



THE

# The Canadian

PUBLISHED IN THE  
INTERESTS OF THE  
GRAND COUNCIL OF THE

C.M.B.A.  
OF CANADA.

Volume 6.

LONDON, ONTARIO, OCTOBER, 1900.

Number 10.

## Assessment System.

Official Notice of the Second Special Assessment of 1900.

Notice is hereby officially given to each and every member of the Catholic Mutual Benefit Association of Canada, that, in addition to the regular No 12 assessment for the month of October, 1900, a special assessment is also required to be paid within thirty days from the 16th October, in the same manner and of the same amount as said No 12 assessment. This, in connection with the statement on page four of this issue, will be the only notice of such special assessment to our members, and is given in compliance with Sections 7 and 8 of the C. M. B. A. constitution.

Officers of branches are requested to do as prompt as possible in remitting the amount of these two assessments.

It requires \$17.00 to pay the beneficiaries of the 11 deceased brothers reported on the statement of assessments for this month.

A member initiated in any month in which there is more than one assessment called for, is required to pay only one.

SAM. R. BROWN,  
Grand Secretary.

London, Ont., October 1, 1900.

The Grand Secretary occasionally receives from branches, medical certificates of applicants to membership. This should not be so. Medical certificates are to be sent by the local examiner direct to our supervising medical examiner. Edward Ryan, M. D. Kingston, Ont.

The Per Capita Tax Initiation Tax and Supervising Medical Examiner's Fees for the quarter ending Sept. 30th, 1900, are now due and should be paid without delay. Officers of branches that have not yet remitted to the Grand Secretary the amount due therefor are requested to read Sections 60, 147 and 148 of constitution and comply with same.

Mr. J. A. Wall, who has edited the Antigonish Casket with great ability for the past seven or eight years, has resigned his position, and he is succeeded by Rev. D. V. Phalen. Father Phalen is an enthusiastic C. M. B. A. man, and he attended the Quebec convention as delegate from the Gaspé branch. Over the pen-name of "David Crockett," Father Phalen has contributed many valuable articles to the Catholic press of the country.

## INITIATIONS IN SEPT. 1900.

## Initiations on Sept.

| Br. No. | Location                  |
|---------|---------------------------|
| 143     | Montreal, Que.            |
| 313     | Lougleyville, N. B.       |
| 149     | La Saline, Ont.           |
| 284     | Glace Bay, C. B., N. S.   |
| 246     | Cap St. Jacques, Que.     |
| 261     | Souris East, P. E. I.     |
| 337     | St. Albert, N. W. T.      |
| 76      | Kingston, Ont.            |
| 76      | Belleville, Ont.          |
| 168     | Amherst, N. S.            |
| 210     | Grand Falls, N. B.        |
| 321     | St. Leonard, N. B.        |
| 329     | Forest, Ont.              |
| 21      | Thorold, Ont.             |
| 110     | Quebec, Que.              |
| 132     | St. John, N. B.           |
| 216     | Charlottetown, P. E. I.   |
| 278     | St. Joseph, N. B.         |
| 232     | Cardigan Bridge, P. E. I. |
| 349     | Chesterville, Ont.        |
| 8       | Chatham, Ont.             |
| 12      | Berlin, Ont.              |
| 15      | Toronto, Ont.             |
| 17      | Paris, Ont.               |
| 28      | Ottawa, Ont.              |
| 30      | Peterborough, Ont.        |
| 37      | Hamilton, Ont.            |
| 48      | New Germany, Ont.         |
| 71      | Trenton, Ont.             |
| 74      | Montreal, Que.            |
| 85      | Toronto, Ont.             |
| 91      | Pleton, Ont.              |
| 107     | Cobourg, Ont.             |
| 132     | Halifax, N. S.            |
| 182     | Sydney, C. B., N. S.      |
| 196     | Montreal, Que.            |
| 211     | Rat Portage, Ont.         |
| 220     | Dalhousie, N. B.          |
| 222     | Fredericton, N. B.        |
| 248     | New Glasgow, N. S.        |
| 267     | Tufts, N. S.              |
| 269     | St. Joachim, Ont.         |
| 300     | Blackville, N. B.         |
| 301     | Ancienne Lorette, Que.    |
| 306     | Church Point, N. S.       |
| 316     | Mulgrave, N. S.           |
| 322     | Hanover, Ont.             |
| 338     | Hope River, P. E. I.      |
| 339     | Saulterville, N. S.       |
| Total   | 109                       |

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

Les initiations dans la dernière succursale sont des membres fondateurs.

## REV. FATHER FEEHAN LEAVES NIAGARA FALLS.

Presentation on the Eve of His Departure—Mutual Regret at Separation.

Last evening the C. M. B. A. hall was crowded with a large gathering of the members of St. Patrick's church, the object of the meeting being to bid farewell to Rev. Father Feehan on the eve of his departure for Chicago, where he is to establish a Seminary to be conducted by the Carmelite Order. Father Feehan has completed a second term of three years as pastor of this place, and has endeared himself to every member of his congregation, who deeply regret his removal.

The meeting last evening was under the auspices of the ladies of the congregation, and, on their behalf, Mr. Quilliman, in a few well-chosen words presented Father Feehan with a vain abe umbrella, silver mounted, and ap-

propriately engraved, as a memento of the affectionate esteem of the ladies of the congregation.

Father Feehan was deeply affected in replying to the presentation, and said that it had taken him by surprise, and that he did not require any fresh token to assure him of the affectionate esteem of the members of his congregation as he had daily proof of this during his pastoral charge of the mission. He said that he was leaving them with regret, and hoped to visit them often in the future. He stated that the people would find in his successor, Rev. Father Otto, a most exemplary pastor who would devote his entire energy and ability to their welfare, and assured them that they would be well pleased with their new pastor who was already well known to most of the congregation. Father Otto would be able to devote himself entirely to their welfare, which he could not do if he remained. A large portion of his time would have to be spent in mission work in various places. In conclusion he said he had spent many pleasant evenings in the hall with the Daughters of Erin and the members of the C. M. B. A., and hoped that God would bless and prosper both Associations on account of the good work they were doing, and expressed regret that he would have to leave the meeting earlier than on former occasions to prepare for his departure and bade them all an affectionate farewell. He then withdrew from the meeting in company with his successor, Father Otto.

The ladies present entertained their friends until midnight at a progressive euchre party, at the close of which refreshments were served and the prizes awarded. Miss Katie Glynn and Mr. Glynn obtained the prizes for the best players, and Miss Nellie Mahoney and Mr. P. Glynn carried off the prizes for the lowest record—Niagara Falls Record, Sept. 27.

## ACKNOWLEDGMENT.

London, Sept. 17, 1900

E. J. Kneitl, Esq., Secretary of Branch No. 13, G. M. B. A., Stratford.

Dear Sir—As an executor of the estate of my brother, I beg to inform you that we have received \$1,000 from S. A. Brown, Grand Secretary, C. M. B. A. this being amount of claim in full of the late Thomas Quirk. I desire, on behalf of the deceased's family and relatives, to thank you very sincerely, also the officers and brothers of Branch No. 13, for the many acts of kindness towards my brother in the affliction which beset him and also for the prompt payment of his insurance claim.

Believe me, Yours sincerely,

MICHAEL J. QUIRK.

## NEW BRANCH.

Branch No. 339 was instituted on Sept. 25th, at Saulterville, N. S., by Grand Deputy Rev. J. J. Sullivan.

The following is the list of officers:

Spiritual Adviser, Rev. L. LeDore.

President, Edouard D'Entremont.

First Vice President, Alcide F. Saulnier.

Second Vice-President, Leander J. Saulnier.

Recording Secretary, Martin F. Saulnier.

Assistant Recording Secretary, Sigefroid H. Comeau.

Financial Secretary, John T. Saulnier.

Treasurer, Edouard Comeau.

Marshal, Urbain Marion.

Guard, Charles J. Comeau.

## "DIAMOND CUT DIAMOND."

How the Phrase Became Current in New Orleans

"Diamonds cut diamonds, they who will prove  
To thrive in cunning, must cure love with  
love."

The three words opening the above quotation from Ford, "The Lover's Melancholy," Thaxter: act 1 scene 1, are recalled today by Mr. Joseph O. Theard, who tells how he first heard the expression in 1854, when he was a mordel.

It was at the race track. Two sportsmen were conversing. One of them admired a flashy diamond brooch given him by the other.

"That's a fine pin you have," says A.

"Yes," replies B., "if you fancy it I will sell it to you for \$50."

The bargain is consummated, but A. notices that B. and the other fellows are quietly laughing. He says nothing, and on reaching the city he goes into a jeweler's shop and asks the man behind the counter to examine the diamond.

"It is a fake," says the latter.

A then bargains with the jeweler for a handsomely set diamond to set in that pin, and next day he returns to the race track.

And the gang smile broadly when A. comes around.

"What are you laughing at?" he queries.

"We are laughing at that spurious diamond you are wearing."

"I'll bet \$500 that it's genuine," retorts A.

"We take the bet," reply B. and his chums.

The crowd drives to the city and enters a jeweler's shop. The diamond is pronounced genuine. Two other jewelers are seen and they also find that the stone is perfect.

B. hands over the money.

Later, A. having had it a false diamond reset in the pin, meets B. and offers to return the diamond to him in payment of the \$500 he had given.

B. gleefully agrees; but as the stone had been valued at \$1,000.

When the story was known, the sportsmen took up the \$500 Diamond-cut diamond and "New Orleans" treasure.

## THE CANADIAN

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## Catholic Mutual Benefit Association of Canada

And mailed to members between the 1st  
and 15th of each month.Members are invited to send us items of  
news or information that will be of benefit  
to the Association. Communications upon  
subjects of interest to C. M. B. A. members  
will always be welcome, but anonymous  
letters and letters which the Manager does  
not consider for the welfare of the Associa-  
tion will not be published.Correspondents will please remember that  
copy must reach us before the 15th of the  
month, if intended for publication in the  
following month's issue, and that space is  
limited and brevity much desired.

Address all communications to:

S. R. BROWN,  
Editor and Manager,  
Coote Block, Dundas Street,  
London, Ont.

## ASSESSMENT SYSTEM.

LONDON, OCTOBER, 1890.

## ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$2 per column per annum or \$2 per inch space per annum payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 14,000 extending all over Canada.

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

## OUR DECEASED BROTHERS.

Next month, November, when the Church especially recommends the departed souls to the devotion of the faithful, it would be a beautiful charitable, and highly profitable act if each of our C. M. B. A. Branches in Canada would have a Mass offered for the souls of our departed brothers, who may be now crying out to us "Have pity on me, have pity on me, at least you my friends, because the hand of the Lord hath touched me."

Purgatory is a marvel of God's forbearing mercy towards men: by it God gives us new chances when we forfeit the earlier ones.

We are bound to help all our brethren according to their needs and our abilities. Let us, C. M. B. A. men, then help our dear deceased brothers by the most powerful of all means at our command, viz., by having offered up for them the Holy Sacrifice of the Mass. Let us never forget that our turn must come and how soon we know not.

## NOMINATIONS AND ELECTIONS

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

The elections shall take place at the first meeting of branches in December.

The nominating and the electing of representatives and alternates to the Grand Council Convention of 1891 shall take place at the regular nominations and elections of branches in November and December this year, 1890.

In order to understand this part of

our work, branch officers will please read Sections 163, 165, 166, 167, 168 and 169 of the Constitution.

No member should accept nomination for the office of Financial Secretary, or Treasurer unless he is willing to be under a guarantee bond in compliance with Sections 170, 177 and 181 of the Constitution.

## A PLEASANT AFFAIR.

Re-opening of the Ottawa Normal School - Presentations to Brother MacCabe.

Just twenty-five years ago Saturday, Sept. 15, the Ottawa Normal School was officially declared open by the Lieutenant-governor of Ontario, at that time Hon. D. A. Macdonald. Dr. MacCabe was the first principal of the school, and has ever since occupied that important position, with credit to himself and marked benefit not only to this institution, but to the advance of education throughout Canada, during which time, too, more than 5,000 students have passed through the courses here. Most of these have themselves become teachers throughout this continent, and it is estimated that the influence of Dr. MacCabe has thus directly and indirectly been felt by at least 200,000 of the pupils educated in the schools of Canada.

At the re-opening on Saturday, among those present were: Hon. George W. Ross, premier of Ontario; Hon. F. R. Latchford; Hon. R. W. Scott, secretary of state, who was instrumental in establishing the school; Rev. H. A. Constantineau, rector, Ottawa University, and a number of other distinguished men.

The students at present attending took the opportunity of presenting Dr. MacCabe with a useful travelling companion and an address, expressing their recognition of the privilege of being the class during such an important term of the school, and wishing a continuation of his success to their principal. The Grey Nuns presented a silver inkstand in recognition of service rendered their educational work by Dr. MacCabe.

The ex-pupils presented a gold watch, through the first student enrolled, on the lists of the school, Mrs. E. A. Stevens, wife of the principal of the Manning Avenue school, Toronto.

In connection with the event a number of pleasant speeches were made. Principal Merchant, of the London Normal School, in the course of his remarks, said graduates of the Ottawa Normal School had proved practical, progressive and successful teachers, and loyal to their school. It was impossible to measure the influence which Dr. MacCabe exercised through the teachers trained under him, and through these teachers also over their pupils throughout Canada and the west, and he hoped that Dr. MacCabe was not at the end of his career, but

hoped for twenty five years more of usefulness for him.

Hon. George W. Ross, premier of Ontario, referred to the important place occupied in our educational system by normal schools, and to the beneficial work of Dr. MacCabe, whom he described as one of our leading educationists.

"During my term as minister of education in Ontario," said he, "I used to make semi annual pilgrimages east to look after Mr. MacCabe and his staff, and during that time I hardly knew of a jar in the workings of the school." He hoped Dr. MacCabe might live to celebrate his semi centennial at the school, describing him as an Irish jewel, polished and sublimated in the Canadian atmosphere, until to-day his value is above par.

In the evening, at a conversation, Hon. George W. Ross again addressed those present, and referred to the first establishment of the normal school at Ottawa.

Dr. MacCabe is a Grand Chancellor of the C. M. B. A., and one of our best known members. We congratulate Brother MacCabe and wish him many more years of usefulness in his noble calling.

## PRESENTATION TO FATHER CAREY.

Before leaving the parish of Brewer's Mills, Rev. Father Carey was presented with addresses by the congregation, C. M. B. A. and the League of the Sacred Heart, accompanied with gifts. The congregation gave him a well filled purse, the C. M. B. A. and the League of the Sacred Heart, a clock. Sunday the 2nd, being his last Sunday in the mission, at the end of the Mass the following address was read by M. Shortall:

To the Rev. Thomas Carey, F. P., Brewer's Mills:

Rev. and Dear Father—It is with feelings of the most intense sorrow and grief of mind that we, your former parishioners, gather around you to-day on the eve of your departure from among us, to bid you a fond good bye.

For over seven years you have been the zealous pastor, the kind Father and the faithful friend of the people of the mission. And during those years of toil, care and anxiety, your spirit of labor, of self-sacrifice and untiring zeal have made you the idol of your people.

Ever attentive to our spiritual wants, never sparing yourself even when in a delicate state of health, always ready to break the bread of life to your flock, ever anxious to instill late the minds of our children the instruction necessary for the cultivation of virtue, the formation of their character and the moulding of their precious lives in accordance with the precepts and maxims of Him who said "Suffer the little children to come unto Me and forbid them not for such is the Kingdom of God." Surely we could not but learn to love and respect you as a man of truly Apostolic Spirit, and it is little wonder that as we gather around you for the last time to-day our hearts are sorely afflicted.

Since your appointment here what a change has taken place in the parish! Under your care the Christian Doctrine Society has been re-organized. The Association of the League of the Sacred Heart, of which all the people of the mission, young and old, men and women, have become members, has been established. Beautiful pieces of statuary, most artistic in design, have been placed in our church. A flourishing branch of the C. M. B. A. founded, and, lastly, a beautiful and commodious presbytery, by far the finest and the most complete and best equipped in the Archdiocese of Kingston, has been built. All these things done, and nearly paid for, awaken the gratitude and excite the admiration of all. These improvements for the material as well as the spiritual advancement of the mission stand out conspicuously as monuments of the real, prudent and pious, with which you have governed your people for the past seven years, and will undoubtedly keep your name and your memory in the estimation of all.

We know full well that it is the faithful discharge of the duties of your exalted state that is taking you from among us. The illustrious Archbishop of Kingston realized this nearly a

year ago when here on his pastoral visitation, and when the opportunity presented itself he rewarded your generous and self-sacrificing spirit by promoting you to a wider field of labor in the important parish of Erinville.

In conclusion we wish you dear Rev. Father many years of strength and vigor to continue your usefulness in the Church of God and we shall earnestly pray that your labors and efforts for His honor and glory, the salvation of souls and the improvement of the parish of Erinville, will have the same blessing from on High and the same success as they have had in the mission and with the people whom you are about to leave.

We ask you to accept this purse as a small token of our gratitude towards you and of our appreciation of the many favors of which we have been the recipients during the seven years of your pastorate in Brewer's Mills.

Signed for the congregation, Sylvester Sidney, J. P. Murphy, James Webb, Terence Donnelly, P. McKenna, Storrington, T. J. Shortall, M. Shortall.

Rev. Father Carey replied as follows:

He said he had to thank the congregation to day not only for the kind and good things which they pleased to say about him, but also for the substantial present which they were kind enough to give him when leaving the parish.

He said he had spent seven years among them, probably the best portion of his life, and during that time owing to the kind cooperation of the members of the congregation in everything pertaining to the good of religion things went on well and satisfactorily. It was owing to this fact that the works and improvements which they mentioned in the beautiful address and which they were good enough to attribute to him were begun and completed, and not only that, but were high paid for.

He said that the building and furnishing of the presbytery, the church and house, and the articles procured for the church involved an outlay of several thousand dollars. Nevertheless, owing to the kindness and generosity of friends and benefactors, and the kind and active co-operation of the people, the debt was only something a little over \$500. He said he was assured that the Almighty would bless all who, out of whatever substance they possess, let that be great or small contribute cheerfully according to their means to the proper keeping of the church and everything connected with it.

During the seven years of Father Carey's pastorate at Brewer's Mills he had made many improvements and was most active in furthering the interests of his good people in that Mission. He had expended about \$5,000 on these improvements, and leaves the mission with only a debt of \$500, fully provided for.

## C. M. B. A. PRESENTATION.

On the eve of chancellor John P. Brennan's departure from Alberton to reside in Sydney, the members of Branch 214 and others presented him with an address and a beautiful gold-headed cane. The presentation took place after Vespers on Sunday, August 27th, in the Parochial house, in the presence of His Lordship Bishop MacDonald and Rev. Drs. Chatenay and Murphy.

The address, which is as follows, was read by Rev. A. E. Burke.—

To Chancellor John P. Brennan, Branch 214, of the C. M. B. A., of Canada:

Dear Sir and Brother.—The members of Branch 214 cannot allow you to remove from their midst without protesting to you the deep regret they feel that you are not likely to be much longer as active a branch member as you have been in the past, owing to the fact that you are removing to another province. Since the inception of this branch, the mother of all the branches of the province, you have been in the true sense of the word an enthusiastic, hard-working and truly devoted member. At the start you generously shared the labors which fall upon a charter member of a new and untried Association, and, ever since, you have taken pleasure in assisting at every possible meeting, and in and out of the Branch Hall have done your utmost to make our grand Association live and prosper. To your initiative, too, has the number of members in many other branches in our Province been increased and strengthened. Whether as Chancellor, President, Vice-President or Treasurer, you have fulfilled your duties to the satisfaction of all, and at the last convention you represented us with credit to yourself and those whose mandate you held. We only regret that your business relations elsewhere call you from our midst now and deprive us and the whole community in which we live and which you have materially benefited by your presence, but we hope you will find time to come back to our council often, or if this be too much to expect that at least you will come back some times, and when absent from here in the new sphere of your activity that you will labor as unremittingly for the spread and maintenance of the C. M. B. A. principles as you have in all those years of our existence as a branch here.

# THE CANADIAN.

We would ask you to accept this gold-headed cane as a token of our esteem and friendship and make it the cause often of turning your thoughts lovingly to your brothers in Alberton. May you, your amiable wife and dear children enjoy life and happiness in your new home.

Signed on behalf of the members of Branch 214, C. M. B. A., Alberton.

A. E. BURKE, President.  
J. H. GAVIN, Secretary.

Bro. Brennan made a most appropriate reply. He was touched, he said by the great kindness of the committee of the Branch in presenting him with this beautiful and rare and valuable gift. He was gratified beyond anything words could express for the appreciation his feeble efforts for an Association so admirable called forth from the Rev. President who had read the address. He believed no mistake could or would be made in exerting one's self for an Association like the C. M. B. A. and he hoped it would prosper. He would in his new sphere of labor do all he could for the Society, which was now planted everywhere and expanding by leaps and bounds. He thanked the members for their kind reference to himself, Mrs. Brennan and his family, and felt doubly honored in having the Bishop and clergy at this little love feast.

His Lordship Bishop Macdonald then added his word of commendation of Bro. Brennan to the flattering testimony of the Branch, and hoped, sorry as all are to lose such men as Bro. Brennan to the Province, that he would do well in Cape Breton.

Rev. Dr. Chatson, Brothers W. D. White and Matin Foley, made further complimentary remarks when refreshments were served in the spacious dining room of the rectory, after which a most enjoyable hour of music and conversation was appreciated by all.

The cane which Bro. Brennan now sports with pride is a little beauty. It bears the inscription on its gold head "Chancellor Brennan, from Branch 214, C. M. B. A., Alberton."

On the previous evening, at the residence of Mr. J. P. Fielding, Alberton, Bro. John P. Brennan was met by a committee, representing the citizens of that thriving town, quite a number of whom were present and presented him with the following address accompanied with a handsome dressing case, and a very nice gift for Mrs. Brennan:

To Mr. John P. Brennan,

Dear Sir,

On the occasion of your departure from amongst us, the people of Alberton desire to express to you their appreciation of your worth as a neighbor and citizen. Many of us can call to mind the time when you came to this town a boy, and we have marked your course up through youth to mature age. You have had your joys and your sorrows, and we have been pleased to know of the former, and have sympathized with you in the latter. We have found you as a neighbor friendly and sociable. As a public official accommodating and obliging in the extreme, and as a Magistrate your course has never been to foment litigation but your endeavors have always been exerted in the interests of peace and conciliation. We regret very much that your interests call you to an other part of our country, and we trust that in your new sphere of labor and duty you may enjoy a very large measure of prosperity.

We would ask you to convey to your estimable lady our kindest considerations and hopes for her future welfare, and beg that you will accept from us as a slight token of our esteem, this dressing case, with the accompanying gift for Mrs. Brennan, and trust that you both may live long to use and enjoy them.

Signed on behalf of the citizens,  
John P. Fielding, Chas. A. Woodman,  
George Tweedy, Committee.

Alberton, P. E. Island.

Bro. Brennan made a feeling reply. He thanked them from the bottom of his heart for their kind words, which,

he assured them would not be forgotten. He referred with great satisfaction, to the kindly relations that had existed between himself and the people of Alberton, during the many years he had been a citizen of that town, whose growth and progress he had watched with pleasure and towards which it had always given him extreme pleasure to do all in his power. He regretted that, as noted in their kindly-worded address, his business interests called him elsewhere, but he assured them that Alberton and its people would always occupy a green spot in his memory, and his best wishes were with the town and with its people whose enterprise and prosperity he trusted would always continue, and whose kindly relations as citizens and friends would never be broken. In bidding them good bye, he again thanked them, on behalf of himself and Mrs. Brennan, for their kind address, and for the handsome gifts accompanying, which they would cherish as souvenirs of many happy years spent among the good people of Alberton.

## THE HULL AND OTTAWA FIRE APPEAL.

The Ottawa C. M. B. A. advisory Board begs to acknowledge the following sums for the fire suffering Brothers.

| Br. No.                  | Amount.  |
|--------------------------|----------|
| 23 Renfrew, Ont.         | \$2.00   |
| 74 Montreal, Que.        | 1.00     |
| 141 Chapleau, Ont.       | 1.00     |
| 117 Joliette, Que.       | 10.00    |
| 133 St. John, N. B.      | 1.00     |
| 315 Westville, N. S.     | 1.00     |
| 20 Maidstone, Ont.       | 5.00     |
| 14 Galt, Ont.            | 1.00     |
| 87 Montreal, Que.        | 3.00     |
| 29 Ottawa, Ont.          | 20.00    |
| 176 Ottawa, Ont.         | 10.00    |
| 94 Ottawa, Ont.          | 25.00    |
| 21 St. Clements, Ont.    | 5.00     |
| Adv. Board               | 25.00    |
| 82 Kingsbridge, Ont.     | 2.00     |
| 71 Trenton, Ont.         | 5.00     |
| 202 Chatham, N. B.       | 2.00     |
| 246 Cap St. Ignace, Que. | 10.00    |
| 162 Moncton, N. B.       | 5.00     |
| 253 Thurso, Que.         | 5.00     |
| 75 Penetanguishene, Ont. | 10.00    |
| 55 St. Agatha, Ont.      | 1.00     |
| 181 Carletons, Ont.      | 2.00     |
| 77 Lindsay, Ont.         | 2.00     |
| 244 Pakenham, Ont.       | 5.00     |
| 238 Stoney Point, Ont.   | 2.00     |
| 32 Winnipeg, Man.        | 4.00     |
| 230 St. Boniface, Man.   | 10.00    |
| 63 St. Mary's, Ont.      | 2.00     |
| 37 Hamilton, Ont.        | 5.00     |
| 237 Bactouche, N. B.     | 1.00     |
| 180 Halifax, N. S.       | 1.00     |
| 306 Church Point, N. S.  | 1.00     |
| 382 Hanover, Ont.        | 1.00     |
| 181 Heepeeler, Ont.      | 5.00     |
| 180 Yarmouth, N. S.      | 5.00     |
| 86 Deseronto, Ont.       | 5.00     |
| Total.....               | \$208.00 |

## IT ALL DEPENDS ON THE HONESTY OF THE MEDICAL EXAMINER.

We have another letter from a physician asking if the society expects a competent physician to make a thorough medical examination of an applicant for a fee of only \$1. In reply we say "Yes," most emphatically. If a physician will not make an honest examination for \$1, he would not make an honest examination if the fee was \$10. A man's honesty is not gauged by either a one or a ten dollar note. This is what we do contend: Our medical examination fee is not large enough, but the examiner knows what the fee is to be when he accepts a commission as examiner. After he accepts the position and takes the dollar, if he is an honorable man he will make the same careful examination he would make if the fee was \$10. If, however, he is not willing to make a careful examination for \$1, then, if an honorable man, he will decline the commission. Our local examiners, as a rule, are

competent, honorable gentlemen. They are giving the society their best knowledge in making their examinations. The physician who is too busy to accept a Woodman commission as medical examiner for a local camp and give honest examinations simply declines the work. Were the fee larger, we doubt not many physicians who now decline the class of work would accept commissions, and we might then get a better average examination — Modern Woodman.

Selections from the October Ladies Home Journal.

### DELICIOUS TEA PUNCH.

Put one tablespoonful of Ceylon or India tea into a large pitcher, and pour over one quart of boiling water, cover the pitcher, and stand it aside for ten minutes; strain and add a pound of sugar, the juice of six lemons and two oranges. Stand this aside until very cold. When ready to serve add ice and Apollinaris.

### CHILDREN SHOULD NOT STUDY AT HOME.

Notify your child's teacher that no more study will be permitted in your home. See to it that your child is allowed to come home from school with the same satisfactory feeling that the businesman feels when he comes home: that his day's work is done. If it is over it is behind him. He is ready to give his thoughts to other things: to clear his mind of the day's work, to calm his brain for a refreshing night's rest, to which he finally goes with thoughts of other things than business. So should it be with the child. His studies should not be the last thing on his mind. He should go to sleep after hours of play and fresh air. Then his sleep will be quiet and refreshing, and his mind, when he awakens, will be clear and fresh for a new day's studies. —Edward Bok, in the October Ladies Home Journal.

### THE YOUNG MAN'S MANNERS.

Society asks that he behave well and then his path will be smooth.

Society asks little of a young man except to behave well. If he be manly in looks, if he has a good manner, is civil to his elders, if he has any little gift of entertaining—any "parlor tricks"—if he sends a few flowers occasionally, looks pleasant and is polite his way will be smooth to success—always providing that he is really a gentleman.

He never joins her on a thoroughfare unless the friendship be an established one and only with her permission—nor will he stand and converse with her.

It is provincial to walk "sandwiched" between two women, to stare, or look after any one who has passed.

In public conveyances a man does not pay a woman's fare unless he is her escort, except in an emergency, when he must ask if he may.

Introductions are rarely made in public places or conveyances.

A man precedes a woman when entering a theatre or public place. In a church the lady goes first. He may precede her up a public staircase, but in a private house in ascending and descending, he follows.

In picture galleries, elevators in public buildings, hotel and theatre corridors, they being thoroughfares, a

man retains his hat. In a hotel he removes it if women are present.

If a lady's wife is a man in a restaurant and he rises right from his seat in acknowledgment. When he is with a party, if a lady with her is stepped to speak to his friend he rises and remains standing till she passes on. He also rises if a man is in, returned to him when with a stag party.

If a bachelor shows some little hospitality it advances him much in favor. If he has attractive rooms, or has anything to show, he may give an afternoon tea or a chafing dish supper. Simplicity is in order. A bachelor's entertainment is usually regarded in the light of a frolic and his efforts indulgently considered.

A bachelor may live where he likes without loss of social position, if he belongs to one good club, which he may only use for the address on his cards and note paper.

### WHEN YOUNG MEN MAKE CALLS.

What to Wear. How to Act. When to Arrive and Depart and So On.

In making an afternoon call a man usually leaves his overcoat, umbrella or stick, hat and gloves in the hall before entering the drawing-room. He may, if he choose, carry his hat and stick into the room at a first or formal call, if it is to be very brief except at a reception. He removes his right glove before offering to shake hands.

He never offers his hand first, but waits the invitation of his hostess. If she is behind her tea-table, she may not rise to greet him, but graciously includes him in the conversation and perhaps bows her adieu.

It is an evidence of good breeding to enter and leave a room unobtrusively.

It is not usual to introduce a guest upon his entrance to more than one other. He never shakes hands when presented to a woman, but always when introduced to a man.

He may leave upon the arrival of other guests after fifteen minutes, turning his back as little as possible upon the company and bowing comprehensively at the door.

A woman never accompanies a man to the vestibule, but takes leave of him in the drawing-room. It is no longer customary to press one's guest to call again.

The lady always gives the invitation to call. A man must not go beyond an evident pleasure in her society by way of suggestion. Sometimes a woman friend will exert herself for him. The sooner the call follows the invitation the greater the compliment. A fortnight is the usual interval.

Familiarity with the prevailing standards of etiquette gives a young man a distinct advantage, and he who is sure that he knows is at ease and conforms automatically to social requirement. None can be perfect in deportment who has to stop to consider how things ought to be done. If a man be a gentleman at heart the outward polish is easily acquired—between manners and morals the tie is intimate. A true gentleman is simple, unpretending, natural. He is courteous and considerate, and has the personal dignity that comes of self-respect, not self-consciousness. He treats every woman as a lady, speaks well of others and recognizes hospitality as a mutual obligation.

THE CANADIAN.

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

| No. de la Succursale | Branch No. | No. des Cotisations. | Assessment No. | Beneficiary Fund | Fonds des Bénéfices. | Fonds de Réserve | No. de la Succursale | No. de la Succursale | Beneficiary Fund | Fonds des Bénéfices. | Fonds de Réserve | No. de la Succursale | No. de la Succursale | Beneficiary Fund | Fonds des Bénéfices. | Fonds de Réserve |  |
|----------------------|------------|----------------------|----------------|------------------|----------------------|------------------|----------------------|----------------------|------------------|----------------------|------------------|----------------------|----------------------|------------------|----------------------|------------------|--|
| 1                    | 10         | 126 1                | 210 4          | 111              | 10                   | 6 12 12          | 6                    | 10                   | 6 20 01          | 6 1 53               |                  |                      |                      |                  |                      |                  |  |
| 2                    | do         | 103 4                | 210 5          | 111              | do                   | 32 15            | 1                    | 10                   | 8 84             | 46                   |                  |                      |                      |                  |                      |                  |  |
| 3                    | 22         | 292 79               | 15 41          | 111              | do                   | 41 15            | 1                    | 10                   | 27 23            | 4 05                 |                  |                      |                      |                  |                      |                  |  |
| 4                    | do         | 103 47               | 1 53           | 111              | do                   | 31 32            | 1                    | 10                   | 27 23            | 4 05                 |                  |                      |                      |                  |                      |                  |  |
| 5                    | do         | 210 47               | 1 53           | 111              | do                   | 31 32            | 1                    | 10                   | 27 23            | 4 05                 |                  |                      |                      |                  |                      |                  |  |
| 6                    | 10         | 15 60                | 2 27 47        | 121              | 10                   | 15 17            | 1                    | 10                   | 27 23            | 4 05                 |                  |                      |                      |                  |                      |                  |  |
| 7                    | 11         | 9 14                 | 2 27 47        | 121              | 8 & 9                | 10 61            | 5 70                 | 223                  | do               | 12 12                |                  |                      |                      |                  |                      |                  |  |
| 8                    | 12         | 133 45               | 2 27 47        | 121              | do                   | 32 15            | 1                    | 10                   | 31 31            | 1                    |                  |                      |                      |                  |                      |                  |  |
| 9                    | 13         | 10 61                | 2 27 47        | 121              | 10                   | 11 59            | 6 70                 | 223                  | do               | 32 91                | 1                |                      |                      |                  |                      |                  |  |
| 10                   | 14         | 1 8 23               | 2 27 47        | 121              | do                   | 10 61            | 5 70                 | 223                  | do               | 21 09                | 1                |                      |                      |                  |                      |                  |  |
| 11                   | 15         | 74 0 9               | 3 97           | 121              | 10                   | 11 59            | 6 70                 | 223                  | do               | 21 09                | 1                |                      |                      |                  |                      |                  |  |
| 12                   | 16         | 1 8 23               | 7 27           | 121              | 10                   | 51 82            | 2 73                 | 223                  | do               | 26 49                | 1                |                      |                      |                  |                      |                  |  |
| 13                   | 17         | 21 67                | 11 12          | 121              | 10                   | 20 66            | 1 04                 | 211                  | do               | 22 21                | 1                |                      |                      |                  |                      |                  |  |
| 14                   | 18         | 1 8 23               | 7 27           | 121              | 10                   | 74 95            | 3 95                 | 223                  | do               | 31 54                | 1                |                      |                      |                  |                      |                  |  |
| 15                   | 19         | 21 67                | 11 12          | 121              | 10                   | 29 66            | 1 65                 | 211                  | 7 & 8            | 35 03                | 1                |                      |                      |                  |                      |                  |  |
| 16                   | 20         | 1 8 23               | 7 27           | 121              | 10                   | 59 99            | 3 18                 | 223                  | do               | 24 43                | 1                |                      |                      |                  |                      |                  |  |
| 17                   | 21         | 63 3                 | 3 35           | 121              | 10                   | 159 08           | 8 37                 | 211                  | do               | 32 81                | 1                |                      |                      |                  |                      |                  |  |
| 18                   | 22         | 63 30                | 3 35           | 121              | 10                   | 4 10             | 1 25                 | 211                  | do               | 26 47                | 1                |                      |                      |                  |                      |                  |  |
| 19                   | 23         | 45 61                | 2 29           | 121              | 10                   | 10 61            | 5 65                 | 211                  | do               | 36 58                | 2 45             |                      |                      |                  |                      |                  |  |
| 20                   | 24         | 55 62                | 2 29           | 121              | 10                   | 10 61            | 5 65                 | 211                  | 7 & 9            | 1 03                 |                  |                      |                      |                  |                      |                  |  |
| 21                   | 25         | 55 62                | 2 29           | 121              | 10                   | 10 61            | 5 65                 | 211                  | do               | 24 89                | 1                |                      |                      |                  |                      |                  |  |
| 22                   | 26         | 295 72               | 16 55          | 129              | 10                   | 10 61            | 5 65                 | 211                  | 10               | 1 10                 |                  |                      |                      |                  |                      |                  |  |
| 23                   | 27         | 29 50                | 1 56           | 140              | 10                   | 49 12            | 2 55                 | 223                  | do               | 28 17                | 1                |                      |                      |                  |                      |                  |  |
| 24                   | 28         | 177 84               | 2 36           | 141              | 10                   | 7 8 & 8          | 10 61                | 211                  | do               | 20 41                | 1                |                      |                      |                  |                      |                  |  |
| 25                   | 29         | 10 61                | 2 36           | 141              | 10                   | 10 61            | 5 65                 | 211                  | do               | 16 97                | 1                |                      |                      |                  |                      |                  |  |
| 26                   | 30         | 10 61                | 2 36           | 142              | 10                   | 10 61            | 5 65                 | 211                  | do               | 20 41                | 1                |                      |                      |                  |                      |                  |  |
| 27                   | 31         | 9 11                 | 142            | 143              | do                   | 10 61            | 5 65                 | 211                  | 7, S. 8 & 10     | 73 15                | 3 83             |                      |                      |                  |                      |                  |  |
| 28                   | 32         | 21 67                | 11 08          | 143              | do                   | 23 61            | 1 24                 | 211                  | do               | 14 39                | 76               |                      |                      |                  |                      |                  |  |
| 29                   | 33         | 61 37                | 3 14           | 145              | do                   | 4 55             | 2 55                 | 211                  | 10               | 18 25                | 85               |                      |                      |                  |                      |                  |  |
| 30                   | 34         | 38 05                | 2 00           | 147              | 11                   | 11 30            | 60                   | 211                  | do               | 18 95                | 1 15             |                      |                      |                  |                      |                  |  |
| 31                   | 35         | 20 79                | 1 19           | 148              | 10                   | 10 71            | 1 04                 | 211                  | do               | 27 50                | 1                |                      |                      |                  |                      |                  |  |
| 32                   | 36         | 157 52               | 5 25           | 148              | do                   | 47 61            | 2 51                 | 211                  | 10               | 9 83                 | 1 15             |                      |                      |                  |                      |                  |  |
| 33                   | 37         | 157 52               | 5 25           | 150              | do                   | 10 61            | 5 65                 | 211                  | do               | 30 45                | 1 00             |                      |                      |                  |                      |                  |  |
| 34                   | 38         | 8 9 & 10             | 2 00           | 150              | 10                   | 73 09            | 3 85                 | 211                  | 10               | 6 79                 | 1 15             |                      |                      |                  |                      |                  |  |
| 35                   | 39         | 8 9 & 10             | 2 00           | 151              | 10                   | 5 04             | 3 05                 | 211                  | do               | 16 79                | 1 15             |                      |                      |                  |                      |                  |  |
| 40                   | 41         | 11 16                | 2 00           | 152              | 10                   | 10 61            | 5 65                 | 211                  | 10               | 12 49                | 1 15             |                      |                      |                  |                      |                  |  |
| 41                   | 42         | 25 69                | 1 35           | 154              | 10                   | 49 17            | 1 53                 | 211                  | do               | 23 35                | 1 15             |                      |                      |                  |                      |                  |  |
| 42                   | 43         | 121 27               | 6 38           | 155              | 10                   | 10 61            | 5 65                 | 211                  | 10               | 12 16                | 1 15             |                      |                      |                  |                      |                  |  |
| 43                   | 44         | 66 69                | 3 51           | 157              | 10                   | 49 03            | 3 27                 | 211                  | do               | 14 96                | 1 15             |                      |                      |                  |                      |                  |  |
| 45                   | 46         | 93 74                | 4 41           | 158              | 10                   | 45 55            | 2 40                 | 211                  | do               | 21 17                | 1 15             |                      |                      |                  |                      |                  |  |
| 47                   | 48         | 71 61                | 1 19           | 159              | do                   | 40 47            | 2 13                 | 211                  | 10               | 18 15                | 1 15             |                      |                      |                  |                      |                  |  |
| 49                   | 50         | 8 8 & 9              | 3 45           | 160              | do                   | 10 61            | 5 65                 | 211                  | 10               | 12 92                | 1 15             |                      |                      |                  |                      |                  |  |
| 51                   | 52         | 10 61                | 1 19           | 161              | do                   | 10 61            | 5 65                 | 211                  | do               | 10 61                | 1 15             |                      |                      |                  |                      |                  |  |
| 53                   | 54         | 10 61                | 1 19           | 162              | do                   | 10 61            | 5 65                 | 211                  | do               | 11 56                | 1 15             |                      |                      |                  |                      |                  |  |
| 55                   | 56         | 10 61                | 1 19           | 163              | do                   | 10 61            | 5 65                 | 211                  | do               | 12 31                | 1 15             |                      |                      |                  |                      |                  |  |
| 57                   | 58         | 34 01                | 1 19           | 164              | 10                   | 35 67            | 1 84                 | 211                  | do               | 15 49                | 1 15             |                      |                      |                  |                      |                  |  |
| 59                   | 60         | 34 01                | 1 19           | 165              | 10                   | 35 67            | 1 84                 | 211                  | do               | 43 70                | 1 15             |                      |                      |                  |                      |                  |  |
| 61                   | 62         | 34 01                | 1 19           | 166              | 10                   | 43 45            | 2 39                 | 211                  | do               | 31 21                | 1 15             |                      |                      |                  |                      |                  |  |
| 63                   | 64         | 34 01                | 1 19           | 167              | 10                   | 16 44            | 86                   | 211                  | do               | 15 49                | 1 15             |                      |                      |                  |                      |                  |  |
| 65                   | 66         | 10 61                | 1 19           | 168              | 10                   | 23 55            | 1 35                 | 211                  | do               | 32 29                | 1 15             |                      |                      |                  |                      |                  |  |
| 67                   | 68         | 34 01                | 1 19           | 169              | 10                   | 10 61            | 5 65                 | 211                  | do               | 10 61                | 1 15             |                      |                      |                  |                      |                  |  |
| 69                   | 70         | 34 01                | 1 19           | 170              | 10                   | 10 61            | 5 65                 | 211                  | do               | 10 61                | 1 15             |                      |                      |                  |                      |                  |  |
| 71                   | 72         | 29 31                | 1 19           | 171              | 10                   | 35 67            | 1 84                 | 211                  | do               | 11 07                | 1 15             |                      |                      |                  |                      |                  |  |
| 73                   | 74         | 29 31                | 1 19           | 172              | 10                   | 35 67            | 1 84                 | 211                  | do               | 10 61                | 1 15             |                      |                      |                  |                      |                  |  |
| 75                   | 76         | 29 31                | 1 19           | 173              | 10                   | 35 67            | 1 84                 | 211                  | do               | 11 07                | 1 15             |                      |                      |                  |                      |                  |  |
| 77                   | 78         | 29 31                | 1 19           | 174              | 10                   | 43 51            | 2 29                 | 211                  | 11               | 16 01                | 1 15             |                      |                      |                  |                      |                  |  |
| 79                   | 80         | 29 31                | 1 19           | 175              | 10                   | 35 67            | 1 84                 | 211                  | do               | 14 27                | 1 15             |                      |                      |                  |                      |                  |  |
| 81                   | 82         | 29 31                | 1 19           | 176              | 10                   | 60 26            | 3 52                 | 211                  | do               | 20 97                | 1 15             |                      |                      |                  |                      |                  |  |
| 83                   | 84         | 29 31                | 1 19           | 177              | 10                   | 26 22            | 1 38                 | 211                  | do               | 17 21                | 1 15             |                      |                      |                  |                      |                  |  |
| 85                   | 86         | 29 31                | 1 19           | 178              | 10                   | 64 15            | 2 86                 | 211                  | do               | 20 95                | 1 15             |                      |                      |                  |                      |                  |  |
| 87                   | 88         | 29 31                | 1 19           | 179              | 10                   | 26 93            | 1 42                 | 211                  | do               | 17 21                | 1 15             |                      |                      |                  |                      |                  |  |
| 89                   | 90         | 123 55               | 6 59           | 180              | 10                   | 31 11            | 1 61                 | 211                  | do               | 15 55                | 1 15             |                      |                      |                  |                      |                  |  |
| 91                   | 92         | 34 01                | 3 14           | 181              | 10                   | 10 61            | 5 65                 | 211                  | do               | 18 43                | 1 15             |                      |                      |                  |                      |                  |  |
| 93                   | 94         | 34 01                | 3 14           | 182              | 10                   | 41 36            | 2 10                 | 211                  | 11               | 10 61                | 1 15             |                      |                      |                  |                      |                  |  |
| 95                   | 96         | 34 01                | 3 14           | 183              | 10                   | 30 45            | 1 53                 | 211                  | do               | 10 61                | 1 15             |                      |                      |                  |                      |                  |  |
| 97                   | 98         | 34 01                | 3 14           | 184              | 10                   | 20 05            | 0 65                 | 211                  | 11               | 16 01                | 1 15             |                      |                      |                  |                      |                  |  |
| 99                   | 100        | 34 01                | 3 14           | 185              | 10                   | 27 93            | 1 47                 | 211                  | 10               | 9 83                 | 1 15             |                      |                      |                  |                      |                  |  |
| 101                  | 102        | 34 01                | 3 14           | 186              | 10                   | 01 39            | 4 86                 | 211                  | do               | 12 11                | 1 15             |                      |                      |                  |                      |                  |  |
| 103                  | 104        | 34 01                | 3 14           | 187              | 10                   | 49 69            | 2 13                 | 211                  | 10               | 12 11                | 1 15             |                      |                      |                  |                      |                  |  |
| 105                  | 106        | 34 01                | 3 14           | 188              | 10                   | 10 61            | 5 65                 | 211                  | do               | 18 02                | 1 15             |                      |                      |                  |                      |                  |  |
| 107                  | 108        | 34 01                | 3 14           | 189              | 10                   | 10 61            | 5 65                 | 211                  | do               | 17 21                | 1 1              |                      |                      |                  |                      |                  |  |

## BRITISH POSSESSIONS AND INTEREST IN CHINA.

At a time when the hearts and sympathies of the peoples of Europe are stirred with deep emotion, and, indeed, when the eyes of the whole world are directed eastwards, and when civilized humanity is waiting breathlessly for news of startling developments in the Celestial Empire, it will doubtless be of special interest to readers of the Evening Mail to have their attention directed to a consideration of Chinese questions. The part which Great Britain is called upon to play at this juncture, the enormous and vital interests which she has in the East, and the special anxiety felt throughout the British dominions with regard to the safety of our officials, missionaries and other fellow subjects dwelling in the "flowery land" will doubtless intensify the interest which is just now awakened. Those portions of China which form part of the British Empire naturally claim the foremost consideration at our hands, especially when we remember that they, and the people of our race who occupy them, must be defended and protected by the gallant soldiers and sailors who at the present time are fighting shoulder to shoulder with the forces of other European countries, and with those of America and Japan, to protect life, suppress rebellion, and restore some semblance of law and order.

### HONG KONG.

The British settlement which by its history and importance claims first attention, is the well known colony named as the head of this paragraph. Hong Kong is a small island situated close to the mouth of the Canton River, which stream gives access to one of the most populous and fertile districts of China. The island is in itself small and even insignificant, being only some eleven miles long and from two to five miles wide, its total area reaching a little more than thirty square miles. It lies close to the mainland of China, being at one place within a quarter of a mile of the Asiatic continent. The whole island is mountainous, the highest point, known as Victoria Peak, raising its head some 1,800 feet above the level of the sea. The capital of the island, the city of Victoria, lies along the northern coast, opposite to the mainland, the channel between the islet and the continent forming the harbor.

### EASTERN COMMERCIAL CENTRE.

The city is the most important commercial centre in the "Far East" and is, without doubt, the greatest colonial port in the world. It is well laid out, with enormous mercantile establishments lining its principal streets. Large hotels, palatial clubs, and other fine buildings are conspicuous features. At one extreme end of the city is an extensive native quarter, where hordes of Chinese dwell and carry on their multifarious avocations. The slopes of the hills above the city are covered with comfortable European dwellings, the establishment of the Governor of the colony being specially conspicuous. These bungalows and villas are surrounded with lovely gardens resplendent with gay flowers and wealth of rich tropical plants. From the top of the peak extensive views of the whole island, and of the mainland beyond, can be obtained. At the highest point a lookout and telegraph station has been established, and from this place vessels far out at sea can be signalled as they make for the port.

### THE PREMIER COLONIAL PORT.

Commercially, Hong Kong is far more worthy of consideration than is the case from merely an artistic or picturesque standpoint and during the fifty odd years which it has been a British possession its development has been nothing less than phenomenal. The island was ceded to Great Britain by the Treaty of Nanking, in 1842, and at that time its population consisted of only a few thousand Chinese fishermen. The inhabitants of the tiny island are now more than a quarter of a million, among which are to be found probably 10,000 white inhabitants, nearly all Europeans, and mainly British subjects. The harbor, which is generally considered to be one of the finest in the world, has a water area of some ten square miles. It is regularly used by an enormous number of vessels of every kind. Mail steamers and ocean tramps of every variety, large numbers of sailing ships from all over the world, and crowds of Chinese coasting vessels, river craft and junks. The port is well provided with large docks, some of which are of sufficient capacity to accommodate vessels of the largest type. During the year 1898, more than 17½ million tons of shipping entered and left the port, nearly 10 millions of which was an ocean-going trade.

### HONG KONG EXTENSIONS.

In the year 1860 British territorial rights in Hong Kong were extended to the mainland, a portion of which—the Peninsula of Kau-lung—was ceded by the treaty of Tien-Tsin. This secured to Great Britain the land on both sides of the harbor, and, of course, at once increased the importance of the port. The growth of the settlement became so enormous that a few years ago it became imperative that a further extension of territory should be sought from the Chinese Government, in order that increased safe anchorage for vessels might be obtained, and that an outlet might be secured for the enormous native population within the colony, the numbers of which were steadily on the increase.

The need for such an extension was also necessary for military and strategic reasons in view of the fact that the whole port and city of Victoria, with its enormous wealth and property, was easily commanded from heights on the mainland. Representations were made to the Chinese authorities with the result that a year ago territory behind Kau-lung, the island of Lan-tao, and several smaller islands were leased to Great Britain for a period of ninety-nine years. By this arrangement an important slice of Chinese Territory has passed under British Dominion and has now been occupied by our forces. This will in future render the colony secure from attack from the mainland, and will at the same time afford scope for much commercial expansion and development.

### WEI-HAI-WEI.

The British territory of Wei-hai-wei, pronounced Way-hai-way, is situated off the coast of the mainland of China, at the north-eastern extremity of the Shang-tung peninsula, at the northern end of the Yellow Sea. It is to the south of, and almost opposite to the Russian station and harbor of Port Arthur. The two places named—Wei-hai-wei and Port Arthur—form, as it were, the two gate posts at the entrance to the Gulf of Pe-chi-ki, the sea approach by way of the Pei-ho river to Tien-Tsin and Pe-ki. To

British concession includes the Island of Liu-kung, and a strip of the mainland ten miles wide round the harbor. It will be remembered that this place formed one of the Chinese fortresses which like Port Arthur, since become Russian, was captured by the Japanese during the war of a few years back. When Wei-hai-wei was evacuated by the forces of Japan, in accordance with the Treaty of peace signed at Nagasaki, it was immediately handed over to Great Britain for as long a period as Russia shall remain at Port Arthur. The British flag was hoisted in May, 1895, and since that time a British force has been in occupation. Fortifications have been, or are being, erected, and a native force, under English officers, has been raised and trained for its defence. —Manchester Evening Mail.

### CATHOLIC EDUCATION.

Cardinal Gibbons contributes a second article on "Christian Education" to the Baltimore Catholic Mirror, in which he says:

It is particularly desirable that our youth should be made acquainted, in the course of their studies, with the history of our own country, with the origin and principles of its government and with the eminent men who have served it by their statesmanship and defended it by their valor. This knowledge will instruct them in their civic duties and rights, and will contribute to make them enlightened citizens and devoted patriots. Those who are succeeding best in this country, where every honest work is honorable, are men who enter the world placing their confidence not in wealth already acquired from others, but relying upon God and profiting by the judicious use of the education imparted to them in youth.

But secular education is not enough, religious education is necessary. In deed, religious knowledge is far above human science as the soul is above earth and eternity is above time.

The little child that is familiar with his catechism is really more enlightened on truths that should come home to every rational mind than the most profound philosophers of Pagan antiquity or even the many so-called philosophers of our times. He has

MASTERED THE GREAT PROBLEM OF LIFE. He knows his origin, his sublime destiny and the means of attaining it—a knowledge which no human science can impart without a light of revelation.

God has given us a heart to be formed to virtue as well as a head to be enlightened. By secular education we improve the mind; by religious education we direct the heart.

It is not sufficient, therefore, to know how to read and write, or to understand the rudiments of grammar and arithmetic. It does not suffice to know that two and two make four; we must also practically learn the great distance between time and eternity. The knowledge of book-keeping is not sufficient unless we are also taught how to balance our accounts daily between our conscience and our God. It will profit us little to understand all about the diurnal and annual motions of the earth unless we add to this science some heavenly astronomy. We should know and feel that our future is to be beyond the stars in heaven and that if we lead virtuous lives here we will shine "as stars for all eternity." Dan. xii. 3

A knowledge of history is most useful and important to the student. He should be acquainted with the lives of those illustrious heroes who founded empires—or those men of genius who enlightened the world by their works of art. But is it not more important to learn something of the King of kings who created all of these kingdoms and by whom kings reign, is it not more important to study that uncreated wisdom before whom all earthly wisdom is folly and to admire the works of the Divine artist who paints the sky and gilds the clouds? If, indeed, our soul were tied with the body,

### DO WE HARM OR REPAIR?

beyond the grave, if we had no account to render to God for our actions, we might more easily dispense with the catechism in our schools. Though even then Christian morality would be a fruitful source of temporal blessings, for as the apostle teaches: "Piety is profitable to all things having promise of the life that now is and of that which is to come." 1 Tim. iv.

But our youth cherish the hope of becoming one day citizens of heaven as well as of this land. And as they cannot be good citizens of this country without studying and observing its laws, neither can they become citizens of heaven unless they know and practice the laws of God.

Only by a good religious education can we learn to know and fulfil our duties toward our Creator.

### THE MAN WHO SUCCEEDS.

I saw two men playing billiards, says a writer in "Brains." One played to attract attention of the spectators—the other made no fancy shot, but pulled out every count in sight. He won the game. I witnessed a game of football. One fellow on the losing side was a "gallus chap." He waved his hands gracefully, and, when his team was applauded, he bowed and saluted the grand stand. At the end of the game, I heard that they would have won but for the poor playing of the "gallus chap." I know a sales man who attracts many girls to the store where he works. They love to stand and talk with him—he is so witty. They listen and giggle. The proprietor tells me he is the poorest clerk in the store. I notice, wherever I go, that the fellow who is bent on attracting the most attention to himself is not the fellow who succeeds. I notice the fellow who has wood to saw and saws it is always in demand.

### A MODERN DANIEL.

A poor workingman told his wife, on awaking one morning, a curious dream which he had during the night. He dreamed that he saw coming toward him, in order, four rats. The first one was very fat and was followed by two lean rats, the rear rat being blind.

The dreamer was greatly perplexed as to what evil might follow, as it had been understood that to dream of rats denotes calamity. He appealed to his wife concerning this, but she, poor woman, could not help him.

His son, who heard his father tell the story, volunteered to be the interpreter. "That fat rat," he said, "is the man who keeps the axioms you go so often, the two lean ones are my mother and me, and the blind rat, father, is yourself."

## LEGAL DIGEST OF INSURANCE CASES, RECENT AMERICAN DECISIONS

### DURATION OF CONTRACT OF SURETYSHIP

In Florida Central and Peninsular Railroad Co vs American Surety Co the contract was to indemnify the railroad against losses through dishonesty or culpable negligence of certain of its employees in named amounts which should occur or be discovered during the continuance of the contract, and within six months after the death of the employee. The provision of the bond was "that the company, upon the execution of a stipulated amount of risk or insurance under the terms of this bond in behalf of any employee, shall not thereafter be responsible to the employee under any previous insurance of said employee, it being mutually understood that it is the intention of this provision that but one (the last) insurance of the employee shall be in force at one time, unless otherwise provided." The railway company furnished each year a new list of employees which was accepted and the premiums paid thereon. The bond did not specify any duration but the notice of acceptance each year stated that the insurance should be for the year. It was held by the U. S Circuit Court of Appeals that the duration of the bond was for one year, and each acceptance was a renewal which terminated liability for any previous defalcation which had not been discovered, and that the Surety company was not liable for the defalcation of an employee who died after the expiration of the bond and which defalcation was discovered within six months of his death, although retained in the employment until the time of his death. (Reported in 29 Ins. Law Journal 673)

### EFFECT OF SUBSEQUENT BY-LAW ON POLICY

In Lloyd v. Supreme Lodge Knights of Pythias (reported in 29 Ins. Law Journal 744) the policy provided that it should be subject to the regulations and rules of the Association which were in force or might be afterwards enacted. A by-law passed subsequently to the making of the policy reduced the amount recoverable in case of death resulting from the use of intoxicating liquors. It was held that new conditions as to the future might be added to the policy but these conditions cannot be made retroactive so as to forfeit or reduce the liability of the policy on account of previous acts by the insured, and therefore, that the question whether the policy was affected by such death was one of fact and depended on whether the disease which produced the death was already seated in a fatal form or not, prior to the making of the by law.

### LOSS PAYABLE TO MORTGAGEE

The Supreme Court of Texas in Security Co v. Panhandle National Bank (decided May 31st, 1900) have held that where life insurance policies were endorsed payable to a mortgagee as its interest might appear, such mortgagor had an interest in the policies of which it could not be deprived by the acts of the owners and insurers in cancelling such endorsement and making new policies to the owner without its consent.

### LIABILITY OF LESSOR FOR INSURANCE BY ISSUE

In Northern Assurance Co v. Goelet the Supreme Court of New York held April 1<sup>st</sup> that where the lessor, under an agreement in the lease to keep/pre-

pare insured had procured a policy through a broker in the name of the lessor and which was delivered to the lessor by the broker and retained by him, that the lessor was not liable for the premium. The acceptance and retention of the policy was not a ratification of the lessee's act which imposed liability on the lessor.

### ACCIDENT IN CASE OF SICKNESS.

The insured being ill with symptoms of typhoid fever was traveling in a train contrary to the advice of his physician and received fatal injuries independent of his illness from a sudden lurch of the car which caused severe internal troubles and vomiting of blood. Held that the Company was liable. Etna Life Ins. Co v. Hicks. (Civil Court of Appeals of Texas, February 17, 1900) — The Bulletin.

### LEGAL DECISION.

From the Report of the Superintendent of Insurance.

### BENEFIT SOCIETIES, ASSESSMENT LIFE INSURANCE, MISREPRESENTATION AS TO AGE, SUSPENSION OF MEMBER, ONTARIO INSURANCE ACT, &c.

A Canadian beneficiary association, in which the assured held certificates of insurance, transferred its assets and business to an American Association, who issued new certificates sealed, with its seal and signed in the United States by the President and Treasurer, which were sent to, but were not to be operative until countersigned by, the Canadian agent, and delivered to the insured on payment of the premiums, all of which was done.

The claimants sought to prove claims on the certificates in winding up proceedings, and the master found on the evidence, in one case consisting partly of an entry in an alleged family Bible containing a record of births, that misrepresentations as to age had been made in both cases by the assured and disallowed the claims and that as the contracts had been made with a friendly society previous to the passing of 55 Vic., ch. 39 (O), the Insurance Corporations Act, 1892, the claimants were not entitled to the benefit of section 34 of that Act, under which misstatements as to age made in good faith do not avoid the contract, and following Cerri v. Ancient Order of Foresters (1898), 25 A. R. 22, the misrepresentation being material was fatal to the contracts:

Held on appeal, that there was a novation and a new contract between the American association and the assured, which came into existence after the above Act came into force, as the association was validly doing business in Canada by license under sec 39 of R. S. C., ch. 124: that the contract being completed in Canada was subject to statutory conditions imposed for the benefit of the public and that the claimants were entitled to the benefit of sections 33 and 34 of Vic., ch. 39 (O). (May 12, 1898 — Divisional Court, re Massachusetts Benefit Life Association, 30 Ontario Reports p. 71.)

A benevolent society incorporated under R. S. O. 1877, ch. 167, attached to the declaration which they filed under section 2 (5) a printed book stated to contain a copy of the constitution and by-laws by which the said society was to be governed:

Held, that the constitution and by laws thus included in the declaration

became by virtue of section 2 (1), (R. S. O., ch. 211, sec. 3 (1)), a part of the organic law of the society, and changes made in the by-laws in accordance with the provisions of such constitution, were valid and binding.

Held, also, that the mere fact of a person being a member of such a society so constituted or of its beneficiary department, raises no implied contract that he will pay the dues and assessment which according to the rules of the society afterwards become due; and that in the absence of such a contract on his part, there is no obligation to pay for breach of which action against him will lie.

No such contract is implied in an agreement by an applicant for a beneficiary certificate, contained in his application, that compliance on his part with all the laws, regulations, and requirements which were or might be thereafter enacted by the order was the express condition on which he was to be entitled to participate in the beneficiary fund.

Liabilities may be imposed upon members by changes in the constitution and by-laws of the society, which did not exist when they became members.

R. S. O., ch. 203, sec 164, does not create a personal liability to pay assessments where none exists apart from it.

Held, also, that a suspended member is none the less a member of the society; and where there is a personal liability on his part to pay dues or assessments, that liability continues notwithstanding the suspension, not only as to dues and assessments payable at that time, but also as to those which become payable during the suspension and before, by the operation of the rules, his default results in his ceasing to be a member.

Held, also, that all conditions prescribed by the constitution in order to withdraw from membership must be rigorously observed.

Notice to members of an assessment is not sufficiently proved by the fact that the official paper of the society was distributed by a distributing agency, without proof of delivery by the latter to the individual members.

Certain clauses in the constitution of the society construed.

(July 20, 1899.—Chief Justice Meredith, re The Ontario Insurance Act and the Supreme Legion Select Knights of Canada, 31 Ontario Reports, p. 154.)

A certificate of life insurance issued to a member of a benefit society stated on its face that it was subject to the provisions of the by-laws, rules, and regulations of the society. One of the by-laws provided for the payment of the insurance money to any person nominated by indorsement, which indorsement might be revoked. The member, by indorsement on the certificate, directed that all moneys accruing upon it should be paid to his wife upon his death; but, subsequently, by will directed that only a portion of it should be paid to her, and the balance to his half-brothers and sisters:

Held, that the insurance was subject to the provisions of the Ontario Insurance Act, R. S. O., ch. 203: and the by-laws and rules of the benefit society, in so far as they were inconsistent with such provisions, were to be regarded as modified and controlled by them. The statute provided in effect that when the indorsement was in favor of the wife of the member, he could not revoke it, and the by-law was in this respect modified and controlled by the statute.

Mingeaud v. Packer (1891 2), 21 O. R. 267, 10 A. R., 290, applied and followed.

(January 4 1900.—Divisional Court, re Harrison, 31 Ontario Reports, p. 314)

### THE NUMBER OF CATHOLICS IN THE WORLD.

As to the number of Catholics throughout the world, in the last congress of the Catholics of Germany one of the speakers, a member of the Jesuit order, stated from authentic statistical sources that there are 820,000,000 Catholics in the world. The other day I met with the same number given in some German Centre papers, on the authority of a German Protestant clergyman, Mr. Steeg, of Berlin. The Jesuit speaker above named also stated in one of the assemblies of the Katholikentag in Dortmund that the 820,000,000 Catholics out-numbered by far all the other Christian churches and denominations together, viz., the Oriental Churches, and (according to the Times) the 713 different sects of Protestantism. The Catholic Church then comprises "most of all Christians in the world" and proves herself to be "the" Church not only by her unity and universality, "but also by her greatness in the number of her children. To Catholics it is consoling that the greatest part of all the Christians existing in the world are Catholics and belong to the true Church, whose fold all other Christians are destined to enter. She commands herself as the visible Church to all by her being spread throughout the universe and by her unity, i. e., by being the same from the remotest towns of Norway to the Cape, from San Francisco to Lisbon, and from Lisbon, Paris and Vienna to China, Japan and Australia, all her members being united in obedience to her head, the Supreme Pontiff in Rome. Truth is one, error is manifold.

The Catholic Church then is the only firm and lasting world-wide power, built on a rock, whilst all worldly powers are built upon the changing opinions of men and upon the bayonets of soldiers. The Catholic Church has seen all the empires and realms of the world perish for two thousand years—from the Roman empire to the Geths and to Zingis-Khan, from the empire of Carlemange to the two empires of France and to the empire of the Osmans in Europe.

Amidst persecution she has always grown in power and in numbers. When she was in her infant days the great Roman empire was unable to defeat and exterminate her. All sects united in struggling against the Church only served to increase and fortify her. To day she is the mightiest and vastest spiritual empire in the universe. It is absurd on the part of Protestant sects to wait for the decline and fall of this celestial realm on earth, and of bigoted preachers to hinder her progress. No sensible man, be he a Protestant or of any other creed, can be made to believe that any power in the world is able to exterminate the Catholic Church now that she is a world wide realm, whilst the great Roman empire was not able to defeat her when she was in her infant days, and when she numbered not so many thousands as she counts millions to day. The infant Church defeated the pagan Roman empire. The giant Church, with 320,000,000 Catholics to-day will not be defeated by any power existing.

**PUBLIC HEALTH IMPROVEMENT.**

In his annual address before the Association of Medical Health Officers at Kingston last month, the president, Dr. Hutchinson, pointed out that at the close of the eighteenth century the death rate of Great Britain and Europe was eighty-eight deaths per one thousand population. To-day it is only a fraction of that.

Prior to the last century, Jenner, Howard and Captain Cook were the only sanitary reformers of note. Till Captain Cook's time, 1773, scurvy decimated the British Army and Navy. But he introduced such hygienic and sanitary systems, that in a three years' voyage around the world he lost but four men, and these not from scurvy. Thirty years before, Anson, in his famous voyage, lost by scurvy alone in three years, 600 out of 900 men.

Though much has been accomplished in the matter of public health improvement during recent years, a lot yet remains to be done. The most difficult task for a health officer, Dr. Hutchinson says, is to convince the public that they cannot escape disease without absolute cleanliness and pure water. The milk supply for the use of the public must be pure. To get this, pure water must be supplied the animals. There are a large number of streams in Ontario, he says, which are polluted by the people living near them. More attention should be paid by the authorities to the prevention of this needless defilement of the streams. They should see that good water is furnished to herds, and should compel the use of proper sanitary arrangements in connection with dairies. Less necessity would there be, then, for a continual begging for funds to erect sanitaria for consumptives and sufferers from kindred diseases.

Last year there were over 1,000 more deaths in Ontario from consumption than from all other communicable diseases put together. For 1899 the death rate in Ontario from consumption was one per one thousand of population. As consumption is contagious, many deaths might be prevented if proper precautions were taken. Dr. Hutchinson referred to the low death rate in London, Ont., as being due to the vigilance of the Board of Health. Managers of circulating libraries should not, he thinks, issue books to those affected by consumption or infectious diseases. Smoking in public conveyances or public buildings should be prohibited. Fewer studies and more exercise should be given the pupils in the Public schools.

Ordinary hygienic precautions on the part of individuals, and the enforcement of proper laws of sanitation by the authorities, would mean a phenomenal improvement in the health of the public generally. Canada is now considered the healthiest country in the world, but how far above the rest would it be then?

**ASSETS AND LIABILITIES OF CANADIAN SOCIETIES.**

Assets and Liabilities of Dominion-registered assessment associations on Dec. 31st, 1899, as taken from Government statistics:

|   | Assets.  | Liabilities. |
|---|----------|--------------|
| Catholic Mutual Benefit Association of Canada | \$11,311 | 9,611        |
| Woodmen of the World                          | 30,600   | 15,232       |
| Independent Order of Foresters                | 3,300    | 2,244        |
| Covenant Mutual                               | 5,018    | 1,022        |
| Mutual Reserve                                | 37,411   | 34,221       |

**POPULATION OF U.S. CITIES.**

Present population of cities in the United States and the population in 1890:

|                   | 1890.     | 1900.     |
|-------------------|-----------|-----------|
| Greater New York  | 3,437,912 | 3,511,787 |
| Cleveland         | 311,433   | 311,587   |
| Chicago           | 1,029,111 | 1,058,537 |
| Buffalo           | 251,921   | 312,219   |
| Cincinnati        | 261,414   | 322,002   |
| Detroit           | 304,605   | 329,704   |
| Milwaukee         | 294,615   | 305,915   |
| Tol. o.           | 111,431   | 131,512   |
| St. Paul          | 132,152   | 163,632   |
| Minneapolis       | 107,735   | 122,718   |
| Indianapolis      | 103,436   | 109,163   |
| Philadelphia      | 1,063,913 | 1,273,505 |
| Omaha             | 140,432   | 162,565   |
| New Orleans       | 219,307   | 265,104   |
| D. of Columbia    | 293,316   | 278,715   |
| Louisville        | 191,127   | 243,715   |
| Providence        | 182,140   | 173,867   |
| Youngstown        | 88,150    | 125,360   |
| Jersey City       | 165,000   | 191,133   |
| Hoboken           | 14,500    | 19,344    |
| R. Chester        | 133,886   | 162,435   |
| Kansas City, Mo.  | 132,216   | 160,732   |
| Kansas City, Kas. | 88,316    | 91,415    |
| Newark            | 181,520   | 216,000   |
| Allegheny City    | 105,287   | 129,865   |
| Pittsburgh        | 258,817   | 311,619   |
| Denver            | 106,711   | 133,862   |
| Baltimore         | 430,189   | 500,902   |
| Boston            | 418,177   | 500,902   |
| San Francisco     | 298,317   | 345,782   |
| Paterson, N. J.   | 88,317    | 101,771   |
| Wilmington, Del.  | 61,431    | 76,338    |
| Allentown, Pa.    | 22,221    | 31,316    |
| Wilkes-Barre, Pa. | 37,711    | 41,721    |

**THE VALUE OF FRATERNAL SOCIETIES.**

From the time that the fraternal societies commenced operations in the United States, there has been a constant hue and cry that they are only temporary in character, and doomed to failure. Some of the antagonists of these societies limited their duration of life to ten years, and some to twenty years. They were all agreed, however, that even if they succeeded in prolonging their existence for two decades, that the end would then surely come. They have not been good prophets. That there have been defects in the fraternal societies, no one has been quicker to recognize than fraternal men, and the societies have been and are devoting their energies towards providing remedies for those defects. In other words, they have been going through a process of evolution, and we dare to predict that when this process of evolution has been finished, that they will be on a stronger and more secure basis than the so-called old-line life insurance companies. They will not be hampered with the inherent weakness of the legal reserve, and they will have, in addition to the financial security, the fraternal bond which is invaluable. But apart from the question of the future and its outcome, the fraternal societies have accomplished a work that could not have been accomplished through any other medium, and has been invaluable.

They have convinced the people of small means that the welfare of their families lay in protecting them against the contingency of death, and they have thrown around the homes of their deceased members a financial protection that has been invaluable to the community, the State and the nation. Many a home would have been sold under the hammer had it not been for the money paid at death by some fraternal society. Many a widow would have been compelled to resort to manual labor for the support of her family had it not been for the work of the fraternal societies, and many boys and girls would have been reared amid poverty, and denied the influences of a good home and an education, had it not been for the membership of their father in some fraternal society. So no matter what the criticisms may have been upon the crudeness of the system, the work that has been done is entitled to

warm commendation. It is certain that this work would not have been done through the agency of an old line insurance company. In educating the people to the necessity of insurance, these societies have been the strongest allies that the insurance companies could have found, and instead of being denounced as they have been, they should have been welcomed and commended for their work of education and protection. They occupy a field peculiarly their own, and that field is the protection of the home. They do not enter into the investment field, and consequently the old line companies and the fraternal societies have each their own mission and should be content to occupy their respective fields, and should realize that just as the same basic principle underlies their operations, i. e., guarding against the contingency of death, so in their respective fields there is scope for them both.—Columbian Herald

**THE ANGELS.**

Sweet bell of the morning!  
The sun is adorning  
Thy green ivy belfry that points to the sky;  
Thy song sweetly singeth.  
Thy music it ringeth  
Far o'er the old city's gay mansions so high.  
  
Sweet bell of the noon-time!  
I love thy sweet, soft chime  
I love thy glad message, the song full of prayer;  
On budding bough swinging,  
A robin now singing.  
Chime unto the May time a welcome so rare.

Sweet bell of the gleaming!  
The sunbeams are streaming,  
In parting they kiss the green ivied church wall;  
Whilst daylight is stealing,  
Hark comes a soft pealing  
And sweet in thy music I hear a voice call.

—J. William Fischer.

**A WORD TO OFFICERS.**

Call the meetings to order promptly, for members, as a rule, who are not present at a reasonable hour are indifferent, and you don't do them any good by waiting. And when meetings are not called to order at the appointed hour, members who would like to attend become discouraged, and they finally make up their minds to remain away altogether. But if the meetings are called to order, promptly, the members will see that the officers mean business, and the result is that the attendance will be large and the meetings interesting.—C. Forester.

**WHAT A FEW DOLLARS WILL DO.**

It is estimated, by a careful statistician, that "10 per cent of the heads of families who die each year fail to leave their dependents an inheritance equal in amount to the average certificate held by members in our fraternities," 10 per cent!

No wonder that our almshouses are surfeited with inmates; that beggary is prevalent on every hand; that a mighty multitude of helpless widows and orphans can be found in all parts of this land of plenty and prosperity.

The Christian who "provides not for his own" is worse than a heathen. There is no excuse for his delinquency—none. By investing a few dollars annually in a beneficiary society, he can secure \$100 protection for his family in case of his death. A few dollars that he might otherwise spend to his own detriment in the way of drink, or something else that he would better do without

**HINTS ON EDUCATION.**

1. One may be said to have received a good education when he has learned all that is essential to his happiness and success in the state of life in which he is to exist.

2. The first thing to be taught a child is religion.

3. In educating a very young child, too great pains cannot be taken in giving right direction to its fondness for outward objects. Its ideas are mostly suggested by sight and touch.

4. Even an infant may be taught self-control and obedience. Parents forget this when they give their babe everything it asks for, especially if it kicks and cries to get it.

5. Correct language should always be used in speaking to children. They will understand English as well as they will a lieping, sputtering tongue.

6. Parents and nurses should set the purest examples before children. The very youngest are acute observers and better imitators than we imagine.

7. Patience in the education of children should be inexhaustible. They need line upon line, precept upon precept.

8. As soon as children can speak, they should be taught to say their prayers.

9. Parents that neglect their children's education inflict upon them a most cruel injury, and prepare for them lives endless sorrows and regrets.

**WHEN IS A MAN DRUNK?**

Sir Robert Stout, the Chief Justice of New Zealand, is a life-long teetotaler, and was a leader of the temperance party in his political days. Curiously enough, it has fallen his lot to decide when a man is drunk within the meaning of the act. A publican was sued for selling liquor to a man "already in state of intoxication." He appealed, and the Chief Justice has decided that these words meant the state in which, through intoxicating liquor, a person had lost normal control of his mental and bodily faculties. In the case under review, the person was capable of asking and paying for more drink, it could not be assumed that a man was thoroughly drunk when he could either ask or pay for more. The appeal would be upheld, and the conviction quashed.

**TO INSURE ATTENDANCE.**

It is always a question how to make Branch meetings interesting and draw the members. This is easily answered if the remedy be properly applied. First of all put a man in the chair, a member who is versed in parliamentary law, courteous and fraternal, one who has a true and high regard for, and a high appreciation of his position, one who can rule without offending, firm, and unbiased in his judgement. Such a man at the head of a Branch will do more, perhaps, to advance its interest than any other agency. Again, every officer should be prompt in attendance, well posted in the work, always obliging, and ever ready to correct errors and give information in a gentlemanly and fraternal manner. Then meet promptly and regularly, transact business in an orderly and business-like way, and when it comes to the "good of the order" make every body feel at home, and let those who can speak words of cheer and fraternal love do so.

**BROTHERLY LOVE.**

Fraternity, among other things, means generosity to the faults of others. It is not enough that you pay your dues and assessments promptly; you must likewise exercise that same degree of friendship and brotherly love to others that you would have extended to yourself under like circumstances. We are only human and we cannot expect perfection anywhere. If a brother has done you an injustice, do not invoke a spirit of revenge or malice, but bear up under it with the hope that time makes all things right —C. Forester

**PROCRASTINATION.**

Never put off until to-morrow what you can do to day. This is no idle saying. If you can pay your dues and assessments to day do so, for you can never tell what might arise to prevent your doing it to-morrow. Another way to look at this great maxim is to take out insurance to-day for the protection of your family, for perhaps to-morrow you might become physically incapacitated and could not be admitted to membership if you so desired. The present is the accepted time, so again we repeat, "never put off until to-morrow what you can do to-day."

**"GOD WILLING."**

The Rev. Father Staunton, of the Church of St. Alban, Holborn, is a humorist in his way, and often tells with inimitable effect a droll story in the course of his sermon which sends through the congregation a gentle ripple of merriment. On Sunday he satirized the ambition of certain people to use words of which they did not know the meaning. Many of them were fond of sticking the letters "D. V." in all sorts of places, instead of using the plain, homely English phrase, "God willing." He knew one gentleman, rather shaky in his Latin, who, in a letter to a friend wrote, "I will be with you 'D. V.' on Monday, but anyway on Tuesday."

**THE SARCASTIC BROTHER.**

Another type that is nearly as disastrous to organizations as the kicker, is the sarcastic or sneering member. His position is usually in the corner nearest the entrance to the meeting hall, where he can secure a general observation of everybody and everything. He takes no active part in the meeting unless it may be to second the motion to adjourn, but by look and action he endeavors to show to his fellow members that the proceedings are distasteful to him. However, it is not in the meeting hall that this type is most disastrous. He gets in his work between sessions. His field of action is outside, where he can rehearse the events of a previous meeting, arranging everything so that it may appear at the worst advantage; making light of serious subjects, and never forgetting to emphasize his remarks with an occasional sneer — The Fraternal News.

**AS TO THE PAYMENT OF ASSESSMENTS.**

A decision clearing up some doubtful points on the suspension of members of fraternal insurance orders was filed recently by Justice Brown of the Supreme Court of Minnesota. The syllabus is as follows:

James M. Elder, respondent, vs. Grand Lodge of Ancient Order of United Workmen of Minnesota, appellant

1. James M. Elder held a certificate of insurance in defendant association and was a member of one of its subordinate Lodges; the by laws of the Order, which are a part of the contract of insurance, require assessments against members to be paid on or before the 25th day of the month in which made, in default of which the member becomes suspended without action on the part of the Lodge. Held, that the custom or habit of the collecting or receiving officer of such subordinate Lodge in permitting the insured to pay assessment after default, between said 28th of the month and the Lodge meeting next following, is not binding on the Order, it not appearing that the subordinate Lodge had any notice or knowledge of such custom or habit, and it not appearing that such collecting officer had any authority to waive a strict compliance with the by-laws in that respect.

2. During the time of his membership in said association, four years, a large number of other members of the subordinate Lodge of which he was a member were suspended in accordance with the by laws and habit of such subordinate Lodge in restoring and re-instating such suspended members, the re-instatements being made under and pursuant to its by-laws, did not constitute a waiver of the prompt payment of future assessments, nor establish a right of restoration to membership.

3. A compliance with the terms and conditions of a contract of insurance on the part of the insurer cannot be construed a waiver of the terms of the contract thus complied with. Judgment reversed.

**TALE BEARERS.**

"The tale-bearer shall defile his own soul, and shall be hated by all." (Ecclesiastes xxi. 31.)

Where can you find greater condemnation for the tale-bearer than this? The word of God is vehement in its denunciation. Perhaps there is no sin more hateful to God, for there seems to be in it the malice of all wickedness. It is spiritual murder; spiritual defilement; and what sin is more prevalent than this? Men are not given much to it, so the most of us think. But it is not uncommon to them. We think it the vice of womanhood. Surely there is nothing noble, nothing elevating in it. It degrades woman-kind, it debases manhood. The Scripture tells us that there are six things which the Lord hateth, but the seventh his soul abhorreth; and that is "him that soweth discord among his brethren." Who more than the tale-bearer does this? It is the purpose of all his tales. Tale-bearing is the sign of a narrow mind, it is the mark of a mean soul. What are the shortcomings of others to you? Are you your brother's keeper? Base is the mind that hoards up the faults of others to carry them to every willing ear. He is a scandal monger; like the carrion crow, he is ever on the lookout for dead flesh. Make no man's fault the burden of a your tale. Have you ever known tale-bearers to speak well of their brothers? Turn a deaf ear to the tale-bearer. "He defileth his own soul"; let him not defile yours. Beware of the one who thinks it his duty to whisper the faults of others. He is a Pharisee of the Pharisees.

**THERE SHOULD BE NO WARFARE BETWEEN STOCK COMPANIES AND FRATERNALS.**

Life insurance is popular because it fills a long felt want. The man with limited means, with family dependent upon him, who does not have protection upon his life is an exception. But life insurance did not become popular with the masses until after the organization of fraternal beneficiary societies. These societies, by reason of their social feature and the low cost of protection, appealed to the loving husband and father, who had never studied the problem of life insurance because he thought the stock companies, or the "old line" companies, as we now call them, too expensive for him. And to day some of the shrewd managers of old-line companies, instead of antagonizing the fraternals, have come to recognize in them one of the great common educators for life insurance. The man who joins a fraternal beneficiary society for protection, they find many times, can be more easily induced to take "old line" insurance for investment or speculative insurance, after they have become financially able to indulge in that more expensive kind of life insurance. There should be no warfare between the two systems; each have distinctive fields that may in time be occupied harmoniously by each according to conditions existing.—Modern Woodman.

**WHAT CHEAPNESS MEANS IN FRATERNAL PROTECTION.**

Men rush into cheap societies because they are cheap. They think they have a good thing because it costs little. They do not know that they are paying less than the thing is worth, and that the difference between what they pay and what it is worth is simply accumulating against them and must be paid at some time in the future or their protection is forfeited. If a man was able to meet his current bill at one-half their face, people would think him a fool if he thereby claimed that he was living cheap. He and everybody else would know that he was only piling up a debt against himself. That is what men are doing who are taking this cheap protection. When their attention is called to this fact they are apt to reply that it is good as long as it lasts. It is true that it is good while it pays. So is an insolvent bank while it is paying checks, but a man who would deposit his money in a bank he knew to be insolvent because it was paying checks at the time and with the expectation of getting his money back again when he wanted it would be considered a fool, yet, he would be a wise man compared to those who trust to this form of protection. It is their present accumulations they would trust to the insolvent bank with the false hope of getting it back again, and when lost they might retrieve their fortunes, but it is the protection of their families they trust to these aside concerns which they cannot retrieve when dead. Men may be deceived for a time, they may be foolish enough to follow a fashion of going into such things, but if they live very long they will regret their folly and find that they justly belong in the class of those who buy gold-bricks—Overseer.

Modesty is to merit what shading is to the figures in a picture; it gives it force and expression.

**RESOLUTIONS OF CONDOLENCE.**

(See page Sept. 5, 1901.)

At our meeting held on the 15th ult., the following brothers were extended the sympathy by resolution of the branch:

Bro. C. J. Steers, upon the loss, by drowning, of his two sons; Bro. John O'Meara, upon the death of his wife; Bro. Joe Kavanagh, upon the death of his father; Bro. E. Murphy, upon the death of his sister.

A resolution of condolence was passed at the last meeting of Branch No. 76, Belleville, held on Sept. 12, 1901, on the death of Brother John Dowrie's father.

At a regular meeting of Branch No. 15, Toronto, resolutions of sympathy were passed to be forwarded Bro. J. J. Cassidy, on the death of his father; also to Bro. M. Ryan, on the death of his wife; also to Bro. L. McDonald on the death of his father.

At the last regular meeting of Branch No. 128, Calgary, Alta., resolutions of condolence were passed extending our sincere and heartfelt sympathy to Bro. McKenna and McHugh in the late loss sustained by them each of a child.

Branch No. 210, Grand Falls, N. B., on the death of Bro. Joseph McCormick's brother, Ambrose.

At a meeting held Sept. 13th, a resolution of condolence was passed by Branch No. 217, Buctonche, N. B., on the death of Bro. Calice Richard's infant child.

At a meeting held Sept. 11th, a resolution of condolence was passed by Branch No. 227, Buctonche, N. B., on the death of Bro. Henri Bartie's adopted girl.

Branch No. 243, Egmont Bay, P. E. I., on the death of the father of Assistant Recording Secretary S. M. Arsenault.

Branch No. 31, Barrie, Ont., on the death of Bro. J. J. Kelly's father.

Branch No. 231, Battleford, N. W. T., on the death of the wife of Bro. J. Daudeffin.

Cornwall, Sept. 14, 1901.

At our meeting on Wednesday evening, the 5th inst., the following resolution of condolence was adopted:

Whereas it has pleased God to call to himself our esteemed brother, Frank Latura, therefore be it,

Resolved that, while we bow in humble submission to the divine will of God, the members of Branch No. 38 hereby tender to the widow and family of our deceased brother their sincere and heartfelt sympathy in these the sad days of their affliction; be it further,

Resolved that we have a solemn Requiem Mass said for the repose of our deceased brother's soul; that our charter be draped in mourning for a period of thirty days; that this resolution be inserted in the minutes of the branch and that a copy be sent to Mrs. Latura and to THE CANADIAN for publication.

At a regular meeting of Branch No. 31, Barrie, held Sept. 10th, 1901, it was moved by brother T. F. O'Meara, and seconded by the Very Rev. Dean Egan, that

Whereas it has pleased Almighty God in His divine providence to remove by the hand of death our worthy and esteemed brother, Wm Young, therefore be it

Resolved that we, the members of this branch, desire to extend our heartfelt sorrow and sympathy to the bereaved widow and family of our esteemed brother, coupled with the prayer that Almighty God may comfort them in their sad affliction; that our charter be draped for sixty days; that a copy of this resolution be sent to Mrs. Young, also published in THE CANADIAN.

At a regular meeting of Branch No. 229, of Dalhousie, N. B., held on Sept. 4, 1901, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God to remove by death our esteemed and respected brother, F. E. Dickey,

Resolved that we, the members of Branch No. 229, hereby express our heartfelt sorrow for the loss sustained by his family, and extend to them our sincere sympathy and condolence in their sad affliction; also

Resolved that a copy of this resolution be sent to his family, the Catholic Record, THE CANADIAN, and Campbellton Telephone.

The following resolution of condolence was unanimously passed at a regular meeting of Branch No. 192, Antigonish, N. S.

Whereas, Almighty God, in His infinite wisdom, has removed from her earthly abode to her eternal home, Katie, sister of our esteemed Vice President;

Resolved, that we, while humbly bowing to the divine will in all things, hereby tender Brother Chisholm and the other members of his family our deep sympathy in their bereavement, and pray that God, whose greatest blessings are unseen to our worldly eyes, will vouchsafe eternal rest to the soul of the dear departed;

Therefore resolved, that a copy of this resolution be sent to the bereaved family, a copy entered on our minutes, and copies sent to THE CANADIAN and The Casket for publication.

## LE CANADIEN

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

### L'Association Catholique de Bienfaisance Mutuelle du Canada.

Est envoyé par la poste aux membres entre le 10 et le 15 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 la C. M. B. A., seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le gérant 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 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.

Addresser toutes communications à

S. R. BROWN,  
Éditeur et Gérant  
Bloc Coote, Rue Dundas,  
London, Ont.

LONDON, OCTOBRE, 1900.

### Système de Cotisation.

### Avis Officiel de la Deuxième Cotisation Spéciale de 1900.

Avis est par le présent officiellement donné à tous et chacun des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, que, en plus de la cotisation régulière No. 12 pour le mois d'Octobre, une cotisation spéciale est aussi requise, payable dans les trente jours à compter du 16 Octobre, de la même manière et du même montant que la dite cotisation No. 12. Ceci, en connexion avec l'état à la page quatre de ce numéro, sera le seul avis à nos membres de cette cotisation spéciale, et il est donné en conformité des clauses 7eme et 8eme de la constitution de la C. M. B. A.

Les officiers des succursales sont priés d'être aussi prompts que possible à faire remise du montant de ces deux cotisations.

Il faut 17,000 dollars pour payer les bénéficiaires des onze frères défunt mentionnés dans l'état des cotisations pour le présent mois.

Un membre initié dans un mois durant lequel il est prélevé plus d'une cotisation, n'est requis d'en payer qu'une seule.

SAM. R. BROWN,  
Grand Secrétaire,  
London, Ont., 1er Octobre, 1900.

### NOS FRÈRES DEFUNTS

Durant le mois de Novembre prochain l'Eglise recommande spécialement aux prières des fidèles, les âmes des défunt ; ne serait-il pas alors louable, charitable et grandement profitable pour chaque succursale de la C. M. B. A. au Canada de faire offrir le Saint Sacrifice de la Messe pour les âmes de nos frères défunt, qui nous écrivent : "Ayez pitié de moi, ayez pitié de moi, vous du moins qui êtes mes amis, parceque la main du Seigneur m'a frappé."

Le purgatoire est une merveille de la miséricorde endurante de Dieu envers les hommes ; par lui Dieu nous

donne de nouveau le moyen de le satisfaire pour nos fautes, lorsque nous avons négligé de le faire durant notre vie.

Nous sommes obligés de secourir tous nos frères suivant leurs besoins et selon nos moyens. Secourons alors, nous membres de la C. M. B. A., nos chers frères défunt par le plus puissant de tous les moyens à notre disposition, viz, en faisant offrir pour eux le Saint Sacrifice de la Messe. N'oublions jamais que notre tour doit venir et quand, nous ne le savons pas.

### NOMINATIONS ET ELECTIONS.

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

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

La nomination et l'élection des représentants et de leurs substituts à la Convention du Grand Conseil en 1901 doivent avoir lieu lors des nominations et des élections régulières en Novembre et Décembre de cette année 1900.

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

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

### NOTES.

Le Conseil Aviseur de la C. M. B. A. à Ottawa accuse réception des contributions à l'appel en faveur des incendies du 26 Avril dernier. On trouvera dans la partie Anglaise la liste des succursales qui ont répondu à cet appel, et en regard de leur numéro le montant contribué par chacune d'elles

Le Grand Secrétaire reçoit de temps à autre, des succursales, des certificats médicaux d'aspirants à l'admission. Cela ne devrait pas être. Les certificats médicaux doivent être envoyés par le médecin examinateur local directement au médecin examinateur en chef, Edward Ryan, M. D., Kingston Ont.

La taxe per capita, la taxe d'initiation et l'honoraire du Médecin Examinateur en chef pour le trimestre finissant le 30 Sept., 1900, sont maintenant dus et devraient être payés sans tarder. Les officiers des succursales qui n'ont pas encore fait remise au Grand Secrétaire du montant dû de ce chef sont priés de lire les clauses 60, 147 et 176 de la constitution et de s'y conformer.

### NOUVELLE SUCCURSALE.

Une nouvelle succursale a été instituée à Sault Ste. Marie, N. E., le 25 Septembre dernier, par le Grand Député Rév. J. J. Sullivan. Voir la partie Anglaise pour la liste des officiers.

### DECISION LEGALE.

#### Du Rapport du Surintendant des Assurances.

Sociétés de Bienfaisance, Assurance sur la vie sur le système des cotisations, Fausse représentations quant à l'âge, Suspension d'un membre, Acte d'assurance d'Ontario, etc.

Une Association Canadienne de bienfaisance, dans laquelle les assurés détenaient des certificats d'assurance, transféra son actif et ses affaires à une Association Américaine, qui émit de nouveaux certificats cachetés, avec son sceau et signés aux Etats-Unis par le Président et le Trésorier, lequel certificat fut envoyé, mais ne devait être opératif qu'après être contresigné par l'agent Canadien, et livrés aux assurés sur paiement des primes, ce qui fut tout fait.

Les demandeurs cherchèrent à prouver leurs réclamations sur les certificats en règlement et le juge trouva dans la preuve, dans un cas consistant en partie d'une entrée dans une précédente Bible de famille qui contenait un record de naissances, que de fausses représentations quant à l'âge avaient été faites dans les deux cas par les assurés et désavouaient les réclamations, et que comme les contrats avaient été faits avec une société fraternelle antérieurement à la passation de 55 Vic. ch. 39 (O), l'Acte des Corporations d'assurance, 1892, les demandeurs ne pouvaient bénéficier de la section 34 de cet Acte, sous laquelle de fausses déclarations quant à l'âge faites de bonne foi n'invalident pas le contrat, et d'après Cerri vs. l'Ancien Ordre des Forestiers (1893) 25 A. R. 22, les fausses représentations étaient matérielle aux contrats.

Maintenu, en appel, qu'il y avait eu une novation et un nouveau contrat entre l'Association Américaine et les assurés, qui vint en existence après que l'acte susmentionné vint en force, attendu qu'il Association faisait valablement affaires au Canada en vertu d'une licence sous la section 39 des S. R. O. Chap. 124 : que le contrat étant complété au Canada se trouvait sujet aux conditions légales imposées pour le bénéfice du public et que les demandeurs avaient droit au bénéfice des sections 33 et 34 Vict. ch. 39 (O) ( Mai 12, 1899. Cour de Division, re Massachusetts Benefit Life Association, 30 Ontario Reports p. 716).

Une société de bienfaisance, incorporée sous les S. R. O. 1877, ch. 167, attachée à la déclaration produite suivant la section 2 (5) un livre dit contenant une copie de la constitution et des règlements par lesquels la dite société devait être gouvernée :

Maintenu, que la constitution et les règlements ainsi inclus dans la déclaration devinrent en vertu de la section 2 (1) S. R. O., chap. 211, section 3 (1), partie de la loi organique de la société, et les changements faits aux règlements suivant les dispositions de cette constitution, étaient valides et obligatoires.

Maintenu, que le simple fait pour une personne d'être membre d'une

société ainsi constituée ou de son département bénéficiaire, ne fait pas faire un contrat implicite qu'elle paiera les contributions et cotisations qui d'après les règles de la société deviennent dues par après, et que, en l'absence d'un tel contrat de sa part, il n'y a pas d'obligation de payer.

On ne peut supposer un tel contrat dans une convention par un appliquant pour un certificat bénéficiaire, contenue dans sa demande, que le fait de se conformer à toutes les lois régies et règlements qui étaient ou pourraient être par la suite passés par l'ordre était la condition expresse d'après laquelle il était en droit de participer dans le fonds des bénéfices.

Des responsabilités peuvent être imposées aux membres par des changements dans la constitution et les règlements de la société, qui n'existaient pas lorsqu'ils devinrent membres.

Les S. R. O. ch. 203, sec. 164, ne crée pas une responsabilité personnelle de payer des cotisations quand elle n'existe pas.

Maintenu, aussi, qu'un membre suspendu n'en est pas moins membre de la société ; et lorsqu'il y a une responsabilité personnelle de sa part de payer les contributions et cotisations, cette responsabilité continue nonobstant la suspension, non seulement quant aux contributions et cotisations payables à ce temps-là, mais aussi quant à celles qui deviennent payables pendant la suspension et avant, par l'opération des règlements, son défaut résulte dans sa cessation comme membre.

Maintenu, aussi, que toutes les conditions prescrites par la constitution pour résigner comme membre doivent être rigoureusement observées.

Avis aux membres d'une cotisation n'est pas suffisamment prouvé par le fait que le journal officiel de la société a été distribué par une agence distributive, sans preuve de livraison par cette dernière aux membres individuellement.

Certaines clauses dans la constitution de la société expliquées

(Juillet 20, 1899, Juge en chef Meredith, re the Ontario Insurance Act and the Supreme Legion Select Knights of Canada, 31 Ontario Reports, p. 154).

Un certificat d'assurance sur la vie émis à un membre d'une société de bienfaisance déclarait à sa face qu'il était sujet aux dispositions des lois, règles et règlements de la société. Un des règlements pourvoyait au paiement de l'argent d'assurance à toute personne nommée par endossement, lequel pouvait être révoqué. Le membre, par endossement sur le certificat, avait ordonné que tous les argent qui s'accumulaient sous l'ceilut devraient être payés à sa femme à sa mort, mais, subéquemment, par testament il ordonna qu'une portion seulement devrait lui être payée, et la balance à ses beaux-frères et belles-sœurs.

Maintenu, que l'assurance était sujette aux dispositions de l'Acte d'Assurance d'Ontario, S. R. O. ch. 203 ; et les règles et règlements de la société de bienfaisance, en autant qu'ils étaient incompatibles avec ces dispositions, devaient être considérés comme invalides et contrôlés par celles-ci. Le statut pourvoyait en effet que lorsque l'endossement était en faveur de la femme du membre, il ne pouvait le révoquer, et le règlement était sous ce rapport modifié et contrôlé par le statut.

Mingeaud v. Packer 1-11 J., 21, O. R., 267, 10, A. R. 290, appliqués et suivis.

(Janvier 4, 1900—Cour de Division, re Harrison, 31 Ontario Reports, p. 314).

## AU BERCEAU.

Comme un jeune pousseau sous l'aile  
Il bâti dans son joli berceau  
Près de la couche maternelle  
S'assied à l'ombre d'un rideau

La mère près de lui repose  
Elle hésite à tourner les yeux  
Pour mieux surveiller ce nid rose  
Qu'elle a fait chaud, doux et soyeux

De temps en temps elle s'assiede  
Plonge sa tête au fond du lit.  
Et, dans les îlots de mouseline  
Un baiser joyeux revient

Mais elle devient toute rouge,  
Et son cœur inquiet frémit  
Si, lorsque le cher enfant bouge,  
Le cœur de son berceau gémit

Chère aurore, ta voix entière  
Palpite sous ce petit drap.  
Elle pleure, elle est toute fière,  
De la voix de le sentir là.

Car le berceau c'est tout un monde,  
T'ouvre du promesse et d'avenir,  
C'est la source pure et féconde  
L'homme apprend à rajeunir

C'est son chevet qu'on oublie  
Les nuages des mauvais jours;  
Il apprécie, il reconnaît,  
Il resuscite les amours.

Sous son blanc rideau qui frissonne,  
Les sourires sont épices;  
Autour de lui chaque personne  
Marche sur la pointe des pieds

Ainsi que dans un sanctuaire,  
On parle bas à son culte.  
Et sur lui plane un atmosphère  
D'amour et de sérénité.

Et quand sonna l'heure critique  
Où le nid est abandonné,  
On garde la sainte relique  
Pour quelque prochain nouveau-né

--Du Soleil.

## LA VALEUR DES SOCIETES FRATERNELLES.

A partir du temps que les sociétés fraternelles ont commencé à faire des opérations dans les Etats-Unis, on a crié constamment qu'elles n'étaient seulement que temporaires en caractère, et destinées à faillir. Certains des antagonistes de ces sociétés limitèrent la durée de leur existence à dix ans, et quelques uns à vingt ans. Ils s'accordaient tous, néanmoins, à dire que si elles réussissaient à prolonger leur existence pendant deux décades, la fin viendrait sûrement alors. Ils n'ont pas été bons prophètes. Qu'il y ait eu des défectuosités dans les sociétés fraternelles, personne n'a été plus prompt à le reconnaître que les gens de la fraternité, et les sociétés se sont dévouées en énergie pour y remédier. En d'autres termes, elles ont passé par un procédé d'évolution, et nous savons prédire que lorsqu'elles auront complété leur évolution elles seront sur une base plus forte et plus assurée que les soi-disantes compagnies d'assurance sur la vie sur l'ancien système. Elles ne seront pas embarrassées de la faiblesse inhérente de la réserve légale, et elles auront, en outre de la sécurité financière, le lien fraternel qui est inestimable. Mais à part de la question d'avenir et de ses résultats, les sociétés fraternelles ont accompli une œuvre qui ne pouvait l'être par aucun autre moyen, et qui a été inestimable. Elles ont convaincu les gens de petits moyens que le bien être de leurs familles reposait dans leur protection contre l'éventualité de la mort, et elles ont jeté autour des demeures de leurs membres défunt une protection financière qui a été inestimable pour la société, l'Etat et la nation. Plus d'une demeure aurait été vendue à l'encheré n'eût été l'argent payé à la mort par une société fraternelle. Plus d'une veuve aurait été forcée de recourir au travail servile pour soutenir sa famille n'eût été l'œuvre des sociétés frater-

nelles, et bien des garçons et des filles auraient été élevés dans la pauvreté et auraient manqué de l'influence d'une bonne demeure et de l'éducation, n'eût été le fait que leur père était membre d'une société fraternelle. Ainsi quelqu'ulent pu être les critiques sur l'imperfection du système, l'œuvre qui a été accomplie mérite d'être louangé chaudement. Il est certain que ce travail n'aurait pas été fait par le moyen d'une compagnie d'assurance sur l'ancien système. En instruisant le peuple sur la nécessité de l'assurance, ces sociétés ont été les plus fiers alliés que les compagnies d'assurance auraient pu trouver, et ailleurs d'avoir été dénoncées comme elles l'ont été, elles auraient dû être bienvenues et louangées pour leur œuvre d'éducation et de protection. Elles occupent un champ qui est particulièrement le leur, et ce champ c'est la protection du foyer. Elles n'entrent pas dans le champ des placements, et conséquemment les compagnies sur l'ancien système et les sociétés fraternelles ont chacune leur mission propre et devraient se contenter d'occuper leurs champs respectifs, et elles devraient comprendre que de même que le même principe est la base de leurs opérations, c'est à dire, de prévenir contre l'éventualité de la mort, de même il y a dans leurs champs respectifs de l'espace pour les deux. —Columbian Herald.

## CE QUE SIGNIFIE LE BON MARCHE DANS LA PROTECTION FRATERNELLE.

Les gens se jettent impétueusement dans les sociétés à bon marché parce qu'elles sont peu coûteuses. Ils pensent qu'ils ont une bonne chose, parce qu'elle coûte peu. Ils ne savent pas qu'ils paient moins que ça vaut, et que la différence entre ce qu'ils paient et ce que la chose vaut s'amenuise tout simplement contre eux et doit être payée à une époque future ou leur protection sera forfaite. Si un homme pouvait renoncer ses comptes courants en ne payant que la moitié de leur montant, les gens le croiraient fou si par là il prétendait qu'il vit à bon marché. Lui-même et tout le monde sauraient qu'il ferait seulement que grossir une dette contre lui. C'est ce que font ceux qui prennent cette protection peu coûteuse. Lorsqu'on attire leur attention sur ce fait ils sont aptes à répondre que la chose est bonne aussi longtemps qu'elle dure. Il est vrai que c'est bon le temps que ça paye. Il en est ainsi d'une banque insolvable le temps qu'elle paye des chèques, mais un homme qui déposerait son argent dans une banque, qu'il saurait être insolvable, parce qu'elle paierait des chèques dans le temps et avec l'attente de rayer son argent l'orsqu'il le voudrait, serait considéré comme fou, cependant, il serait un homme sage comparé à ceux qui ont confiance dans cette protection peu coûteuse. Ce seraient leurs présentes accumulations de richesses qu'il confierait à la banque insolvable avec le faux espoir de les rayer, et une fois perdues ils pourraient récupérer leurs fortunes, mais c'est la protection de leurs familles qu'ils confient à ces sociétés indigues, laquelle ils ne peuvent récupérer après leur mort. Les gens peuvent être trompés pendant un temps, ils peuvent être assez fous pour suivre la mode de se jeter dans de telles sociétés, mais s'ils vivent très vieux ils regretteront leur folie et s'apercevront qu'ils sont justement de la classe de ceux qui achètent des briques d'or. —Overseer.

## IL NE DEVRAIT PAS Y AVOIR D'ANTAGONISME ENTRE LES COMPAGNIES A FONDS SOCIAL ET LES SOCIETES.

L'assurance sur la vie est populaire parce qu'elle répond à un besoin depuis longtemps senti. L'homme aux moyens limités, avec une famille dépendante de lui, qui n'a pas de protection sur sa vie est une exception. Mais l'assurance sur la vie n'est devenue populaire parmi les masses qu'après l'organisation des sociétés de bienfaisance fraternelles. Ces sociétés, en raison de leur côté social et du coût minime de la protection, ont fait un appel au mari, au père aimant qui n'avait jamais étudié le problème de l'assurance sur la vie parce qu'il croyait les compagnies à fonds sociaux, ou les compagnies sur l'ancien système, comme on les appelle maintenant, trop dispendieuses pour lui. Et aujourd'hui certains parmi les plus habiles gérants de compagnies sur l'ancien système, auteur d'être antagonistes aux sociétés fraternelles, en sont arrivés à reconnaître en elles l'un des plus grands éducateurs communs de l'assurance sur la vie. L'homme qui joint une société de bienfaisance fraternelle pour la protection, ils le constatent bien des fois, peut plus aisément être induit à prendre de l'assurance sur l'ancien système comme placement ou par spéculation, après qu'il est devenu financièrement capable de se permettre ce genre plus dispendieux d'assurance sur la vie. Il ne devrait pas y avoir d'antagonisme entre les deux systèmes; chacun a son champ d'action distinctif qui peut être occupé harmonieusement par chacun suivant les conditions existantes. —Modern Woodman.

## AUJOURD'HUI ET DEMAIN.

"Ne remettez jamais à demain ce que vous pouvez faire aujourd'hui." Ce n'est pas là un vain dicton. Si vous pouvez payer vos contributions et cotisations aujourd'hui, payez les, car vous ne pouvez jamais dire ce qui pourrait survenir pour vous empêcher de les payer demain. Une autre manière de considérer cette grande maxime c'est de vous assurer aujourd'hui pour protéger votre famille, car peut-être demain vous pourriez devenir physiquement incapable et ne pourriez être admis membre si vous le désiriez. Aujourd'hui c'est le temps, aussi nous vous disons de nouveau: "Ne remettez pas à demain ce que vous pouvez faire aujourd'hui."

## UN MOT AUX OFFICIERS.

Appelez les assemblées à l'ordre promptement, car les membres, règle générale, qui ne sont pas présents à une heure convenable sont indifférents, et vous ne leur faites aucun bien en les attendant. Lorsque les assemblées ne sont pas appelées à l'ordre à l'heure désignée les membres qui seraient disposés d'assister se découragent, et finalement ils prennent la résolution de s'abstenir complètement des assemblées. Mais si les assemblées sont appelées à l'ordre promptement, les membres verront que les officiers veulent faire les affaires, et il en résultera une grande assistance et des assemblées intéressantes. —C. Forester.

Malton bâtie et vignes plantées ne se vendent pas ce qu'elles ont coûté.

Avec le temps et la patience on acquiert la science.

## LE MOYEN D'ASSURER UNE ASSISTANCE AUX ASSEMBLÉES.

C'est toujours une question que celle de savoir comment rendre les assemblées de la succursale intéressantes et d'y attirer les membres. Elle est facile à résoudre en prenant le bon moyen. D'abord placez au tauteuil un homme, un membre versé dans la procédure parlementaire et courtois: quelqu'un qui a des égards pour sa position et qui l'apprécie hautement; quelqu'un qui peut gouverner sans offenser, terme et droit dans son jugement. Un tel homme à la tête d'une succursale sera plus, peut-être, pour avancer ses intérêts qu'aucune autre agence. Encore, chaque officier devrait être prompt à se rendre aux assemblées, bien connaître le travail, être toujours obligeant et prêt à corriger les erreurs et à donner des informations d'une manière gentille et fraternelle. Ensuite réunissez-vous promptement et régulièrement, transigez la besogne en hommes d'affaires, et lorsque viendra l'ordre du jour: "Remarquez pour le bien de l'Association," faites-en sorte que chacun se sente chez soi, et laissez ceux qui peuvent adresser des paroles d'encouragement et d'amour fraternel, le faire.

## LA AMOUR FRATERNEL.

La fraternité signifie, entre autres choses, de la charité pour les autres d'autrui. Ce n'est pas assez de payer vos contributions et cotisations promptement; vous devez également pratiquer le même degré d'amitié et d'amour fraternel vis-à-vis des autres que vous voudriez qu'on exerce envers vous sous les mêmes circonstances. Nous ne sommes que des êtres humains et nous ne pouvons nous attendre à la perfection partout. Si un Frère commet une injustice envers vous n'invoquez pas l'esprit de revanche ou de malice, mais endurez l'injustice avec l'espoir que le temps arrangerà les choses correctement. C. Forester

## CE QUE PEUVENT FAIRE QUELQUES PIASTRES.

Un statisticien soigneux estime que "90 par cent des chefs de famille qui meurent chaque année manquent de laisser à ceux qui dépendent d'eux un héritage égal à la moyenne du montant des certificats détenus par les membres de nos sociétés fraternelles." 90 part cent!

Il n'est pas étonnant que nos maisons de charité soient remplies de pensionnaires; que la mendicité prévaille de tous côtés; de trouver une forte multitude de veuves et d'orphelins sans secours dans toutes les parties de ce pays d'abondance et de prospérité.

Le Chrétien qui "ne pourvoit pas pour les siens" est pire qu'un païen. Il n'y a pas d'excuse pour son délit—aucune. En plaçant quelques piastres annuellement dans une société de bienfaisance, il peut s'assurer de la protection de \$1000 pour sa famille en cas de sa mort—quelques piastres qu'il pourrait autrement dépenser à son propre détriment en usant des liqueurs enivrantes, ou quelque autre chose dont il serait mieux pour lui de se passer.

Il n'y a pas de rose sans épine. La présence du maître engrasse le cheval.

Pour faire bon ménage, il faut que l'homme soit sourd et la femme aveugle.

## TOUT DEPEND DE L'HONNETETE DU MEDECIN EXAMINATEUR.

Nous avons reçu une autre lettre d'un médecin, nous demandant si la société s'attend qu'un médecin competent fera un examen médical complet d'un aspirant pour l'honoraire d'une \$100 plus seulement. Nous répondons emphatiquement "Oui". Si un médecin ne fait pas un examen honnête pour \$100, il n'en fera pas non plus même si l'honoraire était de \$1000. L'honnêteté d'un homme ne se juge pas avec un billet d'une ou dix piastres. Voici ce que nous soutenons : Notre honoraire d'examen médical n'est pas assez élevé, mais l'examinateur sait ce qu'est l'honoraire quand il accepte une commission comme tel. Après qu'il a accepté la position et pris la piastre, s'il est un homme honorable il fera le même examen soigneux qu'il ferait si l'honoraire était de \$1000. Si, cependant, il ne veut pas faire un examen soigneux pour \$1000, alors, s'il est un homme honorable, il déclinerait la commission. Nos examinateurs locaux, règle générale, sont des hommes compétents, honorables. Ils donnent à la société leur meilleure connaissance en faisant leurs examens. Le médecin qui est trop occupé pour accepter une commission de la Woodman comme médecin examinateur d'un camp local et donner des examens honnêtes décline le travail si pleinement. Si l'honoraire était plus élevé, nous ne doutons pas que beaucoup de médecins qui actuellement déclinent cette classe de travail accepteraient des commissions, et nous pourrions alors avoir en moyenne un meilleur examen.—Modern Woodman.

## LE FRÈRE SARCASTIQUE.

Un autre type presqu'autant détesté pour les associations que celui qui s'oppose à tout, c'est le membre sarcastique ou moqueur. Sa place est d'ordinaire dans le coin le plus rapproché de l'entrée de la salle d'assemblée d'où il peut s'assurer d'une observation générale de chacun et de toute chose. Il ne prend aucune part active dans l'assemblée à moins que ce ne soit pour secouer la motion d'assemblage, mais par son regard et son geste il s'efforce de faire voir à ses confrères membres que les procédures lui déplaisent. Cependant, ce n'est pas dans la salle d'assemblée que ce type est le plus détesté. Il fait son œuvre entre les sociétés. Son champ d'action est au dehors, où il peut raconter les événements d'une assemblée antérieure, arrangeant toute chose de manière à la faire paraître avec le pire désavantage; représentant comme frivoles de sérieux sujets, et n'oubliant jamais de donner de l'empêche à ses remarques par un ricanement occasionnel.—The Fraternal News.

## RELATIVEMENT AU PAIEMENT DES COTISATIONS.

Une décision, qui élucide certains points douteux relativement à la suspension de membres d'associations fraternelles d'assurance, a été rendue récemment par le Juge Brown de la cour Suprême du Minnesota. En voici le sommaire :

James M. Eider, défendeur, vs. La Grande Loge de l'Ancien Ordre des Travailleurs-lis du Minnesota, appelle.

James M. Eider détenait un certificat d'assurance dans l'association defendere et était membre de l'ass.

de ses loges subordonnées les règlements de l'Ordre, qui font partie du contrat d'assurance, exigent des membres qu'ils paient les cotisations le ou avant le 2<sup>e</sup> jour du mois durant lequel elles sont demandées. A défaut de quoi le membre se trouve en sus pénal sans acte de la part de la Loge. Malheureusement, que la coutume ou l'habitude de l'officier collecteur ou receveur d'une Loge de permettre à l'assureur de payer sa cotisation après défaut, entre le dit 2<sup>e</sup> du mois et la réunion suivante de la Loge, ne lie pas l'Ordre, attendu qu'il n'apparaît pas que la Loge subordonnée ait eu avis ou connaissance de telle coutume ou habitude, et vu qu'il n'apparaît pas que tel officier collecteur eut autorité de passer outre la stricte ordonnance de conformité aux règlements sous ce rapport.

2. Durant le temps de son droit de membre dans la dite association, quatre années, un grand nombre d'autres membres de la Loge subordonnée dont il était membre furent suspendus en contournant des règlements et l'habitude de la dite Loge subordonnée de réintégrer ces membres: la réintégration n'ayant failli sous et conformément à ses règlements, n'a pas constitué une renonciation au prompt paiement des cotisations futures, ni établi un droit à une réintégration comme membre.

3. Le fait de la part de l'assureur de s'être conformé aux termes et conditions d'un contrat d'assurance ne peut pas être interprété comme une renonciation aux termes du contrat ainsi rempli. Jugement renversé.

## NOCES D'ARGENT SACERDOTALES DE M. LE CURE CROTEAU.

Il nous fait plaisir de publier le compte rendu suivant de la célébration des noces d'argent sacerdotales du Rèv. M. Croteau, aîneur spirituel et membre actif de la succursale No. 233 de la C. M. B. A.

Toute la paroisse de St. Paul de Plantagenet était en liesse, mercredi dernier, le 29 août, à l'occasion de la célébration du 25<sup>e</sup> anniversaire de la consécration sacerdotale de leur bien aimé curé, le Rèv. M. C. E. Croteau.

Un très joli programme avait été préparé avec des soins minutieux. La fête débuta la veille au soir, par l'illumination du village. Les maisons étaient inondées sous des banderoles, drapeaux, lanternes chinoises, et autres décos.

Mercredi matin, à 10 heures, M. le curé Croteau chanta une grande messe, assisté du Rèv. M. Rabreau, curé de St. Lambert, comme diacre, et du Rèv. M. Chatillon, curé de Wendover, comme sous-diacre. Sa Grandeur Mgr. l'Archevêque Dubois était venu de Curran, où il était en visite épiscopale, pour assister aux célébrations.

Le Rèv. Père Caouette, d'Ottawa, dominicain, prononça un magnifique sermon en français, ayant pris pour sujet : "L'âme sacerdotale." Il fut très bien développé. À la fin, il raconta la carrière bien remplie de M. le curé Croteau, et lui fit des éloges.

Il y eut aussi un sermon en Anglais par le Rèv. M. Chatillon, curé de Thurso, qui réussit très bien.

Après la messe, il y eut présentation d'adresses, au nom des paroissiens, par M. L'Provost, député du comté aux Communes; il était accompagné du jeune l'abbé Charron, fils de M. Antoine Charron, qui présente une barbe bien arrondie, et de Melle Maud Charbonneau,

jeune fille de M. Louis Charbonneau, qui presenta un joli bouquet au héros de la fete.

La Grandeur Monseigneur félicita les paroissiens de la belle démonstration qu'ils faisaient à leur pasteur, et adressa des complimenta bien mérités à ceului-ci. M. le curé Croteau répondit avec beaucoup d'émotion, en termes très choisis et appropriés. Il adressa ses remerciements à Monseigneur pour l'insigne honneur que celui-ci lui avait fait en reconnaisant l'âge de la dite paroisse. Il implora sa bénédiction. Il remercia aussi ses confrères en sa compagnie qui assistaient en grand nombre, étant venus des diocèses d'Ottawa et de Montréal. Le Rèv. M. Croteau est bien connu dans ces deux diocèses, car il appartient aux deux. Il exprima sa reconnaissance à ses chers paroissiens. Il eut des paroles remplies de tendresse et d'amour pour eux. Il demanda à Monseigneur de les bénir.

Après la messe, il y eut grand banquet dans la sacristie, auquel Mgr. Duhamel assistait, avec une trentaine de prêtres.

M. Chauvin, député de Terrebonne au parlement fédéral, cousin de M. le curé Croteau, était présent, et fit un joli discours. Plusieurs toasts furent proposés.

Le soir, à 7:30 heures, il y eut salut solennel du Trois-Saint-Sacrement. L'église était artistement décorée pour l'occasion. Elle était éclairée par le gaz acétylique, et illuminée avec des lanternes chinoises. On voyait de magnifiques écrans, suspendus aux murs.

La fête s'est close à 9 heures, par un grand feu d'artifice.

Mgr. l'Archevêque et les invités sont retournés, enchantés de la belle fête dont ils avaient été les témoins, et dont ils garderont longtemps le souvenir.

Le Rèv. Charles-Edouard Croteau naquit à Chambly, le 14 Février 1846. Il commença ses études au collège de Chambly, et entra ensuite au collège de Terrebonne, où, plus tard, il fut professeur durant cinq ans, de 1870 à 1875. Il termina ses études théologiques au collège des Jésuites, Montréal. Il fut ordonné prêtre dans la cathédrale de Montréal, par Mgr. Fabre, le 29 août 1875. Il se dévoua d'abord à l'éducation de la jeunesse, comme directeur du collège de Varennes, pendant deux ans. En 1877, il abandonna l'enseignement pour se dévoyer au culte des âmes, et fut nommé vicaire à Ste. Scholastique. En 1880, il fut nommé curé d'Ottawa. Durant un stage de quatre ans, dans cette paroisse, il fit construire l'église et le presbytère, qui est maintenant occupé par les Pères Dominicains. En 1884, il fut appelé à la cure de Plantagenet. Depuis son arrivée dans cette paroisse, il a fait parachever l'église, qui est maintenant très belle, et a fait construire une sacristie.

Possédant de hautes qualités intellectuelles, il a toujours beaucoup encouragé l'éducation. Il fut appelé plusieurs fois à donner des conférences à l'école modèle du village. Il est très libéral dans ses idées. Il a eu, par ses nombreuses qualités de cœur et d'esprit, commandé le respect et la vénération de tous ses paroissiens.

Le Rèv. M. Croteau est devenu membre de la C. M. B. A. en 1871. Il fut l'un des douze fondateurs de la succursale de Plantagenet.

Les bons comptes font les bons amis. Pierre qui roule n'amasse pas de routes.

## LE MOYEN D'ARRIVER

La patience est la mère du sang-froid. Les hommes qui ont dans leur marque sur lequel il n'y a pas de vertu quand nous avons patience nous ne voulons pas dire abrogation de soi-même au point de tout endurer jusqu'au sacrifice de ses droits ou de sa dignité. Nous venons parler de cette vertu qui consiste à envisager triplement tous les obstacles et à étudier et employer les vrais moyens de les surmonter. Ces hommes sont Washington, Chateaubriand, Grant, Henry Clay, Victoria d'Angleterre, le Maréchal Roberts, voilà autant de noms de personnalités qui ont pratiqué la patience froide dans le monde des gouvernements. Et en jetant un regard dans notre propre monde d'affaires, il est facile de trouver ceux qui doivent à leur tenacité patiente, la fortune de succès financiers, commerciaux ou politiques dont les auteurs.

Les brûlottes restent en chemin les patients arrivent au but. — Du sculpt

## L'HOMME QUI REUSSI

J'ai vu deux hommes jouant au billard, dit un certain. L'un jouait pour attirer l'attention des spectateurs l'autre ne fit aucun coup de fantaisie, mais il s'accapara chaque point en vint il gagna la partie.

J'ai été témoin d'une partie de football. L'un joueur du côté des perdants était un garçon élégant. Quand son team eut applaudi, il s'inclinait avec grâce et saluait le grand stand. A la fin de la partie, j'entendis dire qu'ils auraient gagné n'eût été le pauvre jeu du garçon élégant.

Je connais un commis-vendeur qui attire beaucoup de jeunes filles au magasin où il travaille. Elles aiment à se tenir et à converser avec lui. Il a tant d'esprit. Elles écoutent et rient. Le propriétaire me dit qu'il est le plus pauvre commis dans son magasin.

Je constate, partout où je va, que celui qui s'applique à attirer le plus d'attention sur lui-même n'est pas celui qui réussit. Je constate que celui qui a du bois à scier et le scie est toujours en demande.

## LE RÔLE DE LA FEMME

"Le Saint-Esprit règne dans l'Ancien Testament un hommage magnifique et bien mérité à la femme et au rôle de la femme dans la société. Mais ce rôle, il le fait consister dans les travaux domestiques plus que dans une participation active aux luttes de ce monde. Qu'est-ce que le Saint-Esprit approuve chez la femme? L'admire-t-il à cause de ses triomphes mondaines, parce qu'elle s'y entend à conduire la société? Parce qu'elle demande pour son sexe de prétendus priviléges? Parce qu'elle va de place en place prêcher du haut de la tribune publique, ou qu'elle appelle les droits de la femme?" Pas du tout. Le Saint-Esprit donne tout entière sa présence à la femme aimante, à la ménagère consciente et fidèle, qui repose dans sa maison le parfum de la vertu et ne mange pas ses vêtements dans la charité à la femme qui s'occupe les menus détails de la vie et les cultive avec un soin irréprochable." — H. le Cardinal Gibbons.

Les hommes changent les mœurs. Un mauvais accoutrement vaut mieux que cinq bons. — H. le Cardinal Gibbons.

### LA FEMME DISTINGUÉE

C'est une charmante chose que la distinction ; mais il ne faut pas qu'elle dégénère en prétention et en manières.

Lorsqu'une femme entend le ménage et les affaires ; qu'elle est agréable et plait dans le monde ; qu'elle a de l'esprit, sait lire et causer, elle forme par l'association de ces diverses qualités un être harmonieux que je nommerai la femme distinguée, c'est à dire la femme capable de tout animier dans sa famille, de tout comprendre, et d'agir ; la femme qui sait être aimable sans être légère, soigneeuse de sa personne sans être frivole ; la femme qui gouverne la vie en se pilant à ses exigences ; qui en accepte la partie matérielle sans la négliger, mais sans s'y absorber ; qui en fait, si je puis dire ainsi, le piédestal d'une vie plus élevée. Son âme puise alors dans les nobles sentiments le courage de tous les dévouements ; son intelligence trouve dans le culte du beau, dans le commerce des grands esprits et l'habileté des solides pensées, ce sens élevé que Joubert appelaient le sens exquis, et qu'il voulait faire pénétrer dans le bon sens pour rendre celui-ci plus que jamais le maître de la vie humaine : maître sage et soigneux des intérêts matériels comme de tous les autres, et qui, dans cette science supérieure qu'on appelle la science de la vie, sait en coordonner tous les éléments, faire à chaque besoin de l'âme et du corps, aux aspirations de l'esprit et aux convenances sociales, la part conforme à l'âme, au devoir et à la dignité de l'âme humaine.

Toute femme, lorsqu'elle le veut, peut être distinguée. La noblesse est l'ouvrage de la nature, la distinction est celle de l'art, l'une est née avec nous, l'autre s'acquiert.

CLARISSA JURANVILLE.

### LA FLEUR DE LA VIE

Fleur mourante et solitaire,  
Qui fut l'honneur du vallon,  
Les débris jonchent la terre,  
Dispersion par l'aquilon.

La même fauves nous moissonne,  
Nous cédons au même Dieu,  
Une feuille l'abandonne,  
Un plaisir nous dit adieu.

L'homme perdant sa chimère,  
Se demande avec douleur  
Quelle est la plus éphémère  
De la vie ou de la fleur.

—Du Soleil.

### LE SAINT ROSAIRE

D'après les témoignages nombreux des Pontifes romains, le chapelet ou rosaire remonte au commencement du treizième siècle. L'auteur de ce pieux exercice envers la Très Sainte-Vierge, est Saint Dominique, qui l'institua à la suite d'une révélation expresse de la part de la Reine du Ciel.

La pieuse pensée de Saint-Dominique fut bénie par le plus grand de tous les succès, le succès populaire. Le peuple chrétien s'y est attaché de siècle en siècle avec une incroyable fidélité.

On peut dire en toute vérité que le Rosaire a délivré l'Eglise et l'Occident, et le résultat si admirable de la bataille de Lépante, 7 Octobre, 1571,

est le fruit des prières du Rosaire. De ce jour date la décadence des Turcs. Les siècles passés et présents n'ont rien vu de semblable, dit un célèbre auteur (Michel Cervantes), et probablement les siècles futurs ne verront point de plus beau triomphe. Dans les siècles suivants, les Turcs éprouveront encore de rudes défaites de la part des armées chrétiennes, principalement à Vienne, le 13 Septembre, 1683 ; à Temeswar, le 5 Août, 1717. Tous ces succès étaient un écho prolongé de celui de Lépante. Le Pape Clément XI. le reconnaît en rendant universelle dans tout l'Eglise la fête du Rosaire.

De nos jours, le Pape Léon XIII. après avoir rappelé la confiance de ses prédécesseurs dans l'efficacité du Saint-Rosaire, exprime à son tour la même conviction.

"Nous avons cru tout à fait opportun d'établir pour la même cause, des prières solennelles, et de tâcher, au moyen de ces prières adressées à la Sainte Vierge, d'obtenir de son fils Jésus-Christ un semblable secours contre les dangers qui nous menacent."

De là la consécration du mois d'octobre à la Sainte-Vierge.

Efforçons-nous d'assister aux prières du Saint-Rosaire qui se font dans les églises ; du moins récitons le chapelet, chaque soir, en famille, et continuons cette bonne pratique le reste de l'année. — Du Soleil.

### LA CHUTE DES FEUILLES.

De l'été, j'entends le glas qui tinte ; hélès ! pauvres feuilles, tombez, tombez !

Hier encore si fraîches et si vivantes sur ces petites branches, vous êtes fanées aujourd'hui, fanées et mourantes, car le vent qui tue a passé.

Pauvres feuilles qui me rappelez mes songes évanouis, vous voilà donc entassées sur la terre jusqu'à ce que le tourbillon, dans sa course, vous disperse loin, bien loin.

Peut-être vous emportera-t-il sur quelque tige nouvellement fermée pour couvrir le pauvre mort, qui, hier, est tombé comme vous.

On, peut-être, vous laissera-t-il dans quelque abri, pour servir de couche au pauvre mendiant qu'on aura de partout repoussé.

De l'été, j'entends le glas qui tinte ; hélès ! pauvres feuilles, tombez.

Fouilles jaunies qui tremblez encore aux arbres du bocage, vous me rappelez la brièveté de la vie. Comme vous, je serai emporté de l'arbre de la vie. Où tomberai-je ? Je n'en sais rien.

Les feuilles mortes tombent fatigues où le vent les emporte, mal, je peux, au contraire, préparer le lieu où je tomberai.

De l'été, j'entends le glas qui tinte ; hélès ! pauvres feuilles, tombez, tombez. — Du Soleil.

### POUR RIRE

"Allons-nous lire les minutes de la dernière assemblée ?" demande le président.

"J'objecte" s'écrie le membre qui s'oppose à tout.

"Pour quelle raison ?"

"Parce que ce n'était pas des minutes, mais de longues heures entières."

### LE FRANÇAIS.

#### A la Cour d'Angleterre.

On a déjà parlé de l'emploi de la langue française dans les actes officiels de la cour d'Angleterre.

Mais il n'y a pas seulement la formule de la sanction royale : "La reine avisera," et cette autre sanction pour les lois de finance : "La reine remercie ses bons sujets, accepte leur bénévolence et ainsi le voulut."

On cite encore d'autres formules.

Quand un bill a été voté par la chambre des communes, le commissaire de la table, avant de le transmettre à la chambre des lords, l'endosse en ces termes : "Soit ballé aux seigneurs!"

Réciproquement, quand un bill va de la chambre haute à la chambre basse, le clerc écrit : "Soit ballé aux communes!"

Quand la chambre des communes reçoit un message royal, le haut-chancelier fait un signe au clerc assistant, qui lit le titre du bill, puis crie à haute voix : — "La reine le veult!"

Pour les lois d'intérêt local : — "Soit fait comme il est désiré!" Si la reine doit donner son approbation, le clerc dit : — "La reine avisera!"

Ce sont là des traditions qui remontent à la conquête de l'Angleterre par Guillaume le conquérant, duc de Normandie.

Les devises nationales sont généralement en langue française. En Angleterre : "Dieu et mon droit;" l'ordre de la Jarretière : "Hount scit qui mal y pense;" en Hollande : "Je maintiendrai."

### LA SOEUR DE CHARITE

#### Souvenir

Qui n'aime à se rappeler les souvenirs du passé ? Qui n'aime à faire errer sa pensée sur quelque époque éloignée, déjà enfuie bien loin, mais qui revient comme d'elle-même nous redire les joies et les peines d'un temps qui n'est plus ?

Quand le jour s'en va mourant, et que le crépuscule balance encore, au couchant, sa tante demi-rose, oh ! alors, qui n'a rêvé ? qui ne s'est souvenu ? . . . Les années s'écoulent, tombant au gré d'un éternité, et ne nous laissent, à chacun, que l'âge et les souvenirs. Heureux si, au fond de ceux-ci, il ne reste aucun regret.

C'était un soir de mars ; les bruits de la ville s'affaiblissaient insensiblement. Montréal allait se reposer quelques heures, pour recommencer, le lendemain, sa vie d'agitation et de commerce. Les cloches avaient fini de tirer l'Angelus, une seule, en retard sans doute, faisait encore échos, au loin, un son aiguë ; mais bien vite, à son tour elle resta silencieuse. Deux jeunes soeurs de charité avaient laissé leur communauté pour les devoirs de leur mission, et suivraient, d'un pas rapide, un sentier battu dans la neige, qui les conduisait vers la montagne ; on les avait prévenues que la des malheureux attendaient du secours. Elles marchaient en contemplant parfois ce beau ciel étoilé, sur lequel la lune répandait un éclat doux de sa pâle lumière ; puis la campagne encore, couverte de neige, se déroulait au loin devant elles, et parfois une humble maiquette laissait percer une faible clarté qui les guidait, en passant. Heureusement arriver à une maison triste et obscure : c'était là qu'elles étaient attendues. . . . Ah ! l'heureux du monde qui serait présent devant cette pauvre demeure, dans son brillant éclat, n'aurait jamais pu concevoir une misère semblable !

Trois pères composaient la maison : l'entre, dans laquelle se trouvait le poêle, était un endroit noir et ensanglé, et si sale, que les pauvres soeurs ne se voulurent ou déposser leurs manicaux. De faibles plaintes les attirent dans la chambre voisine ; là, sur un minable grabat, gisait une femme malade de typhus, et, après d'elle, dans le même lit, trois jeunes filles, dont l'aînée pourrait avoir quinze ans, toutes atteintes de la même maladie. Deux d'entre elles avaient reçu, dans la journée, le sacrement des mourants. La pauvre mère informa les Sœurs que dans

la troisième chambre étaient son mari et ses petits garçons ; eux aussi étaient malades, mais elle ne savait jusqu'à quel point : elle les pria d'aller les voir et de lui apporter les nouvelles. C'était facile de se rendre à sa prière ; mais, là, quel spectacle ! Couchées sur la paille, quelques baillons pour couverture, étaient, pale-mûre, le père, au front duquel tombaient déjà les sueurs de l'agonie, puis quatre petits garçons. Presque rien pour les garantir du froid, qui pouvait dans l'appartement par les carreaux briser, et remplacé par le traditionnel chapeau de paille. Dans un coin des meubles entassés, et, sur une table, quelques objets de fine faïence, parlaient d'un temps meilleur pour l'infortunée famille.

En effet, c'était des émigrés, qui avaient laissé une certaine aisance en Irlande, pour venir chercher fortune au Canada. Hélas ! toujours, toujours le rêve pour la réalité ! Le père avait embrassé l'état de jardinier. Déjà il prospérait ; mais leurs modiques épargnes s'étaient peu à peu fondues devant les exigences de la maladie.

De temps en temps un des enfants, le moins malade, se levait de sa couchette et venait présenter à son père un breuvage noir et dégouttant. Après que le moribond avait bu, le même verre passait à tour de rôle, aux lèvres des autres. L'une des Sœurs s'approcha du mourant : elle lui fit entendre ces mots qui convaincirent, lui parla de Dieu et d'un monde meilleur, puis elle lui prépara un breuvage rafraîchissant, tout en essuyant la sueur froide qui inonda sa figure.

Oh ! si bien remplie d'oeuvres méritoires pour le ciel, n'est-ce pas celle de ces saintes filles, qui disent un éternel adieu aux plaisirs du monde, aux joies de la famille et au confort de la vie, pour se consacrer au soin des malades. Qui, si ce n'est elles, serait venu dans la maison du pauvre, aurait reposé sur son épaulé la tête du mourant, pour le dissiper des fatigues que sa couche si dure lui faisait endurer ? Qui aurait secouru, dans ce moment, ces pauvres petits enfants, dont pas un ami ne se souvenait ?

La nuit se passa tout doucement, dans les alternativas de soins, de veillées et de prières. Mais à peine l'aube blanchissait-elle la cime de la montagne, qu'elles virent mourir le père en les bénissant. La pauvre mère, qu'il avait fallu encourager et soutenir à son tour, et qui bien des fois déjà avait essayé de se lever, retrouva des forces dans son énergie suprême, en attendant le rôle de l'aurore, elle s'approcha du lit ; mais l'émotion fut trop forte : dix minutes après, elle aussi avait cessé de bouger ! Qui pourrait perdre la déclaration des malheureux orphelins, en présence de ces deux cadavres, leur plus cher soutien ! Ah ! la plume se refuse à écrire de semblables scènes !

Le lendemain, la pauvre maison était vide ; le criminel et l'hôpital s'étaient partagés la famille entière. (Du "Foyer Canadien" 1861).

### ACCUSE DE RECEPTION.

London, Ont., 17 Septembre, 1910.  
E. J. Keast, Esq., Sec. Sac., No. 13, C. M. B. A., Stratford, Ont.

Cher Monsieur — Comme l'un des exécuteurs de la succession de mon frère, je vous informe que nous avons reçu de Mr. N. R. Brown, Grand Secrétaire de la C. M. B. A. la somme de \$1,000, pleins montants de la réclamation de feu Thomas Quirk. Je déclare, au nom de la famille et des parents du défunt, vous remercier bien sincèrement, ainsi que les officiers et les membres de la succursale No. 13, des multiples actes de bonté envers mon frère pendant sa maladie et aussi de la promptitude avec laquelle cette réclamation a été payée.

Croyez-moi, sincèrement à vous,  
M. J. QUIRE.

### RESOLUTIONS DE CONDOLEANCES.

A l'assemblée des membres de la succursale No. 312, de Rogersville, N. B., tenue le 24 d'Août à leur salle de réunion, il a été proposé :

Que les plus sincères condoléances des frères de la dite succursale soient offertes au frère Joseph A. Richard pour le malheur qui vient de le frapper dans ses sentiments les plus chers, par la perte de son épouse bien-aimée qui, par ses brillantes qualités, avait acquis une haute considération dans la paroisse de Rogersville.

Que copie de la présente résolution soit adressée à la famille de la défunte, au CANADIEN et au Moniteur Acadien, pour publication.