, because of aspirations at least towards a larger nationality, we have the greater Canada of to-day. There may be mutterings of discontent here and there: there may be misguided sectionalists who promulgate doctrines at variance with the autonomy of the nation; there may be pessimists who see lions in every pathway; but yet I believe that never before in the history of Canada has the conviction become so stable and so universal that our future is full of hope and promise.

There are two great issues before us, however, which are likely to exert untold influence upon the destiny of Canada and which require the exercise of the broadest statesmanship as well as the most generous patriotism. I refer to closer trade relations with the United States, on the one hand, and closer trade relations with the United Kingdom and the various colonies of the British Empire on the other hand. There is no use quarrel-

ing with our geographical conditions Whether we like it or not, we are commercially and politically contiguous to a nation of 70,000,000—a nation that can afford to purchase all our surplus productions of every kind and nature whatsoever; a nation capable of producing everything necessary for the existence of its own people as well as for the people of Canada.

I need not here discuss the reasons for the extraordinary barriers which the Governments of Canada and of the United States respectively have erected to prevent the interchange of the productions of the two countries. Considered from the standpoint of British experience and statesmanship, there is but one conclusion to be drawn, and that is that both nations have adopted a mistaken policy. But should there be any disposition on the part of the United States to revise its trade policy, and to throw down at least some of the barriers by which international commerce is hampered, I see no reason why Canadians should refuse to reciprocate such proofs of commercial sanity and good will. For twelve years—from 1851 to 1860—we traded with the Americans and they with us under treaty arrangements which it is universally admitted were to the whole mutually advantageous. Great Britain found it to her advantage to enter into special trade relations with France in 1860 and within the last ten years various treaties of a commercial character have been made by the United States with other nations. A treaty involving reciprocity is, therefore, no new thing, either in the history of Canada or of other countries.

Dr. Ross closed with a brilliant peroration on the future of Canada and the greatness of an empire with whose future we are indissolubly bound.

Bro J. D. Warde, President of 115, in moving a vote of thanks, said: I must confess it has been somewhat of a revelation to me, as it may be to others here tonight, to find how much the history of our civilities and free institutions owes to the genius of the Englishman and of the American. It is a revelation to me, as it is to the Statesmen of the United States, that the history of the world is a history of the struggle between the English and the American. It is a revelation to me, as it is to the Statesmen of the United States, that the history of the world is a history of the struggle between the English and the American.

I repeat, and I am sure that speaking here tonight, the same message shows to Canada in the future. For to all seems to me that a nation of 70,000,000—a nation that can afford to purchase all our surplus productions—a nation capable of producing everything necessary for the existence of its own people as well as for the people of Canada, is a nation with whom it would be wise to reciprocate and trade as far as possible. It is to be hoped therefore that the efforts now being made by the Government of Canada to effect honorable reciprocity with that great nation may be successful. It affords me very great pleasure to move that the thanks of this audience and of the society I have the honor to represent be tendered the Hon. the Minister of Education for the eloquent, entertaining and instructive lecture he has given us on the history of our beloved country.

The motion was spoken to by Bro. J. E. Day, First Vice-President, and being put, was carried amidst great applause.

AN IMPORTANT LETTER

From Dr. Sirols, of St. Ferdinand, Que. In reply to Grand Deputy Bent

To the Editor of THE CANADIAN: Sir—In the last issue of THE CANADIAN Grand Deputy Bent takes advantage of "the fact that the C. M. B. A. starts out this year with a double header" to put to your readers the following question: "Do the medical examiners do their duty to the C. M. B. A.?" Your correspondent answered "No" to his own question, but the proofs brought to support his contention are not conclusive for any one acquainted with questions of this nature.

The P. E. I. Grand deputy says: "The number of deaths from consumption and kindred diseases that are reported from month to month force us to the conclusion that there is something wrong in the matter of the admission of new members. Many of the deaths are those of brothers who have been but a short time members of the Association, and who, if in good health at the time of their initiation, should not develop pulmonary diseases as soon as many of them do."

According to the last report of the Supervising Medical Examiner twenty-four members died from phthisis, or fourteen per cent.; and nevertheless Dr. Ryan, who ought to know something about death rates, says: "The above record shows the large number of twenty deaths from various accidental causes. In other respects the death rate is quite within the expectation."

Now let us look over the death roll for January and February. Out of 26 mortalities five were caused by consumption (including No. 101, Hemorrhage of lungs), and five by pneumonia.

26—5 consumption, or 19 per cent. 26—5 pneumonia, or 19 per cent.

At a glance everybody will perceive that pneumonia—a disease that strikes strong and weak, young and old—presents just the same percentage as phthisis; and this shows that in winter time all kinds of the respiratory system are liable to the phthisis.

One of the reasons why the death rate is so high is that the members of the Association are not in good health at the time of their initiation. Many of them are admitted as members after having been ill for a long time, and some of them are admitted as members after having been ill for a long time.

A lot of them were over thirty years of age at the time of their initiation. This is a very bad thing for the C. M. B. A.—that is to say, post that fruit which the future productions generally mature themselves—there is a strong probability that these four cases were acquired consumption. There is a malaria prevailing among the lay that consumption is exclusively an hereditary disease. People don't know, or forget, that it is also a highly contagious disease; that it is the result of want of care either of the mind or bodily health, that it is the sequel or ultimate complication of acute affections, as pneumonia, typhoid fever and grip, of so frequent an occurrence in our days. Health, strength and vigor are not a guarantee, but only a protection against tuberculous infection. Family taint apart, the fact of his admission by the medical board is no guarantee that the new member is proof against consumption. Come some cause to undermine his strength and he is just as liable to the dreadful disease as a man whose father died from consumption. Under these condi-

tions it is just as absurd for the medical examiner to pretend that so-and-so will not die from consumption as to say that Brother Bent will not die from pneumonia before six months. As long as a man—without bad family history—answers the standard of health, and presents no weak points in his constitution to shorten his expectation of life, the medical examiner is bound to admit him. If he dies afterwards in the side of one or two years, either of phthisis or pneumonia, it is preposterous to hold the physician responsible for it.

Bro. Bent thinks also that "some of the medical examiners must be in some way or other cloaking defective family history." This is too serious an accus-

ation to accept without proof. Such cloaking being a criminal act, it is the duty of everyone witnessing such an act to bring the guilty parties to justice. Reading over sections 119 to 121 of our constitution will convince everybody that the S. M. E. is very inquisitive (and rightly so) about the professional standing of the local examiner. Don't forget, also, that each branch is responsible to the whole association for the moral standing—i. e., honesty, integrity, sobriety, etc.—of its physician. This suggests the following question: Do the members always do their duty to the C. M. B. A.? Are they very careful before presenting an applicant for examination to in-

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

April Assessment. Cotisation du mois d'Avril. No. 5. Deaths Nos. 21, 22, 23, 24, 25, 26, 27 & 28. Décès

The Grand Council of the C.M.B.A. of Canada Secretary's Office, London, April 1, 1897. Dear Sir and Brother—You are hereby officially notified of the dates of the following named brothers:

Table with columns: NO., NAME, BRANCH, LOCATION, POLICY, ADMITT'D, DIED, AGE, CAUSE OF DEATH. Lists members like Daniel McNeill, Thomas Hunt, J. S. Bergeron, etc.

Statement of the Beneficiary and Reserve Funds for March, 1897. Compte-rendu du Fonds des Bénéfices et du Fonds de Réserve pour le mois de Mars, 1897.

Table showing Beneficiary Fund and Reserve Funds. Columns include Amount on hand, Received during month, and various sub-totals.

Table with columns: NAME, POLICY, AMOUNT. Lists members and their respective policy amounts.

RESERVE FUNDS—FONDS DE RÉSERVE. Amount on hand March 1st, 1897. Total \$266.68. SAM. R. BROWN, Grand Secretary.

To the Members of the C.M.B.A. of Canada: Brothers—The foregoing statement of Assessment No. 5 (April Assessment) is given in compliance with Section 7 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 May, 1897. Branch Treasurers must remit to me the amount of this Assessment, accompanied with Monthly Assessment Report, on or before the 9th day of May, 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 Sec.





years ago taken with a severe attack of pneumonia, from which he never fully recovered, and is now in the hospital, and his wife and family six children all under thirteen years of age without any means of support.

Our branch, having done what it could to relieve their immediate necessity, deems it incumbent on it to appeal to the charity of outside members for assistance. A small sum from each branch will be of great service to the wife and family of a deserving member, and we trust this, our first appeal, will meet with the consideration and success it merits.

J. A. FINE, President.

GEO SMITH Sec. Secretary.

I strongly endorse the above appeal.  
FATHER GENDREAU,  
Spiritual Adviser.

London, March 27, 1897.

GEO SMITH Esq.,  
Rec Sec. Branch 66, C M B A  
Mattawa, Ont.

Dear Sir and Bro.—The appeal from Branch 66, C M B A, Mattawa, Ont., on behalf of Brother John B Tremblay, is allowed by the Grand President and Board of Trustees. Yours fraternally,  
SAM R BROWN,  
Grand Sec.

#### A Lecture Under the Auspices of the C. M. B. A.

Branch No 169, located at Shediac, N. B., has inaugurated for this season a series of lectures which are becoming very popular in that town and in the neighborhood. The first of these lectures was given some time ago by the Hon. Senator Polrior, on a historical subject and before a large audience.

The second lecture of the series was given on Wednesday night, Feb. 17th, by the Rev. Father Philippe Berville, parish priest of Grand Digue. The C. M. B. A. hall was crowded with people. The learned lecturer had chosen for his subject, "Tolerance from a social, political and religious point of view." Father Berville is an eloquent and interesting speaker, and he was listened to with the greatest attention. The assembly was presided over by Brother L. J. Belliveau, M. D., grand vice president of the C. M. B. A. of Canada and chancellor of the branch of Shediac. There were present on the stage at his side Rev. Father Ouellet and Rev. Father Dufour of Shediac; Rev. A. D. Cormier, C. S. C., of St. Joseph's college; Rev. Father Leger, of Fox Creek; Rev. Father D. LeBlanc, of Moncton; Hon. Senator Polrior and Mr. John Gaudet, of St. Joseph's.

Before and after the lecture, songs were sung by Messrs. John Malenfant and Paquette.

So far, Branch No 169 has only had lectures given in French; arrangements are being made for a lecture in English.

The members of the C. M. B. A. of Shediac are very active and are doing good work. They are now working for the acquisition of a library, equally composed of books written by French and English authors.

#### Resolutions of Condolence.

At a regular meeting of Branch 21, Thorold, held on the 5th of January, the following resolution was unanimously adopted:

Moved by Bro. J. McNulty, seconded by Brother M. McCarty, whereas it has pleased Almighty God in His infinite wisdom to remove from our midst our late esteemed

follow member, James Lockorby, and whereas by his death this branch loses a good member, his wife a devoted husband and his children an affectionate father; therefore be it

Resolved that we, the members of this branch, hereby extend to the family of our deceased brother our heartfelt sympathy in the loss they have sustained, and trust that Divine Providence may sustain and comfort them in their sad affliction; be it further

Resolved that our charter be draped in mourning for the space of thirty days, and that this resolution be recorded in the minutes of this branch and a copy of the same be forwarded to the widow of our deceased brother, and copies sent to *The Thorold Post* and *THE CANADIAN*.

At a regular meeting of St. Mary's Branch No. 12, Berlin, Ont., held on February 23 it was moved by Bro. Edward Haller, seconded by Bro. Joseph Sues and unanimously adopted.

Whereas it was the will of Almighty God to call to his eternal reward our beloved brother Joseph Hueschmann, be it therefore

Resolved that we, the members of this branch, whilst bowing in humble submission to the will of Divine Providence, who decrees all things for the best, tender to Bro. Hueschmann's family our sincere sympathy, and condole with them in the loss they have sustained, praying the Almighty may grant them His heavenly grace to bear with Christian fortitude the heavy cross placed upon them, and we trust that they may be consoled by the hope of a heavenly reunion hereafter; be it further

Resolved that a copy of this resolution be sent to Bro. Hueschmann's family and recorded on the minutes of this meeting, also inserted in the Berlin Journal and *CANADIAN* and that our charter be draped for thirty days.

On 11th February last Branch 91 Alliston, Ont., was deprived of one of its most esteemed members in the death of Bro. Thos. McCabe, of Loretto. Bro. M. Cabo filled the position of Township Clerk of Adajala for many years, and was held in high esteem, as was evidenced by the very large concourse that followed his remains to the parish church, St. James, Adajala, where solemn High Mass was offered up for the repose of his soul by Father Killeen.

At a meeting of the members of Branch 91 the following resolution of condolence was moved by Father Gibney, seconded by Bro. H. E. Kelly, and carried unanimously:

Resolved that whereas Almighty God has pleased to remove from our midst by the hand of death Bro. Thos. McCabe; be it therefore

Resolved that we, the members of this branch, do express our deep regret at the death of our highly esteemed brother, and do hereby offer our heartfelt sympathy to his bereaved family; and be it further

Resolved that a copy of this resolution be sent to *THE CANADIAN* for publication, and to the members of his afflicted family.

At a regular meeting of Branch 159, Ottawa, Ont., it was moved by Bro. A. T. Gow, seconded by Bro. C. Morrow:

That the members of this branch desire to record our heartfelt sorrow at the death of our esteemed brother, Jas. P. McCarthy, the organist of this branch, its First President, and an earnest and active worker for the welfare of the Association.

Resolved that the members of this branch extend their deep and sincere sympathy to the widow and family of our late brother in this their sad hour of trial, and we pray that God in His mercy will comfort them for the loss of a kind husband and father.

Resolved that our charter be draped for a month, and that this resolution be entered upon the minutes and that a copy be sent his widow and *THE CANADIAN*.

At the regular meeting of Branch 77, Lindsay, on March 19, 1897, the following resolution was, on motion of Brother William Steers, seconded by Brother W. F. O'Boyle, unanimously adopted:

The Brothers of Branch 77 have, with feelings of the greatest regret, to record the lamented and unexpected death of their much esteemed brother, Dr. Lynch, and that the society has suffered an incalculable loss, and his wife and son have been suddenly deprived of a devoted husband and father; be it, therefore,

Resolved, that the members of the branch desire to place on record their high esteem and appreciation of their deceased brother, Dr. William Vallantyne Lynch, as a true type of a Christian gentleman, and while they regret his early death bow submissively to the inscrutable will of Providence, and hope that his exemplary life has merited for him the reward of the good and faithful servant.

That they hereby extend to his sorrowing widow and relatives their heartfelt sympathy in their present bereavement.

That this resolution be inscribed in the minutes of the branch, and that a copy be forwarded to Mrs. Lynch.

At a regular meeting of Branch No. 13, of Stratford, held March 10, 1897, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death Edward, the son of our respected Brother, James Brophy,

Resolved that we, the members of Branch No. 13, hereby express our heartfelt sorrow for the loss sustained by him, and extend to him our most sincere sympathy and condolence in his sad affliction. Also

Resolved that a copy of this resolution be inserted in the minutes of this meeting, and sent to him and also published in the official organ.

At a regular meeting of Branch No. 60, Dublin, on the 3rd inst., the following resolution, moved by Brother John Wingle, seconded by Brother Frank McConnell, was carried:

Since God has been pleased to remove by the hand of death, after a long, honorable and well spent life, the father of our esteemed Rec. Sec., Mr. Jas. Jordan, that the sympathy and condolence of this branch be extended to our worthy brother and his family in this the hour of their sorrow; and

Resolved that a copy of this resolution be inscribed on the minutes of the branch, a copy presented to Mr. Jordan, and copies for publication forwarded to *THE CANADIAN*.

At a regular meeting of Branch 255, of the C. M. B. A., held on the 9th March, 1897, at Richibucto, it was proposed by Chancellor T. J. Bourque, seconded by Marshal J. Logee and carried unanimously that

Whereas it has pleased Almighty God in His infinite wisdom to call suddenly to her eternal reward Mrs. Mary O'Leary, wife of Mr. Henry O'Leary and mother of Mrs. Geo. V. McInerney and of brother Richard, Arthur E. and William O'Leary.

And whereas the death of this estimable lady leaves a void in the family circle which cannot be estimated except by those who are able to appreciate the true worth of a kind, generous, charitable and christian mother, whose life was exclusively occupied in discharging her various duties to God and to society—to her husband who will never forget her devotion to him, to her family and also to all those whose temporal and spiritual welfare were always the objects of her tender solicitude.

Resolved therefore, that we, the members of Branch 255, tender Mr. Henry O'Leary, Mr. and Mrs. Geo. V. McInerney, Mr. and Mrs. Richard O'Leary, Mr. and Mrs. A. E. O'Leary, brother William O'Leary and to the other members of the family of the deceased, our most heartfelt sympathy in this the hour of their sad bereavement; and our fondest prayer shall be that a life so well spent in the service of God may merit that eternal reward promised by Him.

And further, that a copy of this resolution be inserted in the minutes, forwarded to *The Review* and our official organ, *THE CANADIAN*, for publication, and a copy be presented to the bereaved husband, Mr. Henry O'Leary.

At a regular meeting of Branch 159, of Ottawa, Ont., held March 8th, it was moved by Bro. A. T. Gow, seconded by Bro. M. O'Leary, that the members of this Branch desire to record their heartfelt sorrow at the death of our esteemed brother, J. B. Lynch, one of its first members and an earnest and active worker for the welfare of the association:

Resolved that the members of this Branch extend our deep and sincere sympathy to his orphan daughter and relatives in this their sad hour of trial, and we pray that God in His mercy will comfort them for the great loss they have sustained.

Resolved that our charter be draped for a month, that this resolution be entered upon the minutes and that a copy be sent his daughter and *THE CANADIAN*.

At a regular meeting of Branch 61, St. Mary's, Ont., the following resolutions were unanimously adopted.

Resolved that the members of this Branch desire to record their heartfelt sorrow at the death of our esteemed brother, Henry Carr, one of its charter members and its President at the time of his death.

Resolved that the members of this Branch extend our deep and sincere sympathy to his family in this their sad hour of trial, and we pray that God in His mercy will comfort them for the great loss they have sustained.

Resolved that our charter be draped for three months, these resolutions entered upon the minutes a copy sent the family and also to the official organ of the association for publication.

At a special meeting held on the 3rd of

February, Br. No. 177, New Castle, N. B., the following resolution was adopted:

Whereas it has pleased Divine Providence to remove from the scene of his earthly labor our brother, William Lyons; be it

Resolved that this branch, while sympathizing with the family of the deceased express its sincerest sorrow in the death of Brother Lyons, the first taken from its midst; and be it furthermore

Resolved that these resolutions be entered on the minutes and transmitted to the family of the deceased and be published in *THE CANADIAN* and local papers.

At a regular meeting of Branch 23, Seaford, Ont., the following resolution was adopted:

We, the members of Branch No. 23, Seaford, beg to record our heartfelt sorrow at the loss of our brother, Michael Tagney, and while bowing in submission to the will of our Maker, we pray that Almighty God in His goodness may grant his soul eternal rest; and whereas this branch has lost an esteemed brother, his wife and children an affectionate husband and father; be it therefore

Resolved that we extend to his wife and children our heartfelt sorrow and condolence in their hour of trouble and trust that the Almighty may comfort them in their affliction; be it further

Resolved that this resolution be spread on the minutes of this branch and copies sent to the family of our deceased brother also to *THE CANADIAN*.

At a regular meeting of Branch No. 188, Carleton Place, Ont., held on January 21, 1897, it was moved by J. R. Galvin, seconded by Stephen Mallette, that:

Whereas God in His mysterious designs has been pleased to remove from the scene of his earthly labors our lamented brother, John Beland, and

Whereas our branch has by his death lost a most worthy and efficient member and his family a fond and loving father; be it therefore

Resolved that this branch, while bowing in humble submission to Divine Providence, do sympathize with and extend to the bereaved brothers and sisters their expression of sincere condolence in this their hour of deep affliction; and be it further

Resolved that these resolutions be entered in the minutes of this meeting; that a copy be sent to his sorrowing brothers and sisters, one to the official organ, one to the *Brackville Recorder*, also to our local papers, for publication.

Branch 9, Kingston, Ont., on the death of Brother J. F. Swift's mother.

Branch 9, Kingston, Ont., on the death of Brother John Farmer's wife.

Branch 9, Kingston, Ont., on the death of Brother Wm. Purcell's son.

Branch 12, Berlin, Ont., on the death of Brother John Stumpf's wife.

Branch 23, Seaford, Ont., on the death of Brother Michael Jordan's father.

Branch 49, Toronto, Ont., on the death of Brother F. W. Hahndorf's father.

Branch 61, Dublin, Ont., on the death of Brother Jas. Jordan's father.

Branch 116, Ferris, Ont., on the death of Brother Arthur Waddick's wife.

Branch 121, St. John, N. B., on the death of Brother Joseph Chelant's mother.

Branch 160, Halifax, N. S., on the death of Brother James A. Murray's wife.

Branch 276, Tracadie, N. B., on the death of Edward J., son of brother Oliver Rolichau and brother of James A. Robicheau.

Branch 10, St. Catharines, Ont., on the death of Bro. John Sullivan's wife.

Branch 21, Thorold, Ont., on the death of Brother Joseph Saunders' mother.

Branch 249, Joggins Mines, N. S., on the death of Brother G. Doirion's wife.

Branch 91, Picton, Ont., on the death of Brother Hugh McCarthy's father.

Branch 216, Charlottetown, P. E. I., on the death of Brother Dr. S. R. Jonkins' daughter.

Branch 4, London, Ont., on the death of Brother Wm. Fitzthum's son.

Branch 158 St. Vincent de Paul, Que. on the death of Brother D. J. McLellan's mother in law.

Branch 275, Georgetown, P. E. I., on the death of Mr. Duncan McLean, father, and Mr. Daniel McDonald, the uncle of Brothers Roy. J. C. and Mr. Gregory McLean.

Branch 255, Richibucto, N. B., on the death of Mrs. Mary O'Leary, wife of Mr. Henry O'Leary and mother of Mrs. Geo. V. McInerney and of brothers Richard, Arthur E. and Wm. O'Leary.

Branch 91, Picton, Ont., on the death of Brother David J. Goodwin's sister.

Branch 177, Newcastlo, N. B., on the death of Brother Peter De Wolf's father.

**LE CANADIEN**

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**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. Toutes communications sur des sujets d'intérêt pour les membres de l'A. C. B. M. seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que leérant Jurgens ne pas être dans l'intérêt de l'Association ne seront pas publiées.

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

Adressez toutes communications à  
S. R. BROWN,  
Editeur et Gérant,  
391 Queen's ave., London, Ont.

LONDON, AVRIL, 1897.

**Primes Annuelles, payables durant la vie, pour une Assurance de \$1,000: Experience de la Canada Life, 1847-1893.**

Département des Assurances,  
Toronto, 25 Janvier, 1897.

Des sociétés fraternelles ont dernièrement discuté l'adoption d'une table uniforme de primes annuelles, payables durant la vie, pour une assurance de \$1,000, les taux actuels étant manifestement trop bas. Quelques uns de ceux qui s'opposent à cette réforme des plus nécessaires ont allégué que les taux minimales actuels reçoivent leur confirmation de l'expérience de la Compagnie d'assurance Canada Life. Cette assertion est absolument sans aucun fondement. Dans son record d'expérience public récemment—lequel couvre la période de quarante six années—la compagnie n'a inclus aucune table de primes annuelles, de sorte que toute prétendue citation d'une telle table est purement fautive. Mais la compagnie a fourni aux experts comptables des données des plus précieuses au moyen desquelles, entre autres résultats, on peut calculer les primes annuelles qui, avec une provision suffisante pour les dépenses d'administration, pertes sur placements, etc, doivent être prélevées par chaque compagnie ou société assurant sur la vie au Canada si elle veut rester solvable.

Dans toute compagnie ou société l'effet du choix par le médecin en réduisant le taux de la mortalité parmi les nouveaux assurés est apparent à chacun. Pendant la première année d'assurance, la mortalité parmi ces nouveaux porteurs de polices est toujours extrêmement minime, et si le nombre de ces nouveaux porteurs de polices est grand, relativement au nombre total des porteurs de polices, le taux de la mortalité, si on en fait la moyenne sur le nombre total des porteurs de polices, est entièrement illusoire comme base pour les primes annuelles. Même si tous les nouveaux assurés continuaient leurs polices, l'effet du choix par le médecin à lui seul serait, pour une période de près de cinq ans, de tenir la mortalité beaucoup au-dessous du taux normal, et pour cette raison de tromper quant aux primes, payables durant toute la vie, nécessaires pour porter le risque dans les années à venir. En pratique, cependant, on constate qu'un nombre considérable des personnes les plus éligibles discontinuent leur assurance, pendant que les personnes faibles ou moins vigoureuses continuent, de sorte que les résignations loin de bénéficier en général à la compagnie ou à la

société, opèrent au détriment de la qualité générale de ceux qui persistent, et élèvent subséquemment le taux de la mortalité. Aussi, dans la seconde période de cinq années de ces nouveaux assurés qui persistent on constate toujours que le taux de la mortalité parmi eux est très grand; à la vérité il est quelquefois plus élevé que le taux de la mortalité parmi la population générale du même âge. Mais pendant la troisième période de cinq années le taux de la mortalité de ces nouveaux porteurs de polices est relativement et quelquefois absolument moindre que pendant la seconde période; parcequ'à cette époque les effets perturbateurs du choix récent par le médecin et des résignations ont tous deux été diminués. Ceci a été prouvé clairement il y a quelques années par divers experts comptables Anglais, et notamment par Mr. T. B. Sprague, en 1863, dans son analyse de la Table de la mortalité humaine, qui représente l'expérience de vingt compagnies Britanniques (dix Anglaises et dix Écossaises) et l'assurance de 160 426 personnes de santé. Ces résultats ont été depuis confirmés par les recherches d'autres experts comptables éminents, Anglais et Américains, et sont de nouveau confirmés par la publication du record d'expérience de la Compagnie d'assurance Canada Life. Comme exemple, prenant le groupe des porteurs de polices qui sont entrés dans cette compagnie à l'âge de 23 à 27 (les deux compris) l'expérience de la Canada Life démontre que le taux de la mortalité parmi ces porteurs de polices pendant les six périodes successives de cinq années chacune a été comme suit: pendant la 1ère 1 50; la 2ème 6 39; la 3ème 6 37, la 4ème 8 98; la 5ème 13 45; la 6ème 13 642.

C'est pourquoi, c'est une coutume qui s'accroît parmi les assureurs de faire des tableaux de leur expérience de cinq ans en cinq ans; aussi de mettre de côté la première période, lorsqu'ils évaluent les polices ou calculent une table de primes annuelles. Ainsi il y a évidemment deux tables distinctes de primes annuelles dérivant de l'expérience de toute compagnie ou société: (1) une table qui comprend toute l'expérience des assurés depuis l'année de leur entrée, jusqu'à l'année de leur sortie; (2) une table qui exclue de la première les cinq premières années d'assurance, c'est-à-dire la période des effets perturbateurs. La différence entre les deux taux, qui d'ordinaire n'est pas grande, serait extrêmement essentielle si la compagnie ou la société incluait dans son expérience une période d'activité intense pendant laquelle elle a jeté au nombre de ses porteurs de polices un nombre immense d'assurés choisis, spécialement quand la proportion ordinaire et le genre de résignations suivent. Dans ce cas, la première table mentionnée plus haut tomberait sérieusement au-dessous du taux des primes actuellement nécessaires pour porter les porteurs de polices qui persisteraient.

Dans la table qui suit on trouvera dans des colonnes parallèles (1) et (2) les primes annuelles déduites respectivement (1) de l'expérience complète de la Canada Life et (2) de cette expérience lorsque les effets perturbateurs de la première période de cinq années sont éliminés. Les primes dans la colonne (1) ont été calculées d'après une table préparée par Mr. A. K. Blackadar, F. I. A., et lue devant la Société des Experts-Comptables de l'Amérique. J'ai calculé les primes dans la colonne (2) pour les âges de 25 à 55, d'après les états qui

apparaissent dans le record d'expérience publié de la Canada Life; et comme cette expérience ne donne pas la mortalité pour les âges au-dessous de 25, j'ai déduit les primes pour les âges de 18 à 21 par une procédé familier. Dans cette table, les Sociétés Fraternelles ont maintenant les résultats authentiques de près d'un demi-siècle d'expérience Canadienne, qu'elles trouveront des plus sûrs comme guide pour réviser leurs taux de primes.

**TABLE**

**EXPERIENCE DE LA COMPAGNIE D'ASSURANCE SUR LA VIE CANADA LIFE.**

Primes payables annuellement d'avance, durant la vie, pour une assurance de \$1,000.  
Intérêt à 1 par cent.

Aucune allocation n'est faite pour profits, ou administration, ou autre dépenses, ou pour pertes sur placements.

Age à l'entrée.	(1) Primes Annuelles. L'expérience complète incluse.	(2) Primes annuelles. Les premières cinq années exclues.	Age à l'entrée.	(1) Primes Annuelles. L'expérience complète incluse.	(2) Primes annuelles. Les premières cinq années exclues.
18	10 81	10 81	37	17 51	18 05
19	10 81	10 81	38	18 22	18 71
20	10 83	10 83	39	18 95	19 42
21	10 82	10 81	40	19 72	20 18
22	10 82	11 28	41	20 53	20 97
23	10 83	11 66	42	21 39	21 81
24	11 26	12 03	43	22 30	22 70
25	11 61	12 42	44	23 25	23 65
26	11 97	12 83	45	24 25	24 66
27	12 34	13 26	46	25 30	25 72
28	12 72	13 71	47	26 41	26 81
29	13 11	14 18	48	27 57	27 94
30	13 51	14 67	49	28 79	29 12
31	14 11	15 22	50	30 17	30 37
32	14 61	15 81	51	31 71	31 77
33	15 13	16 45	52	33 35	33 34
34	15 69	17 15	53	35 09	35 11
35	16 27	17 92	54	36 94	37 07
36	16 89	18 74	55	38 90	38 94

J. HOWARD HUNTER,  
Inspecteur d'Assurance.

**L'A. C. B. M. ET SES DETRACTEURS.**

Nous reproduisons avec plaisir l'article qui suit, publié sous l'étiquette et haute par "L'Impartial" de Tignish, Ile du Prince Edouard. C'est une éloquente défense de l'A. C. B. M. contre ses détracteurs d'où qu'ils viennent, et une chaleureuse approbation de l'établissement d'une succursale à Tignish. Nos remerciements sont acquis à L'Impartial.

Nous constatons avec plaisir qu'on prend des mesures sérieuses pour établir dans notre beau village une succursale de l'Association Catholique de Bienfaisance Mutuelle, plus généralement connue sous les initiales A.C.B.M.; mais ce projet louable, comme toute autre bonne œuvre, semble être en butte à une vive opposition de la part de certains individus qui devraient être les premiers à encourager une organisation de ce genre. Que peut-on avoir à dire contre cette association lorsqu'elle est sous le contrôle immédiat de l'Église, lorsqu'on voit les noms de tant d'archevêques et évêques et en particulier celui de notre archevêque Mgr. O'Brien d'Halifax, figurer sur la liste des membres qui en font partie? L'A. C. B. M. a été organisée dans les États Unis et le Canada pour enlever aux catholiques tout prétexte de faire partie des sociétés secrètes dans le but d'assurer leur vie. Ceux qui veulent étouffer l'A. C. B. M. se rendent-ils bien compte de ce qu'ils font? Oublient-ils qu'ils encouragent d'une manière indirecte l'œuvre néfaste des sociétés secrètes? Comment se fait-il que lorsqu'on essaie ici de réduire en

pratique n'importe quel projet tendant à notre avancement industriel et social, il se trouve toujours des hommes à vues étroites et mesquines se croyant appelés à faire de la propagande contre ces entreprises? C'est vouer ses loisirs à une bien vilaine besogne que d'empêcher les autres de faire partie d'une association telle que l'A. C. B. M. Pas n'est besoin de se servir du scalpel, ni d'avoir recours aux rayons X, pour découvrir les motifs qui font agir ces taloux. Ceux qui s'appliquent à cette œuvre détestable ne tarderont pas à s'apercevoir des funestes conséquences de leur zèle déplacé. Quoiqu'en disent certains personnages qui à cause de la position qu'ils occupent, devraient être les plus empressés à faire connaître aux autres les avantages de l'A. C. B. M. au lieu d'enrayer le progrès de ce mouvement, cette association prendra racine à Tignish, se développera et deviendra florissante. La masse de notre population préférera s'en rapporter au jugement de ces hommes d'expérience et de sagesse qui n'ont que des éloges à adresser à l'A. C. B. M. plutôt que de se laisser fourvoyer par une critique injuste et malveillante, fruit d'une jalousie aussi sottise que ridicule. Pour l'honneur de notre paroisse, il ne sera pas dit assurément qu'un seul homme tient entre ses mains le sort et la volonté de tant d'autres qui, laissés à eux-mêmes, contribueraient leur quote part à l'amélioration sociale de cette localité. L'A. C. B. M. se présente à nous: elle frappe et bientôt nous lui ouvrirons la porte et plus nous parviendrons à connaître cette aimable visiteuse, plus nous serons épris d'admiration et d'estime pour les avantages inappréciables qu'elle offre à ceux qui lui feront bon accueil.

**SEANCE OUVERTE DE LA SUC-CURSALE NO. 83.**

La succursale No 83, de Montréal, a tenu une séance ouverte le 21 Février dernier. Cette belle réunion qui se composait de l'élite de Montréal fut présidée par le Grand Député P. A. Boucher, président de la succursale. A ses côtés on remarquait, entre autres, les Grands Députés C. A. Daudelin, J. J. Costigan, T. P. Tansey et Joseph Girard; frère Dr. Germain, de la succursale No 142; frère Charles Thibault, avocat, membre de la succursale de Waterloo, P. Q. et Mr. l'avocat Lavallée, de Montréal.

Un orchestre composé d'une douzaine de musiciens sous la direction de frère J. McBrien rendit de la belle musique, et il y eut du chant par frère Alexandre Daudelin et d'autres. Il y eut aussi récitation de deux monologues par frère E. H. Gauthier et des discours furent prononcés par les Grands Députés Girard et Tansey; par les frères Germain et Thibault et Mr. Lavallée. Tous s'acquiescent de leur tâche avec talent.

Les journaux locaux ont publié un compte rendu des plus flatteur de cette belle soirée dont nos frères de la succursale No. 83 ont droit d'être fiers. Le manque d'espace nous empêche de reproduire ce compte rendu. On dit que ça été la plus belle soirée du genre qui ait été donnée par aucune autre société de bienfaisance de la ville.

Nos compliments aux frères organisateurs sur le succès qui a couronné leurs louables efforts dans les intérêts de l'A. C. B. M.



## Appel Tousignant.

Cher Mr Brown.

Au sujet de l'appel Tousignant, de la succursale No 161, de Nicolet, il croit devoir faire à nos frères les remarques suivantes.

Cet appel a été permis vers le mois de Février, 1897 et c'est bien motivé. Nous avons expédié l'avis à 200 succursales et plus tard à une douzaine de nouvelles succursales. Nous avons, en tout, fait appel à 272 succursales.

Eh! bien, sur ce nombre, savez-vous combien ont répondu? Juste cent quatre, donnant une somme totale de \$252.12. Il reste donc 168 succursales en arrière et qui n'ont pas daigné donner signe de vie.

D'après les différentes discussions qui ont eu lieu à ce sujet dans nos conventions et d'après l'esprit de notre association, j'ai toujours compris que les succursales devaient se faire une règle de ne jamais manquer de répondre à un appel permis par le Grand Président et les Syndics.

Et il me fait plaisir de pouvoir affirmer hautement que ma succursale, No. 161 de Nicolet, n'y a jamais manqué. Nous étions donc en droit de compter sur la bonne volonté de toutes les succursales, mais, à l'avenir, il nous va falloir aviser à autre chose, puisque 168 succursales se sont donné la main pour nous prouver que ce que nous avons jusqu'ici considéré comme un devoir de fraternité doit être regardé comme un vain mot.

Enfin, je n'en dirai pas davantage pour le moment, mais j'espère être compris par les succursales en défaut.

WILFRIED CAMIRAND,  
Grand Député et président de la  
Succursale No. 161.  
Nicolet, P. Q., 15 Février, 1897.

## Appel.

Aux Membres de l'Association Catholique de Bienfaisance Mutuelle du Canada :

Chers Frères—La succursale No. 66, de Mattawa, Ont., fait appel à toutes les succursales sœurs en faveur de Frère John B. Tremblay, membre de cette succursale, qui depuis quelque temps est incapable de pourvoir au soutien de sa petite famille.

Frère Tremblay, artisan sobre et industrieux, a été il y a environ quatre ans pris d'une sévère attaque de pneumonie dont il n'a jamais complètement recouvré et actuellement il est à l'hôpital, et sa femme et sa famille (six enfants tous aînés) de treize ans sont sans aucuns moyens de subsistance.

Notre succursale, ayant fait ce qu'elle pouvait pour leur porter les premiers secours que requerrait leur état, croit qu'il lui incombe de faire appel à la charité des membres des autres succursales. Une petite somme de la part de chaque succursale sera d'un grand service à la femme et aux enfants d'un digne membre et nous espérons que cet appel, le premier que nous faisons, rencontrera l'attention et le succès qu'il mérite.

J. A. FINK, Président.  
Geo. SMITH, Sec. Archiviste.

Mattawa, 27 Février, 1897.  
J'endorsso énergiquement l'appel ci-dessus

RÉV. PIERRE GENDREAU,  
Aviseur Spirituel.

London, Ont., 27 Mars, 1897.  
Geo. Smith, Ecr.  
Sec.-Arch. Suc. No 66, A. C. B. M.  
Mattawa, Ont.

Cher Monsieur et frère,

L'appel de la succursale No 66, A. C. B. M. de Mattawa, Ont., en faveur de Frère John B. Tremblay, est permis par le Grand Président et le Bureau des Syndics.

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

## NOTES.

Les assemblées ouvertes des succursales No 11 et 13, de Montréal, ont été un grand succès.

Les nombreux amis du Grand Député Reynolds de Montréal, apprendront avec plaisir qu'il est complètement rétabli de sa récente maladie.

La taxe per capita pour le premier trimestre finissant le 31 Mars est maintenant due, et nous attirons l'attention des officiers des succursales sur la clause 60 de la constitution.

Nous publions dans la partie Anglaise une importante lettre du Dr Sirois de St. Ferdinand, P. Q., en réponse à celle du Grand Député Bent, laquelle a paru dans le numéro de Février dernier. Nous publierons la version Française dans le prochain numéro.

Les membres changeant de domicile devraient nous envoyer leur nouvelle adresse, et nous donner en même temps le numéro de leur succursale, autrement ils s'exposent à ne pas recevoir leur copie.

Les membres de la succursale No. 96, de Lévis qui, à l'avenir, ne recevraient pas l'organe officiel à raison de leur changement de résidence, sont priés de s'adresser à leur Secrétaire Archiviste Frère J. Adelard Demers.

Les finances de l'A. C. B. M. sont prospères à en juger par le rapport suivant :

Durant l'année 1896, il a été payé aux héritiers des membres défunts, au Canada, la somme de \$168,150, et \$8,758.75 ont été ajoutés au fonds de réserve.—LA PRESSE.

Les Grands Députés pour le district de Montréal, lors de leur nomination, prirent la détermination de faire tous les efforts qui pourraient tendre à l'avancement des intérêts de notre association dans leur district, et en vue de combiner leurs efforts pour les rendre plus effectifs, ont formé un bureau entre eux. Le Grand Chancelier Finn a été prié à l'unanimité d'agir comme Président de ce bureau, et frère J. J. Costigan, comme Secrétaire. L'énergie déployée par nos Grands Députés de Montréal est apparente dans le renouvellement d'énergie parmi les succursales sous leur charge.

La circulaire du Grand Président concernant le paiement de la somme de un dollar sur le Fonds Général du Grand Conseil pour chaque nouveau

nombre ne prend effet qu'avec les demandes d'admission reçues depuis et après le 1<sup>er</sup> Janvier, 1897. A la fin de chaque trimestre la succursale doit envoyer un état au Grand Secrétaire donnant les noms des membres initiés durant le trimestre et les noms des frères ayant droit à \$1 par chaque initiation. Après avoir reçu cet état, le Grand Conseil fera remis au montant au Secrétaire Financier de la succursale pour être payé aux membres qui y auront droit. L'état doit être signé par le Président et le Secrétaire Archiviste, et porter le sceau de la succursale pour éviter toute dispute. Les succursales peuvent augmenter ou non ce bonus de un dollar en y ajoutant la moitié de l'honoraire d'initiation; elles n'y sont pas obligées, mais c'est une recommandation du Bureau des Syndics du Grand Conseil.

La grande loge d'Ontario de l'Ancien Ordre des Travailleurs Unis, a tenu une convention récente, à Toronto.

A l'unanimité, on a résolu de se séparer de la loge suprême ayant le siège de ses opérations aux Etats-Unis.

Désormais, les frères d'Ontario gouverneront seuls leur caisse et n'auront plus de taxe "per capita" à payer inutilement aux Américains.

On ne brisera pas cependant les relations sociales et fraternelles.

A cette occasion, les Travailleurs Unis d'Ontario ont reçu les félicitations des chefs des sociétés sœurs.

Et nous leur offrons nous-même nos félicitations.

Quand nos voisins implantent une société dans les limites de notre pays et qu'elle prend de la force et de l'expansion, pourquoi entretenir plus long temps une union qui coûte cher?

On n'en peut retirer absolument aucuns bénéfices et il faut délier souvent les cordons de la bourse.

C'est ce qu'on a compris, dans Ontario, et nous sommes heureux de constater qu'on n'a pas enregistré une seule voix dissidente.—LA PRESSE.

## ROLE D'HONNEUR.

La succursale No. 271, Meteghan, N. E., tient le premier rang sur le rôle d'honneur pour le plus grand nombre d'initiations pendant le mois de Fév., 1897, ayant initié douze membres.

La succursale No. 108, Québec, P. Q., vient en second lieu, ayant initié six membres.

La succursale No. 1, London, Ont., a initié cinq membres.

## REMERCIEMENTS.

Ottawa, Ont., 27 Mars, 1897  
Sam. R. Brown, Ecr.,  
London, Ont.:

Cher Monsieur et Frère—Je suis chargé par Mado. Ouellette de vous remercier pour le chèque de \$1,000 étant le montant de la police de feu J. B. Ouellette, que je lui ai remis le 7 Mars. Elle vous autorise d'inscrire ses remerciements dans le journal officiel si vous le désirez.

A vous fraternellement,  
W. A. BÉDARD,  
Sec. Arch. Suc. No. 58, A. C. B. M.

## NOUVELLE SUCCURSALE.

La succursale No. 279 a été instituée le 27 Mars, à Lourdes, N. E. par le Grand Député Rév. R. McDonald. La liste des officiers paraît dans la partie Anglaise.

## Résolutions de Condoléances

A une assemblée de la succursale No. 118, Sherbrooke, P. Q. tenue le 22 Février, les résolutions suivantes ont été passées unanimentement :

Résolu que les membres de cette succursale ont appris avec douleur la mort de leur Frère G. E. Rioux, l'un des fondateurs de la succursale et son 1<sup>er</sup> vice président.

Qu'en signe de respect, les membres de cette succursale assistent en corps aux funérailles.

Qu'une messe de Requiem soit célébrée, aux frais de cette succursale, sous dix jours de date, par son chapelain, Frère Rav. C. E. C. Fiset, à l'église St. Patrice, pour le repos de l'âme de notre regretté défunt.

A une assemblée régulière de la succursale No. 178, Memramcook, N. B., tenue le 27 de Février, les résolutions suivantes ont été adoptées :

Attendu que les membres de cette succursale ont appris avec la plus vive douleur la mort de M. Philin B. Cormier, second père de Frère V. V. Belliveau et

Attendu que c'est la deuxième fois depuis quelque temps que Frère Belliveau se trouve ainsi éprouvé, ayant perdu son épouse, voilà quelques mois passés; il est alors résolu que nous exprimions nos plus tendres sympathies envers Frère Belliveau dans la partie qu'il vient de subir; il est de plus résolu que ces résolutions soient inscrites dans nos minutes et qu'une copie soit transmise au frère et publiée dans LE CANADIEN et nos journaux locaux.

A une assemblée régulière de la succursale No. 178, Memramcook, N. B., tenue le 27 de Fév., les résolutions suivantes ont été adoptées.

Proposé par Frère Légère et secondé par Frère Denis R. LeBlanc que les membres de cette succursale ont appris avec douleur la mort de M. Moïse Bourgeois. Père de Frère Donat Bourgeois.

Que la famille veuille bien accepter les plus tendres sympathies des membres de cette succursale et que copie de ces résolutions soit transmise à la famille et publiée dans LE CANADIEN et le Moniteur Acadien.

A une assemblée régulière des membres de la succursale No. 96, tenue dans ses salles, le dixième jour du présent mois (Février), les résolutions de condoléances suivantes, ont été passées à l'occasion de la mort de Madame Phidime Brochu, épouse d'un de leurs frères.

Proposé par Frère P. A. Roy, secondé par Frère L. J. Roberge :

Que c'est avec un profond regret que les membres de cette succursale ont appris la mort de l'épouse de Mr. Phidime Brochu, un de leurs frères.

Proposé par Frère Jos. Giguère, secondé par Frère L. J. Roberge :

Que les membres de cette succursale profitent de leur première réunion, pour offrir au Frère P. Brochu, leurs sincères condoléances.

Proposé par Frère C. Dion, secondé par Frère Thomas Simoneau :

Que copie des présentes résolutions soit adressée au Frère Brochu et à sa famille, ainsi qu'à l'organe officiel LE CANADIEN pour publication.

A une assemblée régulière de la succursale No. 193, St. Jean Baptiste, Manitoba, tenue le 6 Février, 1897, les résolutions suivantes ont été adoptées à l'unanimité.

Proposé par Frère Ephrem Marion, appuyé par Frère Louis Arcand :

Que les membres de cette succursale ont appris avec regret la mort de Monsieur J. Heller, frère de notre digne ami et bien aimé frère Aimé Heller.

Que la famille de notre frère veuille bien accepter les condoléances et les sympathies des membres de cette succursale.

Que copies des présentes résolutions soient transmises à la famille, au journal Le Manitoba et à l'organe officiel de l'association, LE CANADIEN pour publication.

## Extrait de Baptême.

Nous attirons l'attention des officiers des succursales sur cette partie de la clause ayant trait à la procédure, par l'insertion d'un certificat de naissance ou d'une déclaration au sujet de son âge.