

The CANADIAN



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

VOL. 1.

LONDON, ONTARIO, APRIL, 1895.

No. 2.

NOTES.

The members of the C M B A have reason to feel deeply grateful to the Catholic journals in Canada that so ably supported our cause and did so much in the past to further the good work of the association. Without the co-operation of the Catholic press our progress would have been slow indeed, and we hope it can never be said that the members of the C. M. B. A., are ungrateful for this generous support

Five new branches in February Medical Certificates approved in March for seven more, at the following places viz., Kemptville, Ont.; Cap St. Ignace, Que.; L'Avenir, Que.; Battleford, N. W. T.; Prince Albert, N. W. T.; Fraserville, Que., and New Glasgow, N. S. If you know of any place in Canada where you can organize a branch, let us hear from you.

Branch 224, Murray Bay, Que., headed the "honor roll" for the greatest number of initiations in the month of January; and Branch 97, Quebec City, heads the list for the month of February. This speaks well for our Quebec Branches and we hope they will continue the good work.

The Catholic who does not belong to the C. M. B. A. if eligible for membership, is not in accord with the spirit of the times; for this association unites the hearts of our people regardless of conditions of life.

How much happiness and sunshine you are helping to send into desolate homes when you are paying your monthly assessments.

Our association is composed of men of diverse nationalities; yet all have an equal interest in its welfare, and all work for its success although not always agreeing as to how the interest of the association might best be advanced. The C. M. B. A., is a society in which the spirit of tolerance prevails and in which every member is willing to accord to others whatever rights he demands for himself.

The Local Government of New Brunswick has appointed Brother John L. Carleton of St. John, reporter of the Supreme Court. Brother Carleton is a member of the Committee on Laws of the C. M. B. A. of Canada and is one of our most efficient officers. It would be difficult for the Government to select a more competent person.

There is no good reason why Catholics possessing the necessary qualification should hesitate to become member of the C M B A. There are very few men who do not spend annually more, on what is neither necessities nor luxuries, than would be sufficient to keep paid a policy in this association.

There is no reason why our association should not number 30,000 and the reason why it has not attained that figure is due to the apathy of the members. Take the city of Montreal for instance with a population of 300,000 two thirds of which are Catholic; why the membership of that city alone should be at least 3,000 and could be easily that figure if the members would only wake up and do their duty.

It is the bounden duty of the members to attend regularly the meetings of their branch and show by their presence that they have an interest in its welfare.

Officers of branches should see that they conduct the business of their branch in such a manner as would make it a pleasure for members to attend. Meetings should be made interesting; there should be an avoidance at all meetings of anything that might tend to weary the members such as useless debates on points of order, hair splitting on constitutional questions. Some branches are much given to this and in consequence many who would like to attend meetings soon weary of doing so; they may attend occasionally but they make the occasions few and far between.

At a late regular meeting of Branch 25 Montreal resolutions of condolence were passed to Brothers Bernard and Owen Tansoy on the death of their

sister the late Mrs. Drury, to Brother Connaughton on the death of his father the late James Connaughton and also to Brother James Millway a former member of the branch but now a member of Branch 111 of Toronto on the death of his wife. The branch decided to attend Holy Communion in a body on the last Sunday in March. A most successful open meeting of the branch was held in January and the good results which were expected therefrom are beginning to show themselves, two new members were initiated since this meeting and a third is under way, besides applications are being made by several who had attended the meeting; another open meeting after Easter is contemplated. The progress of the branch during 1894 under the Presidency of Brother Patrick Reynolds was most satisfactory. The present occupant of the chair Brother A. D. McGillis is one of Montreal's most successful merchants, and the same energy which characterizes him in his private affairs he imparts in the performance of his duties as head of the branch. In Brother J J Costigan the branch has one of the most competent, energetic, and attentive Secretaries in the association. On the whole the prospects of the branch for 1895 are very bright. The meetings of Branch 26 are always well attended and the members on the whole take a most active interest in its affairs a factor to which may be attributed the prosperity which has attended the branch since its inception in 1889

The Catholic Review says. "The reason why the Odd Fellows, the Knights of Pythias and Sons of Temperance have been condemned by the Church is that their indeterminate oath and their religious ritual make them organizations to which Catholics ought not to belong. With the good they do there is no quarrel. But a Christian is not free to swear away his freedom without limit, nor to take part in rites not provided by his religion."

Every member is familiar with the

obligation each branch takes "to educate members and their families" by means of christian books in plenty etc. This is heard every night from the station of one of the principal officers, and we might ask the brothers in the different branches, how is it carried on in your branch? How long is your branch organized and what effort have you put forth to purchase books treating upon matters that every practical Catholic should know in order to be in a position to answer any questions put to him, regarding the doctrines, rites, ceremonies, and practices of our holy faith? Judging from reports that have come to us, we fear that the answer from many whole districts would be, we have never given that matter any attention, and we regret to say there is no such thing to be found in our branch room as a library of any kind.

If the ten thousand members comprising the C. M. B. A. would only do their duty according to their obligations in this respect what an immense Catholic Truth body they would become and what a power for good in the land. By good reading they would certainly become better citizens and be always ready to do battle for the faith by an intelligent contradiction of the many ridiculous charges that we hear and read of every day. It will be only necessary to call the attention of our brothers who may have neglected to provide these Christian books up to the present, to this important matter, and we are satisfied it will no longer be neglected.

We have no doubt by a strict attention to this business by our members, the clergy who have all along so kindly aided us by their membership and kind words, seeing this not a dead letter, would work still harder with us, and there is not the slightest doubt that many others, when they know we are making in reality a social fraternity of our association as well as a Catholic Insurance body, would fall into line, and give us a foothold in many parishes where now we have none.

It is certainly our duty as soon as possible to furnish the means (good books and literature to educate members and their families in piety, integrity and frugality, also why should we be informed each meeting of the fact.

We shall be pleased to publish the names of branches who have libraries for this purpose and an other information as to the benefits arising from such, and the amount of interest taken in the matter

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 the first week in
each month.

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

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

Address all communications to
S. R. BROWN,
321 Queen's Ave., London, Ont.

LONDON, APRIL, 1895.

Toronto, Feb. 21, 1895.

My dear Mr. Brown,—

I am glad to learn that the Grand Council of the C. M. B. A. has decided to publish an official organ for the Association, and that you have been appointed its editor and manager. This I believe to be a step in the right direction. The projected journal cannot fail to be very useful and interesting to the members of the C. M. B. A. It will contain full and accurate information respecting the condition of the various branches, and the progress and prospects of the whole organization, and will foster and sustain a lively interest in its work and welfare. It will be a bond of union between the scattered and far separated members, bringing them into closer communion with each other, facilitating an interchange of views, and making them realize, to use the prophet's words, "how good and sweet it is for brothers to live in harmony."

The fact that the new journal is to be entrusted to you as editor and manager is an assurance that it will be conducted with prudence, energy and ability.

Wishing THE CANADIAN a useful and successful career,

I am faithfully yours,
†JOHN WALSH,
Archbishop of Toronto.

Mr. S. R. BROWN,
Grand Secretary C. M. B. A.,
London, Ont.

To the Members of the Grand Council of
the Catholic Mutual Benefit Associa-
tion of Canada:—

OFFICE OF THE GRAND PRESIDENT,
Brockville, March 22, 1895.

BROTHERS—In pursuance of the powers
vested in me by the Constitution and
Laws of this Association, I hereby de-
clare the Constitution and By-Laws of
this Grand Council, as revised at our last
regular Convention, held at St. John, N.
B., on the 4th, 5th, 6th and 7th of Septem-
ber, 1894, and as now printed and in the
hands of the Grand Secretary, for dis-
tribution, to be the Constitution and By-
Laws governing this Grand Council and
its members until further amended.

Yours fraternally,
O. K. FRASER,
Grand President.

NON-CATHOLIC SOCIETIES.

The evils to obviate which, the Cath-
olic Mutual Benefit Association was
established by a prudent and far-seeing
Bishop in the neighboring Republic,
are every day being laid bare to the
eye of even the ordinarily observant
Catholic. The Church has certainly
lost in the past, many of her young
men both here and in the United
States because of their connection with

societies, which under Protestant or
infidel influence gradually undermined
and destroyed their faith. "Evil
communications corrupt good man-
ners," was never truer than when
applied to our people in such associa-
tions. Not unfrequently even to day
do we hear of young Catholics of
average intelligence and instruction
who recognize the evil influence on
their faith, of the societies they fre-
quent, but who still, because of the
monetary advantages they offer, or
the fear of appearing independent,
cling to them through thick and thin.—

The church, while ever desirous of re-
specting the liberty of the subject,
watches with a jealous eye, over her
children and raises from time to time
her voice of warning.—These societies,
which, on examination, like the Free-
masons, Oddfellows, and Knights of
Pythias, she has found inimical to
Catholic teaching or directly subversive
of the faith, she has distinctly and
solemnly condemned by name; those
whose tendencies are towards these
evils she has in general terms warned
her children against; and rash indeed
is the Catholic, who to day, with
fatherly words of advice ringing in
his ears and with opportunities which
societies commended by the Church
offer, would think of associating him-
self with any of those suspected or
even unapproved fraternities. Those
indeed who entered them before
Catholic Benefit societies were
formed, and who to some extent at
least invested their means in them
may be excused in their reluctance to
abandon them now; but those who
enter non Catholic fraternal and assur-
ance associations at the present day,
must do so with their eyes open, and a
knowledge of the general counsel
every day repeated by our religious
superiors to avoid them entirely. On
this point it is well to speak with
authority. Here are the words of
warning of our Holy Father himself
in speaking only the other day to the
Bishops of the United States and
through them to the Catholic people
of the world:

"Let this conclusion therefore re-
main firm—to shun not only those
associations which have been openly
condemned by the judgment of the
Church, but those also which in the
opinion of intelligent men, and especi-
ally the Bishops, are regarded as sus-
picious and dangerous."

It is too bad then in the light of re-
peated warning that there should be
still found Catholics who persist in ex-
posing their faith to the test of fellow-
ship in any non-Catholic organization.
There is a certain society which can-
not offer its membership anything like
the advantages we offer ours, either
from a fraternal or insurance point of
view, and we find in some quarters
quite a number of Catholic young men
joining it. We do not wish to differ-
entiate between outside associations,
but this must certainly meet the fate of

other societies condemned by the Pope
sonor or later. Indeed the general
belief obtaining now is that this society
to which we refer is, like Oddfellow-
ship, only a feeder for Masonry. Its
Official Head at present, is almost as
high as he can get in the worst circles
of Masonry. He is, according to the
Craftsman, the Masonic organ, up to
the 33rd (the highest) degree of Scotch
Masonry; the 90th degree of the Rite
of Misraim and the 96th degree of the
Rite of Memphis. Surely then, no
Catholic can willingly elect to serve
under such a man or lend himself to
the propagation of an Association which
must assuredly compromise him as a
loyal Catholic, if not undermine alto-
gether the Holy Faith he should strive
to maintain pure and unblemished.

The C. M. B. A. as we have said,
offers its members all the advantages
of those outside societies from a frater-
nal and insurance point of view; it
offers advantages away and above
those from a Catholic point of view;
let Catholics then, conformably to the
expressed wish of their religious
superiors, encourage its spread in all
directions.

The Rise of Guilds and Mutual Benefit Associations.

BY GRAND CHANCELLOR MACCANE.

It was the intention of the writer of
this sketch to begin by pointing out
some of the advantages which must
surely come to our Association in gen-
eral, and to every member, individu-
ally, from an official organ, the estab-
lishment of which the Executive has,
in its wisdom, decreed; and to con-
gratulate all our brothers that the first
number has appeared. But the effective
words of His Grace the Archbishop of
Toronto, our revered Grand Spiritual
Adviser—words which so appropri-
ately introduce the editorial page—
and the chief leading articles of last
month, leave nothing further to be said
on the first point. So I content myself
with congratulations on the "new de-
parture," and with saying to the As-
sociation and its official organ, "Go
on and prosper."

In looking up matter for this sketch,
I have been much struck by a para-
graph which I find in a discussion on
some of the social questions of the day.
The paragraph is headed "Mutual
Thrift," and begins by asking, "What
is thrift?" The answer is a very
pointed one. It first tells what thrift
is not. Thrift does not mean, as some
people would have it, a cheap and par-
simonius mode of living in order to
hoard or save. A thrifty man does not
stint and starve himself at the cost of
his health—the workman's stock-in-
trade—nor does the practice of this
duty consist in saving wisely or spend-
ing wisely, only. It concerns the whole
man, and as such is more than a piece
of economic conduct. It stretches out
into the domain of conscience and of
morals. In other words, thrift is a
virtue. And, if we add the qualifica-
tion, "Mutual," we immediately give
larger scope for the exercise of that
law and duty of life which is summed
up in, "Live for others as well as for
yourself," and catch a glimmering of
what a great living statesman meant
when, speaking of Mutual Benefit
Societies, he affirmed that members

"went into these Societies to seek their
own good through the good of others."

In all ages, the spirit of association
for the attainment of some common
end, for which the support of numbers
is necessary, has prevailed. And, the
essential principles of these organiza-
tions is mutual help, mutual benefit
and mutual encouragement in good.
Long before the establishment of God's
Church on earth, we find such Associa-
tions; but, as has been well said: "The
spirit of association received a mighty
impulse, and the Mutual Benefit Socie-
ties spread themselves rapidly under
the influence of the Church." This is
only what might be expected.

As has already been said, the prin-
ciple of association is found in a very
early period of the history of mankind.
It is, perhaps, of little use attempting
to ascribe to any one country or race
the origin of these institutions. The
motives for forming such Associations
will be the same everywhere, in ancient
as well as modern times; and there
may be a simultaneous discovery of
the power of numbers for mutual as-
sistance. In pagan Rome such Socie-
ties must have been of a very early
date. It is said that Numa Pompilius,
King of the Romans, who began to
reign, over seven hundred years before
Christ, united the musicians, carpen-
ters, coppersmiths, dyers, jewellers,
shoemakers, potters and tanners into
Societies; and under the Cæsars the
ship-masters, transporting grain from
the provinces to the capital, and the
bakers with whom the Government
contracted for the distribution of bread
among the poor, organized influential
Societies vested with powerful privi-
leges. It is said that in the "Car-
nival" in Rome of today, many of
these Societies are still represented.
All appear to have had the same gen-
eral features. They chose their own
officers, made rules for self-govern-
ment, paid contributions to a common
fund, met and feasted together at
stated periods—the freedom of social
intercourse being particularly appre-
ciated. "They affirmed their existence
by a common worship," choosing a
patron God.

The Greeks, also, in the second and
third centuries before Christ, had their
Associations of the same kind. These
Societies partook more nearly of the
character of mediæval "Guilds" than
did the Roman. The members paid con-
tributions to a general fund, aided one
another in necessity, provided for
funerals, met in assembly to deliberate
on their affairs, and celebrate feasts
and religious sacrifices in common.
Strict rules against disorderly conduct
were to be enforced by fine; he who
did not pay his dues to the Society was
excluded unless he could show good
cause of poverty or sickness. Among
the Jews, also, we find examples of
these Mutual Benefit Societies. The
arrangements made in the synagogues
of the Israelites in Alexandria, about
one hundred and sixty years before
Christ, where the Jews were distributed
by trades, show that Societies similar to
trade guilds were in existence at that
time among the old Jewish nation.

The information we have about
these old Societies of the Jews, Greeks
and Romans is very meagre; but there
is no good reason to doubt that they
had essentially in view the same ob-
jects which gave birth and life to the
Guilds of the Middle Ages. Of these I
shall speak in the next number.

Epictète, à qui l'on demandait ce que c'est
que Dieu, répondit: Si je pouvais dire ce
qu'est Dieu, Dieu ne serait pas ce qu'il est, et
je serais Dieu.—Dieu seul peut dire ce qu'il est.

FINANCIAL STATEMENT
Of the Grand Council of the C.M.B.A. of Canada for the Year 1894.

Table showing the amount received from each Branch, under the following headings, from 1st January, 1891, to 1st January, 1895:
(Etat Financier du Grand Conseil de l'A.C.M. du Canada pour l'année 1894. Tableau démontrant la somme reçue de chaque Succursale, sous les entêtes suivantes, du 1er Janvier, 1891, au 1er Janvier, 1895.)

Branch No.	Beneficiary Fund.	General Fund.	Accrued to Reserve Fund.
N ^o . de la Suc.	Fonds des Bénéficiaires.	Fonds Général.	Accru au Fonds de Réserve.
1	\$ 2,724 49	\$ 113 61	\$ 133 21
2	1,267 00	10 70	61 89
3	1,001 25	78 05	81 59
4	1,950 55	72 63	97 51
5	1,075 60	47 68	53 73
6	420 20	21 85	21 63
7	638 53	32 91	23 91
8	1,481 91	57 85	71 09
9	1,489 35	99 06	74 47
10	1,217 35	70 78	69 87
11	623 90	26 07	41 40
12	1,169 69	55 77	54 48
13	1,514 55	74 25	77 23
14	491 05	22 22	23 22
15	890 70	29 50	44 02
16	1,011 50	41 01	52 21
17	508 05	23 16	25 41
18	1,491 95	59 05	73 19
19	610 40	14 84	32 35
20	913 45	43 84	47 04
21	739 25	32 32	36 92
22	781 70	42 68	39 45
23	571 65	33 10	23 29
24	1,009 05	38 50	51 38
25	342 75	16 03	17 12
26	1,377 40	55 56	68 87
27	512 90	23 40	25 03
28	1,821 35	61 30	81 42
29	1,251 00	55 61	62 63
30	7,290 58	95 01	61 84
31	1,276 65	49 55	63 85
32	326 50	14 72	13 47
33	437 00	23 81	21 92
34	613 85	27 16	32 21
35	367 40	12 59	18 27
36	423 35	19 65	21 41
37	1,501 39	78 27	92 67
38	1,112 31	22 92	55 61
39	315 05	16 45	15 78
40	823 55	17 65	16 34
41	271 85	11 01	13 73
42	167 60	6 50	9 45
43	1,435 70	67 63	74 21
44	728 05	36 41	36 41
45	863 45	41 17	41 17
46	250 70	21 10	21 10
47	381 75	27 25	27 25
48	319 20	16 00	16 00
49	1,112 10	47 25	55 81
50	871 50	44 53	44 53
51	922 40	46 10	46 10
52	1,532 65	73 12	73 12
53	825 45	8 66	13 11
54	32 80	12 33	12 33
55	1,217 45	21 06	43 67
56	836 35	44 88	41 62
57	887 35	17 08	41 69
58	553 35	21 42	27 61
59	481 25	21 50	27 49
60	161 75	12 58	8 20
61	587 65	31 31	29 15
62	123 05	13 29	6 60
63	929 83	45 82	49 01
64	1,731 15	170 84	90 56
65	830 50	29 19	41 01
66	233 25	21 83	11 73
67	413 65	29 23	22 01
68	1,682 20	53 29	51 13
69	617 15	51 38	32 37
70	530 25	25 31	25 31
71	492 50	27 30	24 62
72	678 15	45 11	31 92
73	543 10	25 00	27 16
74	137 55	11 90	6 38
75	586 00	29 10	24 10
76	619 50	30 31	29 52
77	883 45	31 25	41 29
78	353 30	3 80	17 65
79	214 60	10 60	10 60
80	743 45	30 81	37 19
81	1,314 80	63 80	37 22
82	210 75	12 00	10 36
83	573 65	16 79	16 79
84	320 00	21 47	16 00
85	451 50	18 00	18 00
86	227 70	36 61	13 67
87	778 85	33 50	33 50
88	1,212 15	51 00	60 61
89	461 80	5 01	5 01
90	1,103 00	51 55	55 23
91	212 65	17 50	12 14
92	329 80	29 35	29 35
93	435 40	21 77	21 77
94	1,745 85	57 81	87 81
95	621 60	25 13	31 01
96	513 65	15 29	25 70
97	250 20	11 50	12 37
98	135 90	6 70	6 70
99	411 20	21 21	12 25
100	20 20	21 50	24 01
101	441 10	20 24	21 67
102	585 65	21 91	22 21
103	319 15	51 55	17 45
104	861 15	51 63	48 16
105	216 65	11 57	0 81
Total	\$125,102 96	\$111 62	\$6,257 39

RECAPITULATION.

BENEFICIARY FUND—DR.		FONDS DES BÉNÉFICIAIRES DR.	
To total amt. received from Jan. 1, '91, to 1st Jan., 1895...	\$125,102 96	A montant total reçu 1er Janvier, 1891, au 1er Janvier, 1895...	\$125,102 96
CR.		CR.	
By total amount transferred to Grand Treasurer W. J. McKee.....	\$118,845 57	Par montant total transmis au Grand Trésorier W. J. McKee.....	\$118,845 57
By total amount accrued to the Reserve Fund.....	6,257 39	Par montant total accru au Fonds de Réserve.....	6,257 39
	\$125,102 96		\$125,102 96
	\$125,102 96		\$125,102 96
RESERVE FUND—DR.		FONDS DE RÉSERVE—DR.	
To total amount from the 5 per cent. of the Beneficiary money from 1st Jan., 1894, to 1st Jan., 1895....	\$ 6,257 39	A montant total provenant du 5 par cent. sur les deniers du Fonds des Bénéficiaires, du 1er Janvier, 1894, au 1er Janvier, 1895....	\$1,257 39
CR.		CR.	
By total amt. transferred to Grand Treasurer W. J. McKee.....	\$ 6,257 39	Par montant total transmis au Grand Trésorier W. J. McKee.....	\$6,257 39
	\$ 6,257 39		\$6,257 39
	\$ 6,257 39		\$6,257 39
GENERAL FUND—DR.		FONDS GÉNÉRAL—DR.	
To amount from the 50c. additionals, from Jan. 1, 1891, to Jan. 1, 1895....	\$1,210 00	A montant provenant du 50c additionnel, du 1er Janvier, 1891, au 1er Janvier, 1895.....	\$1,210 00
To amount from supplies, from Jan. 1, 1891, to Jan. 1, 1895.....	1,335 62	A montant provenant des Fournitures, du 1er Janvier, '91, au 1er Jan., '95, 1,335 62	
To amount from initiation tax, from Jan. 1, 1891, to Jan. 1, 1895.....	441 50	A montant provenant de la Taxe d'initiation, du 1er Janvier, 1891, au 1er Janvier, 1895.....	441 50
To amount from per capita tax.....	4,034 00	A montant provenant de la Taxe per capita, du 1er Janvier, 1891, au 1er Janvier, 1895.....	4,034 00
To amount from special 25c grant.....	90 50	A montant provenant du don spécial de 25c, du 1er Janvier, 1891, au 1er Janvier, 1895....	90 50
CR.		CR.	
By total amount transferred to Grand Treasurer W. J. McKee.....	\$7,111 62	Par montant total transmis au Grand Trésorier W. J. McKee.....	\$7,111 62
	\$7,111 62		\$7,111 62
	\$7,111 62		\$7,111 62
BENEFICIARY FUND—DR.		FONDS DES BÉNÉFICIAIRES—DR.	
To balance on hand Jan. 1, 1894.....	\$ 4,836 30	A balance en mains le 1er Janvier, 1894.....	\$ 4,836 30
To total amount from Branches from Jan. 1, 1891, to Jan. 1, 1895, per settlement....	118,845 57	A montant total reçu des Succursales du 1er Janvier, 1891, au 1er Janvier, 1895....	118,845 57
Total.....	\$123,671 87	Total.....	\$123,671 87
	\$123,671 87		\$123,671 87
	\$123,671 87		\$123,671 87
(Nous croyons suffisant de mentionner ici que les noms qui suivent sont ceux des Bénéficiaires des membres décédés, auxquels la somme de la Police a été payée.)			
Jan. 18 59	By Mary Kearney, benefit due on the death of her husband, Matthew Kearney, Branch 76, Bellerive, Ont.....	\$ 1,000 00	
22 60	Leontino Brassard, benefit due on the death of her husband, Denis Brassard, Branch 1, Windsor, Ont.....	2,000 00	
27 61	Jeanne Calcat, guardian, benefit due on the death of her husband, Pierre Calcat, Branch 122, Sandwich, Ont.....	2,000 00	
27 62	Martha E Covenoy, benefit due on the death of her husband, John D Covenoy, Branch 28, Ottawa, Ont.....	2,000 00	
27 63	Bridget Kerrigan, benefit due on the death of her husband, Patrick Kerrigan, Branch 133, St. John, N. B.....	1,000 00	
31 64	Messrs. Latchford & Murphy, Solicitors, benefit due on the death of Patrick Harrigan, Branch 71, Trenton, Ont.....	1,000 00	
Feb. 13 65	Maria Clare, L F Gingras, benefit due on the death of her husband, Louis F Gingras, Branch 142, Montreal, Que.....	2,000 00	
19 66	Elizabeth Moiseux, benefit due on the death of her husband, Jean Bte. Moiseux, Branch 146, Drummondville, Que.....	2,000 00	
23 67	Charles McManus, benefit due on the death of his father, Francis McManus, Branch 90, Picton, Ont.....	2,000 00	
27 68	Mary McGovern, benefit due on the death of her husband, Thas McGovern, Branch 91, Ottawa, Ont.....	2,000 00	
28 69	Margaret O'Brien, benefit due on the death of her brother, Rev. M C O'Brien, Branch 112, Merrickville, Ont.....	2,000 00	
Mar. 8 70	Felino Marion, benefit due on the death of her husband, Jules Marion, Branch 62, Canard River, Ont.....	1,125 00	
8 71	Arsene Marion, benefit due on the death of his father, Jules Marion, Branch 62, Canard River, Ont.....	150 00	
8 72	Hilaire Marion, benefit due on the death of his father, Jules Marion, Branch 62, Canard River, Ont.....	225 00	
8 73	Joseph Marion, benefit due on the death of his father, Jules Marion, Branch 62, Canard River, Ont.....	300 00	
19 74	Ellen Callagher, benefit due on the death of her husband, John Callagher, Branch 30, Peterborough, Ont.....	2,000 00	
29 75	Annie Mullin, benefit due on the death of her husband, Henry Mullin, Branch 23, Ottawa, Ont.....	2,000 00	
22 76	Mario McKay, benefit due on the death of her husband, William O McKay, Branch 39, Ottawa, Ont.....	2,000 00	
25 77	Rachel Murphy, benefit due on the death of her husband, William Murphy, Branch 116, Fergus, Ont.....	2,000 00	
30 78	Catherine McIntyre, benefit due on the death of her husband, Jas McIntyre, Branch 26, Montreal, Que.....	1,000 00	
30 79	James McIntyre, benefit due on the death of his father, James McIntyre, Branch 26, Montreal, Que.....	300 00	
30 80	James McIntyre, guardian of minor children, benefit due on the death of their father, Jas McIntyre, Branch 26, Montreal, Que.....	800 00	
31 81	Rosalie M Langlois, benefit due on the death of her husband, Onesimo Langlois, Branch 1, Windsor, Ont.....	2,000 00	
Apr. 10 82	Dora Conillard, benefit due on the death of her husband, Francis X. Conillard, Branch 112, Merrickville, Ont.....	1,000 00	
13 83	Agnes Boisvert, benefit due on the death of her husband, Napoleon Dusault, Branch 195, Montreal, Que.....	1,000 00	

(Continued from Third Page.)

Apr. 13 81	Mary O'Neill, benefit due on the death of her husband, John Jos O'Neill, branch 47, Arthur, Ont.	2,000 00
21 85	Toronto General Trust Co'y, guardian, benefit due on death of Titus Kuhn, branch 38, Cornwall, Ont.	1,700 00
23 86	Mary Mullaney, benefit due on the death of her husband, Dennis B Mullaney, branch 181, Fairville, N. B.	1,000 00
20 87	Judette Dufey, benefit due on the death of her husband, Albert J Dufey, branch 189, Sbdiaac, N. B.	1,000 00
26 88	Elizabeth Daniel, benefit due on the death of her husband, Joseph Daniel, branch 60, Tilbury Centre, Ont.	2,000 00
28 89	Sarah Flynn, benefit due on the death of her husband, Peter Flynn, branch 18, Niagara Falls, Ont.	2,000 00
30 90	Catharine Lynch, benefit due on the death of her son, Daniel F Flannery, branch 121, Sudbury, Ont.	1,000 00
May 9 91	Rev. Jean Louis M Savasque, benefit due on the death of his brother, Rev. Joseph Savasque, branch 127, Windsor Mills, Q.	2,000 00
25 92	Bridget Brick, benefit due on the death of her husband, Thomas Brick, branch 66, Hamilton, Ont.	2,000 00
29 93	Alphonse Lavioie, benefit due on the death of her husband, Paul Alfred Blouin, branch 143, Montreal, Quo.	2,000 00
30 94	Elizabeth B Frochette, benefit due on the death of her husband, W J Frochette, branch 68, Hull, Quo.	1,000 00
31 95	Minnie Rosentock Nick, benefit due on the death of her husband, Moimard Nick, branch 49, Toronto, Ont.	2,000 00
June 14 96	Margaret Doolan, benefit due on the death of her husband, Timothy Doolan, branch 2, Kingston, Ont.	2,000 00
14 97	Annie Farrell, benefit due on the death of her husband, Terrence A Farrell, branch 214, Albxorton, P. E. I.	166 67
14 98	Annie Farrell—guardian of infant children—benefit due on the death of their father, Terrence A Farrell, branch 214, Albxorton, P. E. I.	833 33
26 99	Alice Henderson, benefit due on the death of her husband, David H Henderson, branch 19, Ingersoll, Ont.	1,950 00
26 100	Michael Dunn, benefit due on the death of David H Henderson, branch 19, Ingersoll, Ont.	50 00
26 101	Mary Eva Lang, benefit due on the death of her husband, Victor Lang, branch 39, Neustadt, Ont.	2,000 00
29 102	Mary Lynott, benefit due on the death of her husband, Michael Lynett, branch 65, Ayton, Ont.	1,000 00
July 14 103	Margaret Burns, benefit due on the death of her son, Alexander Burns, branch 121, Sudbury, Ont.	2,000 00
25 104	Margaret McAuley, benefit due on the death of her husband, Neil McAuley, branch 19, Ingersoll, Ont.	333 34
25 105	Mary Ellen McAuley, benefit due on the death of her father, Neil McAuley, branch 19, Ingersoll, Ont.	333 33
25 106	Daniel Jos McAuley, benefit due on the death of his father, Neil McAuley, branch 19, Ingersoll, Ont.	333 33
27 107	Margaret McAuley, guardian of Teresa, William and John McAuley, benefit due on the death of their father, Neil McAuley, branch 19, Ingersoll, Ont.	1,000 00
27 108	Rev. P. Beaudot, O. S. C., benefit due on the death of Napoleon Vinn, branch 171, St. Laurent, Quo.	1,000 00
28 109	The House of Providence of the Sisters of Charity, Kingston, Ont., benefit due on the death of Titus Kuhn, branch 38, Cornwall, Ont.	100 00
28 110	The Rt. Rev. Alexander Macdonnell, benefit due on the death of Titus Kuhn, branch 38, Cornwall, Ont.	200 00
30 111	Obelino Roy, benefit due on the death of her husband, Omer Roy, branch 121, Sudbury, Ont.	2,000 00
31 112	Isabella Trainor, benefit due on the death of her husband, John Trainor, branch 188, Carleton Place, Ont.	1,000 00
Aug. 10 113	Julia Murphy, benefit due on the death of her husband, John Murphy, branch 114, Niagara, Ont.	1,000 00
21 114	Catharine Collison, benefit due on the death of her husband, Daniel Collison, branch 121, Biddulph, Ont.	2,000 00
27 115	Josephine Mersier, benefit due on the death of her husband, Alph Ethior, branch 140, Montreal, Quo.	1,000 00
28 116	Emily Ellen Clavette, benefit due on the death of her husband, Alfred H Camirand, branch 118, Sherbrooke, Quo.	1,000 00
29 117	William Bowes, benefit due on the death of his son, Denis John Bowes, branch 31, Almonte, Ont.	1,000 00
31 118	Amelia Coleman, benefit due on the death of her husband, Robert Coleman, branch 23, Seaforth, Ont.	2,000 00
Sept. 15 119	Agnes Collins, benefit due on the death of her husband, Cornelius Collins, branch 133, St. John, N. B.	970 00
15 120	W. E. Scully, President branch 133, C. M. B. A., benefit due on the death of Cornelius Collins, branch 133, St. John, N. B.	30 00
17 121	Catharine Tierney, benefit due on the death of her husband, Thos Tierney, branch 21, Thorold, Ont.	1,000 00
27 122	Mary Elizabeth Ansett, benefit due on the death of her father, Joseph Ansett, branch 72, Formosa, Ont.	1,000 00
27 123	Mary Teresa Ansett, benefit due on the death of her father, Jos Ansett, branch 72, Formosa, Ont.	1,000 00
28 124	Sarah Burns, benefit due on the death of her husband, Charles Burns, branch 15, Toronto, Ont.	2,000 00
29 125	Phoebe McDermott, benefit due on the death of her husband, Michael McDermott, branch 183, Snyder, Ont.	2,000 00
29 126	Margaret Hunt, benefit due on the death of her husband, Timothy Hunt, branch 198, Marlbank, Ont.	988 00
17 127	Andrew Manion, Fin. Soc. branch 198, C. M. B. A., benefit due on the death of Timothy Hunt, branch 198, Marlbank, Ont.	12 00
Oct. 6 128	Mary Shaw, benefit due on the death of her husband, James O Shaw, branch 91, Ottawa, Ont.	2,000 00
8 129	E. R. Latchford, paid into Court, benefit due on the death of Lawrence Tracey, branch 31, Guelph, Ont.	2,000 00
22 130	Sarah Hogan, benefit due on the death of her husband, Thomas J Hogan, branch 52, Winnipeg, Man.	2,000 00
26 131	F R Latchford, paid into court, benefit due on the death of Thomas Mulrooney, branch 31, Guelph, Ont.	2,000 00
30 132	Mary Jarey, benefit due on the death of her son, Patrick Carey, branch 156, St. Catharines, Ont.	2,000 00
31 133	Rev. Charles LaRoque, benefit due on the death of Alfred A Doray, branch 143, Montreal, Quo.	2,000 00
Nov. 12 134	Mary Hayes, benefit due on the death of her husband, Jno Hayes, branch 21, St. Clements, Ont.	285 74
12 135	Catharine Theresa O'Neill, benefit due on the death of her father, John Hayes, branch 21, St. Clements, Ont.	285 71
12 136	Wm Joseph Hayes, benefit due on the death of his father, John Hayes, branch 21, St. Clements, Ont.	285 71
13 137	Mary Salima Hayes, benefit due on the death of her father, John Hayes, branch 21, St. Clements, Ont.	285 71
17 138	Elizabeth Merkin, benefit due on the death of her husband, Martia Merkin, branch 4, London, Ont.	2,000 00
Nov. 23 139	F R Latchford, paid into Court, benefit due on the death of Michael Hughes, branch 52, Winnipeg, Man.	2,000 00
27 140	Charles Joseph O'Brien, benefit due on the death of his father, John O'Brien, branch 26, Montreal, Quo.	500 00
27 141	John O'Brien, benefit due on the death of his father, John O'Brien, branch 26, Montreal, Quo.	500 00

Nov. 27 142	Joseph O'Brien, benefit due on the death of his father, J O'Brien, branch 26, Montreal, Quo.	500 00
27 143	Hugh O'Brien, benefit due on the death of his father, J O'Brien, branch 26, Montreal, Quo.	500 00
Dec. 14 144	E Clairmont, benefit due on the death of David Curtin, branch 222, Gravenhurst, Ont.	105 00
14 145	Maggie Bradford, benefit due on the death of her brother, David Curtin, branch 222, Gravenhurst, Ont.	947 50
41 146	Ellen Hannagan, benefit due on the death of her brother, David Curtin, branch 222, Gravenhurst, Ont.	947 50
14 147	M J Collier, benefit due on the death of P T Egan, br 1, Windsor	100 00
14 148	Alice Egan, benefit due on the death of her husband, Patrick T Egan, branch 1, Windsor, Ont.	1900 00
27 149	Mary Hayes, guardian of the infant children of John Hayes, benefit due on death of their father, John Hays, br 21, St. Clements,	857 13
28 150	Virginio Vallee, benefit due on the death of her husband, Cyrille Vallee, branch 10, St. Catharines, Ont.	2000 00
31 151	Sarah Leacy, benefit due on the death of her husband, John H Leacy, branch 165, Cardinal, Ont.	2000 00
31 152	Louise Barron, benefit due on the death of her husband, Louis Barron, branch 1, Windsor, Ont.	1000 00
31 153	Mary H Hartigan, benefit due on the death of her son, Michael F Hartigan, branch 192, Halifax, N. S.	2000 00

Total paid.....\$118,800 00
Balance 1st January, 1895.....4,871 87

RESERVE FUND.

To total amount from the 5 per cent. of assessments from 1st January, 1891, to 1st Jan., 1895, as per statement.....\$ 637 39

FONDS DE RESERVE.—DR.

A montant total provenant du 5 per cent. sur les cotisations, du 1er Janvier, 1891, au 1er Janvier, 1895, suivant état.....\$ 637 39

1891.	Order No.	By amount transferred to Board of Trustees for deposit	\$ 405 01
Jan. 31	1	Par montant transmis au Bureau des Syndes pour Depot	473 32
Feb. 28	2	" " " " " " " "	735 87
Mar. 31	3	" " " " " " " "	685 41
Apr. 30	4	" " " " " " " "	560 01
May 31	5	" " " " " " " "	447 58
June 30	6	" " " " " " " "	398 45
July 31	7	" " " " " " " "	455 59
Aug. 31	8	" " " " " " " "	369 10
Sept. 30	9	" " " " " " " "	627 85
Oct. 31	10	" " " " " " " "	425 15
Nov. 30	11	" " " " " " " "	727 21
Dec. 31	12	" " " " " " " "	.....
Total			\$ 6,237 39

GENERAL FUND.

1891.

Jan. 1, To amount on hand.....\$ 1,630 40

" Total amount from Branches, from 1st Jan., 1891, to 1st Jan., 1895, as per statement.....7,111 62

" Amount borrowed.....7,000 00

" Amount of refund from Canadian Pacific Railway.....88 75

Total.....\$15,830 77

FONDS GENERAL.

1891.

Jan. 1er, A montant en mains.....\$ 1,630 40

" total reçu des Succursales, du 1er Janvier, 1891, au 1er Janvier, 1895, suivant état.....7,111 62

" Emprunté.....7,000 00

" Remboursé par le Chemin de fer Canadian Pacifique.....88 75

Total.....\$15,830 77

(Déboursments légitimes; nous ne considérons pas nécessaire de répéter les noms de ceux auxquels l'argent a été payé.)

1891.	Or. No.	By R A Lynch, organizing branch 222, Gravenhurst.....	\$ 0 75
Feb. 3, 1	1	Catholic Register Printing Co, supplies per contract.....	31 85
3, 2	2	J E H Howison, salary for January, 1891.....	70 00
3, 3	3	S R Brown, salary for January, 1891.....	103 00
3, 4	4	Guarantee Co.'s bonds for Grand Secretary and Grand Treasurer.....	30 00
3, 5	5	John Ronan, railway fare and per diem allowance attending meeting of Finance Committee.....	11 55
3, 6	6	P F Boyce, attending meeting of Finance Committee, 3 days.....	7 50
8, 7	7	Thomas Coffey, supplies per contract.....	27 23
10, 8	8	S J Geash, visiting Branch 19, Westport, Ont.....	5 04
15, 9	9	O Phelps, visiting Branch 194, Wakeport, N S.....	6 00
15, 10	10	F J G Comeau, visiting Branch 200, Pubnico, N S.....	11 20
15, 11	11	P J Woods, visiting Branch 83, Orangeville, Ont.....	5 25
15, 12	12	J H Howison, salary for February, 1891.....	59 00
15, 13	13	S R Brown, salary for February, 1891.....	100 00
15, 14	14	Catholic Register Printing Co, supplies per contract.....	49 77
15, 15	15	Rev M J Tiernan, amount of loan for Convention expenses and interest thereon.....	1,570 00
22, 16	16	Catholic Register Printing Co, supplies as per contract.....	162 89
22, 17	17	G W Cooke, organizing Branch 201, Parrsboro, and 223, Springhill.....	29 00
31, 18	18	J E H Howison.....	850 00
31, 19	19	Salary for March 1891.....	31 50
31, 20	20	Expenses, railway fare, postage, etc.....	84 56
31, 21	21	F R Latchford—Expenses attending Trustees Meeting, London.....	\$ 37 50
		Gd. Pres., Brockville, re certificates.....	9 85
		Disbursements re registration under Dominion Act.....	3 00
			49 85
			100 00
			27 50
Apr. 20, 21	21	S R Brown, salary for March, 1891.....	48 05
20, 22	22	O K Fraser, expenses attending meeting, postage, telegrams, etc.....	2 50
20, 23	23	John K Barrett, organizing branches at Fort William and Fort Arthur, postage and telegrams.....	100 00
May 3, 24	24	P McCool, postage and telegrams.....	.....
3, 25	25	S R Brown, salary for April, 1891.....	\$ 7 15
3, 26	26	Grand Secretary's official expenses—Express and cartage.....	60 00
		Postage, telegrams and stationery.....	67 15
			50 00
			4 50
			83 50
			50 00
			100 00
			25 00
			175 40
			50 00
			100 00
		
			\$ 1 95
			50 17
			11 85
			63 97
			5 09
July 30, 27	27	Rev. P. Corcoran, organizing Branch 231.....	88 75
28, 28	28	J E H Howison railway fare and expenses attending trustee meeting, Toronto, July 13 and 19.....	43 00
28, 29	29	P J O'Keefe, expenses trustee meeting, Toronto.....	25 70
28, 30	30	Catholic Register Printing Co., supplies as per contract.....	15 00

Or. No.	Date	Description	Dr.	Cr.
Aug. 3, 11,		J E H Howison— Railway fare.....	\$ 13 75	
		Expenses.....	1 78	
		Salary for July.....	50 00	65 53
5, 12,		Catholic Register Printing Co., supplies and assessment notices, as per contract.....		83 45
6, 13,		E Ryan, M. D., expenses attending trustee meeting, Toronto, July 18 and 19.....		11 00
9, 14,		J J Behan, expenses attending trustee meeting, Toronto, July 18 and 19.....		11 00
6, 15,		G R Brown, salary for July.....	100 00	
11, 16,		O K Fraser, expenses attending meetings, Toronto and Montreal, railway fare, postage, telegrams, etc.....	49 55	
11, 17,		T P Tansley, expenses attending trustee meeting, Toronto, July 18, 19 and 20.....	20 70	
17, 18,		Canadian Pacific Railway, delegates' tickets, Manitoba and North West Territory.....	457 15	
27, 19,		Supreme Council, supplies in full to date.....	590 25	
31, 20,		J E H Howison— Salary for August.....	50 00	
		Expenses.....	12 00	62 00
Sep. 15, 21,		R A Lynch, Dist. Dep., expenses visiting branches.....	13 16	
15, 22,		The Recorder Printing Co., 5,000 ballot papers, as per account.....	6 00	
18, 23,		John Dugal, Dist. Dep., expenses visiting branches.....	11 00	
18, 24,		John McQuade, Dist. Dep., expenses visiting branches.....	12 65	
18, 25,		Jas J Power, Dist. Dep., expenses visiting branches.....	7 00	
18, 26,		Catholic Register Printing Co., supplies as per contract.....	195 60	
29, 27,		Grand Secretary's official expenses— Renewal registration in Ontario.....	\$ 25 25	
		LaSalle Gravelle's account.....	12 81	
		Postage, telegrams, etc.....	19 87	
		Express charges.....	10 38	89 30
29, 28,		J E H Howison, salary for September.....	64 67	
29, 29,		J E H Howison, salary for October, in advance.....	64 68	
Oct. 9, 30,		P J O'Keefe, organizing branch 27, attending meetings of Com- mittee on Laws, Postage, Telegrams, etc.....	25 11	
9, 31,		The Recorder Printing Co., printing badges, etc.....	21 11	
9, 32,		A H Spedding, printing delegates' accounts.....	3 00	
9, 33,		Chas Dupont Robert, organizing Branch 21.....	10 00	
9, 34,		Catholic Register Printing Co., supplies, etc., as per contract.....	21 00	
9, 35,		H Galtner, printing 500 copies proposed amendments to Con- stitution.....	12 00	
9, 36,		L J Collin, organizing Branch 21.....	20 00	
9, 37,		Catholic Register Printing Co., printing postal cards for W T Kernohan.....	6 16	
16, 38,		W J McKee, amount paid to delegates to St. John Convention.....	7,955 76	
16, 39,		W J McKee—For Mass offering.....	\$ 10 00	
		Janitor.....	5 00	
		Cablegram.....	7 36	
		Exchange on draft.....	9 00	31 36
15, 40,		Grand Secretary's official expenses for extra assistance.....	422 15	
15, 41,		F R Latchford— Exp. attending trustee meeting, Toronto, July 18 & 19.....	\$ 19 10	
		Fees to Sept. 1, '91.....	250 00	269 10
Nov 1, 42,		J E H Howison, salary for November, in advance.....	64 67	
27, 43,		J W Richard, expenses attending St. John Convention, balance.....	15 00	
27, 44,		T P Tansley, telegrams and telephone messages.....	1 30	
27, 45,		John Ronan, expenses attending meeting of Finance Committee, in August.....	11 35	
27, 46,		P F Byle, expenses attending meeting of Finance Committee in August.....	7 50	
27, 47,		Catholic Register Printing Co., supplies and printing 5,000 copies Report of Convention.....	235 00	
27, 48,		W J McKee, exchange on drafts and postage.....	57 25	
Dec 10, 49,		P J O'Keefe, expenses attending Trustee meeting, Toronto, Dec. 3, 1891.....	50 70	
28, 50,		Catholic Register Printing Co., supplies as per contract.....	59 10	
28, 51,		O K Fraser— Exp. attending Trustee meeting, Toronto, Dec. 3, '91.....	\$ 21 61	
		Postage, etc.....	27 50	49 10
28, 52,		J J Behan, expenses attending Trustee meeting, Toronto, Dec. 3, '91.....	17 00	
28, 53,		Grand Secretary's official expenses— W P Killacky's account, organizing Branch 25.....	\$ 12 40	
		Rent of vault for one year.....	12 00	
		Printed postal cards.....	15 75	
		Printed circulars, envelopes, and directory of delegates.....	10 10	
		Postage and statements.....	42 05	
		Telegrams.....	3 08	
		Express and freight.....	37 61	156 02
28, 54,		J E H Howison, salary for December.....	68 67	
		Total paid.....	\$15,835 35	

SUMMARY—JANUARY 1, 1895.

BENEFICIARY FUND—DR.		
To amount on hand 1st January, 1891.....	\$ 4,526 30	
To total amount received from 1st January, 1891, to 1st January, 1895, per statement.....	125,102 06	
By amount paid beneficiaries, per statement.....	\$ 118,800 00	
By amount transferred to Reserve Fund.....	6,257 39	
By balance on hand.....	4,871 87	
RESERVE FUND—DR.		
To amount on deposit 1st January, 1891.....	\$ 129,929 26	\$ 129,929 26
To amount received from 1st January, 1891, to 1st January, 1895.....	\$ 33,408 30	
To amount of interest reported during 1891.....	6,257 39	
By total amount on deposit 1st January, 1895.....	\$ 33,929 53	
By amount of loan.....	7,000 00	
GENERAL FUND—DR.		
To amount on hand 1st January, 1891.....	\$ 40,929 53	\$ 40,929 53
To amount from all sources, from 1st Jan., 1891, to 1st Jan., 1895, per statement.....	\$ 1,630 49	
To amount from Grand Treasurer.....	11,200 37	
By total expenditures during 1891, per statement.....	\$ 15,835 35	
	\$ 15,835 35	\$ 15,835 35

S. R. BROWN, Grand Secretary.
W. J. McKEE, Grand Treasurer.

SOMMAIRE—JANVIER 1, 1895.

FONDS DES BÉNÉFICIAIRES—DR.		
A montant en mains le 1er Janvier, 1891.....	\$ 4,526 30	
A montant total reçu du 1er Janvier, 1891, au 1er Janvier, 1895, suivant état.....	125,102 06	
Par montant payé aux bénéficiaires, suivant état.....	\$ 118,800 00	
Par montant transféré au Fonds de Réserve.....	6,257 39	
Par balance en mains.....	4,871 87	
FONDS DE RÉSERVE—DR.		
A montant en dépôt le 1er Janvier, 1891.....	\$ 129,929 26	\$ 129,929 26
A montant reçu du 1er Janvier, 1891, au 1er Janvier, 1895.....	\$ 33,408 30	
A montant d'intérêt durant l'année, 1891.....	6,257 39	
Par montant total en dépôt le 1er Janvier, 1895.....	\$ 33,929 53	
Par montant de prêt.....	7,000 00	
	\$ 40,929 53	\$ 40,929 53

FONDS GÉNÉRAL—DR.		
A montant en mains le 1er Janvier, 1891.....	\$ 1,630 49	
A montant provenant de toutes sources du 1er Janvier, 1891, au 1er Jan- vier, 1895, suivant état.....	\$ 11,200 37	
A montant reçu du Grand Trésorier.....	4 58	
Par déboursements généraux durant l'année, 1891, suivant état.....	\$ 15,835 35	
	\$ 15,835 35	\$ 15,835 35

ASSETS OF THE ASSOCIATION

Cash in the Canadian Bank of Commerce, London, Ont.....	\$ 8,188 08
" Merchants' Bank of Canada, London, Ont.....	8,820 23
" Bank of British North America, London, Ont.....	8,085 01
" Bank of Toronto, London, Ont.....	7,783 08
" Bank of Montreal.....	1,037 03
Amount of loan and interest to date.....	7,005 63
Cash in Treasurer's hands.....	4,871 87
Due from assessments issued.....	20,770 44
Due from per capita tax, initiation tax and supplies.....	5,504 36
Supplies on hand.....	350 00
Office furniture.....	75 00
Safe.....	185 00
Total.....	\$ 72,850 83

ACTIF DE L'ASSOCIATION, AU 31 DÉCEMBRE, 1894.

Dépôt à la Canadian Bank of Commerce, London, Ont.....	\$ 8,188 08
" Merchants' Bank of Canada.....	8,820 23
" Bank of British North America.....	8,085 01
" Bank of Toronto.....	7,783 08
" Bank of Montreal.....	1,037 03
Prêt et intérêt à cette date.....	7,005 63
Argent dans les mains du Trésorier.....	4,871 87
Du sur les cotisations émises.....	20,770 44
Du sur la taxe per capita, la Taxe d'initiation et pour Fournitures.....	5,504 36
Fournitures en stock.....	350 00
Ameublement de Bureau.....	75 00
Coffre-fort.....	185 00
Total.....	\$ 72,850 83

LIABILITIES OF THE ASSOCIATION, DEC. 31, 1894.

(PASSIF.)		
Amount of loan and interest.....	\$ 7,005 63	
T P Coffey.....	12 00	
W P Killacky.....	24 45	
Jas Morrissy.....	15 00	
Rev M J Tiernan.....	10 40	
E Ryan, M. D.....	17 00	
P J Montreuil.....	18 05	
Catholic Register Ptg. & Pub. Company.....	58 10	
J A Doyon.....	9 05	
John Dugal.....	13 10	
Rev A E Burke.....	10 00	
Thomas Coffey.....	90 00	
F R Latchford.....	68 67	
S R Brown.....	320 80	
Total.....	\$ 7,932 05	

MEMBERSHIP REPORT FOR THE YEAR ENDING DEC. 31st, 1894.		
Number of members on the rolls, including suspensions, Dec 31st, 1893.....	8,605	
Number of members initiated during 1894.....	1,752	
Number of members expelled during 1894.....	213	10,357
Number of members resigned during 1894.....	20	
Number of members died during 1894.....	73	306
Present membership.....	10,051	
Of which there are in good standing.....	9,827	
Under suspension.....	224	
Number of members holding \$2,000 policies.....	5,845	
Number of members holding \$1,000 policies.....	4,194	
Number of members holding \$500 policies.....	12	
Amount of life insurance carried in the Grand Council of the C. M. B. A. of Canada.....	\$15,890,000	
Number of branches organized under this Council, 239; of which Nos. 73, 103, 136, 137, 138, 155 and 174 have been dissolved, and 84, 109 and 150 withdrew and have not yet returned.		

DEATH RECORD IN THE C. M. B. A. OF CANADA

TABLEAU DES DÉCÈS DANS L'A. C. B. M. DU CANADA		
Depuis la formation du Grand Conseil, le 10 Février, 1880, au 1er Janvier, 1895.		
In 1880 there were no deaths (En 1880 il n'y eut pas de décès.)		
" 1881.....	2	Average age at death 37 years. Held \$2,000 policies.
" 1882.....	4	" " " " " "
" 1883.....	5	" " " " " "
" 1884.....	9	" " " " " "
" 1885.....	19	" " " " " "
" 1886.....	11	" " " " " "
" 1887.....	23	" " " " " "

In 1888 there were 25 deaths.	Average age at death	30 years.	Hold \$2,000 policies.
" 1889 " 31 "	" 42 "	" 28 held \$2,000 policies.	"
" 1890 " 47 "	" 37 "	" 10 "	" 1,000 "
" 1891 " 57 "	" 41 "	" 45 "	" 2,000 "
" 1892 " 61 "	" 41 "	" 50 "	" 2,000 "
" 1893 " 50 "	" 46 "	" 11 "	" 1,000 "
" 1894 " 73 "	" 43 "	" 49 "	" 2,000 "
" 1894 " 73 "	" 43 "	" 21 "	" 1,000 "

Total number of deaths.....423
ETAT DES MEMBRES.
 Pour l'année finissant le 31 Décembre, 1894.
 Nombre de membres sur les rôles, y compris ceux suspendus, le 31 Dec. 1893 8,605
 Nombre de membres initiés durant 1894..... 1,752
 Nombre de membres expulsés durant 1894 213
 Nombre de membres qui ont résigné durant 1894..... 20
 Nombre de membres décédés durant 1894..... 73

Membres actuels 9,827
 Sont suspendus..... 224
 Nombre de membres ayant une police de \$2,000..... 4,154
 Nombre de membres ayant une police de \$1,000..... 12
 Nombre de membres ayant une police de \$500.....
 Montant d'assurance sur la vie porté par le Grand Conseil de l'A. C. B. M. du Canada \$15,890,000
 Nombre de succursales organisées sous ce Conseil, 239.
 Ont été dissoutes, Nos. 73, 103, 136, 137, 138, 155 et 174.
 Se sont retirées et ne sont pas encore revenues, Nos. 84, 109 et 150.

To the Grand Council of the Catholic Mutual Benefit Association of Canada:—
 Brothers—In compliance with Section 123 of our Constitution, your Finance Committee met at the office of the Grand Secretary, London, Ont., on the 14th inst. We spent three days examining the financial affairs of the Association, and have completed a careful audit of the books and accounts of the Secretary and the Treasurer of your Council for the year ending 31st December, 1894, and find the same correct and in accordance with the above statement. We thoroughly checked the receipts and disbursements for the various funds with the properly authenticated vouchers, and found them all regular. In making our audit we were greatly assisted by the beneficiary reports received from Branches, with each assessment remitted kept on file by the Grand Secretary, but the annual statement sent by Branches to the Chairman of this Committee, we found useless in a majority of cases, and would advise its discontinuance, as it does not answer the purpose intended.
 The new form of "Monthly Assessment Report" and "Members' Account Book," shown us by the Grand Secretary, while adding considerably to said official's already too onerous work, will, we feel sure, be an improvement, and we approve the adoption of said forms. Very few members of our Association have any doubt as to the correctness of their assessment remittances; but the new forms referred to will, to a great extent, remove these difficulties.
 We find the office at present used by the Grand Secretary entirely too small, and not at all suitable for the work of the Association, and we would strongly recommend the Grand President and Board of Trustees to authorize Secretary Brown to procure, without delay, suitable rooms for the Head Office. This we consider absolutely necessary, and hope our worthy Grand President will agree with our recommendation.
 The Grand Secretary's books and documents are correctly and neatly kept, and we desire to acknowledge the kindness and courtesy on the part of Bro. Brown and his assistant in furnishing all necessary information and assistance during our audit.
 All of which is respectfully submitted,

JOHN RONAN,
 GEORGE W. COOKE,
 CHAS. DUPONT HESBET, } Finance Committee.

London, February 16th, 1895.
 Au Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada—
 FRÈRES—En conformité de la Clause 123e de notre Constitution, votre Comité des Finances s'est réuni au bureau du Grand Secrétaire, à London, Ont., le 14 courant. Pendant trois jours nous avons fait un examen des affaires financières de l'Association, et nous avons complété d'une manière attentive l'audition des livres et comptes du Secrétaire et du Trésorier de votre Conseil pour l'année finissant le 31 Décembre, 1894, et nous les trouvons corrects et d'accord avec l'état ci-haut. Nous avons comparé minutieusement les recettes et déboursés des divers Fonds avec les pièces justificatives authentiques, et les avons trouvés tous réguliers. Au cours de notre audition, les Rapports du Fonds des Bénéficiaires, reçus des succursales avec chaque envoi du montant des cotisations et conservés en file par le Grand Secrétaire, nous ont été d'une grande assistance, mais le Rapport Financier annuel, envoyé par les succursales au Président de ce Comité, sont d'aucune utilité dans la majorité des cas, et nous conseillons de le discontinuer vu qu'il ne répond pas au but qu'on en attend.
 Les nouvelles formules "Rapport de la Cotisation Mensuelle," et "Livre de compte des Membres," que le Grand Secrétaire nous a fait voir, bien qu'augmentant le travail déjà trop onéreux de cet officier, seront, nous en sommes convaincus, une amélioration; et nous approuvons l'adoption de ces formules. Très peu de membres de notre association ont une idée définie des difficultés que votre Grand Secrétaire rencontre dans ses efforts pour tenir les succursales correctes dans leurs remises des cotisations; mais les nouvelles formules mentionnées, vont écarter ces difficultés jusqu'à un certain point.
 Nous trouvons le bureau qu'occupe actuellement le Grand Secrétaire trop exigü et tout-à-fait inconvenable pour la besogne de cette association; et nous recommandons fortement au Grand Président et au Bureau des Syndics d'autoriser le Secrétaire Brown de se procurer sans délai un appartement convenable pour le "Bureau Principal." Nous considérons la chose absolument nécessaire, et nous espérons que notre digne Grand Président sera de notre avis touchant ce que nous recommandons.
 Les livres et documents du Grand Secrétaire sont correctement et proprement tenus; et nous désirons reconnaître ici la bonne volonté et la courtoisie de Frère Brown et de son assistant en nous fournissant durant notre audition toute les informations et l'assistance nécessaires.
 Le tout respectueusement soumis,

JOHN RONAN,
 GEORGE W. COOKE,
 CHAS. DUPONT HESBET, } Comité des Finances.

London, Ont., 16 Février, 1895.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.
 April Assessment. Cotisation du mois d'Avril } No. 5
 Deaths } Nos. 11, 15, 16, 17, 18, 19, 20, 21
 Décès }

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A. C. B. M. au Canada.
 Secretary's Office, London, April 1, 1895. Bureau du Grand Secrétaire, London, Ont., 1er Avril, 1895.
 Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers, who at the time of their death were entitled to the benefits of the Association. Cher Monsieur et Frère—Vous êtes par le présent officiellement notifiés du décès des frères ci-après nommés, lesquels, au temps de leur décès, étaient en droit aux bénéfices de l'Association.

NO.	NAME.	BRANCH	LOCATION.	ADMITTED	DECEASED.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE	SIÈGE.	ADMIS.	DECÉDÉS.	CAUSE DU DÉCÈS.
11	P. Brennan	64	Montreal, Q.	2000 Nov. 21, 89	Feb. 22, 95	Pneumonia.
15	Peter Mahon	31	Queolph, O.	2000 Mar. 27, 85	Feb. 23, 95	Fracture Sp. Columna
16	C. J. Flynn	18	Niagara Falls, O.	2000 Sept 11, 82	Feb. 20, 95	apoplexy.
17	F. v. E. Cassidy	111	Toronto, O.	1880 Dec. 8, 89	Mar. 3, 95	Pertiphrytes.
18	F. Flynn	78	Belleville, O.	1880 April 12, 88	Mar. 6, 95	Pleurisy.
19	J. E. Maloney	3	Amherstburg, O.	2000 Dec. 19, 81	Mar. 8, 95	La Grippe.
20	A. Berthiaume	140	Montreal, Q.	1880 July 4, 83	Mar. 9, 95	Abscess.
21	Wm. Wall	129	Ottawa, O.	2000 Dec. 20, 88	Mar. 10, 95	Bright's Disease.
22	T. T. L. McSorley	180	St. John, N. B.	2000 May 6, 91	Mar. 15, 95	Pneumonia.

Statement of the Beneficiary and Reserve Funds for March, 1895. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Mars 1895.

BENEFICIARY FUND.		Dr.
FONDS DES BÉNÉFICIAIRES.		Dr.
Amount on hand March 1st 1895	.....	\$ 3,923 59
Montant en caisse le 1er Mars	.....	1,004 23
Received during March from No. 15 Assessment	.....	1,146 91
Reçu durant le mois de Mars	.....	3,851 55
No. 1	.....	3,181 40
No. 2	.....	505 59
No. 3	.....	390 81
No. 4	.....
CR.		

RESERVE FUND—FONDS DE RESERVE.		Dr.
Amount on hand March 1st 1895	.....	\$ 41,932 47
Montant en caisse le 1er Mars	.....	511 53
Amount accrued since last report	.....
Montant accru depuis le dernier rapport	.....
Total	.....	\$ 42,444 00

March 1895. Benefits paid on account of		Dr.
Mars 1895. Bénéfices payés à compte de		Dr.
March 1st, Balance	.....	\$14,025 13
Total amount of Beneficiary Fund collected since 1st January, 1893, to date	.....	\$22,825 13
Montant total du Fonds des Bénéficiaires collecté depuis le 1er Janv., 1893, à cette date	.....	\$210,800 00
Total amount paid to the Beneficiaries of deceased members to date	.....	\$210,800 00
Montant total payé aux Bénéficiaires des membres décédés à cette date	.....

To the Members of the C. M. B. A. of Canada. Aux Membres de l'A. C. B. M. du Canada.
 Brothers—The foregoing is the only Notice of Assessment No. 5 (April Assessment) you will receive; and you must pay it to the Financial Secretary of your Branch on or before the third day of May, 1895. Branch Treasurers must remit to me the amount of this assessment accompanied with the Monthly Assessment Report on or before the 9th day of May, '95. Members and especially officers of branches are requested to carefully read sections 8, 9, 10 and 11 of our new Constitution in order to become acquainted with the regulations regarding Assessments.
 Yours fraternally,
 SAM. R. BROWN,
 G. S. C. M. B. A.

Frères—Ce qui précède est le seul avis de la cotisation No. 5, (cotisation du mois d'Avril) que vous recevrez; et vous devez la payer au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Mai 1895. Les Trésoriers des Succursales doivent me faire remise du montant de cette cotisation, accompagné du Rapport de la Cotisation Mensuelle, le ou avant le 9ème jour de Mai 1895. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les clauses 8, 9, 10 et 11 de notre nouvelle Constitution afin de bien connaître les règlements concernant les cotisations.
 Fraternellement à vous
 SAM. R. BROWN,
 G. S. A. C. B. M.

Initiations in February, 1895. Initiations du Mois de Février, 1895.

Br.	Initiated	members.
97..... Quebec, Que.....	8	"
99..... Westport, Ont.....	5	"
129..... Granby, Que.....	5	"
110..... Quebec, Que.....	4	"
224..... Murray Bay, Que.	3	"
14..... Galt, Ont.....	2	"
20..... Maidstone, Ont. ...	2	"
27..... Petrolia, Ont.....	2	"
30..... Peterborough, Ont.	2	"
51..... Barrie, Ont.....	2	"
58..... Ottawa, Ont.....	2	"
87..... Montreal, (Janv.)....	2	"
113..... Waterloo, Que.....	2	"
134..... St. John, N. B.....	2	"
146..... Drummondville, Q.	2	"
148..... Calumet Island, Ont	2	"
160..... Halifax, N. S.....	2	"
161..... Carlsruhe, Ont.....	2	"
162..... Moncton, N. B.....	2	"
178..... Ottawa, Ont.....	2	"
183..... Caraque, N. B.....	2	"
232..... Montreal, Que.....	2	"
235..... Ridgetown, Ont.....	2	"
3..... Amherstburg, Ont.	1	"
12..... Berlin, Ont.....	1	"
13..... Stratford, Ont.....	1	"
18..... Niagara Falls, Ont.	1	"
26..... Montreal, Que.....	1	"
28..... Ottawa, Ont.....	1	"
33..... Morrisburg, Ont.....	1	"
38..... Cornwall, Ont.....	1	"
44..... Arnprior, Ont.....	1	"
53..... Mount Forest, Ont.	1	"
54..... Montreal, Que.....	1	"
59..... Ottawa, Ont.....	1	"
76..... Belleville, Ont.....	1	"
82..... Kingsbridge, Ont....	1	"
89..... Perth, Ont.....	1	"
117..... Jolietto, Que.....	1	"
118..... Sherbrooke, Que.....	1	"
122..... Sandwich, Ont.....	1	"
177..... Newcastle, N. B.....	1	"
181..... Hespeler, Ont.....	1	"
190..... Montreal, Que.....	1	"
193..... St. J. Baptiste, Man.	1	"
197..... Trout Creek, Ont....	1	"
200..... Toronto, Ont.....	1	"
206..... West Pubnico, N.S.	1	"
212..... Owen Sound, Ont....	1	"
214..... Alberton, P. E. I....	1	"
225..... Arthabaskaville, Q.	1	"
235..... Plantagenet, Ont.....	1	"
237..... Buctouche, N. B.....	1	"
240..... St. H. de Montreal..	13	"
241..... Pakenham, Ont.....	14	"
242..... Fredericton, N. B....	16	"
243..... Egmont Bay, P. E. I.	19	"
244..... Halifax, N. S.....	13	"
Total.....	166	

N. B.—The initiations in the last five branches are charter members.
 Les initiations des cinq dernières succursales sont des membres fondateurs.

NEW BRANCHES.

Branch 245 was organized on March 5, 1895, at Kemptville, Ont., by District Deputy P. C. Murodock. The following is the list of officers:
 Spiritual Adv., Rev. M McDonald
 Pres., Vincent Lamping
 1st Vice-Pres., John C O'Neill
 2nd Vice-Pres., William Swain
 Rec Sec., Vincent J Lamping
 Asst Rec Sec., Charles Waterston
 Fin Sec., Rev M McDonald
 Treas., John Alex McCann
 Marshal, Thomas Burns
 Cuard, Daniel P Gannon
 Trustees, John Clarence O'Neill, H Rony, Wm Swain, Thos Burns, Vincent Lamping.

Branch 246 was organized on March 19, 1895, at Cap St. Ignace, Que., by District Deputy P J Montrouil. The following is the list of officers:
 Spiritual Adv., Rev N J Sirois
 President, Elzear Methot
 1st Vice-Pres., Wm Walsh
 2nd Vice-Pres., J J Guimont
 Rec Sec., L J A Gamache
 Asst Rec Sec., John Cote
 Fin Sec., J V Desvoynaux
 Treas., Ph Bernier
 Marshal, P Leon Guimont
 Guard, L S Belanger
 Trustees, J V Cote, J B A Guimont, Ferdinand Samson, P A Choquette, Louis Gagne.

The merit of the formation of this Branch is due to Bro. Ferdinand Samson. After the installation, speeches were made by Dr. Aime Lantier, President Branch 238, Quebec City, Rev. J. Guimont, Chancellor Branch 238, Brothers P A Choquette, M. P., Dr J. B. Blouin, Albert Bender, attorney, and Rev. N. J. Sirois, P. P., Cap St. Ignace.

Resolutions of Condolence.

At the last regular meeting of St. Michael's Branch, No. 76, the following resolutions were moved by Bro. Thomas Hanley, seconded by Bro. Wm. Williamson, and unanimously adopted:—

Whereas, the Almighty, in His infinite wisdom, has called from amongst us our esteemed brother, the late Frank Flynn, who has filled many important offices here with credit to himself and advantage to this Branch;

Be it resolved, that we extend to the family and friends of deceased, our sincere sympathy and condolence in this hour of their sad affliction, and that a copy of this resolution be forwarded for publication in our official organ, THE CANADIAN.
 E. MCGINRY, Rec. Sec.
 Belleville, March 21, 1895.

Death of Bro. M. Hartman.

Branch No. 4, of this city, has lost one of its oldest as well as one of its best members, in the person of Bro. M. Hartman. In the days of the association's infancy he was ever in the front rank amongst those who took a deep and active interest in the spread of the organization.

Brother Hartman died on Wednesday, 20th inst., and the funeral took place on the 23rd from his late residence, London West, to St. Peter's cathedral, where Requiem High Mass was offered up for the repose of his soul, thence to St. Peter's cemetery, where all that was mortal of a good and true man was laid to rest. His life was a model one. May his reward be the light of eternal glory!

Certificate of Registration, No. 8.

Office of the Superintendent of Insurance, }
 Ottawa, 27th December, 1894. }

This is to certify that the Grand Council of the Catholic Mutual Benefit Association of Canada, having complied with the provisions of its Act of Incorporation and of the Insurance Act (being chapter 124 of the Revised Statutes of Canada, as amended) relating to Assessment Life Insurance Companies, has been this day duly registered in this office under the provisions of the said Insurance Act, and is hereby permitted to carry on in the Dominion of Canada the business of Life Insurance upon the Assessment Plan to the extent authorized by the said Act of Incorporation.
 (Sd.) J. M. COURTNEY,
 Deputy Minister of Finance.

(Sd.) W. FITZGERALD,
 Superintendent of Insurance.

THE CANADIAN

(THE CANADIAN.)

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

l'Association Catholique de Bienfaisance Mutuelle du Canada,

Et envoyé par la poste aux membres, dans le cours de la première semaine de chaque mois.

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

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

Adresser toutes communications à
 S. R. BROWN,
 391 Queen's ave., London, Ont

LONDON, AVRIL, 1895.

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

BUREAU DU GRAND PRÉSIDENT, }
 Brockville, 22 Mars, 1895. }

Frères—En vertu des pouvoirs qui me sont conférés par la Constitution et les lois de cette Association, Je déclare, par les présentes, la Constitution et les Statuts de ce Grand Conseil, tels que révisés à notre dernière Convention régulière, tenue à St. Jean, N. B., les 4, 5, 6 et 7 Septembre, 1894, et tels que maintenant imprimés et dans les mains du Grand Secrétaire pour distribution, être la Constitution et les Statuts gouvernant ce Grand Conseil et ses membres jusqu'à ce qu'ils soient amendés davantage.

Fraternellement à vous,
 O. K. FRASER,
 Grand Président.

SOCIÉTÉS NON-CATHOLIQUES.

Le mal, en prévision duquel l'Association Catholique de Bienfaisance Mutuelle fut établie, par un Evêque prudent et prévoyant de la République voisine, est chaque jour mis plus clairement sous les yeux du Catholique même le moins observateur. L'Eglise a certainement eu à déplorer la perte dans le passé d'un grand nombre de jeunes gens ici et aux Etats Unis, à cause de leurs relations avec des Sociétés, qui, sous l'influence Protestante ou infidèle, ont graduellement ébranlé et détruit leur Foi. "Les mauvaises relations corrompent les bonnes mœurs:" ces paroles n'ont jamais été plus vraies, appliquées à nos gens dans ces associations. Trop souvent, même de nos jours, entendons-nous parler de jeunes gens Catholiques doués d'une intelligence et d'une instruction passables, qui reconnaissent l'influence néfaste, pour leur Foi, des sociétés qu'ils fréquentent, mais qui cependant en raison des avantages pécuniaires qu'elles offrent ou par crainte de paraître indépendants, y adhèrent sans se mettre en peine de rien. —L'Eglise, bien que désireuse de respecter la liberté individuelle, veille d'un oeil jaloux sur ses enfants et de temps en temps fait entendre des paroles d'avertissement.—Ces sociétés, qu'après examen, Elle a trouvées être, comme les Franc-Maçons, les Oddfellows et les Chevaliers de Pythias, ennemies de l'enseignement Catholique ou directement subversives de la Foi, Elle les a distinctement et solennellement

condamnées par leur nom; Elle a prévenu en termes généraux ses enfants contre celles qui ont de ces tendances néfastes; et en vérité il est téméraire le Catholique aujourd'hui, aux oreilles duquel resonnent des avis paternels et auquel des sociétés recommandées par l'Eglise offrent des occasions favorables, qui croit devoir s'associer à une de ces sociétés fraternelles suspectes ou même désapprouvées.—Ces sociétés, qui sont entrées dans ces sociétés avant la formation de Sociétés Catholiques de bienfaisance et qui jusqu'à un certain point y ont investi leurs moyens peuvent être excusables dans leur répugnance à les abandonner maintenant; mais ceux qui entrent à présent dans des sociétés fraternelles et des associations d'assurance non-Catholiques, doivent en agir ainsi les yeux ouverts et avec la connaissance du conseil général, répété chaque jour par l'autorité ecclésiastique, de les éviter complètement. Sur ce point il est bon de parler avec autorité. Voici les paroles d'avertissement de Notre Saint Père lui-même, s'adressant il n'y a pas encore longtemps aux Evêques des Etats-Unis et partant à tous les Catholiques du Monde:

"Ainsi que cette conclusion soit ferme — d'éviter non seulement ces associations qui ont été ouvertement condamnées par le jugement de l'Eglise, mais aussi celles qui, dans l'opinion de gens intelligents, et spécialement des Evêques, sont considérées comme suspectes et dangereuses."—Il est alors grandement regrettable en face d'avertissements répétés de trouver encore des Catholiques qui persistent à exposer leur Foi au contact de Sociétés non Catholiques. Il y a une certaine société, laquelle ne peut offrir à ses membres rien de semblable aux avantages que nous offrons aux nôtres, soit au point de vue de la fraternité, ou au point de vue de l'assurance, et cependant nous voyons en certains quartiers un assez grand nombre de jeunes gens Catholiques en devenir membres. Ce n'est pas notre intention de différencier entre les associations non-Catholiques, mais celle-ci doit certainement éprouver tôt ou tard le même sort que d'autres sociétés condamnées par le Pape. De fait la croyance qui prévaut actuellement est que cette société à laquelle nous faisons allusion, sert, à l'instar des Oddfellows, d'avant garde à la Franc-Maçonnerie. Son principal officier est présentement rendu aussi haut qu'il peut atteindre dans les pires cercles de la Franc-Maçonnerie. Il est, d'après le Craftsman, organe Maçonique, rendu au 33ème degré (le plus haut) de la Franc-Maçonnerie Ecossaise; au 90ème degré du Rite de Misraïm et au 30ème degré du Rite de Memphis.

Assurément donc, aucun Catholique ne peut complaisamment choisir de servir sous un tel homme ou se prêter à la diffusion d'une association qui doit certainement le compromettre.

Comme Catholique fidèle, si elle n'ébranle pas tout à fait la Sainte Foi, qu'il devrait s'efforcer de conserver pure et intacte.

L'A. C. B. M., comme nous l'avons dit, offre à ses membres tous les avantages de ces sociétés non-Catholiques au point de vue fraternel et d'assurance: elle offre des avantages bien au-dessus de ceux-là au point de vue Catholique, que les Catholiques, donc, conformément aux désirs exprimés par l'autorité ecclésiastique, en encourage la diffusion partout.

L'origine des Corporations et Associations de Bienfaisance Mutuelle.

Par le Grand Chancelier MacCabo.

C'était mon intention, en écrivant cette esquisse, de commencer par signaler quelques uns des avantages qui doivent assurément résulter, pour notre association en général, et chaque membre en particulier, de la fondation d'un organe officiel que, dans sa sagesse, l'Exécutif a décrétée; et de féliciter tous nos frères sur l'apparition du premier numéro. Mais les paroles efficaces de Sa Grâce l'Archevêque de Toronto, notre vénéré Grand Aïeul Spirituel—paroles qui présentent d'une manière si appropriée la page de la rédaction — et le premier et principal article du mois dernier, ne laissent plus rien à dire sur ce point. Ainsi je me contente de félicitations sur "le nouveau progrès," et en disant à l'Association et à son organe officiel, "Va ton chemin et prospère."

En cherchant de la matière pour cette esquisse, un paragraphe que j'ai trouvé dans une dissertation sur quelques unes des questions sociales du jour m'a beaucoup frappé. Ce paragraphe a pour titre "Economie Mutuelle," et commence ainsi. "Qu'est-ce que l'économie." La réponse en est une bien signalée. Elle commence par dire ce que l'économie n'est pas. L'économie n'implique pas, comme il y en a qui la voudrait, une manière de vivre à bon marché et avec parcimonie, afin d'amasser ou d'épargner. Un homme ménager ne se borne pas et ne souffre pas de la faim au détriment de sa santé—le capital de l'ouvrier—et la pratique de ce devoir ne consiste pas seulement dans le fait d'épargner sagement ou de dépenser sagement. Elle concerne l'homme dans tout ce qu'il est, et ce titre est plus qu'une question de conduite économique. Elle s'étend au domaine de la conscience et des mœurs. En d'autres termes, l'économie est une vertu. Et, si nous y ajoutons le qualificatif "Mutuelle," nous ouvrons par le fait une plus grande carrière à l'exercice de cette loi et de ce devoir de la vie qui se résume dans, "Vivez pour les autres aussi bien que pour vous-même," et nous parvenons à ce qu'un grand homme d'état de nos jours entendait lorsque, parlant de Sociétés de Bienfaisance Mutuelle, il affirma que les membres "sont entrés dans ces Sociétés pour y chercher leur propre bien être au moyen de celui des autres."

De tout temps, l'esprit d'association pour atteindre quelques fins communes, au support desquelles le nombre est nécessaire, a prévalu. Et les principes essentiels de ces associations sont l'aide en commun, la bienfaisance mutuelle et l'encouragement mutuel au bien. Longtemps avant l'établissement de l'Eglise de Dieu sur la terre, nous trouvons de ces associations,

maux, comme on l'a si bien dit : "L'esprit d'association reçoit une puissante impulsion, et les Sociétés de Bienfaisance Mutuelle se sont développées rapidement sous l'influence de l'Eglise." C'est ce à quoi on pouvait s'attendre.

Comme il a déjà été dit, le principe d'association se trouve à une époque très reculée de l'histoire de l'humanité. Il est, peut-être, inutile d'essayer d'attribuer à un pays ou une race particulière l'origine de ces institutions. Les motifs de l'établissement de ces associations sont les mêmes partout, dans les temps anciens comme au temps moderne; et on peut découvrir simultanément le pouvoir du nombre en vue de l'assistance mutuelle. Dans Rome paternelle des Sociétés de ce genre ont existé à une date très reculée. Il est dit que Numa Pompilius, Roi des Romains, qui commença à régner plus de sept cent ans avant le Christ, réunissait les musiciens, les charpentiers, les chaudronniers, les teinturiers, les bijoutiers, les cordonniers, les potiers et les tanneurs en Sociétés; et sous les Césars les capitaines de vaisseaux, transportant du grain des provinces à la capitale, et les boulangers, avec qui le Gouvernement contractait pour la distribution du pain aux pauvres, formèrent d'influentes Sociétés auxquelles de puissants privilèges furent conférés. Il est dit que dans le "Carnaval" de Rome d'aujourd'hui, plusieurs de ces sociétés sont encore représentées. Toutes paraissent avoir eu les mêmes visées générales. Elles choisissaient leurs propres officiers, faisaient des règlements pour leur propre gouverne, contribuaient à un fonds commun, se rencontraient et festoyaient ensemble à des époques déterminées—la liberté des rapports sociaux étant particulièrement appréciée. "Elles affirmèrent leur existence par un culte commun," choisissant un Dieu pour patron.

Les Grecs, aussi, au deuxième et troisième siècle avant le Christ, eurent leurs Associations du même genre. Ces Sociétés eurent plutôt le caractère des "Corporations" du Moyen-Age, que celui des Sociétés des Romains. Les membres contribuaient à un fonds général, s'aidaient l'un l'autre dans la nécessité, pourvoient aux funérailles, se réunissaient en assemblée pour délibérer sur leurs affaires, et célébraient des fêtes et des sacrifices religieux en commun. Des strictes règlements contre une conduite désordonnée devaient être mis en force par l'amende: celui qui ne payait pas ses contributions à la Société en était exclu à moins de pouvoir prouver pauvreté ou maladie. Parmi les Juifs, aussi, nous trouvons des exemples de ces Sociétés de Bienfaisance Mutuelle. Les arrangements dans les synagogues des Israélites à Alexandrie, environ cent soixante ans avant le Christ, par lesquels les Juifs étaient divisés par corps de métiers, montrent que des Sociétés semblables aux corporations commerciales furent en existence à ce temps-là parmi la vieille nation Juive.

Les renseignements que nous avons sur ces anciennes Sociétés des Juifs, des Grecs et des Romains sont très incomplets; mais il n'y a pas de bonnes raisons, pour douter qu'elles eurent essentiellement les mêmes motifs qui sont naitre et vivre les Corporations du Moyen-Age. Je parlerai de celles-ci dans le prochain numéro.

Lévis, P. Q., 14 Mars, 1895.

À la dernière réunion des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada (C. M. B. A.) tenue le

13 du présent mois, les résolutions suivantes ont été unanimement adoptées:

Proposé par Frère P. J. Montreuil, secondé par Frère S. E. M. Coutellier.

Que la Succursale No. 96, de l'Association Catholique de Bienfaisance Mutuelle du Canada (C. M. B. A.), profite de sa première réunion pour offrir à l'Hon. M. F. Hackett, ses félicitations les plus sincères, pour son élévation au poste de Ministre et de Président du Conseil pour la Province de Québec, positions que lui ont méritées ses talents et sa grande popularité.

Proposé par Frère Joseph Giguère, secondé par Frère Cléophas Auger:

Que copie de la présente résolution soit transmise à l'Hon. M. Hackett, à l'organe officiel THE CANADIAN et aux journaux de cette ville pour publication.

J. ADELARD DEMERS, Sec. Arch.

NOTES.

Nous offrons nos plus sincères félicitations à notre Premier Grand Vice Président, l'Hon. M. F. Hackett, à l'occasion de sa promotion, comme Ministre dans le Gouvernement de la Province de Québec, par une écrasante majorité.

Les membres de l'A. C. B. M. ont raison d'être profondément reconnaissants envers les Journaux Catholiques du Canada qui ont si habilement supporté notre cause et tant fait dans le passé pour avancer le bon travail de l'Association. Sans la coopération de la presse Catholique notre progrès aurait, en vérité, été lent; nous espérons qu'il ne sera jamais dit que les membres de l'A. C. B. M. manquent de gratitude sous ce rapport.

Cinq nouvelles Succursales pour le mois de Février. Des certificats médicaux ont été approuvés en Mars pour sept autres, aux endroits suivants. Kemptville, Ont., Cap St Ignace, P. Q., L'Avenir, P. Q.; Battleford et Prince Albert, T. N. O., Fraserville, Que., et New Glasgow, N. E. Si vous connaissez quelque place au Canada où vous pouvez organiser une Succursale, laissez nous avoir de vos nouvelles.

La Succursale 224, Murray Bay, P. Q., tient le premier rang sur le "rôle d'honneur" pour le plus grand nombre d'initiations pendant le mois de Janvier; et la Succursale 97, de la cité de Québec, est la première sur la liste pour le mois de Février. Ceci parle beaucoup en faveur de nos succursales dans la Province de Québec et nous espérons qu'elles continueront le bon travail.

Le Catholique qui n'appartient pas à l'A. C. B. M., s'il a qualité pour en devenir membre, n'est pas d'accord avec l'esprit du temps, car cette association unit nos gens sans regards à leur condition.

QUE de bonheur et de ravons de soleil réjouissant vous contribuez à faire entrer au sein de la famille desolée lorsque vous payez vos cotisations mensuelles.

Notre association est composée d'hommes de diverses nationalités, cependant tous ont un intérêt égal dans sa prospérité, et tous travaillent

à son succès quoiqu'ils ne s'accordent pas toujours sur la manière d'avancer le mieux les intérêts de l'association. L'A. C. B. M. est une société dans laquelle l'esprit de tolérance prévaut, et dont chaque membre est prêt à accorder aux autres les droits qu'il réclame pour lui-même.

Le Gouvernement local du Nouveau Brunswick a nommé Frère John L. Carleton, de St. Jean, Reporter de la Cour Suprême. Frère Carleton est l'un des membres du comité des Lois de l'A. C. B. M. du Canada et un de nos officiers les plus éfficaces. Il eut été difficile pour le Gouvernement de choisir une personne plus compétente.

Il n'y a pas de bonnes raisons pour que les Catholiques qui possèdent les qualités requises hésitent de devenir membres de l'A. C. B. M. Il y a très peu d'hommes qui ne dépensent pas annuellement, pour ce qui n'est pas du nécessaire ni du luxe, plus que ce qui serait suffisant pour maintenir une police dans cette association.

À une récente réunion régulière la succursale 26ème de Montréal, P. Q., a passé des motions de condoléance à l'adresse des Frères Bernard et Owen Tansey, à l'occasion de la mort de leur soeur, feu Dame Drury, à l'adresse de Frère Connaughton à l'occasion de la mort de son père, feu James Connaughton, et aussi, de Frère James Millway, ancien membre de la succursale et maintenant de la succursale 111ème de Toronto, Ont., à l'occasion de la mort de son épouse. La succursale décida de faire la Sainte communion en corps le dernier Dimanche de Mars. La Succursale a tenu en Janvier une séance ouverte des plus fructueuses, et les bons résultats qu'on en attendait se font déjà voir: deux nouveaux membres ont été initiés depuis cette réunion et un troisième le sera bientôt; de plus plusieurs de ceux qui assistaient à cette réunion ont fait application pour devenir membres, il est question de tenir une autre réunion du même genre après Pâques. Le progrès de la succursale durant l'année 1894, sous la Présidence de Frère Patrick Reynolds, a été des plus satisfaisants. Le Président qui tient actuellement le fauteuil, Frère A. D. McGillis est l'un des marchands de Montréal qui rencontrent le plus de succès, et il apporte dans l'accomplissement de ses devoirs comme chef de la succursale la même énergie qui le caractérise dans ses affaires privées. Dans la personne de Frère J. J. Costigan la succursale compte l'un des secrétaires les plus compétents, les plus énergiques et les plus attentifs de l'Association. En somme, la perspective de la succursale pour l'année 1895 est des plus brillantes. Aux réunions de la succursale 26ème on voit toujours une nombreuse assistance, et les membres en général prennent un vif intérêt dans ses affaires; c'est ce qui explique la prospérité de cette succursale depuis sa formation en 1833.

Chaque membre est familier avec l'obligation que chaque succursale prend "d'enseigner aux membres et à leurs familles, au moyen de livres chrétiens, la piété, etc." On entend ceci du fauteuil de l'un des principaux officiers à chaque réunion, et si nous demandions aux frères des différentes succursales; comment cette pratique est-elle suivie dans votre succursale? Depuis combien de temps votre succursale est-elle établie et quels efforts avez-vous fait pour acheter des livres traitant de matières que chaque Catholique pratiquant devrait savoir afin d'être en état de répondre à toutes questions qui pourraient lui être posées concernant la doctrine, les rites, les cérémonies et la pratique de notre Sainte Foi? Nous craignons fort, à en juger par les rapports qui nous sont parvenus que la réponse dans plusieurs arrondissements serait; nous n'avons jamais porté d'attention à cette question et nous regrettons d'être obligés de dire qu'on ne peut trouver dans notre salle de réunion rien qui ressemble à une bibliothèque d'aucun genre.

Si les dix mille membres qui composent l'A. C. B. M., voulaient seulement faire leur devoir sous ce rapport, suivant leurs obligations, quelle immense corporation vraiment Catholique ils deviendraient, et quel pouvoir pour le bien dans le pays.

Au moyen de la bonne lecture ils deviendraient certainement meilleurs citoyens et seraient toujours prêts à combattre pour la foi, en contredisant d'une manière intelligente les nombreuses accusations ridicules, qu'on entend et lit chaque jour. Il suffira seulement d'attirer l'attention de nos frères, qui ont pu négliger jusqu'à ce jour de se procurer ces livres chrétiens, sur cette question importante pour avoir la certitude qu'elle ne sera pas négligée davantage.

Nous n'avons aucun doute que si les membres apportaient une stricte attention à cette question, les membres du clergé qui nous ont toujours aidé d'une manière si complaisante, en devenant membres et par leurs bonnes paroles, voyant que ce n'est pas lettre morte, travailleraient encore plus ardemment avec nous; et il n'y a pas le moindre doute que beaucoup d'autres, sachant que nous faisons en réalité de notre association une confraternité sociale aussi bien qu'une corporation Catholique d'assurance, entreraient en ligne et nous donneraient un pied à terre dans plusieurs paroisses où nous n'en avons pas.

Il est certainement de notre devoir de fournir, aussitôt que faire se pourra, les moyens de bons livres et de la bonne littérature, d'enseignement aux membres et à leurs familles la piété, l'intégrité et la sobriété; autrement pourquoi nous en informer à chaque réunion.

Il nous fera plaisir de publier les noms des succursales qui ont des bibliothèques dans ce but et toutes autres informations relativement aux avantages en résultant; et l'intérêt qu'on prendra dans cette question.

NOUVELLES SUCCURSALES.

La Succursale 245 a été instituée le 5 Mars, 1895, à Kemptville, Ont., par le Député d'arrondissement T. C. Murdock.

La Succursale 246 a été instituée le 19 Mars, 1895, à Cap St. Ignace, P. Q., par le Député d'arrondissement J. J. Montreuil. N. B.—Voilà le parti Anglais pour la liste des officiers de ces succursales.