



Canadian

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

Volume 6. LONDON, ONTARIO, JUNE, 1900. Number 6.



UNDER THE INSURANCE ACT.

(Being Chapter 124 of the Revised Statutes of Canada and amendments thereto.)
Ottawa, 31st March, 1900.
THE CERTIFICATE OF REGISTRATION NO. 8, issued to the Grand Council of the Catholic Mutual Benefit Association of Canada for the transaction of Assessment Life Insurance business in the Dominion of Canada, is hereby renewed till the thirty first day of March, 1901.

J. M. COURTESY,
Deputy Minister of Finance.
W. Fitzgerald,
Superintendent of Insurance.



DEPARTMENT OF INSURANCE, ONTARIO.

No 743.
CERTIFICATE OF REGISTRY AS INSURANCE COMPANY.

Whereas by the application of the Grand Council of the Catholic Mutual Benefit Association of Canada, made pursuant to the Insurance Corporation Act, 1892 and the Acts amending and consolidating the same, it has been made to appear to the undersigned, the Inspector of Insurance for the Province of Ontario, that the said applicant is entitled to registry as an insurance company:

NOW, THEREFORE, THIS IS TO CERTIFY that the said company is accordingly registered for the transaction of Life Insurance on the Assessment Plan in the Province of Ontario, for the term beginning on the first day of May, 1900, and ending on the thirtieth day of April, 1901, subject to the provisions of the aforesaid acts.

J. HOWARD HUNTER,
Entered on the Insurance License Register No. 1414, Folic 141.
WILL. J. VALK, Entry Clerk.

Assessment System.

Official Notice of the First 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. 7 assessment for the month of June, 1900, a special assessment is also required to be paid within thirty days from the 16th June, in the same manner and of the same amount as said No. 7 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 be as prompt as possible in remitting the amount of these two assessments.

It requires \$1.000 to pay the beneficiaries of the 12 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., June 1, 1900

CORRECTIONS.

A couple of typographical errors occurred in the article headed "The C. M. B. A. in P. E. I." In the fifth line, third paragraph, the word parish should read parent, and in the ninth line of same paragraph the word priest should read president.

CHANGE OF ADDRESS.

As many of our C. M. B. A. members, especially among those residing in cities, change their residence in the spring of the year, we request Secretaries of branches to send us without delay the new addresses of any members who may have moved from their former address

ROTSCHILD'S SUCCESS

In one of the private letters of the late Alphonse de Rothschild these maxims of success of the great house of Rothschild are found:

- Carefully examine every detail of your business.
- Be prompt in everything.
- Take time to consider, but decide positively.
- Dare to go forward.
- Bear troubles patiently.
- Be brave in the struggles of life.
- Maintain your integrity as a sacred thing.
- Never tell business lies.
- Make no useless acquaintances.
- Never appear something more than you are.
- Pay your debts promptly.
- Shun strong liquor.
- Employ your time well.
- Do not reckon upon chance.
- Be polite to everybody.
- Never be discouraged.
- Then work hard, and you will be certain to succeed.

SHOULD A FRATERNAL ORDER CREATE AN EMERGENCY OR RESERVE FUND?

It is a self-evident fact, upon which there is no division of opinion, that increasing age brings with it increased probability of death, which in turn means increased cost. How best to meet the question of increasing cost occasioned by the continual increasing age of the members, gives rise to and affirmatively answers the query at the head of this article. Under the original plan of fraternal orders, only enough assessments were levied to pay death losses as they occurred. The result was a few deaths, few assessments and a large increase in membership. As the years rolled by the death rate per one thousand members increased, assessments were called at more frequent intervals, and new members become harder to secure. This continued until the cost increased to such an extent that in some orders members paid in for assessments more than the face value of their certificates. Under such conditions, these members whose age and physical condition permitted it, lapsed their membership, and the final result cannot help but be disastrous.

On the other hand, the creation of an emergency fund enables an order to maintain a level rate year after year: protect it in the event of lapse, as a member dropping out of an order leaves more than enough of his contributions to that fund to cover the cost of securing a new member to take his place: no member is forced to lapse because of excessive cost, any temporal liability above that provided for out of the annual payments by the members being paid from the emergency fund: the membership generally feels safer, better, and have more confidence in the order, and as a result first-class new business is easy to secure, the order being better able to discriminate in the quality of its risks.

An emergency fund of a fraternal order is as essential to its safety and perpetuity as is the safety valve on a steam engine, when there is too much pressure, the excess of steam escapes through the safety valve, and when there are too many deaths for the regular income to cover the excess is paid from the emergency fund instead of making additional calls upon the members. The establishing of a level rate and the accumulation of an emergency fund distributes the cost more evenly, protects the order from lapses, and creates a better feeling among the membership generally. The idea or

principle of the creation of such a fund is therefore recommended. The manner of its creation, maintenance and disbursement are matters of business detail which do not in any way affect the idea or principle. — The Western Economist

FRIENDLY SOCIETY WINS.

Mrs Higgins loses her case against the C. M. B. A.

Mr Justice Archibald has dismissed the case of Dame Eugenia Redmond, widow of the late Martin Higgins, in his lifetime of this city, against the Supreme Council of the Catholic Mutual Benefit Association to recover \$2,000, the amount of the policy on Higgins' life. He became a member of the Order July 11, 1880, and died April 11, 1897. The defendants showed that he had been suspended from membership for non payment of assessments, and that it was during such suspension that his demise occurred, and that according to the rules of the order he had forfeited all claims to the beneficiary fund. The order also has a rule that no suit can be instituted against it for claims arising out of membership two years after the death of the member. — Montreal Star

M DONOUGH APPEAL.

Arnprior, Ont., 28th May 1900.
S. H. Brown, Esq. London, Ont.
Dear Sir and Brother, kindly publish in June CANADIAN the following additional subscriptions to McDougall's fund:

Branch No. 20, Preston, Ont.	\$ 00
21, Burlington, N. B.	1 00
22, Cayuga, Ont.	1 00
23, Canada, Ont.	1 00
24, New Glasgow, N. S.	1 00

Yours fraternally,
E. C. ARMANIA,
Re. Sec. Branch, 43

NEW BRANCH.

Branch No. 45 was organized on May 21st, at Douglas, Ont., by Grand Deputy John O'Sullivan.

The following is the list of officers:
Spiritual Adviser, Rev. H. C. Macdonald;
Chancellor pro temp., Peter H. Macdonald;
President, John McEachern;
First Vice President, James Macdonald;
Second Vice President, W. J. Macdonald;
Recording Secretary, W. J. Macdonald;
Assistant Secretary, J. M. Macdonald;
Financial Secretary, J. M. Macdonald;
Treasurer, John M. Macdonald;
Marshal, M. H. Macdonald;
Guard, J. M. Macdonald.
Trustees, Thos. Macdonald, F. J. Woodie, J. Lynch, James Macdonald, W. J. Macdonald.
The branch will meet on the 2nd and 4th Saturday of each month.

THE CANADIAN

PRICE, 50 CENTS.

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

Catholic Mutual Benefit Association of Canada

And mailed to members between the 1st and 15th of each month.

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

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

Address all communications to S. R. BROWN,

Editor and Manager, Coote Block, Dundas Street, London, Ont.

ASSESSMENT SYSTEM.

LONDON, JUNE, 1900

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$5 per inch space per annum payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 14,000, extending all over Canada.

For further particulars address

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

OUR CONSTITUTION.

We are in receipt from time to time of the most flattering expressions of opinion with respect to our constitution. Our English correspondents speak of it as being evidently the result of very matured thought and of the most careful preparation. Mr. Fox, a prominent member of the great Australian fraternal society, "The Hibernian Australian Catholic Benevolent Society," in a communication enclosing a copy of their constitution says:

"The rules of the C. M. B. A. are such models of comprehensiveness and lucidity that I fear you will be somewhat disappointed with those of the H. A. C. B. S."

Our constitution and rules are all right. Let the brothers live up to them, and the success of the C. M. B. A. will be doubly assured.

JUDGE LANDRY HIGHLY HONORED.

The New Brunswick University has informed the Hon. Judge Landry, of Dorchester, N. B., that the title LL. D. will be conferred upon him by said University on the occasion of its closing exercises for the year.

Judge Landry is the first Acadian to receive such consideration and high honor from the English universities of the country. We hope he will not be the last. The event is a recognition of the ability which the Honorable Judge has displayed on the bench of the Supreme Court.

The judge is a charter member of Branch 167, C. M. B. A., and was its Vice-President of the Grand Council of the C. M. B. A. of Canada for two years. At the time of the heated dis-

ussion on separation of the C. M. B. A. of Canada from the Supreme Council of the C. M. B. A. of the United States, Judge Landry was one of the Committee selected by the C. M. B. A. Convention, held in Hamilton in 1892, to investigate the matter and report to the Grand Council, and by his strong argumentative power and advice, aided very materially in bringing the vexed question to a final settlement.

We heartily unite our congratulations to those of the numerous friends and admirers of Brother Landry.

PRESENTATION TO JUDGE O'REILLY

Friday evening, May 18th, witnessed one of the most pleasant social and friendly functions that has taken place in Prescott, when His Honor Judge J. O'Reilly was invited to be present at a meeting of his friends and admirers, which was held in the Victoria Opera House. It was an expression of friendly congratulation and regret offered to this gentleman, on his being raised to the bench and on his taking up his necessary residence in Cornwall. The Opera House was well filled by ladies and gentlemen, and among those on the stage were: The Rev. Vicar General Masterson, Messrs. I. D. Purkie, John Carruthers, J. K. Dowsley, Geo. McCrea, G. T. Howard, Mayor Mundle, Albert Whitney, Jas. Cosgrove and others.

Mr. John Carruthers acted as chairman of the meeting, while Mr. P. K. Halpin, P. M., filled the secretary's chair. Mr. I. D. Purkie, on behalf of the subscribers to the presentation, presented His Honor with a beautiful cabinet of solid silverware, which bore the following inscription on a brass plate: "Presented to James Redmond O'Reilly, by his Prescott friends, on his appointment to the Judgeship of the United Counties of Stormont, Dundas and Glengarry, May, 1900"

An engrossed address was also presented to him. The judge made a suitable reply.

Judge O'Reilly is a member of Branch 16, C. M. B. A., Prescott Ont. We offer him our hearty congratulations.

FEDERATION OF CATHOLIC SOCIETIES

The federation of Catholic societies seems to be in the air. The question has been discussed in a desultory way in some quarters for a few years past, but now it appears to be advocated with some vigor by many leading Catholic papers.

At the biennial convention of the Ancient Order of Hibernians, recently held in Boston, a significant letter was read from Bishop McFaul, of Trenton, which has given a fresh impetus to the idea of federation. After speaking of the unfair exclusion of Catholics from

public office in New Jersey, Bishop McFaul says:

"It seems to me that all societies composed of Catholics should endeavor to touch at certain points, that, while retaining their identity and pursuing their own aims independently of other organizations, there should be a bond of union enabling them in given circumstances to exert a united influence."

The Bishop is perfectly correct. There are times when, and places where, the Catholic societies can, by acting in concert, accomplish what Catholics individually, or one society alone, cannot hope to achieve. It is easier for the laity to speak through their organized societies than to speak singly. Such a junction of forces, however, ought never to be employed for any personal or purely party purpose, but only on those momentous occasions when it becomes the duty of every Catholic, regardless of party considerations, to assert the common rights of his co-religionists.

The beloved Bishop expressly disclaims the idea of Catholics forming themselves into a separate party: and as will be seen from the above quotation he means that the identity of the separate societies should be preserved.

It would be very unwise to advocate complete amalgamation; it would be impracticable. The various Catholic societies have their distinctive objects and their own peculiar fields. Some are organized primarily to promote temperance: some make a prominent feature of sick benefits; others, like our own C. M. B. A., provide for post mortem benefits. The St. Vincent de Paul Society is devoted to charity and to the deserving poor; the Catholic Truth Society to the dissemination of Catholic literature, and so with every Catholic society. Each has its own peculiar field in the division of Christian labor, and any attempt to fuse all these societies and to do all this work by one society is sure to meet with failure. Nevertheless it may be found to fall well within the domain of practical effort to have a federated society, composed of representatives of all the Catholic societies of the country, who would meet periodically for the promotion of the interests of Catholics generally, while not attempting in any way to interfere with the complete autonomy of the various societies from which they are drawn.

At the convention of the A. O. H., to which we referred, a resolution was passed, looking to the affiliation of the A. O. H. with the Australian Hibernian Society, about which we wrote a short time ago in these columns.

WANTED.

We are in need of a few copies of THE CANADIAN of April, 1895, and would be much pleased to receive same from any member who might have it and who is not keeping the official organ on file.

ANSWER TO QUESTIONS SUBMITTED

1. If you surrender your \$2000 policy and receive a \$1000 one, your rate for assessments shall be according to your age at the date of your initiation—that is, if you were twenty four years of age at the time you joined the C. M. B. A. and received a \$2000 policy and if you now surrender said \$2000 for a \$1000 one, your rate will be 50 cents per assessment no matter what your present age is. (See section 2 of our Constitution)

2. If you are not over 50 years old and hold a \$1000 policy in the C. M. B. A. and desire to take a \$2000 policy, you may make application to your branch for such, using our regular printed forms for said application. You must be examined by the branch physician, approved by our Supervising Medical Examiner and balloted for the same as a new applicant. If the ballot is favorable, you shall be entitled to a \$2000 policy. You do not have to be initiated for an increase of policy. Your rate per assessment for your new \$2000 policy shall be the amount you have been paying for the old \$1000 policy plus the rate per assessment you would have to pay for a \$1000 policy according to your age at the time the additional said \$1000 increase was granted by the ballot above mentioned; that is, if you were 22 years of age at the time you were initiated and received a \$1000 policy your rate was 50 cents per assessment, and if you were 24 years of age at the time the increase was granted your rate per assessment for the \$2000 policy would be \$1.00, but if you were 26 years old at the time the increase was granted your rate for the \$2000 policy would be \$1.05 per assessment. (See Section 3 of our Constitution.)

3. A medical examiner for a branch of the C. M. B. A. is not to collect the Supervising Medical Examiner's fee; he shall collect his own fee only, which is \$1.50 from each applicant he examines. See Section 122 of constitution. The Supervising Medical Examiner's fee must be collected by the branch from the applicant at the time the application is made; this fee is 50c. and is paid by the applicant when paying the \$3 initiation fee, and branches must remit said 50c. to the Grand Secretary, no matter whether the applicant is approved or rejected. See Section 147, constitution.

4. The applicant must be examined by the medical examiner for the branch to which application for membership is made. The Supervising Medical Examiner may, however, grant a dispensation in special cases for the examination to be made by some other physician. See Section 124.

5. The Supervising Medical Examiner has full power to appoint the medical examiners for branches. This part of our C. M. B. A. business is entirely in his hands. See Section 119.

APPEAL.

To the members of the C M B A. of Canada

Brothers:—Branch 261, Barachols, N B., needs to appeal to its sister branches on behalf of Brother Joseph Thibodeau who has been ill for about two years

Brother Thibodeau is unable to do any work to provide for a family of nine helpless children. His wife is also sick.

He was working on a farm of about thirty acres and, while he had good health, he managed to make a living; but unfortunately he was stricken by illness and, being in debt, his creditors took the farm away from him, thus leaving him penniless.

Our branch helped him to the extent of its means and we now deem it a duty to send out this appeal, hoping our sister branches will respond generously, otherwise he and his family will be in great distress.

Yours fraternally,
JÉRÉMIE S. LÉGERE,
Rec. Sec.

I certify that Brother Joseph Thibodeau is really in need of help, and that it is a great work of charity to come to his assistance. He always was a very faithful member.

E NAP MASSÉ P.P.
All contributions to be sent to Jérémie S. Légeré, Rec. Sec. Br 261, C. M. B. A., Robichaud, West County, N. B., P. O. Box 35

London, Ont., April 16, 1900
Jérémie S. Légeré, Rec. Sec. Br. 261, C. M. B. A., Barachols, N. B.

Dear Sir and Brother—The appeal from your Branch on behalf of Bro. Joseph Thibodeau has been allowed by the Grand President and Board of Trustees.

Yours fraternally,
S R BROWN Grand Secretary.

LECTURE.

On Monday evening, April 30 the people of Cordigan, P. E. I., had an opportunity to partake of one of those literary feasts which rarely falls to the lot of a small community such as this. The occasion was the delivery of a lecture, under the auspices of Branch No. 295, C. M. B. A., on "St. Francis of Assisi," by the Hon. Judge Hodgson, Master of the Rolls for Prince Edward Island. This is the second time His Honor has favored Cordigan with one of his masterly discourses, (the former being a lecture on "Joan of Arc" about three years ago) and, notwithstanding the disagreeable weather and bad roads, the people, knowing what a treat was in store for them, mustered quite a large audience. Our president Tans J. Dineen, occupied the chair, and in a few appropriate words introduced the honorable lecturer.

Judge Hodgson has no equal in this province as a public speaker, and, being in splendid form, did ample justice to his subject. In eloquent terms he described the life of this great man, who, from a careless and pleasure-loving youth, developed into one of the greatest saints of the Church, and founded an order, the Franciscans, which for hundreds of years has been an invaluable aid in upholding and spreading our holy religion; how this holy man at first mistook the calls which he received from God, and the painful mistakes under which he labored before finding his true vocation: the great hardships he endured, and the steadfast and invincible

adherence to the principles and rules of his order, the chief of which is poverty and love for the poor; how any service, no matter how low and humiliating it might appear, was considered a privilege and an exalted duty, so long as it was done for one of God's creatures: how at length brother ascetics—as he called his body—could no longer bear the strain, and succumbed at a comparatively early age to the rigors of his self-imposed labors and penance; and how he delivered up his soul to the Creator with his back to mother earth, and his last upward gaze fixed upon the blue canopy of heaven

The learned lecturer then pointed out the moral that all could, and should, learn from the life of this great man, and brought his lecture to a close with an eloquent exhortation to young and old to practice, as far as their station in life permitted, the love and consideration for our fellow creatures, which were so characteristic of St. Francis of Assisi.

A vote of thanks, proposed by Spiritual Adviser Rev. Dr. McMillan, and seconded by Treasurer Dr. Allan, was heartily and unanimously tendered; and Branch No. 295 takes this opportunity of expressing its gratitude and appreciation of the great favor which the Master of the Rolls, at considerable inconvenience to himself, has shown us

JOHN A. MACDONALD, Rec. Sec.

C. M. B. A. PICNIC AT CORNWALL WALL.

Branch No. 38, of Cornwall Ont. have arranged for a monster C. M. B. A., demonstration and picnic in St. Lawrence Park on Wednesday, June 20th.

Invitations have been issued to all C. M. B. A. branches in Montreal, and all Ontario east of Kingston

As this demonstration is designed for the purpose of bringing the members of the C. M. B. A. together, it will certainly be of much benefit to the Association in this part of Canada

Our Cornwall brothers promise a first-class programme of sports, with boating and fishing facilities. It is expected that the Grand President and other Grand Council officers will be present, and addresses will be delivered by prominent C. M. B. A. men. We are sure that those who are fortunate, enough to attend will enjoy a splendid day's outing.

A FAITHFUL DEPUTY.

Grand Deputy Costigan is one of our most energetic officers in promoting the interests of the C. M. B. A., and he can fairly claim a large share of the honor attached to the increase of our membership in the English speaking branches in his city since 1893. This year he is President of Branch 26 the largest Branch in Montreal, and one of the largest in the Association, and he leaves nothing undone that would tend towards increasing the membership and benefitting the Association. Brother Costigan is well versed in society affairs, understands the C. M. B. A. work thoroughly, and has a very happy way of putting things when addressing an audience. We have few, if any, more successful workers in the C. M. B. A. cause than he.

In the April issue of THE CANADIAN, under the heading "Resolutions of Condolence," Branch No. 263, Pictou, Ont., should read Pictou, N. S.

INITIATIONS IN MAY, 1900.

Initiations en Mai.

10	N. B.	10	St. John N. B.
11	St. John N. B.	11	St. John N. B.
12	St. John N. B.	12	St. John N. B.
13	St. John N. B.	13	St. John N. B.
14	St. John N. B.	14	St. John N. B.
15	St. John N. B.	15	St. John N. B.
16	St. John N. B.	16	St. John N. B.
17	St. John N. B.	17	St. John N. B.
18	St. John N. B.	18	St. John N. B.
19	St. John N. B.	19	St. John N. B.
20	St. John N. B.	20	St. John N. B.
21	St. John N. B.	21	St. John N. B.
22	St. John N. B.	22	St. John N. B.
23	St. John N. B.	23	St. John N. B.
24	St. John N. B.	24	St. John N. B.
25	St. John N. B.	25	St. John N. B.
26	St. John N. B.	26	St. John N. B.
27	St. John N. B.	27	St. John N. B.
28	St. John N. B.	28	St. John N. B.
29	St. John N. B.	29	St. John N. B.
30	St. John N. B.	30	St. John N. B.
31	St. John N. B.	31	St. John N. B.

Total. The initiations in the last branch are charter members.

Les initiations dans la dernière succursale sont des membres fondateurs.

FACTS THAT ARE USEFUL TO KNOW ABOUT A COMMON AFFLICTION.

(From the Medical Journal)

Nosebleed is so common in childhood that little account is ordinarily made of it. Where it occurs repeatedly without apparent provocation, however, effort should be made not only to check the immediate attack, but to ascertain the cause of the trouble. It is well known that heart disease, congestion of the liver and other conditions affected by, or affecting the circulation of the blood predispose to nosebleed, and considerable anxiety is frequently felt lest the nosebleed of childhood may be the result of serious constitutional causes. Most commonly the cause is local.

The best means of checking the immediate attack is pressure with the

finger on the upper lip, just beneath the nostrils. A small pad of absorbent cotton or a piece of handkerchief may be placed inside the lip and tightly pressed against the gum from without thus compressing the two small arteries that supply the upper lip that supply the nose. These can ordinarily be felt pulsating in this locality.

If the bleeding is profuse or prolonged the child should be placed in a recumbent position, but with the head elevated, while the may be held to the forehead or the back of the neck. To decrease still further the blood pressure within the vessels of the nose a mustard footbath is of service.

In the meantime blowing the nose is to be avoided. Plugging the nostrils both in front and back is a last resort to keep the sufferer from actual perit.

The predisposing causes of nosebleed are, as has been said, commonly local. Careful examination of the nose by the physician is, therefore, always necessary in recurrent attacks. Diseased areas in the nose are usually found in which the vessels are spongy and unnaturally turgid.

The depression of the child's health caused by repeated attacks of nosebleed not infrequently requires attention. If the trouble is due to systemic weakness, attention is especially directed to an improvement of the general condition while if the lungs are themselves weak, repeated attacks of nosebleed are sometimes indications of the need of a change of climate, or of proper physical exercises at home.

The formation of scabs or crusts, often attended in childhood with plugging of the nose, must not be overlooked as a cause of nosebleed. Watchfulness may be required to prevent the formation of an unfortunate habit, but the affected spots must also be treated with ointment or other simple means of healing.

AN UNWISE PROPOSAL.

Recently a deputation waited upon the Provincial Government to ask that the Ontario law relating to insurance should be so modified as to allow of foreign assessment societies and insurance concerns doing business in the Province without being compelled to adopt safe rates. This cool proposal for special benefits to be given to foreigners which are denied to Canadians, met with a very prompt refusal from the Government; but it will be well for the Canadian Fraternal Societies to be constantly on their guard, for we all know the fraud upon, and even ruin wrought to many, people in this country by the wildcat schemes which were launched here a few years ago. By such schemes as the Iron Hall, Septennial League, Massachusetts Life, and such concerns, enormous sums of money were collected in Canada, sent to the United States and never seen in this country again. The founders of these miserable Orders must have known perfectly well that they could not live. Every Canadian who gave the matter a moment's consideration knew that they were practically frauds, and it will be to the lasting disgrace of the Government if it ever allows again such impositions on the public to have a foothold in the Province of Ontario. We are much surprised that any body of men should ever dream of seeking permission for such concerns to do business in Canada. —Ancient Fore-er

Statement of Assessments Received in May, 1900
Etat des Cotisations Recues Durant le Mois de Mai.

Branch No.	Assessment No.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assessment No.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assessment No.
1	5	114	114	do	5	114	114	do	5
2	5	115	115	do	5	115	115	do	5
3	5	116	116	do	5	116	116	do	5
4	5	117	117	do	5	117	117	do	5
5	5	118	118	do	5	118	118	do	5
6	5	119	119	do	5	119	119	do	5
7	5	120	120	do	5	120	120	do	5
8	5	121	121	do	5	121	121	do	5
9	5	122	122	do	5	122	122	do	5
10	5	123	123	do	5	123	123	do	5
11	5	124	124	do	5	124	124	do	5
12	5	125	125	do	5	125	125	do	5
13	5	126	126	do	5	126	126	do	5
14	5	127	127	do	5	127	127	do	5
15	5	128	128	do	5	128	128	do	5
16	5	129	129	do	5	129	129	do	5
17	5	130	130	do	5	130	130	do	5
18	5	131	131	do	5	131	131	do	5
19	5	132	132	do	5	132	132	do	5
20	5	133	133	do	5	133	133	do	5
21	5	134	134	do	5	134	134	do	5
22	5	135	135	do	5	135	135	do	5
23	5	136	136	do	5	136	136	do	5
24	5	137	137	do	5	137	137	do	5
25	5	138	138	do	5	138	138	do	5
26	5	139	139	do	5	139	139	do	5
27	5	140	140	do	5	140	140	do	5
28	5	141	141	do	5	141	141	do	5
29	5	142	142	do	5	142	142	do	5
30	5	143	143	do	5	143	143	do	5
31	5	144	144	do	5	144	144	do	5
32	5	145	145	do	5	145	145	do	5
33	5	146	146	do	5	146	146	do	5
34	5	147	147	do	5	147	147	do	5
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ORDER OF BUSINESS

OF THE C. M. B. A.

(CONTINUED)

DOES ANY MEMBER KNOW OF A SICK BROTHER OR A BROTHER'S FAMILY IN DISTRESS?

Under this item are practised fraternity and Christian charity that should animate the members of the C. M. B. A. towards a sick brother or his family if in distress. Section 183 states that the duty of the Relief Committee shall be to visit the sick or disabled brothers, and report at each meeting the condition of such members.

Sickness suspends work, occasions unforeseen expenses, often exhausts savings collected by dint of long and careful efforts, and the sick brother then finds himself unable to continue, for a time at least, the payment of his assessments and dues, besides having recourse to credit for his subsistence and that of his family. The Relief Committee reporting that said member is worthy of relief, the branch should keep him in good standing by paying his assessments until he recovers his health and resumes his work. It is not fair that this member should lose the benefit of his past assessments, for the only reason that temporarily he finds himself unable to continue to his make his monthly payments. The branch should more readily come to his assistance than in case of the death of said member: it is guaranteed to the extent of \$100 by section 12, which states that the amount of assessments which it shall have paid, not exceeding the maximum above stated may be deducted from the amount due under the policy of said member, the claim of the branch having been duly presented with the proof of death.

For cases of distress Section 76 provides an appeal to the charity of all the branches of the association, the local branch having already done all in its power to do in such cases.

Speaking of appeals, there are no reasons for branches to ignore same when said appeals have first to be sanctioned by the Board of Grand Trustees before they reach branches. This section has for its object the prevention of abuses, and also the giving at the same time of more efficacy to appeals deemed worthy. For this reason contributions to appeals should come not only from a number of branches, but all should make it a duty to respond to each appeal. The object should be to give assistance not only in a particular case, but in all cases. Branches may do this by giving a little less for each appeal and thus be enabled to contribute to all of them. The result will be the better for every brother in distress.

READING OF COMMUNICATIONS, NOTICES AND BILLS.

Communications may be of a various nature, but the branch should take them up on the conditions only that they relate to the interests of the C. M. B. A. Special attention should be given to all communications bringing instructions from the Grand Council. At every meeting, the chancellor, in the declaration already mentioned in the beginning of this study, recalls to members that there should be due respect paid to all mandates and decrees of the Grand Council or President.

The same applies to any mandate, decree, order or notice emanating from the proper authority and published in the official organ of the asso-

ciation, which Section 2 says shall be and is hereby declared to be official notice for the purpose for which it is given to the officers and members, or to whom it may concern. Thus, for instance, when, in the issue of the official organ for the month following each quarter, notice is given to branches that the Per Capita tax, the Initiation tax and the supervising Medical Examiners fees are due and should be paid without delay, the officers of each branch should pay attention thereto and comply with same by not delaying any longer the payments called for.

REPORTS OF SPECIAL AND STANDING COMMITTEES.

Reports of special committees take place when there is cause for same.

The Business Committee is supposed to report at each meeting. This committee has in particular the duty to look after members out of employment and to do all in their power to find employment for them. At every meeting, then, those who know that there are vacancies to be filled somewhere should make it known to the committee and the members out of employment should notify said committee, also. It is on such conditions only that this committee may do good.

We have already spoken of the Relief committee under order No. 8.

The Finance Committee must report on all bills against the branch referred to them, and the branch should authorize payment thereof only after said Committee has certified them to be correct. They must also examine the books and vouchers of the Financial Secretary and the Treasurer and make a report of such examination at the end of the term, or whenever directed to do so by the president or the branch (Sec 184). These quarterly audits should always be made for the benefit of all concerned. It is the only means to keep accounts always straight. Business is business. To be good, careful attention to same must be given.

In making its report the committee should not fail to call the attention of the branch to the fact, if the latter is in arrears to the Grand Council.

The committee on the good of the association must be able to report at each meeting. Its field of action is very much extended. Its duty is to promote the best interests of the association locally by arranging for literary or musical entertainments; procure papers of interest to the members to be read or discussed; familiarize members with the constitution, by-laws, rules of order and ceremonial of the association; visit members who may not be in good standing, or who may be dilatory in paying dues and assessments, and endeavor by every means to prevent suspensions and expulsions; prepare and keep a record of all persons eligible for membership, which shall be reported at each meeting, that they may be induced to join the association; create a livelier interest in the association and cultivate a better fraternal feeling among members.

TO BE CONTINUED.

SMOKING CONCERT.

Branch No. 35, Goderich Ont., held a most successful smoker on April 17th in their branch hall, which has been newly fitted up in a most becoming style. A number of the members of St. Peter's congregation were invited to attend, and a very enjoyable evening of progressive euchre, with lunch

together with a number of addresses, was the programme. Bro. T. Stapleton carried off the first prize—a valuable pipe—and the second prize—also a valuable pipe—went to Bro. McAvoy. A very interesting address was delivered on the sound financial standing of the Association.

A short and witty address from Bro. E. Campion, J. C., was highly applauded, and other addresses of special merit were delivered by our Recording Secretary, Bro. P. McAvoy, Bro. J. J. Doyle, Chancellor D. P. McCarthy, after which Bro. D. Neville followed in that old familiar song 'Bridget Donaghue.' This was followed by a song from Bro. J. D. Dwyer, Bro. J. Kidd, Ex Grand Organizer for the Province of Ontario, delivered the address of the evening. Bro. Kidd, who is an eloquent and convincing speaker, in the course of his address traced the history of fraternal societies from the earliest ages to the present time, and gave a graphic description of the benefits that were derived by becoming members of the Catholic Mutual Benefit Association. The eloquent speaker closed by appealing to Catholics to become members and also discussed the Goderich branch's first attempt in a social sphere that more such enjoyable and interesting meetings would be arranged for the future. After presentation of prizes by President O'Connell in a fitting and a neat little speech, the evening closed, with praise on all sides for their President, Bro. D. J. O'Connell.

GRAND ENTERTAINMENT

Of Branch No. 232, Montreal, Que.

Branch No. 232 held their closing progressive euchre party and social in Beaman's Conservatory Hall, on Easter Monday evening, and a large number of members of the C. M. B. A. and their friends were present. There were upwards of seventy-five couples who took part in the progressive euchre and social, and each one present enjoyed himself to his heart's content.

The arrangements were most perfect, and the officers of the branch are to be congratulated upon the manner in which they looked to every detail and performed their arduous duties. Every attention was given to the many friends of this highly esteemed branch, and they were loud in their praises for the courtesy shown them by the members of the committee. Nothing was left undone to make all enjoy themselves, and it must certainly be said that the Committee of Management in charge of affairs of Branch No. 232, when it comes to social matters are stalwarts, and they are deserving of all praise.

The systematic manner in which their past entertainments have been conducted was in evidences last Monday evening, and everything passed off with smoothness and precision, and nothing occurred to mar the pleasure of the evening. The progressive euchre playing started at 8.15 p.m. and continued unabated until 11.30 p.m., when fifteen games all told had been played. The playing was most spirited, which was, no doubt, occasioned by the fact that the prizes which were on view in the hall, were the most handsome and costly that have ever been given for a like entertainment, held under the auspices of any society.

Many were the remarks made upon the excellence of the prizes, and the good judgment and taste exercised by

the gentlemen who formed the committee. Many were the envious glances, cast upon the fortunate ladies and gentlemen who had won them as they were called to receive the reward. The presentations were made by Grand Deputies J. J. Costigan and J. H. Fooley, Chancellors T. P. Tansley and T. A. Lynch, Bro. J. J. Curran and President T. R. Cowan, of Branch 232. As each lady and gentleman received their prize they were accorded quite an ovation.

After the prizes had been distributed, the floor was cleared, and the committee, assisted by the caterer, changed the scene, of what had been a short while before, a euchre party, into a banquet room. Tables were brought in heavily laden with good things, which had expressly been prepared for this occasion under the personal supervision of Bro. W. J. Shea, who is a member of Branch 232. When the guests were seated, the committee attended to their wants, everyone being well looked after. Bro. Shea was the recipient of many congratulations upon the excellence of the menu.

To the gentlemen who composed the Committee of Management are due many thanks for the manner in which they carried out their duties, and future entertainments, in the same hands, are bound to be as successful as they have been for the seasons just brought to a close.

The following are the names of the committee: President, T. R. Cowan; Chancellor, T. A. Lynch; Chancellors, T. M. Ireland, Bros. J. H. Neilson, R. J. Cherry, W. J. Elliott, W. E. Durack, W. J. Shea, E. M. Rowan, J. McDonald, T. McGillivray, A. C. Coleman, E. Thompson and G. A. Carpenter.

The following are the names of the successful winners:

- 1st Lady's Prize—Miss M. Crowley, brass mounted decorated opal ware fern pot
- 2nd Lady's Prize—Mrs. J. Ryburgh, Linlog's china berry set
- 3rd Lady's Prize—Miss J. Adrian, large berry dish
- 1st Gent's Prize—Mr. J. Blanchard, piano lamp
- 2nd Gent's Prize—Mr. B. Tansley, sr., Adderley china cheese dish
- 3rd Gent's Prize—Mr. E. Quinn, Austrian china loving cup.

BRANCH 20, MAIDSTONE

On the evening of April 20 an open meeting of Branch No. 20, Maidstone, Ont., was held in the branch hall. Through the exertions of the highly esteemed and revered pastor Rev. Father McGee, and the members, a very large number of the parishioners were present. Judge M. Hugh, Mr. Cleary, barrister, and Brother Keogh, Secretary of Branch No. 1, Windsor, were there and addressed the meeting in a very eloquent manner and with very beneficial results. Several applications were taken immediately after the meeting. Our Windsor brothers had to drive twelve miles to attend the meeting and they certainly deserve great credit for the interest they take in C. M. B. A. matters.

Two legal papers met on the way to the funeral of a smart business man. By way of introduction he said: "I am a mortgage dealer and I have most of the property in the city insured." "said the man with an insurance policy. ALL WAS WELL UNTIL JUST SUCH FELLOWS AS YOU ARE. I am for the family every time."—Phelps.

LEGALLY DEAD.

Toronto, May 16.—William Potts, a member of the Canadian Order of Foresters, left his home in Woodstock on Feb. 8, 1891, and has never been heard of by his wife since. She sued the order for \$1,000, the amount of his insurance, putting forward the legal presumption of death seven years after he was last heard of. The officers of the order expressed their belief that Potts was not dead, as before leaving home he had told his sister that he would not be heard from again. The lower courts awarded Mrs. Potts the \$1,000, and the order appealed. The appeal was yesterday dismissed by the court of appeals, and Mr. Potts is now legally dead.

THE CLAIM OF THE C. M. B. A.

There is no Catholic Fraternal Society doing business in this Dominion today that has such a warm place in the hearts of the people as our noble Association. There is none in which the great mass of the people have such unbounded confidence, for which they entertain greater respect. There is none upon which the Catholic Hierarchy and Clergy of Canada bestow such marks of especial favor, there is none which the leaders of Catholic thought uphold so strenuously and to whose ranks, aid and encouragement the Catholic business man rallies so generously. These are the signs, these the landmarks that foretell our success, that herald the glorious work we are doing and the dignified eminence to which we have attained.

We need scarcely say here there is no element of our membership that gives us greater joy than our long roll of distinguished Prelates and Clergy. They have watched our career, it has pleased them, and to mark their approval they have joined our Association. No words of theirs could speak higher praise than these, their actions, and this is the proudest chapter in our history.

THE PROTECTION OF PUBLIC HEALTH.

The Hon. F. R. Latchford's Bill to amend the Shops Regulation Act is to be commended as it is aimed against the "Sweating System" so much in evidence in the great centres of human industry in this Province.

The bill provides that every person contracting for the manufacture, improvement or alteration of clothing, shall keep a written register, prominently posted, of the names and addresses of all persons to whom such work is given out to be made, and each article so made shall bear upon a label the name and address or number of the person making it. Such articles shall not be exposed for sale without a permit from the inspector, showing that the place of manufacture is in a thoroughly clean and sanitary condition. When such an article of clothing is found to have been made under unclean or unhealthy conditions it shall be seized and impounded, and a label "insanitary" placed on it, after which it shall be disinfected by the Board of Health at the owner's expense. The Board of Health, if they see fit, may destroy articles of clothing which they find were made in a workshop, tenement or dwelling, where the inspector finds evidence of unwholesome, unhealthy conditions, or infectious or contagious diseases.—Catholic Register.

CORRESPONDENCE.

To the Editor of THE CANADIAN.

Dear Sir and Brother,—In publishing in your April number my letter on "Catholic Friendly Societies in Canada," I am sorry that you did not state that the letter was re-produced from the Catholic Times, of Liverpool, England. For some time past letters on Catholic friendly societies, among others the letter of Mr. Fox, on the Hibernian Australian Catholic Benefit Society, have appeared in the Catholic Times, and it seemed to me to be an opportune time to lay before the numerous readers of that influential newspaper a brief statement of the position of our Association. Hence my letter I trust that no reader of THE CANADIAN will suppose that my letter was intended for our own members and that I sought to be didactic on a subject with which they are all so familiar. An esteemed and scholarly English correspondent is of opinion that our constitution is the product of much care and judgment, and he is greatly surprised at the small cost of our insurance. He gives the medical examiners and the Canadian climate credit on that score. The Hon. Secretary of the Catholic Association, one of the leading Catholic laymen of England, after reading our constitution says: "I am charmed with the scheme, and think something similar would work well here."

Your fraternally
J. A. Chisholm.

Halifax, N. S.

MASS FOR THE DEAD.

At a meeting of Branch 175, Kinross, Ont., the following resolution was carried:

Moved by Brother Chancellor John Kelly, seconded by Brother Past Chancellor James E. Stock, that there be a Requiem High Mass offered up by the parish priest for all the deceased members of Branch 175 of the C. M. B. A. and their friends and relatives, in the month of November, the same to be continued for all time to come.

CONCERT AND DONATION BY BRANCH 54.

The concert which was given on Easter Monday evening by Branch 54 was in every way a decided success.

The hall was well filled, and the audience thoroughly enjoyed every item on the programme, which was a good and varied one. During the course of the evening a splendid address was delivered by Frank J. Curran, B. A., B. C. L. He spoke on the aims and objects of the Catholic Mutual Benefit Association, and showed in a very convincing manner how this society ranked as one of the finest of its kind in Canada.

A vote of thanks to the speaker was moved by Rev. P. F. O'Donnell, seconded by Mr. P. R. Offerty, and carried with great enthusiasm. The following ladies and gentlemen took part in the concert: Master Jack McGovern, Messrs. T. Murphy, N. J. McIlhorne, Wm. Warren, S. Pigeon, M. J. Power, Moore Bros., J. M. Kennedy, J. A. Durocher, Misses B. Kelly, Ina Read, Hettie Murphy, M. Brennan, Pansy Driscoll and Madam L. Lecours. Miss Mamie O'Dea presided at the piano.

After all expenses were paid the concert committee reported having a balance of \$2.003 which is to be handed over to Rev. P. F. O'Donnell for the church decoration fund.

BE A GOOD CITIZEN.

No man can serve two masters who are directly opposed in principle. If he is true to the one, he must be false to the other: if he obeys the commands of one, he must disregard those of the other. He cannot be neutral and say that he will take neither side. In this world no man can be a noncombatant. If he is not working for the right he is assisting the wrong. He cannot say: "I will serve none. I will be my own master and follow my own inclinations and desires." As soon as he does this he will enter at once into the service of Satan. Some man or god or principle must have his allegiance.

How much difference between Christ's method of establishing his kingdom and that of the temporal rulers of the earth! Jesus broadened his domains by words of hope and charity and love; Alexander by the deaths of his fellow-men, by the clash of steel and the shedding of blood. Christ burned no cities, slaughtered no people and took no prisoners captive. He conquered, not by force, but by persuasion. His sovereignty was established, not by the shedding of other people's blood, but by the shedding of his own.

The rise of Christianity meant the rise of the reign of love. It was founded in peace and spread without the aid of the sword. It is the faith of peace and good will: it is the true and everlasting faith: the faith in the living God.

For the kingdom of Christ will last forever. Earthly kings rise and flourish and fall, Christ's will go ever upward and onward. Where are the empires of old? Where is the kingdom of Assyria, of Abyssinia, of Babylon? Lost among the shades of forgotten years: remembered only by old legends and crumbling monuments. Where is their might, their wealth, their power, their dominion? Gone, like all things earthly.

Where is the might that in Rome was the right? Where is the kingship of Carthage and Greece? Fallen and forgotten, never to rise again. The kingdom of Christ has arisen from their ashes and will live until all is at an end. It is to last forever.

Like the kingdom of the past, the kings have come into the world, played their parts, slain their thousands, slaughtered their captives, burned conquered states, died and been forgotten. Of what avail to day is the power of Cyrus, of Alexander and of Caesar? Nothing remains but the shadow of their mighty names. None bow before them or serve them or acknowledge their sovereignty or uphold their kingdoms. "None are so poor to do them reverence." But Christ lives today as he lived in Galilee, the King of our hearts and of heaven.

Christ our king is a jealous king. He must reign supreme in our hearts. His empire must be absolute. He has said:

"He that loveth father or mother more than me, he is not worthy of me. He that loveth sister or brother more than me he is not worthy of me. He that will not take up his cross and follow me is not worthy of me." And we know the commandment: "Thou shalt love the Lord thy God with all thy heart and with all thy soul."

Recently I read in an English paper an article by an Anglican divine who said "I am first of all a British subject, after that a churchman." Surely this is a poor expression for a Christian. It is as if you should say, "I place America first, the church second." I

would not give much for the religion of any man who would relegate his Christianity to the background. He should be a good Christian. By serving his country he serves his God.

I can see nothing in the constitution of the United States which is antagonistic to Christianity and nothing in Christianity which is antagonistic to the constitution. I am a Christian by the grace of Christ, and I am an American by the grace of God. Loyalty to one's country does not make impossible loyalty to one's church. Give unto God that which is God's, but also give unto Caesar that which is Caesar's.

There are few rewards for those who serve earthly kings. In South Africa to day many a hero is going to his untimely grave without a requiem. There is no chronicler to record his deeds. But he who serves Christ is sure of his reward. His good deeds are remembered in heaven, and nothing can erase the record.—Cardinal Gibbons.

REV. FATHER COLLINS PRAISES THE C. M. B. A.

At a meeting of Branch 184, Fairville, N. B., the following resolutions of thanks were tendered to Rev. Chas. C. Collins, Spiritual Adviser of the branch:

Whereas the members of Branch 184, Fairville, were filled with emotion on Sunday, April 29, when you spoke in such kind and encouraging terms to the faithful of the parish, advising such as were eligible to become members of that well-known association, the C. M. B. A., honored as it is with the highest approbation of our Holy Father the Pope.

Therefore resolved that the members do hereby desire to express to you their appreciation of your pastoral zeal in asking the further growth of Branch 184.

Further resolved that we pledge ourselves to second your efforts by steadily striving to enlarge the membership of our branch and to popularize it wherever our influence may be felt.

And further resolved that a copy of this resolution be spread on the minutes of the meeting, one sent to our Spiritual Adviser and one to THE CANADIAN, for publication.

QUESTIONS AND ANSWERS.

The following question has been submitted to us with the request that it be answered in this month's issue of THE CANADIAN:

A man and his wife have adopted a boy; said boy takes their name, and, when he becomes a man, joins the C. M. B. A., using his adopted name, which, of course, is not his legal name. He has the policy made out in favor of his adopted parents. Should he die, would there be any difficulty of said adopted parents getting the insurance on account of the adopted son not having his real name on the policy?

Answer: Under the circumstances stated and provided the adopted child effected the insurance himself for the benefit of those who occupied the position of parents to him. We are of the opinion that the fact that he was only the son by adoption would not prevent the beneficiaries whom he had named in his policy from being considered entitled to the full amount of it. That he used the name of his adopted parents as his own would not be material.

LEGAL DECISIONS.

BENEFICIARY FOR VALUE—Section 160 sub-section 2, of the Ontario Insurance Act provides that the assured cannot revoke a direction to pay the insurance money to a beneficiary for value so as to divert it from him. In *Potte v. Potts* (affirmed by the Court of Appeal on March 7th) the insured, who was a member of the Supreme Tent, Knights of the Maccabees, and unmarried, took out a certificate of membership dated July 1897 payable to his mother as beneficiary. In July, 1897 he married the defendant. The day before his death, in July, 1899 he made the following declaration in writing:—"I hereby direct that my estate shall be divided as follows: First, to my wife, Ada Lavina Potte, shall be paid all my insurance, viz., Knights of the Maccabees policy of \$1,000. This policy is payable to my mother, R. Ada Potts, as beneficiary, but I direct that it be paid to my wife." The mother, the plaintiff in this action, claimed as a beneficiary for value under the above section of the Act, but Rose, J., held that if the policy does not expressly state that the beneficiary is a beneficiary for value this fact cannot be enquired into. The action by the mother was therefore dismissed.

PROOF OF PERFORMANCE OF CONDITIONS IN POLICY—Where a policy contains a condition providing for payment in ninety days after satisfactory proofs of death and settling out what proofs must be given, it has recently been decided that the onus is on the plaintiff to show that proof of the death of the assured on a certain date was furnished, that all the conditions were performed, and that the necessary time has elapsed to entitle the plaintiff to payment, and not on the defendant to prove non-performance of the conditions.—*Randall v. Home Life Association*.—35 Canada Law Journal, 122.

Revocation by Will of Endorsement on Policy—The Ontario Insurance Act (R. S. O. c. 203) sec. 179, provides that where the assured declares the insurance to be for the benefit of any member of the class known as "preferred beneficiaries" (the husband, wife, children, grandchildren and mother of the assured) a trust is created in favor of the beneficiary, and the assured cannot vary the appointment except to make a different selection from among the class of preferred beneficiaries. In the case of *In re Harrison* decided in January of this year, and reported in 26 Canadian Law Times 38) a beneficiary society issued a certificate of life assurance which stated on its face that it was subject to the by-laws, rules and regulations of the society. One of these provided for the payment of the insurance money to any person nominated by endorsement on the certificate, and another affected to allow the revocation of this endorsement. By the endorsement the member directed the money to be paid to his wife, but subsequently by will made a different disposition by which only part of it was to be paid to the wife and the rest to other persons outside the preferred class. On action being brought by the widow the court held that the by-law allowing of revocation so far as inconsistent with the Act was modified by it, and that the revocation being ineffectual, she was entitled to the whole fund.

INSURANCE ON MURDERED MEN—The Court of Appeal on the suit of the mother, brothers and sisters of Isidore Poirier, murdered by his wife Cordelia Viau and Sam Parlow over two

years ago, has decided that the life insurance company must pay the policy on deceased's life. The court found that though Cordelia Viau induced her husband to procure the insurance, yet this did not render him her agent so as to make the policies fraudulent as against the company. Poirier acted in perfect good faith and paid the premium so that the company was liable to his heirs, who were not responsible for the crime.

The decision follows and closely resembles the famous *Maybrick* case in England (*Cleaver v. Mutual Reserve*, 1892 1 Q. B. 111). That was an action by the representatives of James Maybrick, who was poisoned by his wife in May, 1889. The court held that inasmuch as the contract was made between deceased and the company, and as the event had happened upon which the policy became payable, the plaintiffs were entitled to succeed notwithstanding the fact that the death of the insured was caused by the felonious act of the wife.

The effect of these decisions is that where the wife induces her husband to take out a policy in which she is the sole beneficiary in the event of her murdering him, the benefit of the policy reverts to the heirs.

ABSENCE SAME AS DEATH.

Curious Case Against the Canadian Order of Foresters.

Ellen Pott, of Woodstock, sued the Canadian Order of Foresters for \$1,000 due on a beneficiary certificate issued to her husband, William Pott, who has never been heard of since February of 1891. The case has been before the courts for some time, and finally Judges Moss, Rose, MacLennan and Lister gave judgment for the claimant and ordered the Society to pay the amount. We take the following report of the case from the legal column of the Toronto daily papers. This was an action by Ellen Pott to recover amount of endowment certificate No. 265 in her favor on the life of her husband, William Pott. The certificate was duly issued on October 6, 1881, and designates the plaintiff as "my wife, Ellen Pott" as the beneficiary, and as being entitled to \$1,000 within 30 days after satisfactory proof of death of insured. William Pott left his home in Woodstock on February 3, 1891, to seek work in Detroit, and wrote to his wife thereafter regularly until the end of the month, at which time he disappeared, leaving most of his belongings in his boarding house, and has never been seen or heard of since. The plaintiff held the certificate and continued to pay the dues in respect of it. On February 20, 1899, she claimed \$1,000 from the defendants, offering in proof of death the following: (1) Verified statements of the officers of the Court of the defendants, to which William Pott belonged, that he was in good standing at the time of claim; (2) affidavit of plaintiff proving the facts within her knowledge; (3) declarations of father and sister of William Pott as to his disappearance and belief of death, and that special efforts had been made to find him; (4) declaration as to search for will by plaintiff; (5) declaration as to age by father, and she also tendered a bond made by herself and good and sufficient securities conditioned to repay the \$1,000 in the event of its having been wrongfully paid to her, and produced the certificate. The defendants refused to pay. The trial judge found that the death of William Pott at the

expiry of seven years from his last being heard from had been satisfactorily shown, and in the absence of evidence by defendants that death was due to intoxication or accident therefrom, or any other cause set out in statement of defence, which would free the defendants from liability to pay, gave judgment for plaintiff. In finding defendant should pay the costs, the learned judge was assisted by the case of *Dyke v. City of Glasgow Life Insurance Company*, 7 L. J. N. S. 32. Here the defendants had before them, before action practically all the evidence at the trial, and, in addition, a bond. Coupling this with the fact that if plaintiff ceased to pay assessments the policy lapsed and the practical impossibility of William Pott, if he reappeared, obtaining an order of the Court declaring that the contract has been kept on foot, it seems unreasonable of defendants to require this action to be brought. It was contended for appellants that they were entitled to have the fact of death declared by the Court, or that plaintiff should have taken out letters of administration; that the trial judge erred in refusing to allow defendants to examine a sister of William Pott as to statements alleged to have been made by her before action to certain officers of defendants, that her brother told her before he left he would not be heard from, and in excluding the evidence of certain officers of defendants going to prove that statements were made by William Pott before he left to members of his family which would account for his silence.

The Court therefore held that Mrs. Pott was entitled to the money, and made an order that the Society pay the \$1,000 with costs.

MARKS OF LONGEVITY.

A careful examination will show that certain physical characteristics are usually associated with longevity. Perhaps the most noticeable of these is the carriage. Ninety nine out of one hundred people have curvature of the spine. The octogenarian is the one hundredth man. His spine is a straight line, his head erect, his chest broad and deep. This means that the vital organs are properly supported by the attachments provided by nature, and that they do not rest upon and crowd each other. The heart, lungs, stomach, liver and kidneys are thus enabled to do their work unimpeded; and their activity in providing food for the tissues and in removing waste matter (which is the prime cause of disease) is a potent factor in longevity. A large trunk, with legs short in proportion, a straight spine and an erect carriage are among the most obvious characteristics of those who attain great age. Another characteristic of those who achieve longevity, less evident to the untrained observer, but equally important, is the habit of slow, deep respiration. The oxygen is the only real food; for only the matter oxidized in the system becomes tissue. Deep, full breathing means an immensely increased amount of oxygen ingested, and an equally augmented quantity of poisonous matter eliminated by the lungs. Mental quietude is essential to proper breathing. The excited man—the emotional individual—who suffocates with joy, palpitates with enthusiasm, chokes with rage, gasps with astonishment, sighs from the intensity of his attachments—the emotional individual by every in-

equality in his respiration abbreviates his life. Another physical character of longevity most important of all and seldom or never noticed, is ease and repose of movement. The old person—the hale, vigorous, healthy old man—moves easily, lightly, silently. He has always moved that way. That's the reason he is here now instead of with the others, who, with their gasps and sighs, their clinched brows and twisting thumbs, their intense emotions and little complaints, are gone and forgotten. Ease of movement and grace depend upon muscular relaxation. Muscular relaxation is impossible except when the mind is tranquil. A fourth peculiarity of those who live long is that they are invariably small eaters. Gourmands die young. The octogenarian is always frugal. The enormous physiological task of digesting and excreting daily pounds of food not needed by the organism is not performed by the frugal eater, and so he has the more vitality to expend in thought in working and in living out his century.

FIGURES MAY DECEIVE

When an old line agent tells you what large returns his company will pay if you insure with him, just read to him the following statement published by Mr. Clarkson, the well-known editor of the *Des Moines, Ia., Register*.

"We had a \$100,000 15 year limited term policy in the New York Life, which matured last October. We paid that company \$3,000 annual premium on that policy for fifteen years, and paid the company \$5,000 in cash during that period. When the policy matured the company proffered \$1,000 for a settlement and a surrender of the policy; and that, too, notwithstanding we held and still hold the estimate of the company's agent that the policy would be worth \$4,116 at its maturity. We corresponded with the company for two months, in an endeavor to gain a fair settlement, only to find that the fine print policy compelled us to accept the paltry sum tendered by the company."—*The Modern Woodman*, May 1900.

CAN'T BE BOTHERED.

A financier called upon a delinquent member to collect his assessment and save him from suspension.

"Oh, what do you want to bother me about a little thing like that for? It's only 25 cents, let the council pay it."

"It is your place to pay it. Do you want to be suspended?"

"No, but I can't be bothered. However, I suppose I will have to pay it to get rid of you," said the member as he drew a roll of bills from his pocket and tossed one to the financier.

The above is a fact, and similar cases are more frequent than they should be. It shows that there are members of beneficial Orders who have the idea that the Orders are institutions whose main purpose is to help those who will not help themselves. They act as if they considered their order and their council primarily, under an obligation to them, and it is the duty of their fellow members to pay for them whenever they do not feel like paying for themselves. They seem to imagine that they are especially privileged above other members, and do not recognize that if they can claim the right to be carried by their council every other member can do the same with equal propriety.

LE CANADIEN

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L'Association Catholique de Bienfaisance Mutuelle du Canada.

Est envoyé par la poste aux membres de la loi et le 15 de chaque mois.

Les membres sont invités à nous envoyer des nouvelles ou informations tout l'Association pourra bénéficier. Les communications sur des sujets d'intérêt pour les membres de la C. M. B. A. sont reçues avec plaisir, mais toutes les lettres anonymes et toutes autres lettres qui ne contiennent 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 10 du mois, pour être publiée dans le numéro de mois suivant. L'espace étant limité, on ne peut être économe.

Adressez toutes communications à

S. R. BROWN,
Editeur et Gérant,
100 Geste, Rue Dundas,
London, Ont.

LONDON, JUIN, 1900.

Système de Cotisation.

Avis Officiel de la Première 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. 7 pour le mois de Juin, une cotisation spéciale est aussi requise, payable dans les trente jours à compter du 16 Juin, de la même manière et du même montant que la dite cotisation No. 7. 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 7ème et 8ème 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 19,500 dollars pour payer les bénéficiaires des douze frères défunts 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 Juin, 1900.

NOTRE CONSTITUTION.

Nous recevons de temps en temps des expressions d'opinion des plus flatteuses concernant notre constitution. Nos correspondants Anglais en parlent comme étant évidemment le résultat d'une mûre réflexion et de la plus soignée préparation. Mr. Fox, un membre éminent de la grande société fraternelle de l'Australie, "The Hibernian-Australian Catholic Benevolent Society," dans une communication incluant un exemplaire de sa constitution, dit: "Les règlements de la C. M. B. A. sont de tels modèles de précision et de lucidité que je crains que vous soyez quelque peu dépassés avec ceux de la H. A. C. B. S."

Notre constitution et nos règlements sont corrects. Que nos frères s'y conforment, et le succès de la C. M. B. A. sera doublement assuré.

LE JUGE LANDRY HAUTE-MENT HONORE.

L'Université du Nouveau-Brunswick a informé l'honorable Juge Landry, de Dorchester, N. B., que le titre de Docteur en Droit lui sera conféré par cette Université à l'occasion des exercices de fin de l'année.

Le Juge Landry est le premier Académicien à recevoir une telle considération et ce grand honneur des universités Anglaises du pays. Nous espérons qu'il n'en sera pas le dernier. Cet événement est une reconnaissance des hautes aptitudes que l'éminent magistrat a déployées sur le banc de la Cour Suprême.

Le Juge est l'un des membres fondateurs de la succursale No. 167 de la C. M. B. A. et fut Premier Vice-Président du Grand Conseil de la C. M. B. A. du Canada pendant deux ans. Lors de la chaude discussion de la séparation de la C. M. B. A. du Canada du Conseil Suprême de la C. M. B. A. des Etats-Unis, le Juge Landry fut l'un des membres du comité choisi par la convention de la C. M. B. A., tenue à Hamilton, en 1892, pour faire une investigation et discuter la question et faire rapport au Grand Conseil, et par sa puissante argumentation et ses avis, il aida grandement à régler finalement cette troublante question.

De tout coeur nous unissons nos félicitations à celles des nombreux amis et admirateurs de Frère Landry.

PRESENTATION AU JUGE O'REILLY.

Le 18 Mai dernier Son Honneur le Juge J. O'Reilly était l'objet d'une des plus plaisantes réceptions qu'on ait vues à Prescott. Invité par ses amis et admirateurs à une assemblée qui fut tenue dans la salle d'opéra, ceux-ci lui exprimèrent leurs félicitations à l'occasion de son élévation comme juge et aussi leurs regrets de le voir partir pour aller résider à Cornwall.

On lui présente une jolie cassette d'argenterie massive, portant l'inscription suivante:—"Présenté à James Redmond O'Reilly, par ses amis de Prescott, à l'occasion de sa nomination comme juge pour les Comtés-Unis de Stormont, Dundas et Glengarry, Mai, 1900."

Une adresse enluminée lui fut aussi présentée, et le juge y répondit en termes appropriés.

Le juge O'Reilly est membre de la C. M. B. A., succursale No. 16, de Prescott, Ont. Nous lui offrons nos chaleureuses félicitations.

FEDERATION DES SOCIÉTÉS CATHOLIQUES.

L'idée de fédérer les sociétés Catholiques semble être dans l'air. La question a été discutée d'une manière sans suite dans certains quartiers pendant ces dernières années, mais actuellement elle paraît être invoquée avec une certaine vige-

ur par plusieurs de nos premiers journaux Catholiques.

A la convention biennale de "l'Anient Order of Hibernians" tenue récemment à Boston, Etats-Unis, on a lu une lettre significative de Mgr l'évêque McFaul de Trenton, laquelle a donné une impulsion nouvelle à l'idée de fédération. Après avoir parlé de l'injuste exclusion des Catholiques des bureaux publics de New Jersey, Mgr. McFaul dit:—

"Il me semble que toutes les sociétés composées de Catholiques devraient s'efforcer de toucher à certains points, pour que, tout en conservant leur identité et poursuivant les fins qui leur sont propres, indépendamment des autres associations, il y aurait un lien d'union leur permettant en certaines circonstances de faire valoir leur influence réunie."

Monsieur est parfaitement correct. Il y a des circonstances alors que les sociétés Catholiques peuvent, en agissant de concert, accomplir ce que des Catholiques individuellement ou une société seule ne peuvent espérer de mener à bonne fin. Il est plus aisé pour les laïques de parler par leurs sociétés organisées que de le faire en particulier. Une telle union de forces, cependant, ne devrait jamais être employée dans aucun but personnel ou de parti, mais seulement dans ces occasions importantes alors que ça devient un devoir pour tout Catholique, sans égard aux considérations de partis, d'affirmer les droits communs de ses coreligionnaires.

Le vénéré évêque désavoue en termes formels l'idée, pour les Catholiques, de se former en un parti séparé; et comme on peut le voir par la citation susdite, son idée est que l'identité des diverses sociétés devrait être conservée.

Il ne serait pas sage, en effet, d'invoquer une amalgamation complète; elle serait impraticable. Les diverses sociétés Catholiques ont leurs fins distinctives et leurs champs d'action particuliers. Quelques-unes sont organisées pour promouvoir surtout la tempérance; il y en a qui s'occupent principalement de bénéfices de maladie; d'autres, comme notre C. M. B. A., pourvoient des bénéfices post mortem. La Société St. Vincent de Paul est dévouée aux pauvres; la Catholice Truth Society, à répandre de la littérature Catholique; et il en est ainsi de chaque société Catholique. Chacune a son champ particulier d'action dans la division du travail chrétien, et toute tentative de fusionner toutes ces sociétés en une seule et de faire tout ce travail au moyen d'une seule société est sûre d'échouer. Néanmoins on peut trouver qu'il entre dans le domaine d'un effort pratique d'avoir une société fédérée, composée de représentants de toutes les sociétés Catholiques du pays qui se réuniraient périodiquement pour promouvoir les intérêts des Catholiques en général, tout en ne ten-

tant d'aucune manière d'intervenir dans l'autonomie des diverses sociétés qu'ils représenteraient.

A la convention de "l'A. O. H.", à laquelle nous faisons allusion, on a adopté une résolution tendant à l'affiliation de cette société avec "l'Australian-Hibernian Society" au sujet de laquelle nous avons écrit il n'y a pas longtemps dans ces colonnes.

REPONSES A CERTAINES QUESTIONS.

1. Si vous remettez votre police de \$2,000 pour une de \$1,000 en remplacement, votre taux par cotisation sera suivant votre âge à l'époque de votre initiation; c'est-à-dire, si vous aviez 21 ans quand vous avez joint la C. M. B. A. et avez reçu une police de \$2,000 et si maintenant vous remettez cette police de \$2,000 pour une de \$1,000, votre taux sera de cinquante centimes par cotisation, n'importe votre âge actuel. Voyez la clause 2 de notre constitution.

2. Si vous n'avez pas 50 ans révolus et détenez une police de \$1,000 dans la C. M. B. A. et désirez prendre une police de \$2,000 vous pouvez en faire la demande à votre succursale, en vous servant de notre blanc formule d'application imprimé. Vous devez être examiné par le médecin de la succursale, approuvé par notre médecin en chef et ballotté tout comme un nouvel aspirant. Si le résultat du scrutin vous est favorable, vous aurez droit à une police de \$2,000. Vous n'avez pas à passer par l'initiation pour une augmentation de police. Votre taux par cotisation pour votre nouvelle police de \$2,000 sera le montant que vous payez pour votre ancienne police de \$1,000 plus le taux par cotisation que vous aurez à payer pour une police de \$1,000 suivant votre âge à l'époque que l'augmentation du \$1,000 additionnel vous a été accordée par le ballottage mentionné plus haut; c'est-à-dire, si vous aviez 22 ans lors de votre initiation et avez reçu une police de \$1,000 votre taux était de 50c. par cotisation, et si vous aviez 21 ans au temps que l'augmentation vous a été accordée votre taux par cotisation pour la police de \$2,000 serait de \$1.00; mais si vous aviez 26 ans au temps que l'augmentation vous est accordée votre taux pour la police de \$2,000 serait de \$1.05 par cotisation. Voyez la clause 3 de notre constitution.

3. Le médecin examinateur d'une succursale de la C. M. B. A. n'a pas à faire la collecte des honoraires du médecin examinateur en chef; il perçoit son propre honoraire seulement, qui est de \$1.50 pour chaque aspirant qu'il examine. Voyez la clause 122 de la constitution.

L'honoraire du médecin examinateur en chef doit être collecté de l'aspirant par la succursale au temps que l'application est faite; cet honoraire est de 50c. et est payable par l'aspirant lors-

qu'il paye les \$3.00 d'honoraires d'initiation et les succursales doivent faire remise des dits cinquante centins au Grand Secrétaire, que l'aspirant soit approuvé ou réjété. Voyez la clause 117 de la constitution.

1. L'aspirant doit être examiné par le médecin examinateur de la succursale à laquelle la demande d'admission est faite. Le médecin examinateur en chef peut, cependant, dans des cas spéciaux, permettre que l'examen soit fait par quelque autre médecin. Voyez la clause 124.

5. Le médecin examinateur en chef a pleins pouvoirs de nommer les médecins examinateurs pour les succursales. Cette partie du travail de notre C. M. B. A. est entièrement entre ses mains. Voyez la clause 119.

ORDRE DU JOUR

De La C. M. B. A.

(SUITE).

DEMANDE D'ADMISSION ET LEUR RENVOI POUR INFORMATIONS.

La demande d'admission doit être lue à une assemblée régulière de la succursale, inscrite au procès-verbal, et renvoyé pour information au Bureau des Synodes, dont le devoir est de faire rapport à la première séance régulière de la succursale après réception par cette dernière de l'avis d'approbation par le médecin examinateur en chef du certificat médical de l'aspirant. (Clause 143).

QUELQU'UN CONNAIT-IL UN FRÈRE QUI SOIT MALADE, OU LA FAMILLE D'UN FRÈRE QUI SOIT DANS LE BESOIN?

Sous cet item s'exercent la fraternité et la charité chrétienne qui doivent aimer les membres de la C. M. B. A. À l'égard d'un frère malade ou de sa famille si elle est dans le besoin. La clause 183 stipule que le devoir du comité de secours sera de visiter les frères malades ou incapables de travailler et de faire rapport à chaque assemblée de la condition de ces membres.

La maladie suspend le travail, occasionne des dépenses imprévues, souvient épuiser les épargnes amassées à force de longs et pénibles efforts, et le frère malade se trouve alors incapable de continuer, pour un temps du moins, de payer ses cotisations et contributions à part qu'il lui faut aussi recourir au crédit pour sa subsistance et celle de sa famille. Le comité de secours faisant rapport que ce membre est digne de secours la Succursale devrait le tenir en règle en acquittant ses cotisations jusqu'à ce qu'il revienne à la santé et reprenne son travail. Il n'est pas juste que ce membre perde le profit de ses cotisations payées, pour la seule raison que temporairement il se trouve incapable de continuer de faire ses paiements mensuels. La Succursale devrait d'autant plus lui venir en aide qu'avantant le décès de ce membre elle est garantie jusqu'à concurrence de \$100 par la clause 12ème qui stipule que la somme des cotisations qu'elle aura acquittées, n'excédant pas le maximum susmentionné, pourra être déduite du montant de la police du défunt, sur réclamation de la succursale régulièrement produite avec la preuve de son décès.

Pour les cas de détresse, la clause 7ème pourvoit à un appel à la charité de toutes les Succursales de l'Associa-

tion, la Succursale locale ayant déjà fait tout ce qu'il était en son pouvoir de faire en pareils cas.

À propos d'appels, il n'y a pas de raisons pour les Succursales de ne pas s'en occuper, lorsque ces appels doivent d'abord avoir la sanction du Bureau des Grands Syndics avant qu'ils parviennent à leur adresse. Cette sanction a pour but d'empêcher les abus et aussi de donner en même temps plus d'efficacité aux appels jugés dignes. Pour cette raison les contributions aux appels devraient venir non seulement d'un nombre de Succursales, mais toutes devraient se faire un devoir de répondre à chaque appel. Le but devrait être de rendre assistance non seulement dans un cas particulier, mais dans tous les cas. Les Succursales peuvent atténuer ce but en donnant moins pour chaque appel, et ainsi elles peuvent contribuer à tous les appels. Le résultat en sera que meilleur pour chaque membre en détresse.

LECTURE DE COMMUNICATIONS, D'AVIS ET DE COMPTES.

Les communications peuvent être de diverse nature, mais la Succursale ne devrait s'en occuper qu'à la condition qu'elles touchent aux intérêts de la C. M. B. A.

Une attention toute spéciale devrait être donnée aux communications apportant des instructions venant du Grand Conseil. À chaque séance, le Chancelier, dans la déclaration déjà mentionnée au commencement de cette étude, rappelle aux membres leur devoir de recevoir avec respect les ordonnances et les décrets du Grand Conseil ou de son président.

La même chose s'applique à tout mandat, décret, ordre ou avis, émanant de l'autorité compétente et publié dans l'organe officiel de l'Association, qui, dit la clause 22ème sera et est par le présent déclaré être un avis officiel devant servir les fins pour lesquelles il est donné aux officiers et membres, ou à ceux qu'il peut concerner. Ainsi, par exemple, quand dans le numéro de l'organe officiel du mois suivant chaque trimestre, avis est donné aux Succursales que la taxe per capita, la taxe d'initiation et l'honoraire du médecin en chef sont dus et devraient être payés sans tarder, les officiers de chaque Succursale devraient y apporter attention et s'y conformer en ne retardant pas davantage le paiement demandé.

RAPPORTS DES COMITÉS SPÉCIAUX ET PERMANENTS.

Le rapport des comités spéciaux se fait lorsqu'il y a lieu.

Le comité des affaires est censé faire rapport à chaque assemblée. Ce comité a pour devoir en particulier de s'occuper des frères sans emploi et faire tout en son possible pour leur trouver de l'ouvrage. À chaque séance donc ceux qui savent qu'il y a des vacances à remplir quel que part devraient en faire part à ce comité et les membres sans emploi et qui désirent de l'ouvrage devraient aussi l'avertir. Ce n'est qu'à ces conditions que ce comité peut faire du bien.

Nous avons déjà parlé du comité de secours à l'item No 5.

NOUVELLE SUCCURSALE.

Une nouvelle succursale a été instituée le 19 Mai dernier à Douglas Ont., par le Grand Député J. O'Sullivan, de Renfrew. La nouvelle succursale portera le No 33. Pour la liste des officiers nous renvoyons à la patrie Anglaise.

QUESTIONS ET REPONSES

La question suivante nous a été soumise avec prière de s'y répondre dans le numéro de ce mois du CANADIAN: —

Un homme et sa femme ont adopté un garçon. Ce garçon prend leur nom et devient homme tout la C. M. B. A., se servant de son nom adopté lequel, comme de raison, n'est pas son nom légal. Il fait sa police payable en faveur de ses parents adoptifs. Advenant sa mort, ces parents adoptifs auraient-ils de la difficulté à toucher l'assurance parce que le véritable nom du fils adopté n'est pas inscrit sur sa police?

Réponse: Sans les circonstances relatives et pourvu que l'enfant adopté effectue l'assurance lui-même pour le bénéfice de ceux qui lui tiennent lieu de parents, je suis d'opinion que le fait qu'il est seulement fils par adoption, n'empêcherait pas les bénéficiaires qu'il aurait nommés sur sa police d'être considérés comme ayant droit au plein montant d'icelle. Le fait de servir du nom de ses parents adoptifs comme sien n'aurait pas d'importance.

ACTION ET AVIS OPPORTUNS DU GRAND DEPUTE CAMIRAND

Depuis quelques mois la Succursale No. 161, de Nicolet, P. Q., ne faisant aucun progrès sensible, frère Wilfrid Camirand, Chancelier et Grand Député, jugea opportun de faire imprimer la circulaire suivante, dont une copie fut adressée à chacun des membres de la Succursale.

Voici cette circulaire:

« A tous les frères de la C. M. B. A., Succursale de Nicolet: »

« Frères, — La question se pose aujourd'hui de savoir si notre confraternité n'est qu'un vain mot, si nous devons disparaître à l'exister ou si nous devons disparaître de la scène de ce monde. Si notre société est quelque chose, il faut que ses membres s'en fassent un titre de gloire et se montrant zélés à promouvoir, soutenir et défendre ses intérêts. Depuis plusieurs mois, nous avons tous fait preuve d'une apathie qui flétrit le dédain pour notre société qui est pourtant l'une des plus belles, des plus glorieuses et des plus solides qui existent.

« Notre société a reçu, en maintes occasions, les bénédictions et les paternels encouragements de Notre Saint-Père le Pape Léon XIII, et il me semble que de tels témoignages de la part de l'Auguste chef de la chrétienté, devraient être pour nos cœurs de francs Catholiques, non seulement une occasion de joie et d'orgueil, mais encore un fait propre à stimuler notre zèle, notre ardeur et notre dévouement au suprême degré.

« Eh! bien, allons-nous laisser mourir notre Succursale d'inaction, ou bien allons-nous essayer de la maintenir, de la relever et de la faire progresser, en déployant de nouveaux efforts? »

« C'est la question qui se pose en ce moment et que j'adresse à tous les membres que j'invoite à être sans faute présents à la séance qui sera tenue demain, mardi, le 3 Avril prochain.

« Il va falloir décider si nous devons continuer ou cesser d'exister. Il n'y a pas de milieu. Ainsi, soyez présents demain soir.

« J'ai l'honneur d'être, etc.
« W. CAMIRAND,
« Grand Député et Chancelier. »
Nicolet, 2 Avril, 1900.

Après avoir reçu de la part de leur Grand Député une invitation aussi chaleureuse, les membres se rendirent au grand nombre à la salle de la succursale, où après l'ouverture de la séance, d'après les formalités ordinaires et les transactions des affaires, frère W. Camirand procéda, dans l'intervalle de la soirée, un magistral discours qui dura près d'une heure. Le frère Camirand était si verbeux et son enchaînement entraînant de manière pas à laisser le sang nouveau à tous les membres présents qui tous s'engagèrent à travailler dans la mesure du possible à promouvoir les intérêts de la société et de coopérer à l'aideur le possible à l'accroissement du nombre des membres de la succursale de Nicolet, qui devra doubler d'ici à la fin de l'année.

Frère Camirand, qui fut applaudi à outrance fut suivi par le frère E. L. Hébert, chancelier, qui, dans un discours qui lui procura à l'endroit de frère Camirand pour l'initiative qu'il avait prise de convoquer cette belle assemblée, et pour le dévouement et l'aideur, qui a toujours prouvé à cette bonne Association, et le zèle qu'il a toujours déployé à promouvoir ses intérêts. Puis, il proposa un vote de félicitations et de remerciements au frère Camirand, vote qui fut unanimement adopté aux applaudissements de tous l'assistance.

D'autres discours furent aussi prononcés par les frères A. O. Hamlet, président; J. E. Bécourt, L. Hamel, A. P. Lefebvre et Em. Hébert.

Puis, cette séance, qui fera époque dans les annales de cette Succursale, fut dissoute.

LA SUCCURSALE NO. 230.

À la dernière assemblée de la Succursale No. 230, de la C. M. B. A. à St. Boniface, Manitoba, on procéda à l'initiation de 16 nouveaux membres. Ces messieurs étaient M. M. les abbés Béliveau et Trudel, Messieurs D. Dusault, N. Dupuis, P. Laurendeau, J. Désorais, F. Désorais, H. Collin, D. Collin, L. A. Landry, A. Lemay, E. Turcotte, R. Guilbeault, La St. Laurent, J. B. Leclerc, et J. Ouellette.

Le président, Son Honneur le juge Prud'homme, après un discours de réception très éloquent, invita M. le Grand Vicaré Dugas, les R. R. M. M. Cloutier, Béliveau et Trudel à prendre la parole. Ils le firent avec beaucoup de succès.

Après la séance régulière une magnifique réception fut donnée par le frère J. B. Leclerc dans sa belle et spacieuse salle. Quelques membres de l'orchestre de notre ville, invités spécialement pour la circonstance, firent entendre de la belle musique.

Au réveil, plusieurs saintes furent proposées et des discours prononcés par les frères Président, le maître Bécourt, Joseph Leclerc, J. Hébert, J. Désorais, Eug. Delay et J. A. Cusson.

L'assistance était très nombreuse et l'on se sépara très tard, emportant un bon souvenir de cette agréable réunion. — La Manitoba, 18 Avril, 1900.

AGENT POUR LA NOUVELLE ECOSSE.

En conformité de la clause 7ème de notre acte d'incorporation, le Grand Président a nommé le frère Thomas J. Egan, de la Succursale No. 132, à Halifax, agent pour la C. M. B. A. pour la province de la Nouvelle Écosse, où réside, ainsi que le frère Cragg.

C. M. B. A. DU CANADA.

Il a été initié 232 nouveaux membres, durant le mois de Mars, dans l'Association.

Le fonds de réserve se chiffre à \$125 11.

Dimanche dernier, la succursale de St. Henri a célébré sa fête patronale. Le président, M. F. X. Payette, était accompagné des invités dont les noms suivent: les grands députés J. E. Bourgeois, A. B. Poltevin, Charles Fortier, C. Daudelin, J. B. Trudeau et T. P. Tansey; le Dr. S. McDuff, M. B. Charbonneau, ex-président, de la Succursale St. Barthélemy Lajeunesse, L. A. Desbiols, E. et Turcotte, Téléphone Gervais, J. Deslauriers, etc.

Tous les membres ont assisté le matin à une grand-messe à l'église Ste Elizabeth où un sermon de bienvenue a été prêché par M. le curé La Cass.

De retour à la salle, des discours furent prononcés par le chapelain, par le président Payette, par M. J. E. Bourgeois, M. A. B. Poltevin, M. Chs. Fortier, M. L. A. Picard, M. T. P. Tansey, M. J. Deslauriers et autres.

Un goûter a été servi aux personnes présentes et l'on a proposé des santés. Le chœur de chant du cercle Bona parte a égayé périodiquement les convives.

L. C. M. B. A. A. NICOLET

Il y a, à Nicolet, une société de bienfaisance qui, sans faire beaucoup de bruit, accomplit beaucoup de bien. C'est la Succursale 161 de la C. M. B. A., fondée le 27 Juillet 1891. Depuis cette date elle n'a cessé de prospérer et elle compte aujourd'hui 10 membres. En moins de neuf années, la mort est venue frapper six de ses membres dont les épouses et orphelins ont reçu de la société onze mille dollars d'assurance.

La dernière victime est M. Mathias Tousignant, l'un des fondateurs. Le défunt était un ami dévoué de la C. M. B. A. et son départ sera vivement regretté de toute la confraternité. Il est décédé à l'âge de 83 ans, laissant une famille éplorée et de nombreux amis qui conserveront de lui un souvenir éternel. A ses obsèques qui ont eu lieu le 22 Avril courant, les membres de la C. M. B. A. assistaient en corps et portaient eux-mêmes la dépouille mortelle de leur frère regretté. L'assistance était nombreuse et la cérémonie a été des plus imposantes. Sa Grandeur Mgr. de Toboac a daigné assister à la cérémonie funèbre et payer un tribut de prières à ce frère zélé de la C. M. B. A.—La Presse, Montréal, 25 Avril, 1900.

FEDERATION DES SOCIÉTÉS CATHOLIQUES

L'article suivant que nous traduisons du Catholic Columbia est aussi bien applicable au Canada qu'il semble l'être aux États-Unis:

La but de la Fédération proposée des sociétés catholiques n'est pas de détruire nos organisations actuelles pour les réunir en une seule nouvelle association. Non. C'est, tout en les laissant toutes ce qu'elles sont, de les voir envoyer des délégués à un conseil commun, dont les fins seront de promouvoir la fraternité et de défendre les droits de Catholiques.

Présentement beaucoup trop de nos sociétés sont formées d'après des lignes qui les séparent d'autres catholiques, en sorte que nous avons des divisions, pour ne pas dire de l'antagonisme, là où nous devrions avoir de l'union et de l'harmonie. Ces lignes devraient être effacées, au moins dans les associations

sous le contrôle de l'Église, pour qu'il n'y aurait pas d'autre épreuve à l'admission que celle de ce Catholique pratiquant.

En outre, nos droits comme citoyens sont constamment ignorés et fréquemment ils nous sont dérobés. Il existe contre nous une opposition organisée, et elle prévaut souvent parce qu'elle ne rencontre pas une résistance générale et persistante de notre part. Nous devrions nous unir, et, quand c'est nécessaire, agir ensemble et voter ensemble.

Notre clergé a été accusé de contrôler le vote catholique, mais l'accusation n'est pas fondée. Au contraire, il nous a plutôt laissés trop à nous-mêmes, même dans des questions politiques affectant nos droits, et nous avons été trop partisans, d'un côté, et d'un autre côté beaucoup trop effrayés d'entendre dire de nous que nous nous méfions de "la politique".

Eh, bien! la direction ecclésiastique n'est pas nécessaire dans des questions affectant nos droits civils et nous ne nous méfions pas de "la politique," à moins que nous ne soyons forcés pour notre défense de travailler ensemble pour revendiquer ce qui nous appartient à juste titre. Nos ennemis ne craignent pas de se mêler de la politique pour nous nuire, et nous ne devrions pas reculer devant l'obligation de nous mêler de "la politique," simplement pour nous défendre.

Maintenant nous ne nous connaissons sous même pas l'un l'autre. Aucune de nous aujourd'hui ne peut écrire une liste complète des sociétés catholiques de cette ville, pour ne pas parler de tout l'État. Si nous désirons communiquer l'un avec l'autre, nous conseillons l'un l'autre, tenter une action concertée, nous ne le pouvons pas—nous n'avons pas d'union, de bureau d'intelligence, d'indicateur des adresses des organisations catholiques. La Fédération remédierait à cela. Elle nous réunirait, elle nous permettrait de passer notre influence à propos pour le bien commun.

Rassemblons nous!

APPEL.

Aux Membres de la C. M. B. A. du Canada:

Frères—La succursale No. 261, C. M. B. A., de Barachois, N. B., croit devoir faire appel aux succursales sœurs en faveur de Frère Joseph Thibodeau, malade depuis environ deux ans.

Frère Thibodeau est incapable de faire aucun travail pour lui permettre de pourvoir à une famille de neuf enfants. Sa femme est aussi malade.

Il cultivait une terre d'environ trente acres et, pendant qu'il fut en bonne santé, il réussit à vivre; mais malheureusement il fut frappé par le malade et, en trouvant endetté, ses créanciers lui ont enlevé sa terre, le laissant ainsi dans la pénurie, sans ressource.

Notre succursale l'a aidé dans la limite de ses moyens et maintenant nous croyons de notre devoir d'envoyer cet appel, espérant que nos succursales sœurs y répondront généreusement, autrement il se trouvera ainsi que sa famille dans une grande détresse.

Fraternellement à vous,

JÉRÉMIE S. LÉGER
Sec. Archiviste.

Je certifie que Frère Joseph Thibodeau est véritablement dans le besoin et que c'est une grande œuvre de charité que de lui venir en aide. Il a toujours été un membre très dévoué.

E. NAP. MASSÉ, Pres., Caré

Prière d'envoyer les contributions à Jérémie S. Léger, Sec. Arch. Suc. 261 C. M. B. A., Robichaud, West County, N. B., Boîte de Poste No. 35

London, Ont., 16 Avril, 1900

Jérémie S. Léger, Sec. Arch. Suc. No. 261, C. M. B. A., Barachois, N. B.:

Cher Monsieur et Frère—L'appel de votre succursale en faveur de Frère Joseph Thibodeau est permis par le Grand Président et le Bureau des Syndics.

Fraternellement à vous,
SAMUEL R. BROWN,
Grand Secrétaire.

CHANGEMENTS D'ADRESSE.

Comme plusieurs de nos membres de la C. M. B. A., particulièrement parmi ceux qui résident dans les villes, changent de domicile au printemps de l'année, nous prions les secrétaires des succursales de nous envoyer sans délai la nouvelle adresse des membres qui sont déménagés.

Nous avons besoin de quelques exemplaires du CANADIAN du mois d'Avril, 1900, et il nous fera beaucoup plaisir de les recevoir de tout membre qui pourrait l'avoir et qui ne garde pas l'organe officiel en file.

REUNION DE L'ECOLE NORMALE D'OTTAWA.

La communication suivante du Grand Chancelier, frère Dr. J. A. MacCabe, s'explique d'elle-même.

Ecole Normale,
Ottawa, 7 Mai, 1900.

Cher Monsieur—Il s'agit de commémorer, le 14 Septembre prochain, le vingt-cinquième anniversaire de l'ouverture de l'Ecole Normale d'Ottawa. Un programme approprié sera préparé pour l'occasion, alors qu'on espère qu'un grand nombre des anciens élèves seront présents.

Vous me ferez un faveur en m'envoyant, à votre convenance, les noms et adresses du bureau de poste de tous les ex-élèves de l'Ecole Normale d'Ottawa, que vous pouvez connaître, qu'ils soient actuellement dans la profession enseignante ou engagés dans d'autres occupations. Je desirerais avoir des invitations à tous ceux que je pourrais trouver.

Dans cette liste je voudrais voir inclus les noms et adresses des élèves du sexe féminin qui se sont mariés depuis qu'elles ont quitté l'Ecole Normale.

Comme chaque ex-élève peut connaître les noms et adresses de d'autres qui sont passés par l'Ecole, je vous prierais au plus de me mander à cet ex-élève de m'envoyer ces noms et adresses.

Votre aide obligeante dans cette affaire, de manière à assurer une réunion fructueuse des anciens élèves de l'Ecole Normale, sera hautement appréciée par moi.

Sincèrement à vous,
JOHN A. MACCABE,
Principal.

ACCUSES DE RECEPTION.

Toronto, Ont., 15 Avril, 1900.
P. J. Dwan, Est., Sec. Arch. Succursale No. 201, C. M. B. A.:

Cher Monsieur—J'accuse réception, par votre entremise, de la somme de \$2.00, en paiement de ma réclamation comme bénéficiaire au décès de mon défunt mari, Daniel Hartnett.

Vous remerciant ainsi que les membres de la succursale No. 201, de l'Association Catholique de Bienfaisance Mutuelle dont mon défunt mari fut l'un des membres fondateurs, pour votre bonté et votre prompt attention.

Je demeure, bien sincèrement,

LILLIAN HARTNETT.

Québec, P. Q., 21 Avril, 1900.
S. R. Brown, Grand Secrétaire C. M. B. A. du Canada, London, Ont.:

Cher Monsieur—Je m'empresse de vous

remercier cordialement ainsi que les autres officiers de la C. M. B. A. pour le prompt paiement de \$10.00, montant du certificat de membre que détenait mon défunt mari, dans la succursale No. 201 de cette Association.

Une Association aussi prospère et aussi bien dirigée se recommande d'elle-même à tout Catholique et particulièrement aux chefs de famille.

Votre reconnaissante,
MDE. R. JOHNSTON.

Mount St. Patrick, Ont., 7 Mai, 1900.
S. R. Brown, Grand Secrétaire C. M. B. A., London, Ont.:

Cher Monsieur—Je desirais exprimer mes remerciements les plus sincères aux officiers de la succursale No. 207 et à la C. M. B. A., en général pour le prompt paiement des bénéfices de mon défunt mari, John McCarthy.

J'apprécie sincèrement que le caractère de bienfaisance de l'Association, sans parler de ses avantages sociaux et fraternels, la recommandera de plus en plus aux chefs de familles catholiques qui savent discerner.

Votre reconnaissante,
MDE. JOHN MCCARTHY.

Springhill, N. E., 18 Mai, 1900.
Aux officiers et membres de la Succursale No. 224, C. M. B. A.

Messieurs—J'accuse, avec reconnaissance, réception d'un chèque pour \$10.00, montant de par votre association sur la vie de mon défunt mari, Michel Dunn. Veuillez communiquer au Grand Conseil de la C. M. B. A. ma gratitude pour le prompt paiement de cette réclamation, et acceptez mes remerciements les plus sincères pour la main tendue laquelle les membres de votre succursale ont traité mon défunt mari durant sa dernière maladie.

Bien sincèrement
MDE. M. A. DUNN.

Ottawa, Ont., 18 Mai, 1900.
S. R. Brown, Grand Sec., C. M. B. A. du Canada.

Cher Monsieur—J'offre, par la présente, mes remerciements aux officiers de l'Association Catholique de Bienfaisance Mutuelle du Canada pour leur chèque de \$10.00, à décès de mon défunt mari, Joseph J. Haudel.

Sa courte durée de membre de l'Association rend ma gratitude encore plus profonde. Il en était devenu membre pour donner le bon exemple et encourager les autres, et j'ai maintenant la mélancolique satisfaction de réaliser la nature de ses bonnes intentions. Souhaitant à votre société vraiment catholique tout le succès qu'elle mérite.

Je demeure sincèrement,
MDE. J. J. PANDEL.

S. R. Brown, Grand Secrétaire C. M. B. A.

Cher Monsieur—Les héritiers ainsi que les membres de la Succursale No. 51, de Montréal, P. Q., desireraient vous exprimer leur plaisir à l'occasion du prompt paiement de la réclamation de feu frère P. B. Minard.

Fraternellement à vous
T. P. TANSEY.

RESOLUTIONS DE CONDOLEANCES

La succursale No. 175, de Belle River, Ont., à l'occasion de la mort de Dame Emelina Tousignant, sœur de frère Louis Desrosiers.

A une séance spéciale de la C. M. B. A. Succursale No. 161, tenue le 22 Avril 1900, à ses salles ordinaires, à l'occasion de la mort du Frère Mathias Tousignant.

Il a été proposé par le Frère W. Camirand secondé par le Frère Dr. E. L. Desjardis, et résolu unanimement:

Que les membres de cette succursale ont appris avec infiniment de regret la mort de leur Frère Mathias Tousignant, l'un des fondateurs de la C. M. B. A. à Nicolet, et reconnaissent que le frère défunt a été l'un des plus zélés et les plus dévoués pour l'avancement et le progrès de notre société. Que son départ pour un monde meilleur laisse dans nos rangs, un vide difficile à remplir.

Que copie des présentes résolutions soit envoyée au Journal LE CANADIEN, pour publication, et à la famille du défunt.

Proposé par frère Em. Desjardis, secondé par frère W. Camirand. Que c'est avec un profond regret que les frères de cette Succursale ont appris la mort de son frère, le frère L. Hameel, 2ème vice président, à cette occasion, il a offert à la famille du défunt, leurs plus sincères condoléances pour le malheur irréparable qui vient de la frapper.