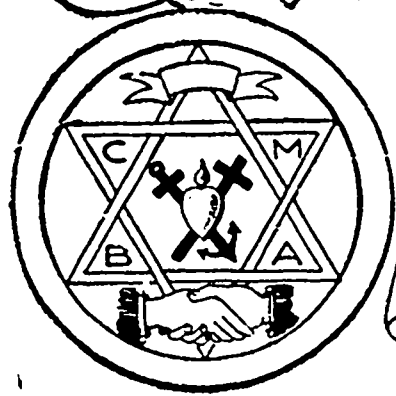


The CANADIAN



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

VOL. 2.

LONDON, ONTARIO, FEBRUARY, 1896.

No. 2.

Assessment System

Official Notice of a Special Assessment.

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. 2 assessment for the Month of February, a special assessment is also required to be paid at the same time and in the same manner and of the same amount as said No. 2 assessment. This, in connection with the statement on page 4 of this issue, will be the only notice of such special assessment to our members, and is given in compliance with Sections 7 and 9 of the C. M. B. A. constitution.

Sam. R. Brown,
Grand Secretary.

London, Ont., 1st February, 1896.

NOTES.

Officers of Branches are requested to be as prompt as possible in remitting the amount of the two assessments above referred to for the month of February. Make out the February "Monthly Assessment Report" for two assessments, viz., No. 2 and special, and forward it with the remittance before the 10th day of March. Now, Brothers, do not neglect this as it is very important.

We regret very much that on account of an accident which happened as we were going to press, we will not be able, in this issue, to print the portrait of our Grand President. It will appear in next month's CANADIAN.

Join the C. M. B. A. of Canada.

It is the leading Catholic Benefit Association in the Dominion.

It is founded on sound business principles and practical Catholicity.

It is the most wisely conducted and the most economically administered Benefit society of any kind in Canada or out of it. See last report of Dominion Secretary.

It has 270 branches with a membership of about 11,000, of the best citizens. It has paid out to the Canadian widows and orphans since its establishment over \$500,000.00.

It has a Reserve Fund at present of a little over \$50,000.00.

It gives insurance at cost and innumerable social advantages.

Any sober man of good health and character and under fifty years of age, no matter what his nationality or color, may become a member, if he is a practical Catholic.

The cost per day is about that of a car ticket.

Are you a member? If not, why not?

The following shows where the Reserve Fund of the C. M. B. A. of Canada is invested:

Merchants Bank	\$11,000.00
Bank of Toronto	10,000.00
Canadian Bank of Commerce	10,000.00
Bank of British North America	10,000.00
Bank of Montreal	10,000.00
Loan	10,000.00

From the above it will be seen that we have on 1st Jan 1896, in the Reserve Fund \$50,000.00, no portion of which can be withdrawn except on the joint cheques of the under mentioned members of the Executive.

- O. K. Fraser, Brockville, Ont.
- Rev. M. J. Tiernan, London, Ont.
- P. J. O'Keefe, St. John, N. B.
- J. J. Behan, Kingston, Ont.
- W. P. Killackey, Chatham, Ont.
- P. J. Rooney, Toronto, Ont.
- Sam. R. Brown, London, Ont.

The amount of cash paid for death losses by the C. M. B. A. of Canada during 1895 was \$148,307.57.

There were 1,463 new policies taken in our C. M. B. A. during 1895, amounting to \$1,971,500.00.

The net amount of policies in force in the C. M. B. A. of Canada on 31st Dec. 1895 was \$16,166,500.00.

Branch No. 194 St. John N. B. opened the New Year with a reunion of its members and those of Branch 193 and 194. The attendance was

large. President Toie delivered an address of welcome, after which a first class musical and literary programme was enjoyed by those present.

Brother Joseph Bault of Branch 24, was elected reeve of Thorold for 1896.

We are pleased to see that Brother Hon. J. E. P. Prendergast has been elected to represent the county of St. Boniface in the Manitoba Legislature.

C. M. B. A. BANQUET.

The C. M. B. A. banquet in Bothwell's Hall, Allandale, on Tuesday night was a very successful and enjoyable one. The chair was filled by the retiring president, Mr. M. Shanacy, and the vice chair by Very Rev. Dean Egan. The menu was choice and the tables finely and tastily arranged to the satisfaction of the most fastidious epicure. About ninety sat down to the tempting table.

Upon the removal of the cloth, toast, sentiment, song and speech filled up the passing hour. "The Queen and the Royal Family" was responded to by the national anthem sung with special heartiness by the company.

"Canada Our Country." Response by Rev. Father Labereau, Parotanguishene. Song, "Maple Leaf," by Mr. Thos. Pearce.

"Our Educational Institutions." Response by Very Rev. Dean Egan in his own peculiar witty style.

"Officers of Grand Council C. M. B. A. Song." "For They are Jolly Good Fellows." Response by Messrs. Thos. Kennedy and John Coffey.

"Legislative Assemblies, Dominion, Local and Municipal." Response by Mr. Haughton Lennox. Song, "Red, White and Blue," by Mr. John Clayton.

"Sister Societies." Song by Mr. E. S. Meeking. Response by Mr. William Loan, and Mr. A. C. Garden.

"The Professions." Response by Drs. Wallwin and Palling, and Mr. Haughton Lennox.

This was the first public banquet ever held in Allandale by the C. M. B. A. and it proved to be a most decided success, which reflects much credit on the officers in charge. Mr. McAvoy proved himself a splendid caterer. A special train left Barrie at 8:30 and returned at 1:30. Instrumental music was supplied by Messrs. Shanacy and Hamlin as violinists with Dr. Arnall at the piano. — The Northern Advance.

Branch 25 Holds an Enjoyable Open Meeting.

Branch 25, Ottawa, held an open meeting on Monday night, the 22nd inst. The meeting was held in the hall of the Ottawa Hotel. The attendance was very large, and the programme was most enjoyable. The following gentlemen took part in the entertainment: W. T. Shanacy, P. J. Shanacy, J. E. P. Prendergast, and J. E. P. Prendergast. The programme consisted of a variety of songs, recitations, and speeches. The meeting was most successful and enjoyable.

On Monday night, the 22nd inst., the Ottawa Branch of the C. M. B. A. held an open meeting in the hall of the Ottawa Hotel. The attendance was very large, and the programme was most enjoyable. The following gentlemen took part in the entertainment: W. T. Shanacy, P. J. Shanacy, J. E. P. Prendergast, and J. E. P. Prendergast. The programme consisted of a variety of songs, recitations, and speeches. The meeting was most successful and enjoyable.

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Financial Statement, Branch 25, Ottawa.

Jan 2 Balance on hand	\$ 100.00
Dec 21 By assessment	100.00
By monthly fees	100.00
By monthly tax	100.00
By monthly contributions	100.00
By withdrawal cards	100.00
By reception fund	100.00
To interest	100.00
Jan 2 To balance on hand	\$ 600.00
Dec 21 By sick benefit	100.00
By Rev. Sec. 1895	100.00
By Rev. Sec. 1896	100.00
By rent of hall, 1895	100.00
By rent of hall, 1896	100.00
By Bureau Fees	100.00
By postage	100.00
By J. J. Freeland	100.00
By Janitor	100.00
By Free Press	100.00
By supplies	100.00
By Refund Kealy	100.00
By per capita tax	100.00
By assessments	100.00
By exchange drafts	100.00
By balance	100.00

At the regular meeting of Branch No. 12, C. M. B. A. held on Monday night, the following Brothers were appointed a committee to draft the following letter of condolence to Brothers C. H. and W. M. Ryan, on the death of their father, who died on Dec 18th.

That whereas our esteemed Brothers, C. H. and W. M. Ryan, members of this branch, have, by the Divine will, sustained the great loss of their beloved father by the hand of death, be it resolved that we, the members of Branch No. 12, express our deepest sympathy and our sincere condolences to the bereaved family, and that we, the members of Branch No. 12, do hereby signify our deepest sympathy and our sincere condolences to the bereaved family, and that we, the members of Branch No. 12, do hereby signify our deepest sympathy and our sincere condolences to the bereaved family.

Resolved that a copy of this resolution be forwarded to Brothers C. H. and W. M. Ryan, and also to the Executive, our official organ, the Ottawa Branch, Catholic Register and Standard.

THE CANADIAN

Price, 10 Cents.

Published Monthly, on King-st. and Front-st., at London, Ont., in the last part of the

Catholic Mutual Benefit Association of Canada

And invited to members to meet weekly on each month.

Members are invited to send us news or information that is of interest to the Association. From the following subjects of interest to the Association will always be welcomed: (1) News letters and letters which the Association does not consider to be of interest to the Association will not be published.

Correspondence of members should be sent to the Editor, at the following address: The Canadian Mutual Benefit Association, 100 Queen-st. W., Toronto, Ont.

Address: 100 Queen-st. W., Toronto, Ont.

LONDON, FEBRUARY 1906.

GRAND PRESIDENT FRASER.

We publish this month an excellent portrait of Brother O. K. Fraser, who has had the chief executive office in the gift of this association during this and the past term. Brother Fraser is yet but a comparatively young man having just turned his thirty seventh year. He was born and has spent all his life in that delightful town at the foot of the Thousand Islands, Brockville, and has at all times since attaining his majority taken an active and prominent part in its affairs. While proud of the Highland Scotch and Connaught Irish blood transmitted to him by his parents, he is at all times exclusively Canadian. Entering the Association as a charter member of the Brockville branch he has at various times filled the important offices of Recording Secretary, Financial Secretary, Trustee and President. He made his debut in the Grand Council as first delegate from Brockville Branch at the Stratford Convention in 1886, and has been at all Grand Council Conventions since that time.

From the outset he took a prominent part in the affairs of the association and was first appointed a member of the committee on laws which reported at the Toronto convention. This was followed by his election successively to the positions of Grand First Vice-President and Grand Trustee, which latter position he resigned at Hamilton convention to be a candidate for the Grand Presidency. He was elected to the latter position and has since performed the duties of that office creditably to himself and with every satisfaction to the association. It was during the first months of his regime as Grand President that the much vexed question of separate beneficiary was settled, and although he had been one of the strongest opponents of separation in any form from the United States, he did not forget that the wishes of the association were paramount to his personal views, and the Grand Council never had reason to regret that the final settlement of so important a question was conceded to him. Brother Fraser has expended a vast amount of time and

labor in the work of the Association, in which he seems to take the keenest satisfaction and pride, and he will have the satisfaction of knowing that the years during which he has been at its head have been, taking everything into consideration, its most successful ones.

Grand President Fraser is a brother of the late Hon. C. F. Fraser, ex-commissioner of Public Works for Ontario, whose sudden death a little over a year ago has been so deeply deplored by the Catholic people not only of this Province but of Canada throughout, in whose hearts his name and deed shall ever be enshrined.

The Rise of Guilds and Mutual Benefit Associations.

BY GRAND CHANCELLOR MACCABE.

V.

The Social Guilds are a type of our modern mutual benefit associations. These Social Guilds were distinguished from the purely religious, or largely religious, guilds on the one hand and from merchant and trade or craft guilds on the other. They were devoted "to objects of good-fellowship, to purposes of benevolence, and to the formation of provident habits." While religious observances were always associated with these guilds, and each had its chaplain or spiritual director, they were lay bodies, existing for lay purposes, and the better to enable those who belonged to them to rightly understand and fulfill their neighborly duties to one another.

These Social Guilds sprang up all over Europe in every village, town and city, at different times as the need arose, or for good neighborhood's sake. Their objects included: "Not only devotions and orisons, but also every exercise of Christian charity, and, therefore, above all things, mutual assistance of the Guild brothers in every exigency, especially in old age, in sickness, in case of impoverishment—if not brought on by their own folly, but by wrongful imprisonment—in losses by fire, water, shipwreck, and by loans, provision of work, and lastly, the burial of the dead. It included, further, the assistance of the poor and sick and the visitation and comfort of prisoners not belonging to the Guild." These societies were composed of men and women of all ranks; and when, as in some instances, they grew into wealth and popularity, kings and princes did not disdain to become guild-brothers. There appears to have been, usually, no limit to the number of members of what a guild of this class might be composed. The Guild of Corpus Christi, of York, England, had on its rolls the names of some 14,500 members. This, however, was exceptional, and the ordinary guilds consisted of a much smaller number of persons—very much after the manner of local friendly societies of the present day. It has been said that the Social Guilds were composed of persons of all ranks; but we find a record of one guild, whose members said they were "of the rank of common and middling folks," and would not admit even a mayor or a bailiff.

Each member paid an admission fee and a yearly contribution; they held regular business meetings; and had an annual guild day. Every guild had its livery, which the members were expected to wear at feasts, funerals,

etc., and they had strict rules for good life and conduct. The parish guilds met in a room engaged for the purpose, or in a member's house. But if the guild was rich enough it had a hall or "guild-house": legacies and gifts were made to them, they lent out their stock to poor members, or devoted it to some public or charitable objects. Schools and churches were founded or helped by these guilds. Bridges, and town walls were repaired both in England and in France. The performance of miracle and other plays, the setting out of pageants, and the providing of minstrels were undertaken by many of these guilds, and in many towns helped the craft guilds in municipal proceedings. The Lord Mayor's show of London, England, owes its origin to this custom.

At the time of the "Reformation," these guilds were abolished in Protestant countries, under pretence that they were superstitious foundations. In England the property was seized by the king and his courtiers; the guild halls became poor houses; and the pageants were laid aside.

Allowed his Policies to Lapse.

A very affecting story, drawn from the lessons of life insurance, has recently come to our notice. It relates the sad fact that one of the most brilliant, successful and popular physicians in the section of the country in which he resided, was accidentally thrown from his bicycle and killed. The physician is said to have been a man of national reputation among physicians and one of the kind of men whose personality impresses itself on whole communities. He made a large income by his profession, and while immersed in his professional practice had yet time to give to public movements and to social culture, and was a noble, high spirited and kindly benefactor of his race. He had been for many years a busy examining physician for some of the large life insurance companies, and examined thousands of applicants. He believed in life insurance as he believed in his life, and aided it in every way he could: he lectured before his college class in medicine on life insurance examinations, and urged the students to first insure their own lives and they would then know better how to examine others who wanted life insurance. His rule was to carry \$10,000 to \$50,000 life insurance, and \$25,000 of accident insurance, and when death came to him so suddenly and so shockingly, his friends felt relief that he had provided so well for the family he had left.

But alas for vigilance relaxed—for the good advice so earnestly given, so long followed by himself. In the past two years this noted physician, that ardent advocate of the benefits of life insurance, had allowed nearly all of his insurance to lapse, because he was anxious to pay for his home and to educate his sons. He thought he might relax his vigilance for a year, though he expressed his intention of taking more life insurance next fall when the calls on his purse from the payments on his home and for educating his sons would be greatly lightened.—Insurance World.

ABOUT REINSTATEMENTS.

To the Editor: Dear Sir and Bro.—Would it not be well to make the section of the Constitution relating to re-

instatements more stringent? Sec. 9 reads as follows:

"Any member suspended for non-payment of Assessments and remaining suspended during the period of three months or less, shall require a majority vote of the members present at a regular meeting of his branch to re-instate him, and shall pay all assessments due at the time of his suspension to the date of his reinstatement."

Should a member become seriously ill while under suspension, a branch could not be expected to reinstate him; such member may, however, be reinstated if the illness is unknown to the officers of the branch or if such information is intentionally withheld from them. Therefore, when a member seeks to be reinstated in all the privileges of the Association he should be compelled to produce a medical certificate setting forth that he is in good health. A reinstatement is practically a readmission to the ranks of the Association, and as only members in good health can be admitted, the same rule ought to apply to reinstatements. The suspended member should also be compelled to make a formal application for reinstatement on a form suitable for the purpose. This application could be dealt with at the first meeting of the branch and the member reinstated forthwith if everything is satisfactory to the branch.

Under the present order of things a suspended member may attend a meeting, pay all arrears, obtain the vote sufficient to reinstate him, and that is all the trouble he is put to. This, however, is not the course followed by the majority of suspended members. One of the latter class will ask a brother to pay his dues and see that he may be reinstated. He may not be so particular sometimes, for he will send his dues to the Financial Secretary by a small boy or other messenger, with a verbal request that he be reinstated. In the last two cases where is the guarantee that such a member is in good health?

The too great facility with which a reinstatement may be obtained is one of the weak points in our Constitution. It causes trouble to the officers of the Grand Council and those of the branches, increases their work and requires their closest attention. It is an inducement to members not to fulfil their obligations at the proper time. It is exposing the family of a member to want and misery by the possible loss of beneficiary.

In order to lessen these evils I would suggest the following:

1. That application for reinstatement should be made on a form to be supplied by the Grand Council.
2. That a medical certificate be attached to such application.
3. That a suspended member be required to tender his dues personally in open branch meeting.
4. That upon being reinstated or making application for reinstatement a suspended member should be made to pay a reinstatement fee, to be determined by the Constitution.

All these restrictions may appear cumbersome to those who have not given any thought to this question or to those who have not served in an official capacity in their branches. Let us consider who are those members allowing themselves to come under suspension. They are recruited from that class who look upon the C. M. B. A. as only an insurance company, but do not trouble their heads about paying premiums when they become due. They are taken from the ranks of those who never attend meetings, as

well as from those who think it forms part of the duty of the Financial Secretary to run after each member to collect dues. These individuals represent fully ninety per cent., if not more, of the suspended members.

I submit these remarks for the consideration of our membership at large, and principally for that of the Financial Secretary of each branch. It is a matter which concerns them more particularly, for all the extra work is entailed upon them. A word from them to their representative to the next Grand Council may produce a change for the better.

Yours fraternally,

J. A. Doyon, District Deputy.
Ottawa, 27th Jan., 1896.

QUERY COLUMN.

1. What is the general usage in the matter of installations? Section 98 says "It shall be the duty of the District Deputy to install every branch within his district, etc." The duties of the Grand Deputies seem to imply as much also. On the contrary Sec. 171 says "Any Chancellor may in the absence of the Grand President or his deputy install the officers elect." There appears to be a conflict between those two sections as well, I regret to say, as between many others of our constitution, much debate and expense as it has cost us.

2. Does *shall* in the first line of Sec. 164 of the constitution mean *must*?

ANSWERS.

1. The spirit of the constitution is evident, and the letter too sufficiently clear. The function of installation is clearly the Grand President's. As it is impossible for him to be everywhere to perform the important work, he has delegated his powers, first to his Grand Deputies, secondly to his District Deputies, and thirdly to his special deputies. The Grand Deputy must have an eye to, and provide for, the proper working of the association and see that either he himself or the deputies under him properly provide for the working of the association. In case he or the District Deputies are unable to attend because of other meetings or installations the installation meeting of a particular branch within his jurisdiction, he may as he sees fit ask the chancellor to install for him, and attend as soon after as possible to assure himself that all has been done right. In case of widely removed branches the grand president, advised by his deputy, can make arrangements so that the chancellor will, for installation purposes be clothed with the authority of a deputy. In general as a proper and solemn installation is of the utmost importance, and will not be too well done with the proper officers present, it will be seen how necessary it is to await the Deputy provided he has signified his desire in the matter. Deputies visiting Branches in the discharge of their duties as representing the Grand President, it is unnecessary to say, should be received with all the honors Branches accord to our first officer, himself, and as is usual generally, the meetings they attend should be of the largest and most enthusiastic.

2. *Shall* and *must* are not synonymous terms. If there be other chancellors the retiring president may be elected to any office from the guardship to the presidency. It is often customary as an example of the hearty good will and interests in Association matters of the retiring President and

to prevent the impression that the Guard or Marshall are inferior officers for retiring presidents to fill any of these places and by their exactitude in performing their duties make them desirable posts in the eyes of all. This spirit is warmly commended

INTERESTING LETTER.

Manila, Philippine Islands,
Dec 8, 1895

S. R. Brown, Editor.

Dear Sir and Bro. — Being a member of the C. M. B. A. Carleton Branch, St. John, N. B., and now one year from home and brothers, I consider it my duty to report to you how I found Catholics progressing in these distant lands. I arrived in Rio de Janeiro, Brazil, on the 23rd of March from Cardiff, England, attended service in the Cathedral on Easter Sunday morning and listened to a grand sermon on the resurrection of our Saviour. The Church is one of the best and most costly buildings I have ever entered. The music during service consisted of brass instruments and violins and a very massive organ, which was most striking and not to be soon forgotten. I found most of the natives Catholics; in fact it is a Catholic country, with the exception of some English and American merchants and bankers. The country is full of rich mineral mines; the only drawback is the sickness which all white people dread, viz., yellow fever; however, thank God, I brought all of my crew out of it all right, and sailed for Newcastle, N. S. W., Australia, on the 10th of May, a distance of nearly ten thousand miles. Nothing of note happened on the passage except a hurricane I experienced on the 5th of June in the Indian Ocean. I arrived at Newcastle on the 12th of July, and need I say how pleased I was to find, after my first day in that port, that there were two nice Catholic churches, one at Newcastle and one on the other side of the Hunter river at Stockton. I found four Irish priests; two had only been there one year. They soon found out who and what I was; and that warm feeling characteristic of the Catholic faith was more than extended to me during my stay at that port. All the Catholic families did everything in their power to make my stay a pleasant one. I have never, during my twenty years of constant travel, received such kindness and attention as that shown me by the Catholic population of Newcastle; and I may here remark, a community of no mean order. It is wonderful how fast school houses have been erected, and the young people are most intelligent and very attentive to their church and duty. This I also have from the clergy. Newcastle is only a young port, so to speak, as it is not yet finished; and to my idea will be the largest shipping port in Australia, as the coal fields are inexhaustible. The nature of the country is good. Climate mild. They grow two crops of oranges each season, which will give the reader an idea of what the country and climate are like. I made many friends at Newcastle, and hope soon to have the pleasure of seeing them again. I sailed from Newcastle on the 1st of August for this port, and arrived, all well, on the 14th of October. The first of the Philippine group, the Island of Cebu, was discovered by Magellan in the year 1521, when he received wounds from poisoned arrows, which caused his death. Other ships were fitted for the expedition by the Castle Crown under the charge of Legaspi and his grand-son Captain

Juan Salcedo, who pushed their way to this port, Manila Bay.

Manila Bay, an expansive sheet of water twenty five miles square, with water deep enough for the largest ships, is situated at the E. part of the Island of Luzon, principal Island of the Philippine group, on the 14th parallel of north latitude and 121 east of the meridian of Greenwich. The City Manila forming the northern portion of the bay is low and covered with brush wood, and where cleared, cocoa nut trees can be seen, also hemp trees. It was founded in the year 1571 and the city council constituted by Legaspi and his grand-son Captain Juan Salcedo as before stated. After taking possession of this portion of the Island, and annexing it to the Castle crown, they landed five priests of the Augustino order under charge of Father Urdaneta, one of the same order. Legaspi had a large house built for himself and party, one built for the priests, and a church which were surrounded by a thick wall 21 to 30 feet through. This wall served as a fortress against the attacks of the Indian natives then true savages. This wall is still in good preservation and the additions since that time enclose now quite a portion of the town. The wall is surmounted with cannons. The clergy began their labours Christianizing the natives, and building churches which are now to be seen everywhere. It may be stated that the Catholic Church and faith is the only one on the Island; the few Scotch, English and American merchants and bankers have no church. The Jesuit order of priests has a fine observatory where a staff of the order is constantly at work. They do much good to the people of the adjacent islands by forwarding them news of approaching Typhoons which are so much dreaded and destructive to property and shipping. They rate and adjust all nautical instruments belonging to ships which visit this port, free of charge, and are most courteous and ready at all times to give the commanders of ships any information they may require. The observatory is a spacious building, the underneath part of which is used for a college where they teach English and French. When speaking to one of the Fathers a few days ago, he informed me that three of them were to the Chicago Exposition and took part in the astronomical work there, representing the East. This is one of the finest observatories on this side of the globe. Their instruments are of the most modern and improved kind. The population of Manila is estimated at 270,000 of which about 250 are Scotch, English and American merchants and bankers. The climate is warm, the barometer registering about 98 degrees in Winter; rain is plentiful during the months of May, August, September and October when the S. W. monsoon blows; and bad weather is generally experienced at the change of those monsoons. The products of the country, hemp, sugar, spices, fruit are in abundance, and forests of valuable hard woods are found throughout the Island. The native Poney, is somewhat smaller than the Sable Island pony and are only used for driving or riding purposes. The water buffalo (caraboa) is amphibious and spends about one third of its life in the water. They are used for hauling purposes and considered not to be fit to yoke until six years old; and they cannot be worked longer than six hours at a time, when they must be let go into the water or

rivers to refresh themselves. A small black bird called by the natives the buffalo bird, is to be seen watching the animal, and when its head comes above water, these birds alight on and feed from the insects which come upon the animals head and body. It is amusing to see these little creatures of the winged creation picking for dear life, and in no way disturbing the buffalo. It appears to me this bird is necessary to keep the animal clean. Other birds of various hues, some very beautiful, are to be seen everywhere. Volcanic mountains are numerous and several of them active. Gold and silver mines are being worked. Telegraphic communication extends through the principal islands and to Europe by way of Hong Kong. China steamers ply between the different islands; and once a week Hong Kong. The mails are brought to Hong Kong by the P. and O. company steamers, from England, and from the West coasts of America by American steamers, and they are forwarded on here by the coasting steamers. European and American Mails arrive about every thirty five days. There is also a Spanish mail direct to here from Barcelona, Spain, every month. Should you think any of the foregoing to be of interest to the members of the C. M. B. A. or worthy of space in your valuable paper, THE CANADIAN, with pleasure I submit the same for your approval.

Yours fraternally,

A. J. Mulcahy
Master of the Ship Kingsport, of St. John N. B.

Installation in the P. E. Island Jurisdiction.

The Island papers report enthusiastic installation meetings in all the branches in that province, together with the lists of the new officers. The new Grand Deputy, the Rev. Father Burke, has made it a point to see all the branches start out for the New Year under the most favorable auspices, being present to install the officers, receive the reports, instruct the membership in their duties and encourage the good work by word and deed. As an instance of the way he inspires confidence and infuses vigor into the association we take the report of the installation meeting at Summerside from the Agriculturist of the 18th January:

On Tuesday evening last, Rev. A. E. Burke, Grand Deputy of the C. M. B. A. for Prince Edward Island, officially visited Branch 217, Summerside. The Grand Deputy occupied the chair and put the business through in good shape. There was one initiation and a good deal of routine business, including the annual reports of the retiring officers, which showed the branch to be in a flourishing condition. At the close of the regular business the Grand Deputy gave a short but vigorous and practical address on C. M. B. A. work, after which he installed the officers elect, who are as follows:

Spiritual Director — Rev. D. J. G. Macdonald.
Chancellor — Dr. J. H. Maclellan.
President — S. M. Bent.
First Vice do. — John E. Delaney.
Second do. — S. J. Cameron.
Recording Secretary — John T. Macnally.
Assistant do. — Jos McCullough.
Financial Secretary — J. B. Strong.
Treasurer — C. Kado (re-elected).
Marshal — O. A. Steele.
Guard — J. R. Noonan (re-elected).
Trustee — Jas. R. Kenny.

ASSESSMENT BY SYSTEM—SYSTÈME DE COTISATION.

February Assesment No. 2 et le Special Assesment No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

The Grand Council of the C.M.B.A. of Canada
 Le Grand Conseil de l'A.C.B.M. du Canada
 Secretary's Office, London, Feb. 1, 1896.
 Bureau d'Administration, London, Ont.,
 111, Queen, 1896.
 Dear Sir and Brother—Your attention is hereby
 called to the details of the following
 assessment by system.

No.	NAME.	BRANCH.	LOCATION.	AGE.	ADMITTED.	DECEASED.	CAUSE OF DEATH.
No.	NOM.	BRANCHE.	SIÈGE.	ÂGE.	ADMIS.	DÉCÉDÉ.	CAUSE DU DÉCÈS.
80	Mr. Coughlin	1	Amherstburg, Ont.	50	Sept. 2, 1856	Dec. 25, 1895	Typhoid fever
11	T. McAttey	1st	Niagara Falls, Que.	30	Oct. 10, 1862	Dec. 10, 1895	Pneumonia
2	Joseph B. Kel	1	New Hamburg, Ont.	30	June 2, 1866	Dec. 16, 1895	Purpura Hemorrh.
1	Rev. R. A. Campbell	1	Orillia, Ont.	30	Oct. 2, 1865	Dec. 25, 1895	Bronchitis
4	T. A. H. Brennan	1	Orillia, Ont.	28	Apr. 2, 1867	Jan. 7, 1896	Apoplexy & paralysis
5	Rev. P. R. Bouchard	17	St. Laurent, Que.	28	Feb. 9, 1867	Jan. 10, 1896	Cardiac infarction of lungs
6	Joseph Schmitt	1	Seneca, Ont.	28	Apr. 1, 1867	Jan. 11, 1896	Hear. disease
7	John Lynch	10	Haltwhilst, N. S.	100	Jan. 17, 1867	Jan. 10, 1896	Phthisis
8	Richard Hough	4	London, Ont.	28	Mar. 11, 1867	Jan. 15, 1896	Acute Pneumonia
9	T. Phelan	17	Fletcher, Ont.	28	July 12, 1867	Jan. 20, 1896	Pericarditis
10	Daniel O'Donoghue	1	Perth, Ont.	28	Nov. 9, 1867	Jan. 21, 1896	Consumption
11	Thomas Noonan	80	Perth, Ont.	100	May 11, 1867	Jan. 21, 1896	Stroke

Deaths Nos. 80 and 1, 2, 3 are not reported in regular order, as the notice and proofs of deaths were not received in time.

Les décès Nos. 80 et 1, 2 et 3 ne sont pas rapportés dans l'ordre régulier, parce que l'avis et la preuve de décès n'ont pas été reçus en temps.

The amount of Two Assessments is required from each member—the regular No. 2 for February and a Special Assessment to be paid at the same time.

Le montant de Deux Cotisations est requis de chaque membre—la cotisation régulière No. 2 pour le mois de Février et une Cotisation Spéciale à payer en même temps.

Statement of the Beneficiary and Reserve Funds for January, 1896
 Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Jan., 1896.

BENEFICIARY FUND—FONDS DES BÉNÉFICIAIRES.		Dr.
Amount on hand Jan. 1st, 1896	Montant en caisse, le 1er Jan., 1896	\$ 2,501 62
Received during Jan. from No. 12 Assessment	Reçu durant le mois de Jan. No. 12 Assessment	204 57
No. 13 & 11	No. 13 & 11	2 37 50
No. 15	No. 15	7,128 97
No. 1	No. 1	257 65
CR.		
Jan. 11, Bénéfices paid on account of A. E. Versailles, Order 27	Jan. 11, Bénéfices payés à compte de A. E. Versailles, Order 27	\$ 2,000 00
11, do L. Rainville, " 28	11, do L. Rainville, " 28	2,000 00
25, do F. Pfeiffer, " 29	25, do F. Pfeiffer, " 29	1,000 00
25, do W. Toohar, " 29	25, do W. Toohar, " 29	2,000 00
31, do George Gentes, " 27	31, do George Gentes, " 27	750 00
31, do H. A. Lempluz, " 27	31, do H. A. Lempluz, " 27	2,000 00
31, do J. Fitzgerald, " 27	31, do J. Fitzgerald, " 27	2,000 00
February (Février) 1st, 1896, Balance	February (Février) 1st, 1896, Balance	1,201 02
		\$12,751 62 \$12,751 62

Total amount of Beneficiary Fund collected since 1st January, 1896, to date \$32,859 59
 Montant total du Fonds des Bénéficiaires collecté depuis le 1er Jan., 1896 à cette date \$32,859 59
 Total amount paid to the Beneficiaries of deceased members to date \$20,857 57
 Montant total payé aux Bénéficiaires des membres décédés à cette date \$20,857 57

RESERVE FUND—FONDS DE RÉSERVE.	
Amount on hand Jan. 1st, 1896	Montant en caisse le 1er de Jan. 1896
Amount accrued since last report	Montant accru depuis le dernier rapport
Total	\$ 51,108 07
	523 65
	\$ 51,631 72

Brothers—The foregoing statement of Assessment No. 2 (February Assessment) and a Special Assessment is given in compliance with Sec. 7 and 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay these two assessments to the Financial Sec. of your Branch on or before the third day of Mar., 1896. Branch Treasurers must remit to me the amount of these 2 assessments accompanied with Monthly Assessment Report on or before the 9th day of Mar., 1896. Members, and especially officers of branches, are requested to carefully read sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

Frères—L'état précédent de la cotisation No. 2 (cotisation du mois de Février), et d'une Cotisation Spéciale est donné en conformité de la Clause 7ème et 8ème de notre loi concernant le Fonds des Bénéficiaires; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer ces deux cotisations au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Mars, 1896. Les Trésoriers des Succursales doivent me faire remise du montant de ces deux cotisations, accompagné du Rapport de la Cotisation Mensuelle, le ou avant le 9ème jour de Mars, 1896. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.

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

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

Representative to Convention - Dr. Macdonald.

Before the session was brought to a close, a hearty vote of thanks was tendered to the Grand Deputy, to whom he made a suitable reply.
 At Charlottetown, the capital, His Lordship Bishop Macdonald attended the first January meeting and was presented with a beautiful address expressing his desire to see in all the parishes of the diocese, and regretting that he himself was precluded by reason of his age from becoming a member. He promised to use all his influence to spread the work. The association, out of courtesy, was then put under his patronage within the diocese of Charlottetown. The Grand Deputy then, after delivering an address on the duties and responsibilities of membership installed the officers and approved the reports for the year. At Kensington Beach, No. 251 enjoyed the presence of Mr. Gillis, who accompanied the Grand Deputy. Prince Edward Island, although late in the field, has caught the true C. M. B. A. spirit, and our splendid organization will flourish there as the rest, under the management of the able and energetic Grand Deputy.

Installation and Banquet of Branch No. 101, Three-Rivers, Que.

At the regular meeting of Branch No. 101, Three-Rivers, Que., held on January 3rd 1896, the installation of the officers was made by Grand Deputy Chas. Dupont Hebert, also president of the branch.

- The following are the officers for 1896:
- Spiritual adviser, Rev. F. X. Cloutier
 - Chancellor, protemp. E. Bellefeuille
 - President, Chas. Dupont Hebert
 - First Vice-Pres. J. A. Gelin
 - Second Vice Pres. J. E. Morrissette
 - Rec. Secretary, J. O. Gellies
 - Asst. Rec. Sec. J. I. Pellorin
 - Fin. Secretary, C. Z. Duplessis
 - Treasurer, N.resse Rivard
 - Marshal, Geo. L. Prohon
 - Guard, Z. Gelin
 - Trustees F. X. Pothier, F. A. Verretto, C. P. Gelin, C. J. N. Teasdale, Phil. E. Panneton.

Representative to Grand Council, Dr. L. P. Normand
 Alternate, Chs. P. Gelin

After the installation the following resolutions were passed:
 Moved by Brother P. E. Panneton, seconded by Brother Arthur Brunelle, that the members of this branch offer the expression of their gratitude to the retiring officers, for the zeal they have displayed and the services they have rendered in discharging their duties.
 Moved by Brother Antoine St. Pierre, seconded by Brother N. Marriot, that the members of Branch No. 101, offer to Rev. F. X. Cloutier, their spiritual adviser, to Brother Chas. Dupont Hebert, Esq. Grand Deputy for the Province of Quebec, and president of this branch, and also to all the officers of the Association, their most sincere wishes of health, prosperity and happiness for the ensuing year.
 The Grand Deputy, in addressing the members, thanked, in eloquent words, the C. M. B. A. Brothers of the old city of L'Arlettole, for their kind wishes to

his address and that of all the dignitaries of the Association. He congratulated them on the good harmony which did not cease to exist among them, since the institution of their line and flourishing branch. He thanked them, in his name, as well as in the name of the other officers they had elected by acclamation for 1896, as being the greatest proof of esteem and confidence they could give them. Of your part, he said, "I augur well for the future, continue your work of protection for the widows and orphans, be always united by the bonds of Christian fraternity, and God will bless your families. And when you shall have to bid a last farewell to those you loved so much here below, your wives and children, a supreme consolation will be reserved for you; it will be to have known to assure their welfare, after the Almighty will have called you to Him."

The Grand Deputy then invited all his C. M. B. A. brothers to partake of a magnificent banquet which he had prepared for them. The invitation coming from so generous and devoted heart, was accepted with enthusiasm, and when the hour for separation came, the worthy founder of Three Rivers branch, had gained, once more, the assurance that he is entitled to be proud of his work and of the Three Rivers members of whom he is the leader; for during all the time that this little intimate feast lasted, the most sincere cordiality, as always, did not cease, all rivalling in good words and delicate manners one towards the other.

The Three Rivers members will always look back on this evening's entertainment as one of their most cherished souvenirs.

Presentation and Address.

Tuesday evening, the 14th January being the regular meeting night of Branch 81, Smith's Falls, Ont., was made the occasion of a very pleasant and interesting event in the presentation of a beautiful arm chair to the retiring Financial Secretary, Mr. Thos. Cushing, accompanied by the following address, which was read by Mr. William Edgworth:

This being the occasion of your vacating the office of Financial Secretary, and being installed as President of this branch, we cannot allow it to pass without showing you, in some manner, how your services have been and are appreciated by this branch.

We believe the healthy condition of the finances of this branch at the present time is largely due to your careful attention. Your regularity in attending meetings has also been noticed.

Now, as you are about to be installed as President, we ask you to accept this chair as a small recognition of your valuable services in the past, and also as a token of the esteem in which you are held by the members of this branch. That you may long be spared to enjoy it, and be blessed with the presence of your wife and family, is the heartfelt wish of the members of Branch No. 81, C. M. B. A.

Signed on behalf of the branch: Wm Edgworth, John Meagher, John Malloy, Committee.

Mr. Cushing, though taken somewhat by surprise, replied in a pretty and able speech, covering the different features of the address and also giving a resume of the work done during the past year, thanking the members sincerely for their beautiful present and well wishes towards himself and family.

Branches Nos. 250 and 260 have been organized since last month. List of officers will appear in next issue.

Initiations in December, 1895.

Initiations du Mois de Dec., 1895.

Table listing initiations in December 1895 by location and number of members. Locations include Stratford, Halifax, Amherstburg, Snyder, Berlin, Montreal, Shediac, Memramcook, Kemptville, Cap St. Ignace, Battelford, Mar. waki, Windsor, Maudstone, Tecumseh, Arthur, Trenton, Westport, St. John, Chatham, Summerside, Pakenham, Fraserville, Jogging Mines, Kingston, St. Catharines, Prescott, Niagara Falls, Seaforth, Ottawa, Guelph, Almonte, Barrie, Mount Forest, Perth, Toronto, Calgary, North Sydney, North Sydney, N. S., Halifax, Chapleau, Montreal, Toronto, Ottawa, Nicolet, Rock Island, Victoriaville, St. Jean Baptiste, Montreal, Gravenhurst, Port Arthur, Quebec, Belmont Bay, Halifax, Kensington, P.E.I., and L'Orignal.

Total... 125. Less the error in the addition of the total of initiations in April... 1. Mens erreur typographique dans l'addition du total des initiations pour le mois d'Avril... 2. Less error in repeating 2 initiations in Branch No. 182, in September, which were given in initiations for August... 2-3. Mens erreur en reportant 2 initiations dans la Semaine No. 182, en Septembre, lesquelles furent donnees dans les initiations pour le mois d'Aout... 2-3.

Total... 125. N. B.—The initiations in the last branch were charter members. Les initiations de la dernière semaine furent des membres fondateurs.

HONOR ROLL.

Branch No. 13, Stratford, Ont., heads the honor roll for the greatest number of initiations in the month of December, 1895, having initiated eleven members. Branch No. 160, Halifax, N. S. comes next in order having initiated five members. Branches No. 3, Amherstburg, Ont., and 183, Snyder, Ont., initiated four members each.

C. M. B. A. CONCERT.

An Excellent Programme before a Crowded House.

It is rarely that an entertainment, fully deserving generous patronage, gets it, by the one given last night in the Institute Canadian, under the auspices of the C. M. B. A., proved an exception, for the hall was filled to overflowing, even standing room being at a premium. Such was the crush that many were unable to gain admittance and were compelled to go away disappointed. They were unfortunate, indeed, for the concert proved a great success. Many of the city clergy were present. The chair was taken shortly after eight o'clock by Mr. F. R. Latchford, chairman of the advisory board of the local branches of the association. The programme presented was one of rare excellence, and displayed, to very good advantage, the vocal, elocutionary and instrumental abilities of some of the city's most prominent amateurs.

It is impossible to describe the concert in detail, but sufficient praise will be given when it is said that the great audience, by the enthusiastic applause showered upon each and every performer, showed that it was more than delighted with the singing of Miss Tremblay, Madame Arcand, Baby Gravelle, the little Misses Gravelle, Messrs. John Clark, Alderman Gauthier, E. T. Smith and E. A. Mara, the declaiming of Miss Morris, Madame Lacerte and Mr. Lahaise, the playing of Miss Robitaille on the piano, Miss Ryan on the violin, and Prof. Hayendall on the ocarina, and the chorus singing of the Hull choir. Each one acquitted him or herself in a most admirable fashion, and secured immediate entrance to the sympathies of the spectators.

Upon the conclusion of the first part, Mr. Latchford delivered a short address in which he returned thanks to the audience, to the performers, and to the members of the committee having charge of the arrangements, for what they had done in making the concert a success. He expressed the hope that the encouragement given last night by the public would be continued in the future. He further spoke of the convention of the C. M. B. A. which is to be held in this city next summer. After speaking in English, Mr. Latchford treated the audience to a bright little speech in French.

Prof. Herr Kochler acted as accompanist in a most acceptable manner. Orchestral music was also furnished. The committee in charge of the entertainment were Messrs. T. Smith, chairman; M. O'Farrell, A. Bellevau, F. R. Latchford, E. Parent and R. Devlin. — From Ottawa Free Press Jan. 17, 1896.

AN APPEAL.

To the Members of the Catholic Mutual Benefit Association of Canada.

Grand Falls, N. B., Dec. 15, 1895. Brothers:—Branch 210 of the C. M. B. A. located at Grand Falls, N. B., deems it an urgent duty to appeal to the branches of the Association on behalf of Brother Michael Harley, who for the past year has been suffering from spinal disease, and his large and helpless family has thus been deprived of its only support. Brother Harley is one of the chartered members of our branch, and has always been a

true and faithful member of the C. M. B. A.

Not having a branch of the Relief Association here and our membership being very small, we are unable by ourselves to do much for Brother Harley. We were all hopes all along that Bro. Harley would recover and be able to resume his work, but God in His all wise Providence permits him to be deprived of that inestimable blessing of good health. After many months of sickness he is obliged to ask the brothers of the C. M. B. A. to help him.

The object of our Association being mutual help, we hope that the brothers of the C. M. B. A. will profit by this occasion to help a brother in distress and thus draw down the blessing of God on themselves and our association.

A small offering from each branch will help Brother Harley to provide for his little ones during the long months of our severe winter.

Hoping then, brothers, that you will charitably lend Brother Harley a helping hand.

We remain, yours fraternally, P. A. McClusky, President. GEO. D. McCLUSKY, Rec. Sec. J. J. KELLY, Fin. Secretary.

All contributions to be sent to Geo. D. McClusky, Rec. Sec. Br 210. I the undersigned Spiritual adviser of Branch 210 of the C. M. B. A., certify that Bro. Michael Harley is a member of our branch, in good standing and worthy in every respect of the sympathy and help of the association.

M. A. O'Keefe, Spiritual Adviser. London, Ont., Nov. 16, 1895. Geo. D. McClusky, Esq., Rec. Sec. Branch 210 C. M. B. A.

Dear Sir and Brother, — The Grand President and Board of Trustees at their meeting held on 11th inst. decided to allow the appeal from your branch. Yours fraternally, S. R. Brown, Grand Secretary.

The Kerrigan Appeal.

Amount already acknowledged. Branch 21, Thorold, Ont. 500. Branch 129, Granby, Que. 500.

P. Kirwin, Rec. Sec. Branch 129.

C. M. B. A. in Chatham, N. B.

After the installation of the officers for the coming year in the C. M. B. A. Thursday evening, the branch, assisted by lady friends, gave a highly interesting impromptu musical entertainment in St. Patrick's hall to a large number of invited guests. The hall and stage were prettily arranged for the occasion.

MR. W. T. CONNORS.

Chancellor and retiring president of the branch delivered an address of welcome to the visitors. He referred to the musical treat, under the competent direction of Prof. Harrington that was in store for the audience and spoke at some length of the past and present of the C. M. B. A., giving some interesting figures concerning its growth in Chatham and elsewhere. Two years ago Chatham Branch 210 was organized with a membership of 11 and to night it had 11 members—a very good record. In 1871 the first branch formed in Canada was organized at Windsor, Ont. with a membership of 11; to night the order has over 1000 in Canada and about 10000 in America. Over \$5000 had been paid out to widows and orphans by the order already. He concluded a very interesting address by inviting all who were eligible for membership to make application at once and become members but reminding them that they must be practical Roman Catholics.

The entertainment throughout was of a very pleasing character. It was rich in music, song and oration. Mrs. Robt. Allan's song, "He's with the Angels Now," brought down the house. The piano solo of Mrs. W. T. Connors and the duet by Misses Sinnott and Blake were among the best features of the entertainment. The orchestra, under the direction of Prof. Harrington, and composed of Misses Hildebrand, Flanagan and Harrington and Messrs. Jas. P. Waddleton and Richard Walsh, was also a strong feature.—Chatham, N. B., World, Jan. 4.

Banquet and Presentation of Address to Bishop Lorrain.

At the last regular meeting of the C. M. B. A. on Thursday evening, January 10, 1896, the new officers for the year were installed by Chancellor J. J. Kelly. His Majesty Right Rev. N. J. Lorrain, Spiritual Adviser, Rev. E. A. La Touche and Rev. J. M. Leamy were present at the meeting. The following are the officers for the present year.

Pres. P. J. Ryan, Vice Pres. N. J. Bureau, Sec. J. J. Kelly, Rec. Sec. M. Howe, Treas. J. Devlin, Rec. Sec. P. J. Coghlan, Ass. Rec. Sec. J. J. Gorman, Mar. A. J. Smith, Guard. P. Delaney, Rep. to Grand Council A. J. Fortier, Alt. A. McLean, Tr. L. J. Payette, Do. J. D. J. Andrew, Meehan, P. H. Beban and S. Laurin, or. The retiring President, Bro. E. J. Beban will occupy the Chancellor's chair.

After the installation the President elect read a very appropriate address of welcome to His Lordship who responded in a very happy and appropriate manner. After the meeting the President requested the members at Campbell House. Mr. Leamy had a fine display, and a good and vital time was spent.

The following is a copy of the address presented to His Lordship: To the Right Rev. N. J. Lorrain, V. A. of Pontiac.

Your Lordship—It is needless we presume, to inform you that we are all glad to bid you adieu. We have for a long time hoped that the opportunity might be afforded you of conferring upon us this honor, and it was only because we were fully aware of the numerous and upon your time and the divers matters requiring your attention in the performance of the duties of your holy office, that we have been constrained to excuse that which we know could not be avoided. We have felt that how ever much we might wish for the gratification of our own desires and ambitions, it would be unjust in us to expect that you would neglect other and more pressing duties for our sake. While it was not our pleasure heretofore to have you in person in our midst, believe us you were ever present in spirit, at our meetings; teaching us practical Catholicism and righteousness and their application in our dealings with the world and with each other by the wisdom of your own administrative acts and your affable and kindly disposition. You know our work, and it is for this reason that it is unnecessary to point into any detailed explanation. We know that you are ever ready to commend any action leading to righteousness and unity in brotherly love and consequently feel that you will be troubled with no qualms of conscience in commending the work of the Catholic Mutual Benefit Association.

Again bidding you a hearty welcome and earnestly trusting that in the future you may have opportunities of calling upon us more frequently than in the past; assuring you that you shall at all times be welcome to our meetings, that you have our best good-wishes for your health and happiness and our prayers for the success of the good work in which you are engaged and conveying you these assurances we kneel for Your Lordship's blessing, which we know by the goodness of your heart you will not deny us.

Submitted on behalf of the members of Branch 210 of the Catholic Mutual Benefit Association. Patrick J. Ryan, Pres. T. J. P. Coghlan, Sec.

Smoking Concert.

The C. M. B. A. amicable concert last evening was the most successful ever held by that association. Here were nearly three hundred present. Ald. W. J. Butler was the chairman of the evening, and in his opening remarks he gave a short history of the association, pointing out the great benefits derived from belonging to the C. M. B. A. He announced that the next entertainment to be given in the rooms will be a dance for members and lady friends. The following programme, which was arranged by the committee, was well rendered.

Table listing performers and songs for the Smoking Concert. Performers include Mr. W. J. Phelan, Mr. W. P. Buckley, Mr. D. L. Lynch, Mr. F. Fultz, Mr. J. Kearney, Mr. J. McQuinn, Mr. J. Keatinge, Mr. C. Woodley, Messrs. Kearney and M. Morrissey, and Master Putman.

Mr. W. G. Greenwood, Mr. W. P. Buckley, Mr. W. P. Waugh, Master Putman, Mr. C. Woodley, Mr. J. Vaughan, Mr. J. Clements, Mr. F. Fultz, Mr. Mullane. Mr. Greenwood delighted the audience with "Let Me Like a Soldier Fall," and Mr. Woodley gave both sentimental and comic songs. Messrs. Buckley, Vaughan and McGinn proved themselves to be good reciters, while Dr. Walsh read "King Robert of Sicily" in fine style. Of the instrumental pieces Mr. Kearney's flute solo was the gem of the evening, and his duet with Mr. Morrissey was also well rendered. Mr. Fultz played well and Mr. Paelan played Clayton's Grand March, also the accompaniment by those performing. The committee are so be congratulated on the success of the concert.—Halifax Daily Echo, Jan. 22.

Officers of Branches Elected for the Ensuing Term, 1896

No. 14, Montreal, Que.
Chap Rev Mgr Anclair, chan Lucien Forger, pres Jos Girard, 1 v p Dr A Gormain, 2 v p F Verrier, rec sec Joseph Leveau, ass rec sec W H Anclair, fin sec Joseph Dusrois, troas J B A Queant, mar Pierre Lebeau, guard Ose Dandurand, trus G Laville, Sam Forest, Dr A Gormain, Wm H Gravel, Alex Dumouchel.
No. 17, Petrolia, Ont.
Pres S Gherin, 1st vice pres N Phelan, 2nd vice pres I McIninn, rec sec M J Kelly, ass rec sec J Buzas, fin sec J T Hoban, troas Chas McManis, mar J H Kelly, guard, M J Holly, trustees A Kavanagh, M J Kelly, Jas Stapleton, Wm Gleason, P T Reilly.
No. 57, Orillia, Ont.
Pres R D Gunn, 1 v p J Cashman, 2 v p R Hoy, rec sec A Birchard, ass Wm Thompson, troas R M Donnelly, mar P McSweeney, guard James Thompson, trus P Bennett, J Patton, Wm McDormott P McSweeney, R A Lynch.
No. 59, Ottawa, Ont.
Pres L D Dion, 1 v p Rev J C W Doguire, 2 v p N Casault, sec F Edmond Londeux, ass sec J A Chasse, fin sec D Duhamel, troas Rev J A Plantin, mar J A Chabot, guard A L Trudel, trus N Casault, Rev L N Campoun, Rev J C W Doguire, Rev J A Plantin, A E Lusier, rep J F H Laporriere, alt L J Casault.
No 81, Tilbury, Ont.
Chan Wm McGregor, spir adv Rev Father Lacroix, pres Chas Trudell, 1st vice pres J B Marchand, 2nd vice pres Wm Campbell, rec sec V Campbell, ass sec Henry Stoufflet, fin sec L Lamore, troas H Benoit, mar Gilbert Daniel, guard Gilbert Paquette, trustees Rev Peter Langlois, W C McGregor, J W Kerr, Alor Campbell, J A Troubly, rep H Benoit, alt Wm C McGregor.
No. 81, Smith's Falls, Ont.
Spir adv Rev M J Stanton, chan John Meagher, pres Thos Cushing, 1 v p Wm Edgeworth, 2 v p Jno Manon, rec sec P Delaney, ass sec Jas Balcock, fin sec D Halpin, troas Jas Reilly, mar P McNulty, guard Louis Ponnert, trus R Nolan, M Ryan, Thos Salxon, Jno Malloy, P Delaney.
No. 90, Picton, Ont.
Spir adv Rev J R McDonough, chan J B Davis, pres J R Mulligan, 1 v p Dan Fitzguald, 2 v p P Kease, rec sec Martin Storz, ass rec sec A Valett, fin sec M Goodwin, troas R Harrington, mar Wm Desjardine, guard John Lamb, trus Wm Desjardine, D Fitzgerald, John O'Hagan, M Powers, R Harrington, rep J B Davis, alt M Goodwin.
No. 91, Alliston, Ont.
Pres Rev H J Gibney, 1 v p F P Carmichael, 2 v p P Dwyer, rec sec J C Hart, fin sec Joseph Kough, ass rec sec C Donnelly, mar Terence Lynch, guard Wm Denis, trus Rev Brother Gibney, Bros Hart, Dwyer, Kough, et Donnelly, rep H F Kelly, alt Rev Brother Gibler, chan C Scanlon.
No. 92, Teeswater, Ont.
Spir adv Rev J J Corcoran, chan Louis Batto, pres Wm Zinger, 1 v p John McKinnon, 2 v p A Kennedy, rec sec H Campbell, ass sec M Kirby, fin sec J A Zinger, troas J H Brick, mar Thos Woodcock, guard Ale. Cameron, dolg Hugh Campbell, alt Lou. Batto.
No. 106, Patry Sound, Ont.
Spir adv Rev P J McGuire, pres John E McGee, 1 v p Aloysius Clarkson, 2 v p Joseph H Bestotte, rec sec Robt I Clarkson, fin sec Thos Yates, ass M Kony, troas D Burns, mar Michael La Rivier, guard Joseph Dabb, rep R J Clarkson, trus Joseph Bestotte, R J Clarkson, Thos Yates, D Burns, T P Kenny.
No. 119, Welland, Ont.
Chan T F Brown, pres J R Dowd, 1 v p Jas Kilty, 2 v p Jas C'Brien, rec sec Chas A Smith, fin sec A Valmont, troas A Reuter, mar C A Smith, guard J J Patterson.
No. 184, Fairville, N. B.
Pres Patrick Murphy, 1st vice pres Dr E P Doherty, 2nd vice pres. John O'Reilly, rec sec John Gillis, ass rec sec Chas Dalton, fin sec Daniel D'Amoy, troas C McHugh, mar Henry Mullaly, guard Chas L Doherty, chancellor Edmund O'Connor, trustees Jas H Morris, C J Driscoll, Francis Frouley, John M Barry, Patrick McMurray.
No. 192, Antigonish, N. S.
Chan John S Sears, pres P S Floyd, 1 v p Wm Landry, 2 v p David Somers, rec sec Alex D Chisholm, ass rec sec John Gillis, troas Douglas McGilivray, fin sec D H McGilivray, mar D T McGilivray, guard A R McDonald, trus A J McDonald and John Sears, rep Alex D Chisholm, alt John Sears.

No. 215, Summerside, P. E. I.
Spir adv Rev D J G McDonald, chan Dr J H McLellan, 1 v p John E Delaney, 2 v p S J Caron, rec sec J T McNally, ass rec sec Joseph McCullough, troas Cornelius Kane, fin sec J B Stroug, mar Owen Steels, guard J R Noonan, trus Patrick Hamell, Frank Perry, Joseph McCullough, J M Noonan, James Kouney, rep Dr Jas McLellan.
No. 224, Port Arthur, Ont.
Spir adv Father D Donovan, pres G39 Chavel, 1 v p J M McGovern, 2 v p Jos Rolden, rec sec A J McComb, ass rec sec John Rolden, fin sec A McGillis, troas L P Benin, mar Jno Gardiner, guard, H Servais, troas G F Hourigan, W M Brady, Alphonse Guerdard, L Boninger.
No 230, St. Boniface, Man.
Chap Rev J Messier, chan Felix Chenier, pres L J A Lovequo, 1 v p Edmond Trudel, 2 v p L V Prudhomme, rec sec J O E Lovequo, ass rec sec Julius Turonne, fin sec J H A Duluc, troas C A L Auger, mar Arthur Cusson, guard E C Ciment, trus Thos Bertrand, A Phaneuf, T Pelletier, P Gosselin, Jos Turonne.
No. 231, Shincou, Ont.
Pres Rev D P McMenamin, 1 v p A H Mabee, 2 v p Marito Smith, rec sec J C O'Neill, ass sec, A H Mabee, troas H W Wood, fin sec W E Kelly, mar J Schellberg, guard Michael Noon, trus Rev D P McMenamin, W E Kelly, A H Mabee, H W Wood, M Smith, rep W E Kelly, alt J C O'Neill.
No 233, Plantagenet, Ont.
Spir adv Rev E C Croteau, P P, pres Rev I C Croteau 1 v p Joseph Croteau, 2 v p J A Wilson, rec sec J Balanger, ass rec Rev O Ferron P P, fin sec John G Carriere, troas Desjardins, mar W A Al. ay, guard J Larocque, trus Rev E C Croteau, P P, Gaboury M D, Felix Desjardins, L. Landras, J Belanger, chan Dr Gaboury.
No. 234, Notre Dame Que.
Spir adv Rev F Faquy, chan Alms Lantier, pres Emile Roy, 1 v p Rev A P Caron, 2 v p A J Caron, rec sec F X C Fecteau, ass sec C A Ciel, fin sec Jos Edm Dube, troas J A Bergeron, mar P D St Michel, guard Alexandre Fecteau, trus P D St Michel, L P Berliquet, Albert Dunn, L Z Trudel, O M E Trudelle, ined ex Dr Edward LeBel, rep Alms Lantier, alt Dr Edward LeBel.
No. 242, Fredericton, N. B.
Spir adv Rev Father Savage, pres Prof A Heilbrunn, 1 v p Prof W F P Stockley, 2 v p Michael Ryan, rec sec Hugh G Scalls, troas W H Carter, ass sec Peter Farrell, fin sec J Frank Owens, mar W J Duncas, guard James E Carter, trus John O'Neill, John McClosky, James Magee, John McGinnis, and John Donahoe, rep Prof A Heilbrunn, alt Hugh G Scalls.
No. 243, Egmont Bay, P. E. I.
Spir adv S Bondeault, chan L A Arsenault, pres S M Arsenault, 1 v p A Gallant M D, 2 v p W P Doyle, rec sec Anthony Arsenault, ass sec John F Arsenault, fin sec Phil J Leclerc, troas J A Niciphore Gallant, mar Jos Blanchard, guard Jos L Gallant, trus Jos F Arsenault, Jos J Gaudet, L A Arsenault, F T Poirier, Bruno Poirier, rep L A Arsenault, alt Jos F Arsenault.
No 244, Halifax N. S.
Spir adv Rev T Daley pres O J Sullivan 1 v p Geo P Thomas, 2 v p William F Higgins, rec sec Edward I Lower, ass sec William Castell, fin sec Eugene Sullivan, troas Andrew Doyle, mar James O Toole, guard James P Murray, trus Geo F Griffin, James P Murray, Chas Simmonds, Andrew Higgins, P J McCarthy, rep E J Delaney alt A Doyle.
No. 245, Kemptville, Ont.
Pres Vincent Lamping, 1 v p John C O'Neill, 2 v p William Swain, rec sec Vincent Joseph Lamping, ass sec Michael Sweeney, fin sec Rev M McDonald, troas J McConn, mar Jas Tobin, guard Daniel Gammon, trus V Lamping, J C O'Neill, Wm Swain, Thos W Aterson, Henry Reay, rep Rev M McDonald, alt John C O'Neill, spir adv Rev M McDonald.

No. 246, Cap St Ignace, Que.
Pres E Z Methos, 1 v p J J Guimont, 2 v p J B A Guimont, rec sec L J A Gamache, ass sec John Cole, fin sec J A Desvoysaux, troas Ph Bernier, mar Loon Guimont, guard Amede Guimont, trus Wm Walsh, A Fraucuar, Oneime Basuchoin, Dr J V Cote, P A Choctou, rep E Z Methos, alt F Samson.
No. 248, New Glasgow, N. S.
Spir adv Rev Ronald Macdonell, pres Mathew Mahoney, 1 v p Jas D Connolly, 2 v p Duncan Chisholm, rec sec Wm E McCarran, ass sec Nell McLean, fin sec John C McKinnon, troas James McArthur, mar Patrick J Chetan, guard Thos F Phelan, trus John Connolly, Jas McGin, Angus McEchen, rep Rev R Macdonald, alt Jas McArthur.
No. 249, Joggins Mines, N. S.
Pres John Hennessy, 1 v p James M Burke, 2 v p James Holmes, rec sec Henry E Como, ass rec sec John Logue, fin sec Michael Hennessy, troas Fred G Melancon, mar Wm Foren, guard Edward Belliveau, trus D M Belliveau, John Logue, Lawrence McKillean, Michael Hennessy, James A Burke, rep John Hennessy, alt Fred G Melancon.
No. 251, Battledorf, N. W. T.
Spir adv Rev Father Placau, chan and rep L P O Soel, pres Thos Dewar, 1 v p Arcand, 2 v p B Prince, fin sec T Lucy, troas J T Cahaban, rec sec W Latour, ass sec O Morin, mar O L Henreux, guard A Marcotte, alt D Arcand, trus M Poirier, T Dezan, O Morin, T Lucy, O L Henreux.

LE CANADIEN
Publie 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 les 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 pas plus tard que le 15 du mois, pour être publiée dans le numéro du mois suivant. L'espace étant limité, on voudra bien être concis.
Adressez toutes communications à
S. R. BROWN,
391 Queen's ave., London, Ont.
LONDON, FEVRIER, 1896.
Systeme de Cotisation.

Avis officiel d'une Cotisation Speciale.
Avis est par le présent officiellement donné à chacun des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, que, en plus de la Cotisation régulière No. 2 pour le mois de Février, une cotisation speciale est aussi requise, à payer en même temps et de la même manière et du même montant que la dite cotisation No. 2. Ceci, en connexion avec l'Etat à la page 1 de ce numéro, sera le seul avis à nos membres de cette cotisation speciale et il est donné en conformité des clauses 7eme et 8eme de la Constitution de l'A. C. B. M.
S. R. BROWN,
Grand Secrétaire.
London Ont. 1er Février, 1896.
GRAND PRESIDENT FRASER.

Nous publions ce mois-ci un excellent portrait de Frère O. K. Fraser, qui a occupé la charge de Chef de l'Exécutif de cette Association pendant le dernier terme et le présent. Frère Fraser est encore comparativement un jeune homme, venant justement d'atteindre sa trente septième année. Il est né et a dépensé toute sa vie dans cette charmante ville située au pied des Mille Iles, Brockville, et il a en tout temps, depuis sa majorité, pris une part active et préminente dans ses affaires. Tout en étant fier du sang Ecossais et Irlandais qui lui ont transmis ses parents, il est avant tout Canadien. Entré dans l'A. C. B. M., comme l'un des membres fondateurs de la Succursale No. 13, dans laquelle il a en différents temps rempli les importantes charges de Secrétaire Archiviste, Secrétaire Financier, Syndic et Président, il fit ses débuts dans le Grand Conseil comme premier délégué de la Succursale de Brockville à la Convention de Stratford en 1896, et depuis cette époque a été présent à toutes les Conventions du Grand Conseil.
Dès son début il prit une part préminente dans les affaires de l'Association, et fut d'abord nommé membre du Comité des Lois qui fit rapport à la Convention de Toronto. Ceci fut suivi par son élection aux charges de Grand Premier Vice-Président et Grand Syndic. Il résigna cette dernière charge à la Convention de Hamilton pour être candidat à la Grande Présidence.

Il fut élu à cette dernière position, et depuis a rempli les devoirs de cette charge à son crédit et de manière à donner entière satisfaction à l'Association. Ce fut pendant les premiers mois de son régime que la vexante question de Séparation Bénéficiaire fut réglée; et bien qu'il fut l'un des plus forts opposants de la séparation sous aucune forme d'avec les Etats Unis, il n'oublia pas que les desirs de l'association primaient ses vues personnelles, et le Grand Conseil n'eut jamais raison de regretter que le règlement final d'une question aussi importante lui fut confiée. Frère Fraser a dépensé beaucoup de temps et de labeurs à l'oeuvre de l'association, dans laquelle il semble prendre une satisfaction et un orgueil légitimes, et il aura la satisfaction de savoir que les années, pendant lesquelles il a été à sa tête, ont été, toutes choses prises en considération, celles qui ont été le plus remplies de succès.
Le Grand Président Fraser est le frère de feu l'honorable C. F. Fraser, ex commissaire des Travaux Publics pour Ontario, dont la mort soudaine, il y a un peu plus d'un an, a été déplorée si profondément par les Catholiques non seulement de cette province mais de tout le Canada, et dans le coeur de quels son non et ses oeuvres seront à jamais enchâssés.

INTERESSANTE LETTRE.
Manille, Iles Phillipines,
le 8 Décembre, 1895.
S. R. Brown, Editeur:
Cher Monsieur et Frère — Etant membre de l'A. C. B. M. succursale de St. Jean, N. B., et depuis un an éloigné du foyer et des Frères, je considère de mon devoir de vous rapporter le progrès des Catholiques dans cette contrée lointaine. Je suis arrivé à Rio de Janeiro, Brésil, le 23 de mars, de Cardiff, Angleterre; j'ai assisté au service Divin dans la Cathédrale le jour de Pâques au matin et j'ai entendu un grand sermon sur la résurrection du Sauveur. L'église est une des plus belles et des plus dispendieuses que j'ai encore vues. La musique pendant le service comprenait des instruments de cuivre et des violons, accompagnés par un orgue très puissant. J'ai trouvé la plupart des indigènes, Catholiques; de fait c'est une contrée Catholique à l'exception de quelques marchands et banquiers Anglais et Américains. Le pays est rempli de riches minéraux; la seule difficulté est la maladie que tous les blancs redoutent, savoir la Fièvre Jaune; cependant, grâce à Dieu, j'en ai ramené tout mon équipage en bon état, et j'ai fait voile pour Newcastle, Australie, le 10 de mai, une distance d'environ dix mille milles. Rien d'important ne survint dans le cours du voyage, à part un ouragan que j'ai éprouvé le 5 de juin, sur l'Océan Indien. Je suis arrivé à Newcastle le 12 de Juillet, et je n'ai pas besoin de vous dire comme il m'a fait plaisir d'apprendre, après mon premier jour dans ce port, qu'il y avait deux jolies églises Catholiques; une à Newcastle et l'autre sur l'autre côté de la rivière Hunter à Stockton. J'y ai rencontré quatre prêtres Irlandais, dont deux ne sont là que depuis un an. Ils eurent vite découvert qui j'étais; et ils firent plus que me prodiguer pendant mon séjour dans ce port, cette marque de fraternité, caractéristique de la Foi Catholique. Toutes les familles catholiques firent tout en leur

pas, parce que j'ai déjà eu l'avantage d'apprécier les belles qualités qui vous honorent comme citoyens et comme socialistes.

Vous n'attendez pas, j'espère, que j'apprécie à leur juste valeur ces qualités; mes capacités sont trop restreintes pour le faire dignement. Ce pendant permettez-moi de vous remercier ce que le Grand Secrétaire de notre belle association me disait l'automne dernier à London, car ses paroles sont à votre louange. "Je constate, disait-il, que les succursales que vous avez instituées donnent entière satisfaction sous tous les rapports, et même plus que plusieurs succursales plus anciennes." Si cet officier, qui s'y connaît, a cru devoir me faire cette remarque, c'est que vous avez tous rivalisé de zèle pour bien remplir vos devoirs de socialistes. Ainsi donc, bonjour à votre président et à vos officiers pour avoir rempli leurs obligations fidèlement et de manière à mériter une semblable appréciation.

J'avoue franchement que je ne me tiens pas toutes les louanges et les félicitations que vous m'adressez. J'ai fait peu pour l'association et en particulier pour votre succursale dont la prospérité et l'harmonie me récompensent largement du trouble que j'ai pu me donner, et soyez assurés que je serai toujours prêt à faire mon possible pour me rendre digne de la confiance que vous me témoignez et qui m'honore beaucoup. Merci messieurs; je conserverai votre adresse comme un des plus beaux souvenirs de ma vie de socialiste, la première que je reçois, en dehors de ma succursale, comme Grand Député pour cette partie de la Province de Québec.

L'Appel Kerrigan.

Montant cela reporté \$173 99
Succursale No. 21, Thorold, Ont. 5 00
Succursale No. 121, Granby, P. Q. 5 00
\$183 99

P. KIRWIN, Sec. Arch. Suc. Ont.

UN APPEL.

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

Grand Falls, N. B., le 17 Déc., 1895.

Frères: — La succursale No. 210, de l'A. C. B. M. établie à Grand Falls, N. B., croit que c'est un devoir urgent de faire appel aux succursales de l'association au faveur de Frère Michael Harley qui depuis un an passe souffrir d'une maladie spinale et dont la nombreuse famille est ainsi privée de son seul soutien. Frère Harley est l'un des membres fondateurs de notre succursale, et a toujours été un membre dévoué de l'A. C. B. M.

N'ayant pas de succursale de l'Association de Secours Ici, et nos membres n'étant pas nombreux, nous sommes incapables par nous-mêmes de faire beaucoup pour Frère Harley. Nous espérons toujours qu'il prendrait du malin et serait capable de reprendre son travail, mais Dieu dans sa Providence permet qu'il soit privé de cette bénédiction inestimable, une bonne santé. Après plusieurs mois de maladie il est obligé de demander aux frères de l'A. C. B. M. de lui venir en aide.

Le but de notre association étant de s'aider mutuellement, nous espérons que les frères de l'A. C. B. M. profiteront de cette occasion de venir en aide à un frère en détresse et d'attirer ainsi les bénédictions de Dieu sur eux et notre association.

Une petite offrande de chaque succursale aidera Frère Harley à pourvoir

pour ses petits enfants pendant les longs mois de notre dur hiver.

Espérant donc, frères, que vous tendrez charitablement une main secourable à Frère Harley,

Nous demeurons fraternellement à vous P. A. McCluskey, Prés., Geo. D. McCluskey, Sec. Arch., J. J. Kelly, Sec. Fin.

Toutes contributions devront être envoyées à Geo. D. McCluskey, Sec. Arch. Succursale No 210.

Je, soussigné, Avisour Spirituel de la Succursale No 210 de l'A. C. B. M. certifie que Frère Michael Harley est membre en règle de notre succursale et digne sous tous les rapports de la sympathie et de l'aide de l'association.

M. A. O'Keefe, Avisour Spirituel
London, Ont., le 18 Nov. 1895.

Geo. D. McCluskey Pr.

Sec. Arch. Suc. No 210, A. C. B. M. Cher Monsieur et Frère — Le Grand Président et le Bureau des Syndics à leur assemblée tenue le 11 du courant ont décidé de permettre l'appel de votre succursale.

Fraternellement à vous
S. B. Brown, Grand Secrétaire

NOTES.

Les officiers des succursales sont priés d'être aussi prompts que possible à faire remise du montant des deux cotisations pour le mois de Février, auxquelles il est fait allusion à la page 6. Faites le "Rapport de la cotisation Mensuelle" pour deux cotisations, savoir No. 2 et Spéciale, et envoyez le avec la somme avant le 10ème jour de Mars. Maintenant, frères, ne négligez pas cela vu que c'est très important.

Devenez membre de l'A. C. B. M. du Canada.

C'est l'association Catholique de Bienfaisance par excellence au Canada.

Elle est fondée d'après les meilleurs principes d'affaires et repose sur la pratique de la Foi Catholique.

C'est de toutes les sociétés de Bienfaisance, établies au Canada ou ailleurs, la plus sagement conduite et celle qui est le plus économiquement administrée. Voyez le dernier rapport de l'inspecteur des assurances pour La Puissance.

Elle compte 250 succursales comprenant environ 11,000 des meilleurs citoyens. Elle a payé aux veuves et orphelins au Canada, depuis son établissement, au-delà de \$900 000 00.

Elle a un Fonds de Réserve présentement d'un peu plus de \$50 000 00. Elle donne l'assurance au prix courant, et procure des avantages sociaux innumérables.

Tout homme sobre, en santé, jouissant d'une bonne réputation morale, et de moins de 50 ans, peut en devenir membre, quelque soit sa nationalité ou sa couleur, s'il est Catholique pratiquant.

Le coût par jour est d'environ celui d'un billet de tramway.

En êtes-vous membre? Si non, pourquoi pas?

Voici comment est investi le Fonds Réserve de l'A. C. B. M. du Canada:

Merchants Bank of Canada	\$14,253.31
Bank of Toronto	10,421.39
Canadian Bank of Commerce	8,968.20
Bank of British North America	8,351.91
Bank of Montreal	6,350.82
Prot.	2,100.00

L'état ci-dessus démontre que nous avons, en date du 1er Janvier 1896, dans le Fonds de Réserve, \$50,498.07, dont aucune somme ne peut être retirée que sur chèques conjoints des membres de l'Exécutif ci-dessous mentionnés:

O. K. Fraser, Brockville, Ont.
Révd. M. J. Tiernan, London, Ont.
P. J. O'Keefe, St. John, N. B.
J. J. Bohan, Kingston, Ont.
W. P. Killackey, Chatham, Ont.
P. J. Rooney, Toronto, Ont.
Sam. R. Brown, London, Ont.

La somme payée pour les décès par l'A. C. B. M. du Canada pendant 1895 a été de \$148,367.57.

Il a été pris 1,463 nouvelles polices dans notre A. C. B. M. pendant 1895, se montant à \$1,971,500.00.

Le montant net des polices en force dans l'A. C. B. M. du Canada au 31 Décembre 1895 était de \$16,166,500.00.

La Succursale No. 134, de St. Jean, N. B., a ouvert la nouvelle année par une réunion de ses membres et de ceux des succursales Nos. 133 et 134. L'assistance était nombreuse. Le président Toie prononça une adresse de bienvenue, après laquelle ceux qui étaient présents jouirent d'un programme musical et littéraire de premier ordre.

Frère Joseph Battle de la Succursale No 24 a été élu maire de Thorold pour 1896.

Il nous fait plaisir de voir que Frère l'Hon. J. E. P. Prendergast, a été élu pour représenter le comté de St. Bonifacio à la Législature de Manitoba.

A la session mensuelle du conseil municipal de Marieville, P. Q., tenue le trois de Février courant, les contribuables de ce village ont réélu pour Maire Frère Henri Eugène Poulin de la Succursale No. 195, de St. Hyacinthe.

Frère John Phelan, maintenant de la Succursale No. 26, mais auparavant de la Succursale No. 7, de Sarnia, Ont., a la sympathie de ses frères-membres et de ses nombreux amis dans la triste perte qu'il vient de subir par la mort de l'aînée de ses filles, Mary Phelan, arrivée à Montréal le 26 Novembre. La défunte était aussi la belle-sœur de frère R. J. Neagle, autrefois de London.

Parmi les actives succursales de notre association nous remarquons avec plaisir la succursale No. 49, établie à Toronto. Elle compte environ quatre-vingt membres. Sa posi-

tion financière est excellente, et ses officiers depuis le Président jusqu'à la sentinelle prennent le plus grand intérêt à son opération et à son avancement. L'un des visées de la succursale consiste à promouvoir le bien-être intellectuel de ses membres en outre de la bienveillance. L'ordre du jour, "Bien de l'association" est d'ordinaire marqué d'une leçon instructive donnée par un des membres présents. Dernièrement, frère E. J. Hearn a donné une intéressante description narrative de ses voyages à travers les Etats-Unis, l'Angleterre, l'Ecosse, l'Irlande, la France, etc., etc, traitant de sujets particuliers à chaque pays, tel que le paysage, l'architecture, les moeurs et autres sujets qui naturellement se présentent à l'observation d'un voyageur. Le digne frère a l'intention de donner bientôt ses impressions de voyage sur les lacs Killarney. A la dernière assemblée (27 Déc.) de la succursale, le frère Secrétaire-Archiviste W. J. Smith a lu un essai sur "l'histoire du commencement de l'électricité." C'est ainsi, il semble, que les succursales peuvent faire beaucoup pour leurs membres au point de vue intellectuel. Cette manière est aussi en harmonie avec la constitution de l'A. C. B. M. Nous exprimons l'espoir que d'autres succursales feront des efforts pour instruire leurs membres dans le sens indiqué plus haut.

Rôle d'Honneur.

La Succursale No. 13, Stratford, Ont., tient le premier rang sur le rôle d'honneur pour le plus grand nombre d'initiations pendant le mois de Décembre, 1895, ayant initié onze membres.

La Succursale No. 160, Halifax, N. E., vient en second lieu, ayant initié cinq membres.

Les succursales Nos. 3, Amherstburg, Ont.; et 183, Snyder, Ont., ont initié chacune quatre membres.

NOUVELLES SUCCURSALES.

La Succursale No. 259 a été instituée le 7 Janvier, 1896, à Courtright, Ont., par le Député d'arrondissement James O'Carry. Ceux dont les noms suivent en sont les officiers:

Avisour Spirituel, Révd. J. G. Mugan.

Président, Charles Coyle.
1er Vice-Président, Joseph Zink.
2ème Vice-Président, Michael J. Donohue.

Sec-Archiviste, Joseph F. Ingles.
Asst. Sec. Arch., James M. Coyle.
Secrétaire-Financier, Révd. J. G. Mugan.

Trésorier, John Carr.
Com-Ordonnateur, W. J. Ingles.
Sentinelle, John F. Cassin.
Syndics, John F. Cassin, Joseph F. Ingles, George Martin, H. Munday, Patrick Morris.

La Succursale No. 260 a été aussi instituée pendant le mois de Janvier par le Député d'arrondissement F. G. J. Comeau. La liste des officiers paraîtra dans le prochain numéro.