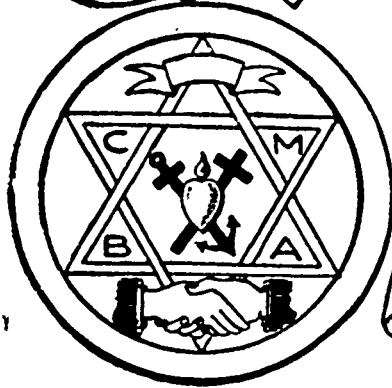


# The CANADIAN



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

VOL. 4.

LONDON, ONTARIO, JULY, 1898.

No. 7.

## ASSESSMENT SYSTEM.

### NOTES.

Proposed amendments to the Constitution must be sent to the chairman of the Committee on Laws of the Grand Council on or before the 1st July, 1898. Any amendments not so forwarded shall not be considered at any session of the Grand Council in Convention.

The bonus of one dollar for each initiation which the Grand Council has been giving shall be discontinued from and after the 1st day of July, 1898. Branches shall accept this as official notice.

Officers of branches are reminded that the per capita tax, initiation tax and Supervising Medical Examiner's fees for the quarter ending June 30th, 1898, are overdue, and should be paid without further delay. See Sections 60, 147 and 176 of Constitution.

We have been requested to state for the information and guidance of Maritime delegates and those who may accompany them to the Quebec Convention that the C. P. R. are working up a party of all those who desire to visit Montreal going and returning and that the cost of such trip will cost only a small additional sum over the straight fare by other routes. Mr. A. H. Hotman, St. John, N. B., will give any further particulars.

### ASSESSMENT SYSTEM.

## THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

The Leading Assessment Association Registered in the Dominion.

### GRAND COUNCIL OFFICERS.

Spiritual Adviser, Archbishop Walsh, Toronto, Ont.  
 Chancellor, O. K. Fraser, Brookville, Ont.  
 President, Hon. M. F. Hackett, Stanstead, Que.  
 First Vice-President, Dr. L. J. Belliveau, Shellee, N. B.  
 Second Vice-President, Bernard O'Connell, Dublin, Ont.  
 Secretary, S. R. Brown, drawer 382, London, Ont.  
 Assistant Secretary, J. E. H. Howison, London, Ont.

Treasurer, W. J. McKee, M.P.P., Windsor, Ont.  
 Marshal, P. J. Montreuil, Levis, Que.  
 Guard, Jacob J. Weinert, Neustadt, Ont.

### TRUSTEES.

Rev. M. J. Tierman, London, Ont.  
 J. J. B-han, Kingston, Ont.  
 W. P. Kiltacky, Windsor, Ont.  
 P. J. O'Keefe, St. John, N. B.  
 P. J. Rooney, Toronto, Ont.

### COMMITTEE ON LAWS AND THEIRS PREVISION

T. P. Coffey, Gu-lph, Ont.  
 Charles P. Roucau, J. S. C., Calgary, N. W. T.

J. L. Carleton, St. John, N. B.

### COMMITTEE ON FINANCE AND MILEAGE.

John Roman, Hamilton, Ont.  
 George W. Cooke, Amherst, N. S.  
 Charles Dupont Hebert, Three Rivers, Que.  
 Supervising Medical Examiner, Edward Ryan, M. D., Kingston, Ont.  
 Solicitor, F. R. Latchford, Ottawa, Ont.

The Catholic Mutual Benefit Association was organized in July, 1876.  
 The Grand Council was organized February 10, 1880.

Incorporated in Ontario January 18, 1890.  
 Incorporated in the Dominion of Canada in March, 1893.

Received a certificate of registration from the Dominion Government, Dec. 27, 1894, and is also registered on the Insurance License Register of Ontario.

In each province in which the Association transacts business it appoints an agent or power of attorney, bearing the seal of the Association and signed by the President and Secretary, to receive service of process in all suits and proceedings against the Association in the province in which said agent resides.

The following are the names and addresses of said agents of the Grand Council of the Catholic Mutual Benefit Association of Canada in each Province:

Samuel H. Brown, London, Ont.  
 Timothy J. Finn, Montreal, Que.  
 William E. Scully, St. John (West) New Brunswick.  
 James H. Cragg, Halifax, Nova Scotia.  
 Rev. Alfred E. Burke, Alberton, Prince Edward Island.  
 John K. Barrett, Winnipeg, Man.  
 Louis Phillippe O'Noel, Battleford, North West Territories.

The Association is sanctioned and blessed by His Holiness, Pope Leo XIII., and received the approbation of His Eminence, Cardinal Tascheron, and the Archbishops and Bishops of Canada.

The names of the following Archbishops and Bishops, with those of nearly all the Parish Priests and Curators in Canada, wherever branches are established, adorn the C. M. B. A. roll of membership:

Most Rev. John Walsh, Archbishop of Toronto.  
 Most Rev. C. O'Brien, Archbishop of Halifax.  
 Right Rev. H. A. O'Connor, Bishop of Peterborough.  
 Right Rev. T. J. Dowling, Bishop of Hamilton.  
 Right Rev. M. Decelles, Bishop of St. Hyacinthe.  
 Right Rev. J. M. Eward, Bishop of Valleyfield.  
 Right Rev. A. Pascal, Bishop of Prince Albert.  
 Right Rev. E. J. Legal, Bishop of St. Albert.

### WHO MAY BECOME MEMBERS.

Applicants for membership must be practical Catholics, males, not under 15 years of age, nor over 50 at date of initiation, must pass a medical examination, be approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership.  
 Three grades of policies are issued, viz., a \$2,000, a \$1,000 and \$500.

WHAT IT WILL COST TO BECOME A MEMBER.  
 To become a member of the C. M. B. A. of Canada will require the payment of the following fees:

Application fee ..... \$1.00  
 Supervising Med. Examiner's fee ..... 25  
 Medical Examination fee ..... 1 00  
 One Assessment, for \$1,000 at age 21 ..... 1 00  
 One month's dues ..... 25  
 Total ..... \$2.50

But when we consider that the reserve fund of the Association is equidly the property of all members, no matter which they have been members for the past seven years, or for only one day, it is evident that the share of a new member in this reserve fund is more than the cost of his admission. Hence, in joining the C. M. B. A. now, you secure membership at a profit.

Rejected applicants have the \$1.00 of application fee returned to them.

### TABLE OF RATES.

For a \$500 Policy	
Members' Ages.	Am't of Ass't.
From 18 and not over 25	25c.
" 25 " "	30c.
" 30 " "	35c.
" 35 " "	40c.
" 40 " "	45c.
" 45 " "	50c.

For a \$1,000 Policy.	
Members' Ages.	Am't of Ass't.
From 18 and not over 25	50c.
" 25 " "	55c.
" 30 " "	60c.
" 35 " "	65c.
" 40 " "	70c.
" 45 " "	75c.

For a \$2,000 Policy	
Members' Ages.	Am't of Ass't.
From 18 and not over 25	\$1.00
" 25 " "	1.10
" 30 " "	1.20
" 35 " "	1.30
" 40 " "	1.40
" 45 " "	1.50

### THE PROBABLE YEARLY COST ON \$1,000 BENEFIT.

For a Member at Age of 21.  
 Eighteen assessments at 50c each ..... \$ 9.00  
 Twelve months' dues at 25c ..... 3.00  
 Total ..... \$12.00

The Constitution provides for fixed assessments, and also for special assessments in case the fixed assessments be not sufficient, but the total assessments can never, according to the laws, exceed twenty-four in any one year; as, should it be necessary, through any cause, to require more money than said number of assessments would bring, the Reserve Fund is drawn upon. Eighteen assessments is the greatest number we have had.

The rate fixed for the age at which an applicant becomes a member remains the same throughout.

### HOW TO START A BRANCH OF THE C. M. B. A.

Send to the Deputy in charge of your district, or any of the officers of the Grand Council, for a blank application for a charter. Call on the parish priest, solicit his approval of the formation of a branch in his parish, and get him to become a charter member if qualified so to be. Get as many other applicants as possible to sign the application for a charter, and the parish priest to certify that the applicants are practical Catholics. Then send said application for charter to the Deputy, who will forward it to the Grand Secretary. On receipt of the same he will send you application for membership and medical certificate blanks, and E. Ryan, M. D., Supervising Medical Examiner, Kingston, Ont., will arrange with you as to the appointment of a physician in the locality to examine the applicants.

Each applicant shall pay the medical fee, \$1.50, to the physician at the time of examination. This physician should immediately forward the medical certificate to Dr. Ryan.

A certificate of birth or a statutory declaration as to age must accompany every application.

As soon as a sufficient number (not less than 15) have been approved, the Deputy, or organizing officer, will receive a report for the institution of the new branch, and also a set of supplies from the Grand Secretary. He will then arrange with you the date for instituting the branch.

A copy of the Constitution and By-Laws of the Association is placed in the hands of each member, and he is to study it well and comply with its provisions.

New branches pay \$5 for a set of supplies and charter, and the Grand Council pays the expenses of the Deputy who organizes the branch.

For the amount of business done, the cost of management of the C. M. B. A. is infinitely lower than any other assessment association or life insurance organization in the continent of America.

## ARE YOU INSURED?

If Not, You Should Be, and You Can Not Do Better Than Join the

## C. M. B. A. OF CANADA.

This Association collects only what is required, but has wisely made provision for enabling it to collect a sum sufficient for ALL TIME, TAKING THE EXPERIENCE OF THE LAST EIGHTY YEARS FOR A GUIDE.

Its principles are sound and its rates just, giving insurance at actual cost from year to year. When it requires more it has power to collect more, and the reform can never fail to fulfil all its obligations to each and every one of its members. By this system benefits are assured to C. M. B. A. members at a figure not exceeding the actual cost thereof.

The C. M. B. A. has been twenty-two years in existence and has fully and fully demonstrated the soundness of its system.

Every claim has been paid without any litigation whatever on the part of the Association.

Is there a life insurance company anywhere that does more than this? Not one, but there are companies that have done a good deal less and collected from their policy holders about three times as much annually.

The importance of providing means of support for one's family or dependents after the death of the bread winner needs no argument. It is that for which we labor and economize, plan and hope, and death comes to us with added terror when it calls us before that provision is made.

The question, then, is: How can his provision be best and most easily made?

By becoming a member of the CATHOLIC MUTUAL BENEFIT ASSOCIATION.

For Catholics in the Association is undoubtedly the CHEAPEST, SAFEST AND BEST. NO UNCERTAINTY AS TO WHETHER THE CHURCH WILL CONSENT TO ALLOW CATHOLICS TO JOIN IT OR REMAIN MEMBERS OF IT. NO CONFIDENTIAL INVESTMENTS. NO EXTRAVAGANT EXPENDITURE. NO ENDORSEMENT OF SPECULATIVE VALUE OF POLICIES. NO MILITARY SERVICE. NO HIGH-SALARY OFFICERS. NO SPECULATION IN INVESTMENTS WITH MEMBER MONEY, IN THE C. M. B. A.

The merchant or capitalist, knowing the uncertainty of business, recognizes the necessity of providing a competency on which his family can SURELY DEPEND, should death or financial misfortune overtake him. The artisan, or wage-earner, realizing that his life is only a shield from want those most near and dear to him, desires some GUARANTEE that his family will not be dependent upon charity when death shall summon him.

A membership in the C. M. B. A. will supply the need. By it hundreds of families have been rescued from want and comfort preserved to many homes, the clouds that hover over the prospects of youth when the father's fostering care is removed have been dropped, and the widow's heart spared the additional pang of seeing her loved ones of destitute.

The first assessment paid by a C. M. B. A. member creates an estate which, if death remove him to prevent in cash for the support of the beloved ones who will mourn his loss.

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 of the Association the 20th of each month.

Members of the Association are entitled to a copy of the Association's Constitution and By-Laws, and also to a copy of the Association's financial statements, upon application to the Association's Secretary.

Correspondence should be addressed to the Editor of THE CANADIAN, at the following address:

Address: The Canadian, 100 St. John Street, London, Ont.

LONDON, O. N., 1908

ELEVENTH CONVENTION.

Notice is hereby officially given that the next regular convention, being the eleventh, of the Grand Council of the Catholic Mutual Benefit Association of Canada, will be held in the city of Quebec, Province of Quebec, on the fourth Tuesday in August, 1908, commencing at nine o'clock, A. M.

M. F. HACKETT, Grand President. SAMUEL R. PROSS, Grand Secretary.

QUEBEC CONVENTION.

RAILWAY FARES

The rates for the Convention at Quebec will be on the standard certificate plan, that is, single fare to be paid to Quebec, and standard Convention certificates obtained at point of starting. This certificate is to be certified to at the Convention by the Grand Secretary. Then return tickets will be issued free by ticket agent at Quebec on the surrender of certificate, which was signed by the Grand Secretary.

Delegates must purchase first-class fare one way tickets. A standard certificate receipt will be supplied free by the agent from whom the ticket for the going journey is purchased. No other form of certificate will be recognized.

No refund of fare will be made on any account whatever because of failures of the delegates to obtain certificates or to observe the requirements of same.

Wives of delegates accompanying their husbands to Convention may procure same rates as delegates.

The above mentioned railway rates are obtained on condition that we have at least 300 attending the Convention.

We therefore advise those who intend being present to comply with the regulations regarding such rates, and not take advantage of any excursion that may possibly be from any particular point, if such would have a tendency to reduce the number holding certificates to less than 300, and thus, of course, all those holding certificates

would have to pay one third fare to return.

HOTEL RATES.

Table with columns: Hotel, Accommodation, Rates. Lists various hotels and their respective rates.

BRANCHES IN ARREARS

Standstead, P. Q., May 27, 1908. Brothers.—A statement has been received by me from the Grand Secretary, showing several branches of the Association in arrears to the Grand Council.

The Representatives and Alternates of such branches are hereby notified that their credentials will not be honored at the coming convention of the Grand Council, unless all arrears due by their respective branches to both General and Beneficiary Funds have been paid. A delegate shall not be admitted from any Branch in arrears.

Yours fraternally, M. F. HACKETT, Grand President.

PROPOSED AMENDMENTS TO THE CONSTITUTION.

Following are the proposed amendments to our C. M. B. A. constitution:

BRANCH 1.

Recommends triennial instead of biennial conventions; also the increasing of the Reserve Fund at the rate of 10 per cent instead of 5 per cent, also that the Grand Council be empowered to retain the amount of one full assessment from the Reserve Fund for the purpose of paying beneficiaries, also that Grand Deputies be elected by districts.

BRANCH 2.

To amend Section 131 by striking out "and all branch officers" in the second line, and the last four words of the section; to amend Section 132 by adding after the word "all" the words "Grand Council;" to amend Section 133 by adding after the word "all" the words "Branch Financial Secretary and Treasurer," and after the word "Canada" the words "who shall receive 50c. per each hundred dollars of security furnished, to be added to the General Fund of the Grand Council."

BRANCH 3.

Recommends to strike out the words "separate ballot" in section 131, and substitute therefor the words "separate or combination ballot."

BRANCH 11.

To add after the word "business," in section 157, the following: "except in branches numbering less than fifty members, in which case five members shall constitute the quorum."

BRANCH 12.

That section 94 be amended by striking therefrom in the first and second lines the word "representatives," and that there be added at the end of said section "and the Grand Council shall pay its branch representatives at the rate of \$2.50 per day during their attendance at regular or special conventions, including each day necessarily spent in coming to and

going from the convention, but not including railway or other travelling expenses, berth, fare, board and hotel bills: the travelling and berth fare expenses so excluded shall be defrayed by the branches directly from which the branch representatives are respectively delegated.

BRANCH 13.

I. That the present system of selecting representatives to Grand Council be abandoned, and the following system substituted therefor:

a. That all the Branches of the C. M. B. A. be divided into districts so that in each district there shall be from 200 to 300 members.

b. That each such district shall be entitled to one representative for each 200 members in said district.

c. That the mode of election of such representatives shall be as follows:

(1) The Grand Secretary shall furnish to each Branch in each district, at least two months before the date of election, a list of the members in said district eligible for election as representative, and shall also certify the number of representatives which such district is entitled to elect.

(2) The Grand Secretary shall also at the same time supply to the Recording Secretary of each Branch a sufficient number of ballots for such Branch marked with the number of such Branch.

(3) One of such ballots shall be supplied by the Recording Secretary to each member present at the meeting for the election of officers, such ballot having been previously signed on the back thereof by the President and Recording Secretary of the Branch.

(4) Each member so supplied shall write on the face of his ballot the names of the persons for whom he wishes to vote as Representatives, the names so written not to exceed in number the number of Representatives for the district and shall thereupon return the same to the Recording Secretary whose duty it shall be to forthwith transmit all the ballots so cast in his Branch to the Grand Secretary.

(5) The Grand Secretary shall, during the calendar month following the month in which the election is held, count the ballots under such supervision as the Board of Trustees may determine, and shall declare the persons receiving the largest number of votes in each district duly elected as Representatives for such district to the number to which such district is entitled.

(6) In the event of a tie he shall declare the candidate who shall have been longest a member of the Association, elected.

(7) The Grand Secretary shall cause to be published in the issue of THE CANADIAN for the succeeding month the names of the persons elected as Representatives and Alternates for each district.

II. That conventions of the Grand Council be held every three instead of every two years.

III. That an auditor be appointed at each convention whose duty it shall be to make an annual audit of the books of the Grand Secretary, Grand Treasurer and Trustees of the Reserve Fund, whose report shall be published annually in THE CANADIAN and that the Finance Committee be relieved of the duties so directed to be performed by the Auditor.

IV. That each person hereafter becoming a member of this Association shall, if he hold a \$500 certificate, pay into the Beneficiary Fund each month the amount set out opposite his

age at initiation in column 1 of the underwritten Table of Rates; if he hold a \$1,000 certificate he shall pay the amount so set out in column 2 of said table; and if he hold a \$2,000 certificate, he shall pay the amount so set out in column 3 of said table.

TABLE OF RATES.

Table with columns: Age at initiation, For a \$500 Certificate, For a \$1000 Certificate, For a \$2000 Certificate. Lists rates for various ages.

V. The Board of Trustees shall have power to make said table apply to all persons at present members of this Association whenever they may deem it expedient to do so.

VI. The moneys realized from the monthly payments under the above table shall be invested in so far as not needed for the payment of current death claims, and the moneys so invested shall at all times be available for the payment of the death claims which in any one month may exceed the amounts collected during such month.

BRANCH 30.

That section 35 be amended by striking therefrom in the first and second lines the words "Branches shall be represented by their Representatives or Alternates," and the following be substituted: "Each group of two branches shall be represented by one Representative or Alternate, the grouping of the branches to be arranged by the Grand Council, the appointment of Representative to be made from each branch of the group alternately, the Representative first appointed to be from the senior branch of the group, the Representative to take his instructions from both of the branches. In case of disagreement between the two branches of each group regarding amendments or instructions to Representatives, a vote of the members of both branches shall be taken, and the Representative to be governed by a majority vote.

BRANCH 49.

Recommends the employment annually of a selected chartered accountant to examine into the accounts, books and vouchers of the Grand officers of the C. M. B. A., reporting thereon to the Grand President and Grand Secretary and such further officers or persons as may be designated by the members assembled in convention, also signs or passwords.

BRANCH 63.

The holding of conventions every four years instead of every two years.

BRANCH 67.

(1) That we, the members of Branch 67, C. M. B. A., of Pembroke, are of the opinion that the Grand Council at its next meeting should devise and promulgate a scheme for equal monthly payments based on a graded system increasing with each year of age, instead of every five years as at present.

(2) That we consider the expenses in connection with the holding of biennial conventions are far too great for the benefits obtained, and we are of the opinion that the objects of these conventions could be obtained in a less expensive and more perfect manner by reducing the number of delegates to, say, one for every four hundred or five hundred members.

(3) That we consider a further reduction in the expenses of the Grand Council, without in any way lessening its efficiency, could be attained by holding triennial instead of biennial conventions, and, of course, lengthening the terms of Grand Council officers to three years.

BRANCH 93.

Recommends to reduce the cost of holding the convention by having the Grand Council composed of about thirty members elected by districts or groups of branches or chosen by the Grand Council, and when reduced to said number, the convention to be held yearly.

BRANCH 102.

To adopt a sick benefit feature obligatory to all branches and members thereof.

BRANCH 101

To strike out the word "representative" in the first and second lines of Section 91 and add to said section the following: "Branch delegates' expenses and per diem shall be paid by the branch they represent;" also the holding of conventions in as central a locality as possible; also an old age and disability clause; also that organizers be replaced by District Deputies appointed in each district; also the printing of the constitution in the German language.

BRANCH 126.

That section 8 of Beneficiary Fund Law be amended so as to have double assessments bi monthly making a total of 18 assessments payable at fixed dates.

BRANCH 132.

Whereas, it has frequently come under observation that many of our co religionists who, from causes beyond their control, (such as being beyond the age limit or through physical defect) are ineligible for membership in our Association, yet would wish, from a spirit of fraternity and interest, to become members, and

Whereas, the inclusion of this element of our people would have a tendency to increase the influence and prestige of the C. M. B. A., besides offering a means of augmenting the Reserve and Branch funds, therefore this branch respectfully submits for the earnest consideration of the C. M. B. A. the desirability of adopting measures to have such additions made to our charter as may be considered necessary to enable the Association to adopt the plan of having ASSOCIATE members.

BRANCH 145.

To reduce the number of delegates to the Grand Council by cancelling the privilege of sending representatives to the Convention from such branches as already have members in the Council, and also to have represen-

tatives elected by districts or groups of branches, instead of by single branch as at present.

BRANCH 157.

Representation to Grand Council by district instead of branches; also signs and passwords; also to reduce the reserve fund.

BRANCH 191.

Recommends triennial conventions, and the enlargement of the official organ by the saving in holding triennial instead of biennial conventions. The appointment of one or more organizers with power to inspect and audit the books in the branches, reporting to the Grand Council the condition of each branch, which report shall be published in the official organ, also the suggestions made by Bro I. P. O. Noel, of Branch 251, viz: to have twelve regular assessments equal to eighteen at the present rate, and a scale of rates increasing each year from the ages of 18 to 70.

BRANCH 210.

To hold conventions every six years instead of every two years, or if the biennial conventions are continued that each branch that wishes to send a representative pay his expenses.

BRANCH 212.

To have twelve assessments in the year instead of fifteen regular and special assessments, and to have the twelve assessments payable equally to eighteen present assessments.

To have the convention every three years instead of two years.

To have only one delegate to represent five or six branches, or about 200 members at the convention.

BRANCH 221.

That each and every lay member of this Association shall furnish annually to the Recording Secretary of his branch a certificate from a priest certifying that he has performed his Easter duty.

Any member who has not presented such certificate at the first regular meeting of the branch after the Easter time is hereby declared to be suspended, and if within two months he has not presented such certificate, he is "ipso facto" expelled from the Association.

BRANCH 247.

Recommends the doing away with special assessments as far as possible.

BRANCH 253.

To strike out in section 156 the following, "But such meetings shall not be on a Sunday or legal holiday."

GRAND COUNCIL CONVENTION FOR 1893.

Let us sum up Quebec. "There is not a spot in all America richer in historic treasure, or more lavishly endowed by nature in the beauty, grandeur and splendor of its surroundings than the quaint old walled city of Quebec," and also, "Here is a small bit of mediæval Europe perched upon a rock, and dried for keeping--a curiosity that has not its equal in its kind on this side of the ocean."

The above expresses the feelings of noted writers. Our delegates on arrival will have no sooner got it into their heads that they are in a military post, and a particularly strong fortress by nature, than the aspect of the magnificent land-locked harbor and the wharves along the St. Lawrence and St. Charles, convince them that they are among a people of traders, men

who go down into the deep waters in ship. When they are thoroughly satisfied on this point, they wander into the suburbs of St. Roch and St. Sauveur, and there thriving factories present themselves, at whose sight they abandon the commercial as they did the military theory, and adopt the manufacturing one. Then, when, with much toil, and by routes that enable them to comprehend the sensation of a cab on an extra steep road they have arrived at the Upper Town very much out of breath, and exhausted by the various churches, colleges and convents, they begin to suspect that they have got into a university town and, growing bewildered, rush off to their heads to recuperate and to cool their senses for another surprise later. All this providing their old duties will permit, or they are anxious to see those sights from their seats in an electric car.

Should a delegate decide to take a quiet walk on the street, let him prepare for a succession of surprises. There are wide streets with modern shops, and narrow ones of the old style where the people on one side of the way can kiss those on the other from the topmost windows of the houses. If they only lean out far enough straight ways and crooked ways, irregular roads and circular roads. It has been said that the unwary guest, stepping around the corner from his hotel, would spend the whole day in trying to find it again, and was lucky if he did not bring up miles away. These are the rules for your guidance, whenever you are going on what is here called a level road, you are going out of the city; when you are torn up the sides of a precipice, you are in the city or the suburbs, and if you go up high enough you will find a street, when you are going violently down a steep place, you are still in the city, and will either arrive finally through the suburbs of St. Roch or St. Sauveur in the St. Charles River, or through St. Peter and Champlain streets in the St. Lawrence River. In either case you will be sure to know where you are. Perhaps its best to attend to your meetings and not go exploring. The oldest member of Branch 102, born in this city and seldom out of it has not seen the whole of it yet. All who come here feel sorry to leave and promise to come again. When Wolfe conquered Quebec, his last words were "I die in peace," and Montcalm on the same day and field, when expiring, said, "I am glad that I shall not live to see the surrender of Quebec." Those of our readers who will have the good fortune to be present during August, will regret to leave and will have something to speak about for a generation. Those who cannot or will not enjoy this trip, should, before returning home continue their pilgrimage to St. Anne de Beaupre, only twenty-one miles away, and there close their earthly career, for after you see Quebec, like Rome, you are fit to die. Will endeavor to condense and conclude in August number.

Branch 102

CORRESPONDENCE.

Peterboro, Ont.

To S R Brown, Esq.:  
Dear Sir and Brother,—As the question of reducing the cost of conventions will be among the most important before the coming C. M. B. A. Convention, I venture to offer a few suggestions. Since we have separated from the American Order I, among others, have given this question a good

deal of consideration. I have heard the different schemes advanced, and have read the many communications in our paper. Among the most feasible plans brought forth are Triennial Conventions and representation by districts. As to the former I am afraid it is too great an innovation for us to undertake, as Biennial Conventions seem to be necessary in order to keep the business of the Association running smoothly. Almost all societies in Canada hold annual conventions. In the latter part is adopted, there will be larger or smaller and dissatisfaction arising among the Branches in the selection of delegates and the existing feeling of having among all Branches to be charged to disburse and handle a more complicated. While not in favor of either of the above schemes I fully realize the necessity of reducing the cost of conventions, which at present amount to nearly eight thousand dollars.

I beg leave to submit the following plan, by which conventions may be held biennial at one half the cost.

Have the Grand Council divide the Branches into pairs, and one delegate to represent each two branches and make it strictly from both the oldest Branch to send the first representative and at intervals each in their turn. The above plan would be fair to all Branches and would give sufficient representation to all, and I trust this plan will be considered on its merits.

There is also a strong feeling in favor of having a permanent official at a fair salary to carry on the work of increasing our membership by canvassing in the interest of old Branches and organizing new ones wherever possible. I feel confident that if we had a man with the proper qualifications who would give his whole time to it, that is, eight or ten hours a day, and canvass individuals as well as address meetings, and work in the general interests of the Association, that we could double our membership. It must be apparent to every thinking man in our Order that it is necessary we secure new members even in greater numbers than in the past few years if we are to maintain our place as the best and most reliable Catholic Association, and as we have greater opposition to contend with, we must put forth greater efforts. I would strongly advocate letting our reserve increase till it reaches the sum of, at least, three hundred thousand dollars. Should we as a better protection to our certificates I would respectfully submit my opinion to the consideration of the Grand Officers and delegates, and also to the Toronto Advisory Board, as during my residence in that city I was the originator and organizer of the Board, and feel gratified to know that it is still an active agent for the good of our Association.

JOHN COUGHLIN,

Chancellor, Branch 90.

Cananque, June 15, 1893.

At a regular meeting held this evening, it was thoroughly discussed and unananimously adopted that Branch 74 is in favor of twelve graded assessments each year. We feel that by knowing what is coming each month it would give better satisfaction than the present system. We believe the expenses of the Convention should come out of the Branches; this would decrease expenses more than half, as one delegate could be chosen to represent several Branches in same county or city, each paying their proportion.

CONTINUED ON PAGE FIVE.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

Statement of Assessments Received in June, 1898.

July Assessments, 1898. Cotisations du mois de Juillet. Nos. 51, 52, 53, 54, 55, 56, 57, 58, 59, 60 and 61.

Etat des Cotisations Recues Durant le Mois de Juin.

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 July 1, 1898. Bureau du Grand Secrétaire, London, Ont., 1 Juillet, 1898. Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers.

Table with columns: NO., NAME, BRANCH, LOCATION, POLICY NO., ADMITTED, DIED, CAUSE OF DEATH. Lists deaths of various members including Rev. Joseph Girard, John J. M. Rae, William Finn, etc.

Deaths Nos. 51, 52 and 53 not in regular order, proofs not having been received in time. Les décès Nos. 51, 52 et 53 ne sont pas rapportés dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for June, 1898. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Juin, 1898.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES. DR.

Table showing financial details for the Beneficiary Fund, including amounts on hand, received during June, and various assessments.

Table listing individual beneficiaries and their respective amounts, such as D. McGuigan, M. J. Griffin, Isale Amiro, etc.

Total amount of Beneficiary Fund collected since 1st January, 1893, to date. \$800,045 40

Total amount paid to the Beneficiaries of deceased members to date. \$608,257 57

RESERVE FUND—FONDS DE RESERVE.

Table showing financial details for the Reserve Fund, including amount on hand, accrued since last report, and total.

SAM. R. BROWN, Grand Secretary.

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

Brothers—The foregoing statement of Assessments Nos. 8 and 9 (July Assessments) is given in compliance with Sections 7 and 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay these Assessments to the Financial Secretary of your Branch on or before the third day of August, 1898.

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

Aux Membres de l'A. C. B. M. du Canada.

Frères—L'état précédant des cotisations Nos. 8 et 9 (Cotisations du mois de Juillet) est donné en conformité des Clauses 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 cotisations au Secrétaire Financier de votre Succursale le ou avant le 3ème jour d'Août, 1898. Les Trésoriers des Succursales doivent me faire remise du montant de ces cotisations le ou avant le 3ème jour d'Août, accompagné du Rapport de la Cotisation Mensuelle. 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.

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

Main financial table with multiple columns: Branch No., Assess. Nos., Beneficiary Fund, Reserve Fund, Assessment Nos., Beneficiary Fund, Reserve Fund, Branch No., Assessment Nos., Beneficiary Fund, Reserve Fund. Contains detailed financial data for various branches.

N. B.—All branches not appearing on the foregoing statement as having paid No. 6 and special Assessments, with the exception of Branches 32, 50, 72, 171, 206, 209, 267 and 268, are on this date (July 1st, 1898) in arrears or under suspension. Branches 50, 72, 206, 209 and 267 paid No. 6 in May, and branches 32, 171, 210 and 259 paid both 6 and special.



CONTINUED FROM PAGE THREE.

of expenses. Resigns and passwords, we are sure they would benefit the Association. There should be some way of knowing a brother wherever you meet him. We simply mention these important items with a hope that our delegate will be permitted to lay same before the Convention. In the meantime we would like other Branches to consider, and let us hear from them.

Yours fraternally, P. O. PELON, J. B. MOONEY, THOS ROACH, Committee.

Grand Falls, N. B., June 30, 1898. To the Editor of THE CANADIAN:

Dear Sir and Bro.—At a regular meeting of Branch 210, C. M. B. A., held on the 29th inst., it was unanimously agreed on to endeavor to urge the delegate attending the next convention to vote against having conventions every two years on account of the heavy expenses they entail. It was further agreed on that in the opinion of this Branch a convention every six years would be quite sufficient; or, again, if the conventions should continue biennial, then let each Branch that wished to send a representative pay his expenses, and then we would not be receiving so many surprises by special assessments. I proposed that this opinion of Branch No. 210 be sent to THE CANADIAN for publication, and our delegate to the next convention, bear in mind the unanimous adoption of the above opinion by the members of Branch No. 210.

M. A. O'KEEFE, P.P. Rec. Sec.

MONTHLY REPORT

Issued by the Provincial Board of Health of Ontario.

Showing the deaths from Contagious Diseases in the Province as reported to the Registrar-General by the Division Registrars throughout the Province.

Table with columns for Date (May 1898, April 1898, March 1898, May 1897, April 1897, March 1897) and rows for Tuberculosis, Typhoid, Whooping Cough, Measles, Diphtheria, Scarlatina, Total Deaths Reported, Total Municipalities, Total Population Reported.

Municipalities of Province 745. Population of Province, 2,253,492.

NEW BRANCH.

Branch No. 296 was organized on the 30th of June, 1898, at House Harbor, Magdalen Islands, Que., by Rev. A. E. Burke, Provincial Grand Deputy, for P. E. I. The following is the list of officers:

- Spiritual Adviser, Rev. J. A. H. Blaquiere. President, Rev. J. A. H. Blaquiere. First Vice-President, Camille Delaney. Second Vice-President, John G. Binet. Recording Secretary, Peter O. Turbide. Assistant Recording Secretary, Wm. S. Arsenault. Financial Secretary, Peter L. Joncas. Treasurer, Francis Cheverie. Marshall, Alex. C. Arsenault. Guard, Marc. Delaney. Trustees, Rev. J. A. H. Blaquiere, Camille Delaney, John G. Binet, John F. Solomon.

Initiations Reported in June, 1898. Initiations Rapporte'es en Juin, 1898.

Table with columns for Br. (Branch) and Initiated Members. Lists various branches and their respective initiation counts.

M. E.—The initiations in the last branch are charter members. Les initiations de la dernière succursale sont des membres fondateurs.

ACKNOWLEDGMENTS.

Halifax, N. S., June 9, 1898.

To the Officers and Members of Branch 192, C. M. B. A.:

Mrs. Eleanor O'Connor gratefully acknowledges the receipt of One Thousand Dollars (\$1,000), Beneficiary due on the death of her son, the late James Joseph O'Connor.

Quebec, June 25, 1898.

S. R. Brown, Esq., Grand Secretary C. M. B. A.:

Sir,—I have just signed the receipt for the insurance of my late husband in the C. M. B. A. Kindly accept my thanks for the settlement of this claim, and believe me,

Your most devoted M. C. B. DURANCK, 49 St. Louis Street.

Death is the poor man's doctor.— Gaelic proverb.

THE GATIEU APPEAL.

Sturgeon Falls, Ont., June 21, 1898. To the Editor of THE CANADIAN: London, Ont.

Dear Sir.—Will you please publish in your esteemed paper the following Branches which have contributed to the Gatieu Appeal since March 24, 1898.

J. A. LEVIE, Rec. Sec., Br. 157.

Table listing branches and amounts contributed to the Gatieu Appeal, including Br. 151, Br. 152, Br. 153, etc.

THE LANGLOIS APPEAL.

Nicolet, P. Q., June 27, 1898. Sam. R. Brown, Esq., Grand Sec., C. M. B. A., London Ont.

Dear Sir and Bro.—Find here below the third report of the Branches which have responded to the appeal of Branch No. 164, Nicolet, P. Q., in behalf of Bro. Z. A. Langlois, as well as the amount subscribed by each.

Table listing branches and amounts contributed to the Langlois Appeal, including Br. 230, Br. 231, Br. 232, etc.

The financial condition of Bro. Langlois being still very lamentable, the Branches which have not yet voted any amount are respectfully requested to do so as soon as possible.

Fraternally yours, P. A. GOVIN, Priest, Spiritual Adviser, Br. 164.

THE TRUDEL APPEAL.

Murray Bay, Que., June 10, 1898. S. R. Brown, Esq., Grand Sec. C. M. B. A., London, Ont.

Dear Sir and Bro.—Kindly add to the lists already published the names of the following Branches, as contributors to the Trudel appeal.

Yours fraternally, ELIE HARVEY, Pres.

Table listing branches and amounts contributed to the Trudel Appeal, including Br. 2, Br. 5, Br. 7, Br. 9, etc.

THE LANDRY APPEAL.

Memramcook, N. B., June 30, 98. Mr Samuel R. Brown, Grand Sec C. M. B. A., London, Ont.

Dear Sir and Bro.,—Please add to list published in your last issue of THE CANADIAN the following contributions from Branches which have generously contributed to the Bro Landry Appeal.

Yours fraternally, THOS O. LEBLANC, Rec Sec, Br 174.

Table listing branches and amounts contributed to the Landry Appeal, including Br. 111, Br. 112, Br. 113, etc.

MARRIAGE OF GRAND TRUSTEE BEHAN.

THE CANADIAN has much pleasure in extending congratulations to Grand Trustee Behan upon the event of his marriage to Miss Brannagan, of Kingston. The happy event took place Wednesday morning, June 8, in St. Mary's Cathedral, the nuptial knot being tied by Very Rev Vicar General Kelly. The occasion was taken advantage of by the very numerous friends of Mr. Behan to demonstrate the high place he holds in the esteem of the people of Kingston. The Liberal Association of Kingston presented him with an elegant secretary and cabinet, the presentation being made in the British American Hotel by Mr. Penne, President of the Reform Association. The Young Irishmen's Catholic Benevolent Association presented him with an elegant silver tea service accompanied by an address. The individual token of regard came from far and near, from all classes and all parties. The bride is one of Kingston's most esteemed young ladies, a talented musician and highly favored in social circles. She was attended at the altar by her niece, Miss Harty, of Ottawa, while Mr Behan was supported by Mr. Andrien, of Montreal, and Mr. Wm. Cunningham, of Kingston. The happy couple are beginning life's journey under the most favorable auspices, and many are the prayers and well wishes that their path may be free from life's cares and sorrows till the end.

Alterations and amendments to the C. M. B. A. constitution, laws, by-laws, rules of order and Code of Procedure may be made at any regular Convention of the Council by a vote of two-thirds of the members present and entitled to vote at such Convention.

Try never to miss an opportunity of giving a pleasure. It will make you happier and better.—Longfellow.

LE CANADIEN

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 le ou vers le 10 de chaque mois. Les membres sont invités à nous envoyer des nouvelles ou informations dont l'Association pourra bénéficier.

Les correspondants voudront bien se rappeler que la copie doit nous parvenir le plus tôt possible, pour être publiée dans le mois de la mois suivant. Les pages étant limitées, on voudra bien se conformer à ces conditions.

S. R. BROWN, Editeur et Gérant, 106e Côte, Rue Toronto, London, Ont.

LONDON, JUILLET 1898

ONZIEME CONVENTION

Avis est par le présent officiellement donné que la prochaine Convention régulière, la onzième, du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada, sera tenue en la Cité de Québec, Province de Québec, le Quatrième Mardi d'Avril, 1898, commençant à 9 heures, à midi.

S. R. BROWN, M. F. HACKLET, Grand Sec. Grand Pres.

CONVENTION DE QUEBEC.

TAUX DE CHEMINS DE FER

Le taux des Chemins de Fer pour la Convention de Québec sera sur le plan des certificats; c'est à dire qu'il faudra payer le prix d'un billet simple pour Québec, et obtenir au point de départ un certificat de délégué à la Convention. Ce certificat sera attesté à la Convention par le Grand Secrétaire, et alors un billet de retour gratis sera émis par l'agent à Québec sur présentation du certificat signé par le Grand Secrétaire.

Les délégués doivent acheter un billet de première classe pour aller. Un reçu certificat leur sera délivré gratis par l'agent de qui le billet pour aller sera acheté. Aucun autre genre de certificat ne sera reconnu.

Il ne sera fait aucune remise parce que les délégués auront manqué d'obtenir un certificat ou d'observer les conditions qu'il comporte.

Les épouses des délégués qui accompagneront leurs époux à la Convention pourront obtenir le même taux de passage que les délégués.

Le taux mentionné plus haut a été obtenu à la condition que nous aurons au moins 100 délégués à la Convention. C'est pourquoi nous suggérons à ceux qui ont l'intention d'être présents de se conformer aux règlements concernant ce taux, et de ne pas prendre avantage d'aucune excursion qui pourrait avoir lieu d'un point quelconque, si cela pourrait avoir pour effet de réduire le nombre de ceux ayant des certificats à moins de 300, et alors, comme de raison, ceux-ci auraient à

payer le prix d'un tiers de billet pour retourner.

TAUX DES HOTELS

Table with 3 columns: Hotel, Accommodation, and Taux. Lists hotels like Hotel Frontenac, Hotel Victoria, etc.

SUCCESSALES ARRIEREES

Stanstead, P. Q., 27 Mai, 1898

Freres: J'ai reçu du Grand Secrétaire un état montrant que plusieurs successales de l'Association sont arriérées envers le Grand Conseil.

Les Représentants et Substitués de ces successales sont par la présente notifiés que leurs Lettres de Créance ne seront pas honorées à la prochaine Convention du Grand Conseil, à moins que tous les arriérages dus par leurs successales respectives pour le Fonds Général et le Fonds des Bénéfices aient été payés. Le délégué d'une successale arriérée ne sera pas admis.

Fraternellement à vous, M. F. HACKLET, Grand Président.

NOTES.

Le Bonus de un dollar pour chaque initiation, accordé par le Grand Conseil, sera discontinuée à partir du 1er jour de Juillet, 1898. Les successales devront accepter le présent avis comme officiel.

Frère E. J. Duggan, de la Succursale No. 26, est maintenant le Seigneur Duggan, de Murray Bay, P. Q., ayant hérité du titre et de la Seigneurie, à la mort récente de son frère, feu Wm. Duggan.

Des modifications et amendements à la constitution, aux lois, règlements, règles d'ordre et au Code de Procédure de l'A. C. B. M. peuvent être faits à toute Convention régulière du Grand Conseil, par un vote des deux tiers des membres présents et ayant droit de vote à telle Convention.

Les officiers des successales voudront bien se rappeler que la taxe per capita, la taxe d'initiation et l'honoraire du Médecin Examineur en Chef pour le trimestre finissant le 30 Juin, 1898, sont passés dus, et qu'ils devraient être payés sans plus tarder. Voyez les clauses 60ème, 117ème et 176ème de la constitution.

Les amendements proposés à la Constitution doivent être envoyés au Président du Comité des lois du Grand Conseil le ou avant le 1er Juillet, 1898.

Aucuns amendements qui ne seront pas ainsi envoyés ne seront pris en considération à aucune session du Grand Conseil en Convention.

On nous a prié d'annoncer pour l'information des délégués des Provinces Maritimes et de ceux qui pourront les accompagner à la convention

de Québec que le C. P. R. est à organiser un parti de tous ceux qui désirent visiter Montréal, et que ce voyage coûtera seulement qu'une petite somme additionnelle au taux régulier par les autres routes. Mr A. H. Notman, de St. Jean, N. B., donnera de plus amples détails.

ELOGE DE L'A. C. B. M.

Prononcé par l'Assistant Grand Secrétaire, Frère J. E. H. Howison, à Millbury, Ont., dans une Séance Ouverte de la Succursale No. 50.

Monsieur le Président, Mesdames et Messieurs:—C'est avec plaisir que j'ai accepté l'invitation que m'a faite Mr Kellackey de venir le rencontrer ici pour adresser la parole à des compatriotes, dans notre langue, sur l'Association Catholique de Bienfaisance Mutuelle. C'est aussi par devoir et par amour de notre association que j'ai accepté cette invitation, et réalisant bien que je suis mieux habitué au travail du bureau général de la société qu'à parler en public, je sens le besoin de réclamer votre indulgence et je compte sur mon amour de l'association pour suppléer à ce qui pourra me faire défaut au point de vue oratoire.

L'Association Catholique de Bienfaisance Mutuelle, Mesdames et Messieurs, fut fondée en 1876. Quelques Catholiques de Niagara Falls, États Unis, s'étant réunis, sur le conseil de leur curé, dans le but d'organiser une société de bienfaisance et de charité, décidèrent de fonder une association qu'ils devaient appeler la Société Catholique d'Assurance. En ayant soumis le plan à l'Evêque de Buffalo, pour son approbation, Sa Grandeur l'approuva chaleureusement, suggérant en même temps de donner à la nouvelle société son nom actuel. En diminutif on la désigna aussi plus communément par les initiales Anglaises C. M. B. A., lesquelles un membre dans la province de Québec expliqua un jour, dans une assemblée comme celle-ci, vouloir signifier:—C'EST MON BONHEUR ASSURÉ.—Cette traduction, bien libre, il est vrai, était tout de même pleine de vérité. Nous aurons l'occasion de le constater dans le cours de notre entretien.

L'Association commença ses opérations en Décembre. Son mode d'affaires est si simple qu'on ne saurait éprouver la moindre peine à en conduire les opérations. Son administration est soignée et économique. Les membres se recrutent dans des successales. Le corps gouvernant est un Grand Conseil formé de représentants des successales. Le Grand Conseil est incorporé dans cette province, et aussi dans La Puissance par un acte du parlement fédéral.

Cette incorporation de l'A. C. B. M. dans La Puissance, prouve davantage encore la manière soignée avec laquelle elle est administrée. N'étais ce cette incorporation nous ne pourrions faire affaires maintenant dans la province de Québec sans faire entre les mains du trésorier provincial un dépôt de \$5,000, et prendre une licence spéciale.

Pour perpétuer l'association et protéger ses membres contre les effets d'une épidémie ou d'un taux de décès plus qu'ordinaire, un fonds de réserve a été établi, en 1887, sauvegardé de la manière la plus sûre. Ce fonds de réserve s'accroît en mettant à part 5 par cent de chaque cotisation collectée. Présentement il s'élève à près de \$80,000.

Je ne m'attarderai pas à vous détailler l'échelle des taux chargés par l'association. Les membres d'ici vous fourniront ce renseignement avec plaisir sur demande.

Fondée sur le précepte divin: "Aimez vous les uns les autres"—"Aidez vous les uns les autres;" sous l'égide de l'Eglise Catholique dont plusieurs hauts dignitaires et un grand nombre de messieurs du clergé en sont membres et avec leur appui qui ne lui a jamais fait défaut, l'A. C. B. M. ne pouvait que prospérer et faire sa marque. Des États Unis elle s'étendit bientôt au Canada, traversant les lignes de Détroit à Windsor ou la première succursale Canadienne fut organisée en Février, 1878. L'Association en Canada est maintenant distincte de celle des États Unis depuis le 31 Décembre 1892 époque à laquelle on jugea que nous étions parfaitement compétents pour nous gouverner nous-mêmes. L'association a depuis continué à faire de constants progrès. Aujourd'hui elle compte près de 300 successales sous sa juridiction, lesquelles comprennent collectivement environ 12,000 membres. Le grain de sénévé a germé et est maintenant un grand arbre dont les nombreuses branches protègent de leur ombre bienfaisante des centaines de familles depuis les Territoires du Nord Océan à l'Océan Atlantique. Rien d'étonnant en cela, Mesdames et Messieurs, car la mission de l'A. C. B. M. est grande et noble. Grâce à elle la veuve et les orphelins sont à l'abri de la noire misère.

"Grâce aux associations de bienfaisance, grâce à la C. M. B. A. disait un prêtre, la charité, la fraternité forme la porte au dénuement et au désespoir. Cette garantie matérielle donnée à la veuve et à ses enfants, est comme un rayon qui illumine le chevet du mourant et jette ou ne sait trop quelle consolante clarté dans la tristesse du deuil qui les frappe. Ah! c'est qu'on a la certitude que la main ne viendra pas s'assoier au foyer, et que les enfants pourront recevoir une fraction de ce pain béni qu'on appelle l'éducation chrétienne."

L'Association a déjà distribué à cette fin près d'un million et demi de piastres. Et cette large somme, qui représente les réclamations de décès, a été toute payée sans contestation aucune de la part de l'A. C. B. M. Y a-t-il une compagnie d'assurance sur la vie en existence aujourd'hui qui a fait ou pouvait faire plus que cela. Non, pas une, mais il y en a plusieurs qui ont fait beaucoup moins.

L'A. C. B. M. n'a pas seulement pour but de secourir la veuve et les orphelins, elle tend encore à améliorer la condition sociale, intellectuelle et morale de ses membres et à les rendre meilleurs en leur inculquant des principes d'intégrité, de sobriété et de frugalité. Elle les unit aussi dans les liens de la fraternité la plus noble et la plus durable, la fraternité Chrétienne Catholique, ne faisant aucune distinction d'origine ou de condition, sauf de pratiquer la Foi de nos pères, d'être Catholiques pratiquants.

L'A. C. B. M. est aussi un puissant facteur contre l'imprévoyance.

"Au point de vue économique, dit l'auteur d'un essai sur la mutualité, celle-ci non seulement provoque l'épargne, mais elle remplit encore les fonctions d'une véritable caisse d'épargne, en faisant fructifier les montants qui lui sont confiés, et de la façon la plus avantageuse. C'est au double, souvent au triple, assez fréquemment dans des proportions bien plus fortes encore, qu'elle rembourse les sommes qu'on lui a versées aisément, sans se gêner, au lieu de les dépenser en futilités, comme il serait arrivé infailliblement dans la plupart des cas, si on les avait gardées en mains. A la fin de sa vie on se retrouve ainsi en face d'épargne dont la bienfaisante accumulation nous surprend nous-mêmes; épargne que l'association a petit à petit, ramassées à notre crédit et





"sauf dans les succursales comptant moins de cinquante membres, dans lequel cas cinq membres constitueront le quorum."

#### La Succursale No. 12

D'amender la clause 24<sup>me</sup> en retranchant le mot "Représentants" et en ajoutant à la fin de cette clause: "et le Grand Conseil paiera aux représentants de ses succursales \$2.50 par jour durant le temps qu'ils assisteront aux conventions régulières ou spéciales, y compris chaque jour nécessairement déposé en se rendant et en retournant de la convention, mais les frais de route ou toutes autres dépenses de voyage, comprenant le prix d'un lit, passage, frais de pension et d'hôtel exceptés, ces frais de route et toutes autres dépenses ainsi exclus seront défrayés directement par les succursales par lesquelles les représentants seront délégués respectivement.

#### La Succursale No. 13.

I. D'abandonner le système actuel de choisir les représentants au Grand Conseil et de le remplacer par le suivant:

(a) Que toutes les succursales de l'A. C. B. M. soient partagées en districts de manière que dans chacun d'eux il y ait de 200 à 600 membres.

(b) Que chacun des dits districts ait droit à un représentant par chaque 200 membres dans le district.

(c) Que le mode d'élection de ces représentants soit comme suit:

(1) Le Grand Secrétaire fournira à chaque succursale dans chaque district, au moins deux mois avant la date de l'élection, une liste des membres dans le dit district qui sont éligibles comme représentants, et il certifiera aussi le nombre de représentants que chaque district a droit d'élire.

(2) Le Grand Secrétaire fournira aussi en même temps au sec. archiviste de chaque succursale un nombre suffisant de bulletins de vote marqués au chiffre de la succursale.

(3) Un de ces bulletins sera fourni par le secrétaire-archiviste à chaque membre présent à l'assemblée à laquelle aura lieu l'élection des officiers, le dit bulletin ayant été auparavant endossé par le Président et le secrétaire-archiviste de la succursale.

(4) Chaque membre ainsi pourvu écrira sur la face de son bulletin les noms des personnes qu'il désire élire comme Représentants, les noms ainsi écrits ne devant pas dépasser le nombre de Représentants pour le district, et il le remettra au secrétaire-archiviste dont le devoir sera d'envoyer sans tarder au Grand Secrétaire tous les bulletins ainsi déposés dans sa succursale.

(5) Le Grand Secrétaire durant le mois suivant celui pendant lequel l'élection a lieu comptera les bulletins sous telle surveillance que le Bureau des Syndics pourra déterminer, et il déclarera les personnes ayant reçu le plus grand nombre de votes dans chaque district dument élus Représentants pour le dit district au nombre que chaque district aura droit.

(6) Dans le cas d'égalité il déclarera le candidat qui aura été le plus longtemps membre de l'association, élu.

(7) Le Grand Secrétaire fera publier dans le numéro du CANADIEN, pour le mois suivant, les noms des personnes ainsi élues comme Représentants ou Substitués pour chaque district.

II. Que les conventions du Grand Conseil soient tenues tous les trois ans au lieu de tous les deux ans.

III. Qu'un auditeur soit nommé à chaque convention, dont le devoir sera

de faire une revue annuelle des livres du Grand Secrétaire, du Grand Trésorier et des Syndics du Fonds de Réserve et dont le rapport sera publié annuellement dans LE CANADIEN, et que le comité des Finances soit relevé des devoirs qui lui sont assignés et que l'auditeur remplira.

IV. Que toute personne qui à l'avenir deviendra membre de cette association devra si elle détient un certificat de \$500, verser dans le Fonds des Bénéfices chaque mois le montant en regard de son âge à la date de l'initiation, dans la 1<sup>re</sup> colonne de la table de taux sus-mentionnée; si elle détient un certificat de \$1,000, elle devra verser le montant dans la 2<sup>me</sup> colonne; et si elle détient un certificat de \$2,000, elle devra verser le montant dans la 3<sup>me</sup> colonne.

(Nous renvoyons à la partie anglaise pour la table de taux sus-mentionnée.)

V. Le Bureau des Syndics aura le pouvoir d'appliquer cette table à toutes les personnes actuellement membres de cette association en aucun temps qu'ils jugeront expédient d'en agir ainsi.

VI. Les sommes réalisées des paiements mensuels sous la table sus-mentionnée seront investies en autant qu'elles ne seront pas requises pour payer les réclamations courantes de décès, et ainsi placées elles seront en tout temps disponibles pour payer les réclamations de décès qui dans aucun mois pourront excéder le montant collecté durant le mois.

#### La Succursale No. 30.

D'amender la clause 35<sup>me</sup> en retranchant les mots "Les Succursales seront représentées par leurs représentants ou les substitués de ces derniers," et les remplaçant par ce qui suit: "Chaque groupe de deux succursales sera représenté par un Représentant ou le substitut de ce dernier, les succursales étant groupées par le Grand conseil, la nomination du Représentant faite par chaque succursale du groupe alternativement, et le premier Représentant nommé par la plus ancienne des succursales du groupe et recevant ses instructions des deux succursales. Dans le cas d'un désaccord entre les deux succursales de chaque groupe relativement aux amendements ou aux instructions données aux Représentants, un vote des membres des deux succursales sera pris, et le Représentant sera gouverné par la majorité.

#### La Succursale No. 49.

D'employer annuellement un comptable expert pour examiner les comptes, livres et pièces justificatives des officiers du Grand Conseil de l'A. C. B. M. et qui fera rapport au Grand Président et au Grand Secrétaire et à tous autres officiers ou personnes que les membres réunis en convention désigneront; aussi des signes et mots de passe.

#### La Succursale No. 63.

De tenir les conventions tous les quatre ans au lieu de tous les deux ans.

#### La Succursale No. 67.

1. L'adoption d'un plan pour rendre les cotisations mensuelles égales et basées sur un système augmentant avec chaque année d'âge, au lieu de cinq ans en cinq ans comme à présent.

2. De réduire le nombre des délégués à, cinq, un par chaque quatre cents ou cinq cent membres.

3. De réduire davantage les dépenses du Grand Conseil en tenant des conventions triennales au lieu de biennales.

#### La Succursale No. 93.

De réduire le coût de la convention en composant le Grand Conseil de trente membres environ élus par dis-

tricts ou groupes de succursales ou choisis par le Grand Conseil, et ainsi réduit à ce nombre de tenir la convention annuellement.

#### La Succursale No. 102

D'adopter un plan de bénéfices à la maladie, obligatoire pour toutes les succursales et les membres d'icelles.

#### La Succursale No. 104.

De s'en tenir aux conventions biennales. De retrancher le mot "Représentant" dans la clause 31<sup>me</sup> et d'ajouter à cette clause ce qui suit: "Les dépenses et l'indemnité per diem des représentants seront payées par la succursale qu'ils représentent"; aussi de tenir les conventions dans une localité aussi centrale que possible; aussi une clause concernant le vieillissement et l'incapacité; aussi de ramener les organisateurs par les Deputés de district nommés dans chaque district; aussi l'impression de la constitution en langue allemande.

#### La Succursale No. 126.

D'amender la clause 8<sup>me</sup> du Fonds des Bénéfices de manière à avoir des cotisations doubles tous les deux mois, faisant un total de 18 cotisations payables à dates fixes.

#### La Succursale No. 132.

Attendu, qu'il a été fréquemment observé que plusieurs de nos co-religionnaires qui, pour causes hors de leur contrôle (telque la limite d'âge ou une déficience physique) sont inéligibles comme membres de notre Association, dépendant désireraient à un point de vue fraternel et d'intérêt, devenir membres, et

Attendu, que l'introduction de cet élément de notre peuple aurait une tendance à accroître l'influence et le prestige de l'A. C. B. M., à part d'offrir un moyen d'augmenter le Fonds de Réserve et les fonds des succursales, pour ces raisons cette succursale soumet respectueusement à la sérieuse considération de l'A. C. B. M. qu'il est désirable d'adopter les mesures qui seront considérées nécessaires pour amender notre charte afin de permettre à l'association d'adopter un plan pour admettre des membres Associés.

#### La Succursale No. 145.

De réduire le nombre des délégués au Grand Conseil en annulant le privilège d'envoyer des représentants à la convention qu'ont les succursales comptant déjà des membres dans le Conseil, et aussi que les représentants soient élus par districts ou groupes de succursales, au lieu de par chaque succursale comme à présent.

#### La Succursale No. 187.

La représentation au Grand Conseil par district au lieu de succursales; aussi des signes et mots de passe; aussi de réduire le Fonds de Réserve.

#### La Succursale No. 193.

Recommande les conventions triennales, et l'agrandissement de l'organe officiel au moyen des épargnes faites en tenant des conventions triennales au lieu de biennales. La nomination d'un ou plusieurs organisateurs avec pouvoir d'inspecter et de faire une revue des livres des succursales, faisant rapport au Grand Conseil de la condition de chaque succursale, lequel rapport sera publié dans l'organe officiel; aussi les suggestions faites par frère L. P. O. Noël, de la succursale No. 251, savoir: d'avoir douze cotisations régulières égales à dix huit au taux actuel, et une échelle de taux augmentant chaque année depuis les âges de 18 à 50 ans.

#### La Succursale No. 210.

De tenir les conventions tous les six

ans au lieu de tous les deux ans, ou si on s'en tient aux conventions biennales, que chaque succursale qui désire envoyer un représentant paye ses dépenses.

#### La Succursale No. 212

D'avoir douze cotisations dans l'année au lieu de quinze cotisations régulières et des cotisations spéciales, et de faire les douze cotisations égales aux dix-huit d'à présent.

#### La Succursale No. 221.

Que tout membre laïque de cette association fournisse annuellement au Secrétaire Archiviste de sa succursale un certificat d'un prêtre attestant qu'il a rempli son Devoir Pascal.

Tout membre qui ne présentera pas tel certificat à la première assemblée régulière de la succursale après le temps Pascal est par le présent déclaré suspendu, et si dans les deux mois il n'a pas présenté tel certificat, il est "ipso facto" expulsé de l'association.

#### La Succursale No. 247.

D'abandonner les cotisations spéciales en autant que possible.

#### La Succursale No. 253.

De retrancher dans la clause 156 ce qui suit: "mais les dites assemblées n'auront pas lieu le Dimanche, non plus qu'un jour de fête légale."

### APPELS GATIEN, LANDRY ET TRUDEL.

Les succursales Nos. 178, 183 et 224 accusent réception de nouvelles contributions à leur appel respectif. La liste des montants contribués paraît dans la partie anglaise.

### APPEL LANGLOIS.

Nicolet, 27 Juin, 1898.

Sam. R. Brown, Ecr.,  
Grand Secrétaire, A. C. B. M.  
London, Ont.

Cher Monsieur et Frère, — Vous trouverez ci-après, le 3<sup>me</sup> Rapport des Succursales qui ont répondu à l'Appel de la Succursale No. 164, de Nicolet, P. Q., fait en faveur de frère Z. A. Langlois ainsi que du montant souscrit par chacune d'elles. (Ce rapport paraît dans la partie anglaise).

La condition de fortune de frère Langlois étant toujours très lamentable, les Succursales qui n'ont pas encore voté aucun montant sont respectueusement priées de le faire au plus tôt possible.

Fraternellement à vous,  
P. A. GOUIN, Ptre,  
Aviseur Spirituel, Suc. 164.

### NOUVELLE SUCCURSALE.

Le Révd. A. E. Burke, Grand Député provincial pour l'I. du P. E., a institué, le 30 Juin dernier, une nouvelle succursale à House Harbor, Ile. Madeline, P. Q. Cette succursale commence avec vingt membres fondateurs. Nous publions la liste des officiers, dans la partie anglaise. La nouvelle succursale portera le numéro 296.

### ACCUSE DE RECEPTION:

Québec, Juin 25, 1898.

A Monsieur S. E. Brown,  
Grand Sec. de l'A. C. B. M.  
Monsieur, — Je viens de signer le reçu de l'assurance de mon défunt mari, dans l'association A. C. B. M. Veuillez accepter mes remerciements pour le règlement de cette affaire, et me croire.

Votre très oblige,  
M. C. E. DORVILLE.