



THE Canadian

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

Volume 5.

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Number 11.

TO THE MADONNA.

BY REV. JAMES B. DOLLARD, *St. James Mon.*

Blest Mother of the Child Divine,
That guardest Him with boundless love,
How sweet 'twill be in realms above
To see the splendor that is thine.

He placed thee by His fishing throne,
His mighty choir before thee bow;
Thy face outshines their lustre now,
For all His glory is thine own.

Madonna sweet, that clasped His form
A helpless Babe at Nazareth,
And bore Him safe from fear and death,
Thro' desert drear and blinding storm!

Ah! not unmindful of these days
He crowns thy sorrows now with joy,
With rapture that hath no alloy
Thy mother kindness He repays.

Madonna, in our hour of need
When round us loom the powers of hell,
With Him, Thine Own, Who loves Thee
well,

Oh! Blest Madonna! Intercede!

—CARMELITE REVIEW.

Good Possessions.

A C. M. B. A. membership with integrity and industry are about as good possessions as a man can have.

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The Essentials to Success.

It is a mistake to think that capital alone is necessary to success. If a man has head and hands suited to his business, they will soon procure him capital.

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Delays are Dangerous.

In no other way can so sure a provision be made for dependent ones as by a membership in the C. M. B. A. Join now. Do not put off. "Delays are dangerous."

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The Question of Methods.

Methods cannot be pasted on. Put a live man behind any standard method, and glory will shine all around. The question of methods really resolves itself into the question of men—their sympathy and push.

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Business Writing.

Business writing is neither an art nor a science. It is just plain common sense coupled with natural or acquired ability to write with simplicity and force. The writer of business literature must be a practical man. He must have a knowledge of the common sense laws that govern successful business. He must be able to grasp quickly the "talking points" of the article to be advertised. And, above all, he must have the knack of telling his story in few and simple words—yet with a forcefulness that carries conviction.—William S. Power.

Preparation Necessary.

Many a manager's worst enemy is his own lack of respect for his position and his failure to realize the need of preparation and constant study. The law business requires study, knowledge and books. A farmer needs agricultural papers and implements. None the less essential to the management of a building and loan or fraternal associations are papers, books and study.

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When They Pay.

Life's reckoning we cannot make twice over. You cannot mend a wrong subtraction by doing your addition right. When life ends, life insurance policies begin to pay. They will be among the necessities until the judgment day, and even then your taking it out will count as one of your meritorious actions. Every delay gives opportunity for disaster. The great disaster of poverty in old age or to dependents in the event of death is avoided by life insurance. Join the C. M. B. A.

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What's in a Name?

A clever clerk or waitress is often of great help to an establishment.

A middle aged woman entered a Boston restaurant the other day, and taking a seat at the counter, carefully scrutinized the bill of fare. She concluded to try an order of ice-cream pudding, at five cents a plate. After it had been served she looked it over carefully, and calling the waitress back, said:

"Do you call this ice cream pudding?"

"Yesum, and it's very nice, too."

"But where is the ice cream?"

"Oh, that's only the name given that peculiar make of pudding. We are making a specialty of it. I'm sure you'll like it when you taste it."

"It seems to me that you ought to give ice cream with it, as long as you say it is ice cream pudding."

"We don't give cottages with cottage pudding," quickly replied the witty waitress. The retort threw the middle aged woman into a convulsion of laughter, and she ordered a second plate.

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Insurance in Business.

The use of life insurance as a security to the permanence of a business house is a quite recent adaptation of its general utility, and it has increased very largely within the last five years. In a house with several partners, just starting in business, or with limited capital, it is obvious that the death of a partner and the consequent withdrawal of his investment might embarrass and possibly wreck the firm. So, with a firm with one rich partner, and two or three young men, the death of the capitalist might ruin the young men by forcing a liquidation. It is to

meet these contingencies that life insurance is called upon. The partners insure themselves, at the firm's expense, for the benefit of the firm, for sums representing the interest of each, the cost being included in the general expense of the business. Even if a death occurs, a partner is lost, but the insurance makes good the capital which his heirs would withdraw, and the house is not embarrassed.—Selected.

x x x

Keep Your Temper!

Be good tempered. It pays, in every way. It pays, if you are an employer, it pays, if you are an employee. It is profitable, in every walk of life. And this is taking the most selfish view. You owe it to others to be good-tempered. You owe it to your own manhood to your own womanhood to your own self-respect. Only a coward by nature will be habitually ill-tempered at home; only a fool will be so abroad. In making others comfortable you are making things agreeable for yourself; you are gaining and keeping good will, which may be of value and help to you hereafter; you are accumulating a capital of popularity and good report, which may be used to advantage, perhaps, at a critical time. Good temper is a great factor in success.

Bad temper on the other hand, may prove a fatal handicap in the race of life. Nobody is so poor or insignificant that you can afford to give him or her causeless offence. Exhibitions of ill-temper may seem to do no particular harm at the moment, but they often inflict wounds, the scars of which are not easily healed. A man possessing every other element requisite for success good temper excepted, may have his whole career marred by that lack. Keeping one's temper does not cost a cent. It is wise to keep it, even under great provocation, for deliberate reflection may suggest some method of redress far safer and more effective than might have been adopted under the impulse of passion. If you would succeed in life, keep your temper.—Success

x x x

When and How to Shake Hands.

The question of when and how to shake hands with guests has been the subject of much dispute in the United States, says the New York Tribune, where, as one woman declared in speaking of it, no standard for hospitality prevails, and no one ever knows whether or not the bow of the business is supposed to be cordial enough to imply the handshake that in any other country would go with a greeting. A solution of this difficulty is offered by what is said to be the latest rule of handshaking.

A hostess should shake hands with every guest who comes to her house, whether her own friend or the friend of her friend, both on their arrival and departure.

A young girl introduced to an older woman should await the action of the elder who if kindly disposed will shake hands. Any man presented to a woman unless he is decidedly elderly or distinguished must wait for her to make a movement toward shaking hands and when one woman presents to another the man who is accompanying her, it is the duty of friendship, as well as hospitality for the man to be met with a cordial handshake.

Ordinarily, however, women are not supposed to shake hands with men where they are presented to them. This holds good even at a dinner party, where a woman for the first time meets the man who is to take her into dinner.

The Missing Button.

Some one has said that the best portion of a good man's life consists of his little nameless unremembered acts of love and kindness. But sometimes the deeds which seem trivial to the doer, and pass from his mind altogether sink deep into some grateful heart where memory holds them fast. A pathetic instance of such living remembrance is given below.

There was no crape upon the door, although the angel of death had entered the home the night before. A bow of white ribbon and a cluster of pale fragrant lilies took the place of that symbol of gloom and sorrow. There could be no real mourning in the hearts of those who had loved the patient sufferer, and had known how she longed for her release.

All day friends came and went with grave faces and bowed heads. Late in the afternoon a ragged boy climbed the steps, hesitatingly. His eyes were red as with much weeping and his voice hardly rose above a whisper as he asked: "Say, can I see her? I won't stay but just a minute."

"How did you come to know her name?" one asked, strangely drawn, and the little wail by the head of a bed rose and a common sorrow.

The answer was slow and coming, but a little patient questioning drew it out at last. "I see, she used to lie there by the window, and I'd see her when I went by. It was cold or rainy she'd look at me sorry like, and after a while she'd get to smiling when she saw me and warm her hand. On real bad days she used to have em call me in so I could warm up 'y the fire, an' once she knit me a pair of mittens good thick ones, too. But taint them things I care so much 'bout." concluded the boy chokingly. "I kin stan the cold all right, but seems though I should'n't never get used to missin' that smile."

They took him into the room where she was lying with the radiance of heavenly peace on her still face. He looked at her lovingly and longingly, then turned away. His little body was shaken by sobs as he went out into a world that would henceforth be colder and more desolate because it lacked the sunshine of a smile.

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 made to members on or about the 10th of each month.

Members are invited to send us items of news or information that will be of benefit to the Association. Communications should be sent to the Editor, M. B. A. members will always be welcome, but anonymous letters will not be published. The Manager does not con- sider himself a member of the Association unless he has paid his dues.

Correspondents will be glad to receive a copy of the Association's Bulletin, if they will send the name of the month, the name of the publication, the following month's issue, and the space is limited and every inch is valued.

Address all communications to
S. R. BROWN,
Editor and Manager,
Cato Block, Dundas Street,
London, Ont.

ASSESSMENT SYSTEM

LONDON, SEPTEMBER, 1890.

ADVERTISEMENTS

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

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

REV. FATHER TIERNAN

GRAND TRUSTEE OF THE C. M. B. A.

Address and Testimonial From Many London Friends.

The parlors of the Catholic Club were crowded on the evening of Aug. 30th, the occasion being the presentation of an address and testimonial to Rev. Father Tiernan, who has resigned, on account of ill health, the position of rector of St. Peter's Cathedral, which he has filled so acceptably for the past twenty five years.

Mr. John Forristal acted as chairman of the meeting and Mr. J. G. McDougall as secretary.

The address, which was beautifully engrossed, was read by Mr. John R. Dromgole, as follows:

To the Rev. Michael Joseph Tiernan, rector of St. Peter's Cathedral, London:

We are here to day, very dear Father, to express, in some measure, our appreciation of the fact that you have spent the best years of your life in unselfish and devoted exertions for our spiritual and temporal welfare.

The tears of many, old and young, and especially of the poor and needy, convey more eloquently than can pen or tongue the sacred place you hold, not only in the hearts of your parishioners, but in the depths of the hearts of the citizens of London, without distinction of race or creed.

"Quarter a century's service!
Wearing thy cassock of black;
Over thy camps and thy battles and triumphs,
Soldier of Jesus, lock back,
From the day when thou kissed thy first altar
In love with youth's fevered thrill,
To this day, when we meet and we greet thee,
So true to the altar still."

Many of us here present were baptized by you. When old enough to make our first Communion, it was you who taught us to appreciate the wondrous gift of that Divine Food, and we had hoped that your consoling words and presence would smooth for us the dread passage to eternity.

We trust that the respite from your labors, granted by our already loved Bishop, may be the means of renewing your strength and vigor, and that you may return to the diocese, where you are so well known and loved, to spend the remaining years of your life in health, peace and happiness.



REV. M. J. TIERNAN,
Chairman of the Board of Trustees.

The prayers of your people will attend you on your journey abroad, and we beg that you will ever remember us in the adorable sacrifice. May God bless you and grant us a reunion in the glorious hereafter.

On bidding you adieu, we ask you to accept the accompanying gift, as a tribute of a grateful people on your departure.

On behalf the Catholic laity.

JOHN FORRISTAL, Chairman.

Mr. R. H. Dignau, treasurer of the testimonial fund, then handed the reverend gentleman a cheque for \$912 being the amount of the testimonial from the reverend Father's friends in the city.

Rev. Father Tiernan made a touching and beautiful reply, alluding to the many years he had spent in London, and thanked the people of the city for their generous gift. He also alluded to the fact that during his administration in London he had baptized 4393 children, married 400 couples, prepared 3,000 children for first Communion and confirmation, and administered the last rites of the Church to 2,000 people. The reverend gentleman was frequently applauded during his reply.

Father Tiernan was born in May, 1816, two miles from Essex Center, and received his early education in the parish school, obtaining a first class certificate. After teaching school for six months Father Tiernan entered, in 1833, St. Vincent College, Latrobe, Pa., to study for the priesthood. He remained there four years, and then, on account of his health, he went to the Seminary of Our Lady of Angels at Niagara Falls. From this institution he graduated in 1839, was teacher in Assumption College, Sandwich, under Bishop O'Connor in 1872-1873, and in the Grand Seminary, Montreal, 1874-75. On December 19, 1875, was ordained priest in the old Cathedral of London by Bishop Walsh, and in six weeks from that day was made chancellor of the diocese. For five years he was secretary to Bishop Walsh, and when the erection of the new cathedral was commenced, the financial transactions were placed in his hands. In less than five years the cathedral was practically completed, and dedicated for service. The success of this undertaking was mainly due to the ability and perseverance of Father Tiernan, who spared no pains to make it a credit to the Forest City.

Rev. M. J. Tiernan joined the C. M. B. A. on Aug. 6, 1879, becoming a charter member of Branch No. 4, London, Ont. In 1886 he represented his Branch at the Convention held in Stratford, was elected a Grand Council Trustee, and has been re-elected at every Convention of the Association held since.

Let us so live as to be an inspiration, strength, and blessing to those whose lives are touched by ours.

JOSEPH A. CHISHOLM, LL. B.

Grand Trustee C. M. B. A.

Joseph A. Chisholm was born in 1840 in the parish of old St. Andrews, Antigonish County, Nova Scotia, his parents being of Scottish descent. He received his education at St. Francis Xavier College, Antigonish, where he obtained the degree of B. A. in 1863 and M. A. in 1864, and at the Dalhousie Law School, where, in 1883, having made the highest general average of the year, he was awarded the prize in constitutional law and took the degree of LL. B. On his admission to the bar of Nova Scotia, in 1886, he obtained a first class certificate, securing the highest average in the final examinations of that year. He practiced his profession in Antigonish

GRAND COUNCIL TRUSTEE MEETING

C. M. B. A. Grand Council Board of Trustees in Session at Niagara Falls.

Niagara Falls, Ont., Aug. 26, 1890.

A meeting of the Grand President and Board of Trustees of the Grand Council of the C. M. B. A. of Canada was held in Hotel Savoy, Niagara Falls, Ont., on Aug. 26, 1890.

The following members were present:—
Hon. M. F. Hackett, Grand President.
Rev. M. J. Tiernan, Grand Trustee.



JOSEPH A. CHISHOLM, LL. B., GRAND TRUSTEE C. M. B. A.

until 1889, when he removed to Halifax, becoming a member of the well-known law firm of Borden, Ritchie & Chisholm.

Mr. Chisholm twice contested Antigonish County in the Conservative interest.

Brother Chisholm joined the C. M. B. A. in 1893, becoming a member of Branch 132, Halifax, N. S. He represented this branch at the Convention held in Quebec in 1898, and was elected a Grand Council Trustee. He takes an active part in all C. M. B. A. questions and is working energetically to make Nova Scotia one of the leading C. M. B. A. provinces.

Every tear that falls from one's own eyes gives a deeper tenderness of look, of touch, of word that shall soothe another's woe.

P. J. O'Keefe, Grand Trustee.
P. J. Rooney, Grand Trustee.
J. J. Behan, Grand Trustee.
Joseph A. Chisholm, Grand Trustee.
Dr. Ryan, Supervising Medical Examiner.

F. R. Latchford, Solicitor.
Samuel R. Brown, Secretary.
The minutes of the last meeting were read, and, on motion of Bro. Behan, seconded by Bro. O'Keefe, were confirmed.

A communication from Miss Killackey was read, conveying to the Grand Council officers her sincere thanks for their kind sympathy on the death of her brother, W. P. Killackey.

Moved by Bro. O'Keefe, seconded by Bro. Behan, that Brothers Latchford, Ryan and Chisholm be hereby appointed a committee to draft resolutions of condolence on late Bro. Killackey.

lackey's death, and that such resolution be spread on the minutes of this meeting and also published in THE CANADIAN

The following statements were presented by the Grand Secretary, and on motion of Brother Chisholm, seconded by Rev. M. J. Tiernan, it was decided to have said statements spread on the minutes and published in the official organ, THE CANADIAN:

MEMBERSHIP.

Total membership 1st January, 1899	12,145
Total number initiated from 1st January to 1st August	821
	13,014
Total lapses on account of deaths, expulsions and resignations from 1st January to 1st August	96
Present membership	12,918

Table showing the number of initiations in each Province from January 1st to August 1st, 1899.

Province.	January	February	March	April	May	June	July	Total
Ontario	36	57	123	103	56	88	58	550
Quebec	10	10	13	13	14	14	8	86
Nova Scotia	4	4	18	16	13	13	14	90
New Brunswick	12	12	6	13	8	8	25	79
Prince Edward I	4	4	1	1	1	1	3	19
Manitoba	0	0	1	1	1	1	1	5
N. W. Territories	0	0	0	0	0	0	0	0
Total	59	120	127	225	90	129	119	889

Table showing the branches organized since 1st January, 1899; where and by whom instituted, and the number of new members admitted to said branches at date of institution:

Branch No. and Location	Organizer	New Members	Date of Organization
304 Ancienne Lorette, Que.	J. E. H. Howison	8	March 24, 1899
305 Quebec City, Que.	J. E. H. Howison	11	" 24, "
306 Church Point, N. S.	Rev. Father Sullivan	12	" 27, "
307 Toronto Junction, Ont.	W. P. Killackey	22	April 19, "
308 Kingston Mills, Ont.	W. P. Killackey	11	" 25, "
309 Chosterville, Ont.	W. P. Killackey	17	June 9, "
310 St. Paul, Que.	J. E. H. Howison	8	" 15, "
311 Phippsville, Ont.	W. P. Killackey	13	" 20, "
312 Rogersville, N. B.	H. J. Johnson	11	" 26, "
313 Loggsville, N. B.	H. J. Johnson	11	July 24, "
314 South Durham, Que.	J. E. H. Howison	14	Aug. 3, "

London, Aug. 11th, 1899
Statement showing the amount paid each Organizer from 1st January, 1899, to 1st August, 1899:

AUGUST, 1899.	
ONTARIO.	
W. P. Killackey, salary for 6 months	\$190 00
expenses, 6 months	490 20
Total	\$680 20
QUEBEC.	
J. E. H. Howison, salary for 6 months	\$500 00
expenses, 6 months	224 79
Total	\$724 79
NOVA SCOTIA.	
F. MacDonald, salary for 4 months	\$200 00
expenses, 4 months	127 73
Total	\$327 73

NEW BRUNSWICK.
R. J. Johnson, salary for 3 months \$150 00
expenses, 3 months 121 00
Total \$271 00

NOTE.—Brother Killackey's 6 months was to 30th June, 1899; Brother Howison's 6 months was from 1st February to 1st August, 1899; Brother MacDonald's 4 months was from 1st April to 1st August, 1899; Brother Johnson's 3 months was from 1st May to 1st Aug., 1899.

At the time of making out this statement Brother Johnson had not sent in his account of expenses for July.

Condition of the various funds at this date:

BENEFICIARY FUND.

1899.	Dr.	
Jan. 1st, to balance on hand	\$ 2,034 50	
Aug. 1st, to total amount received from branches from 1st January to 31st July	89,921 04	
Total	\$91,955 54	
1899.	Cr.	
Aug. 1st, by total amount paid beneficiaries from 1st Jan to 31st July	\$61,040 00	
balance on hand	30,915 54	
Total	\$91,955 54	

RESERVE FUND.

1899.	Dr.	
Jan. 1st, to amount on deposit	\$33,750 33	
Aug. 1st, to total amount received from the 5 per cent. on assessment money from 1st Jan. to 31st July	4,733 08	
Total	\$38,483 41	
1899.	Cr.	
Aug. 1st, by total on deposit, not including interest since 1st January	\$38,483 41	

GENERAL FUND.

1899.	Dr.	
Jan. 1st, to amount on hand	\$ 61 57	
Aug. 21, to amount received from branches from 1st Jan. to date	6,614 75	
Total	\$6,676 32	
1899.	Cr.	
Aug. 21st, by total expenditures from 1st January to date	\$6,702 02	
balance on hand	318 34	
Total	\$6,710 32	

The Grand Secretary read the various tenders received for printing, mailing, etc., THE CANADIAN, and in compliance with instructions from the Board, the contract was awarded the Catholic Record office, as Mr. Coffey's tender was the lowest and most satisfactory in other respects.

Moved by Brother Bshan, seconded by Rev. M. J. Tiernan, that this contract be and is hereby approved and ratified by this Board. Carried.

Tenders were called for a supply of seals, ballot boxes, and gavils, as such articles at present form part of the set of supplies furnished new branches.

Four tenders were received, the most satisfactory being from Brother T. P. Tansy, of Montreal. The contract was accordingly awarded Mr. Tansy.

Moved by Brother P. J. O'Keefe, seconded by Brother P. J. Rooney, that said contract be and is hereby approved and ratified. Carried.

A communication was received from Brother Metz, of Berlin, in regard to supplying the Association with members' receipt books. The Board decided to continue using our present "members' receipt card."

A communication from Mr. W. F. O'Connor, barrister, Halifax, and a resolution from Branch 160, were received and read. They referred to the claims of the late Edmund Fultz.

Moved by Brother Bshan, seconded by Brother Rev. M. J. Tiernan, that the Grand Secretary write to the Branch to furnish him with the regular proofs of death of Mr. Edmund Fultz, and that the beneficiary be paid in the usual manner. Carried.

The Solicitor was authorized to procure 4,000 policies of denomination

\$2,000 from Mortimer & Co., of Ottawa, at same price as heretofore charged.

The Grand Secretary reported to the Board the condition of the branches in arrears for assessments and per capita tax. It was decided to send Grand Deputy Quillman to Branch 114, Welland, and have the business of said branch set right, if at all possible. If this cannot be done, then the branch is to be dissolved, and the members who are in good standing transferred to another branch.

Branches in arrears for per capita tax are to be again notified and, if said branches do not pay all arrears within thirty days from date of said notice, they shall stand suspended. This is also to apply to branches in arrears for assessments.

A letter from Organizer Johnson was read, referring to a new branch to be organized in Richibucto Village, and requesting a Grand Deputy sent there. The Grand Secretary was instructed to notify Brother Johnson to send Grand Deputy David Landry to institute such branch.

The Grand President and the Solicitor, in answer to questions relating to recent legislation in Quebec and also in the Dominion, concerning fraternal insurance associations, stated the acts passed recently do not in any way affect the C. M. B. A.

It was decided to leave the same committee in power to watch future legislation on same question.

The Grand Secretary asked instructions from the Board regarding the charge for advertisements in THE CANADIAN.

It was moved and seconded that the Grand Secretary put a notice in THE CANADIAN to the effect that he is now prepared to receive advertisements for THE CANADIAN that the charge will be \$10.00 per column per annum; \$7.00 per card of one inch space per annum, and proportionately for larger or smaller spaces or time. Carried.

A general discussion took place as to the results of Organizers' work. The Board did not consider the results satisfactory, especially in the Province of Quebec, and passed certain resolutions pertaining to the matter, and instructed the Grand Secretary to write the Organizer for that Province officially, giving him the purport of said resolutions. It was left in the hands of the Grand Council Trustees of Nova Scotia and New Brunswick to attend to the Organizers for those Provinces respectively.

Dr. Ryan, Supervising Medical Examiner, explained to the Board the particulars of the case of Mr. Joseph M. Chaisson, an applicant for membership to Branch 272, Wellington, P. E. I.

Moved by Brother Bshan, seconded by Brother Rooney, that Dr. Ryan's action be and is hereby approved. Carried.

The Grand President addressed the Board regarding an offer made by La Presse, of Montreal, to get up a C. M. B. A. picnic if the Board would advance \$50.00, and stating that Brother Howison thought it advisable to have the \$50.00 placed in his hands for said purpose. Moved and seconded that said offer be not entertained. Carried.

Moved and seconded that the Organizer for Ontario hereafter receive \$5.00 per month and actual travelling expenses, said expenses to not exceed \$2.50 per day. Carried.

Several communications were read regarding the advisability of appointing a special C. M. B. A. canvasser for the city of Montreal.

Moved and seconded that Brother Feeley be and is hereby appointed

special canvasser for the city of Montreal, said appointment to continue during the pleasure of the Grand President, and that Brother Feeley receive \$1.00 for each member he brings into the Association, said fee to be paid Brother Feeley after the applicants are initiated. Carried.

Brother Chisholm, having stated that he thought Organizer MacDonald intended resigning his position soon, it was moved by Brother O'Keefe, seconded by Brother Rooney, that the selecting and appointing of another organizer for Nova Scotia be left in the hands of Brother Chisholm, and that the salary, etc., be the same as paid Organizer MacDonald. Carried.

There were twelve applicants for the position of Organizer for Ontario. After the applications and testimonials of each applicant were read, it was decided to leave the selection to the Ontario Trustees. After carefully considering the matter, said Trustees reported to the Board that they would submit two names to be voted upon, viz., Brothers W. G. Hardy, of Belleville, and Joseph Kidd, of Goderich.

Moved and seconded, that Brother Joseph Kidd be Organizer for Ontario.

Moved, in amendment, and seconded that Bro W. G. Hardy be Organizer for Ontario.

The amendment was lost. The original motion was carried.

It was then moved, seconded, and carried unanimously, that Mr. Joseph Kidd be Organizer for Ontario for three months or such longer period as the Board may consider advisable, at a salary of \$7.00 per month and actual travelling expenses, said expenses not to exceed \$2.50 per day.

Brother Kidd accepted the position, and said he would do all in his power to be successful.

Moved by Brother Bshan, and seconded by Brother O'Keefe, that all contracts between this Association and any person or persons be drawn up and attended to by our Solicitor. Carried.

It was moved and seconded, that Mr. Kidd, Organizer, be under the direction of Brothers Bshan, Rooney and Brown. Carried.

A communication from the branches in Hamilton was read, inviting the Board to hold its next meeting in that city. The Secretary was instructed to answer the communication, stating that the Board regretted not being able to accept the invitation.

Moved and seconded that the next meeting of this Board be held in Montreal in January, 1900, and that the day and date on which the meeting be held be left in the hands of the Grand President and Grand Secretary. Carried.

Moved by Mr. Chisholm, seconded by Mr. O'Keefe, that we do now adjourn to meet at the call of the Grand President. Carried.

CORRESPONDENCE

Dear CANADIAN—Last month you published a letter signed "J. Dixon, M. D.," which calls for a word from me. The medical points involved in this matter I shall leave to the efficient examiner in question to settle and, no doubt, out of your correspondent's own mouth will be abundantly confounded. Apart from his travesty of the circumstances of his first examination, and subsequent doctoring, for a branch in which he was altogether unknown, there is little for me to reply to except the ridiculous and impertinent charge of not minding my own business. As I happened to be Pro-

vinical C. M. B. A. Deputy of the C. M. B. A. for 1899, and had a number of cases fully before me, one of which seems to have hit J. Diron, M. D., possibly even he may have wit enough to perceive that this was manifestly my business and nobody else. I notice J. Diron invokes charity, and laments the use of harsh language. Truth is always harsh to such as he, but, nevertheless, it must be told and it would be nice charity if those bound by official obligation stood aside and permitted the Association to be defrauded out of thousands of dollars by designing members who are not desir- able risks to take.

Let me say in conclusion that to many C. M. B. A. members it does seem passing strange that your columns should be opened to such as J. Diron, M. D., to vilify and insult your officers in the discharge of a disagreeable duty, but one absolutely necessary to be per- formed in the interests of our Associ- ation. By all means give J. Diron, if he is a member of our Association, or anybody else, all the space neces- sary to ventilate their real grievances and obtain fair play, but not an inch to fling insults into the faces of con- scientious officials. So far as I am concerned, I can take Diron's insults as compliments, but, if such treatment as I have received is to be tolerated by those at headquarters, where in future will you get a deputy worth having? I believe the Association is being plundered by unscrupulous doctors. I know that 50 per cent. of the money paid out, in this province at least, was incurred through bad risks, and I think, if we are to keep afloat and re- deem our obligations, it is necessary that a word of warning be sounded from here to Calgary.

(Signed) (REV.) A. E. BURKE, D.

Tignish, P. E. I., Aug. 31, 1899.

Editor CANADIAN:

Sir—I notice an effusion in your August number which calls for a pass- ing remark from me. The letter over the signature of J. Diron, M. D., by insinuation would lead the uninitiated to believe that he was unfairly dealt with by the Medical Examiner of the branch to which he first applied. As that examiner happens to be myself, a word of explanation may be necessary.

The gentleman in question applied in the usual way and his examination, based on his personal statements, went to headquarters on its merits. His family history, as given, I pointed out to him at the time contained weak links, which, as a medical man, he should have known and taken steps to fortify. I sent his certificate to our chief Medical Examiner without any recommendation whatever, the only comment on my part being the correc- tion of a palpable misstatement of facts, as I was in duty bound to do. Dr. Ryan will bear me out in saying that my comment was couched in language as favorable to the applicant as pos- sible under the circumstances. His statement that I have knowingly ad- mitted others of faulty heredity, I think I can afford to treat with the contempt it deserves. A record of up- wards of a hundred examinations, ex- tending over a period of six years, without a single death, is, I believe, a sufficient answer to this. For his attack, as far as it affects other mem- bers, I leave him to the tender mercies of the families he has traduced, some of whom he has already heard from. His subsequent admission to our Association was brought about, after the regular six months had elapsed, on

examination by another physician, who was forced to this time by the certifi- cates from attending family physicians, which cleared up the suspicions at- tached to his heredity left by the state- ments as to cause of death given at his first examination.

As a pioneer member of the C. M. B. A. in this province, and its first medical examiner, I must protest against the columns of our official or- gan being used to give publicity to Dr. Diron's insulting letter to one of our first officials, and his veiled attack on others who have always been the har- dest workers of the C. M. B. A. here.

In conclusion, I may tell your cor- respondent and his abettors now pub- licly, what I before told some of them privately, that if people want to effect graveyard insurance, they must en- deavor to impose on some other exam- iner.

I am, yours fraternally,
P. C. MURPHY, M. D.,
Tignish, P. E. I., Br. 231.

Note—As Rev. A. I. Burke, Dr. Murphy and Dr. Diron have now been heard regarding the matter form- ing the subject of their correspondence in THE CANADIAN, we must decline to publish any further letters in our official organ on this question. We consider the prolonging of the discus- sion would not be in the interests of the C. M. B. A.—Editor.

REMOVAL OF FATHER SLAVEN.

At a regular meeting of Branch 11 Galt, Ont., held on August 7th, 1899, the following resolution was unanim- ously adopted:

It was moved by Chancellor E. Barrett, and seconded by Recording Secretary Thos. Barrett, that whereas Branch 11 has learned with deep re- gret of the removal of our Spiritual Adviser, Rev. Father Slaven, from our midst, we feel that we cannot allow the occasion to pass without placing on record our sincere regret at losing so valued a friend and fellow member of our society.

But knowing what is our loss will be the gain of others, we trust that Father Slaven will be long spared to continue the good work which he has so much at heart—the advancement of our grand Organization, the Catholic Mutual Benefit Association.

Resolved that this resolution be spread on the minutes of the meeting and a copy be presented to Father Slaven and also a copy be sent to our official organ, THE CANADIAN, and to the Catholic Record for publication.

ACKNOWLEDGMENTS.

Elgin July 21, 1899.

Dear Sir—I beg, through you, to thank the officers and members of Branch 170, C. M. B. A., for their many acts of kindness towards my late brother, Michael, during his illness and for their attendance at his funeral, and for their prompt attention in re- gard to procuring from the order the mortuary benefit of \$1,000.

I also beg leave, through your branch, to thank the Grand officers for their prompt payment of the said \$1,000.

I also thank the members of neigh- boring branches for their kindness in attending his funeral.

I remain, yours truly,
TERESA A. DWYER.

P. M. K. Ogh, I. G., Rec. Sec. C. M. B. A., Windsor.

Dear Sir—On behalf of our family permit me to convey, through you, to the C. M. B. A. at large our humble appreciation of the many kind senti- ments expressed by its members throughout Canada on the death of our brother, W. P. Killackey; and our most earnest prayer is that your noble society, in which our brother had such an abiding faith, and took such an active interest, may ever continue to flourish.

I also take this occasion to express to the members of Branch No. 1 our sincere thanks for their many acts of kindness at the time of our bereave- ment.

We further wish to acknowledge the very prompt payment of \$2,000 policy carried by our brother in the C. M. B. A., and for which we thank you.

Yours very sincerely,
MARGARET KILLACKEY.

ANNIVERSARY.

The branches in Western Nova Scotia had a very pleasant re-union at Yarmouth, on the 29th July, it being the seventh anniversary celebration of Branch No. 180. Each of the fol- lowing branches were represented by three delegates: West Pubnico; Lower East Pubnico; Meteghan; Bel- liveau's Cove; Church Point and Yar- mouth. The latter branch had also a full attendance of its members. Appropriate remarks were made by the President and other members of the Yarmouth branch on the progress made during the past year, as well as since the organization of their branch. A brief review of the financial stand- ing of the association showed it to be in a most healthy condition.

After the conclusion of the anniver- sary celebration the delegates met and the following were elected officers:

President, F. G. J. Comeau, of Branch 180.
Vice-President, D. D'Entremont, of Branch 271.
Rec. Sec., W. H. Amiro, of Branch 200.
Marshal, Omer Comeau, of Branch 200.
Guard, Capt. Zach. D'Eon, of Branch 200.
Chancellor, W. H. Whalen, of Branch 180.

The advisability of the branches in Western Nova Scotia holding semi-annual reunions was the first matter taken up for discussion, and after con- siderable forcible remarks pro and con it was resolved that semi annual re- unions would greatly benefit the in- terests of the branches concerned and that such reunions should be held the first Saturdays in January and July until further consideration.

The next reunion will, therefore, be held at West Pubnico on the 6th Janu- ary, 1900.

Many appropriate and enthusiastic remarks were made by the delegates on the social condition of the members and the best means to increase our membership and promote the welfare of the Association in this part of the Province.

The reunion was undoubtedly a success from every point of view, and the delegates returned to their re- spective homes well pleased with the result of their visit.

Brother J. P. Dougherty, who for many years has had charge of the in- surance department of the Hamilton Provident & Loan Society, has severed his connection with that institution and accepted a responsible position with Routh & Payne, insurance agents, No. 37 James street south.

PRESENTATION TO REV. FATHER McKEON.

The social residence was the scene of a pleasant event Tuesday evening, August 22nd. The members of the C. M. B. A., Branch 32 St. Augustine, Ont., assembled to honor their beloved pastor, who was about to depart from their midst. An address, which had been prepared by a commit- tee on behalf of the society, was read by Mr. Thomas Cummings.

To Rev. Father McKeon:

Rev. and Dear Father: We, the members of the C. M. B. A., Branch 32, having heard with regret that you are about to depart from our midst take this opportunity to express to you our high appreciation of the services you have rendered us while our spiritual adviser for the past two years. In the discharge of your duties you have been ever faithful and zealous, never sparing yourself, but were always ready and willing to give us your good advice. And, by your unfeigned piety, love of justice and enduring patience, you have earned the sincere affection and esteem of all. We are not here to tell you of your en- nobling virtues and good works; your innate modesty forbids it. Yet facts sometimes speak louder than words. But we cannot allow you to leave us without expressing to you our sincere regret at your departure. As a slight token, therefore, dear Father, we ask you to accept this small fare- well offering—not by any means as an expression of love and gratitude we owe you, but rather as an appreciation of ennobling qualities which have done such honor to the priesthood and to us. You leave us the . . . of same child like and conscientious priest and gentleman you have been since the first day you came among us; and believe us, dear Father, our prayers and good wishes shall follow you to your future home, and may you remember us in your prayers to Almighty God, the Father and Giver of all.

Signed on behalf of the members of the C. M. B. A.—Thos. Cummings, Michael J. Corrigan, John J. Gibbons, Patrick Kearney, Richard Phelan.

In reply, Father McKeon thanked them for all their kindnesses towards him during his short sojourn among them, for the honor conferred upon him by the address and for their liber- ality, and he hoped that God would bless them manifold for it. He thanked them also for the peace and quiet he had enjoyed for the space of two years, and how in all his under- takings they had cheerfully co-operated. Their branch of the society, established shortly after his coming, he hoped would continue to flourish, as it was doing at the present. He concluded by wishing them every blessing. All then repaired to the dining room, where a sumptuous lunch, including ice-cream, awaited them. After lunch an enjoyable interval was spent in pleasant conversation. Then all bid their beloved pastor farewell and returned to their homes.

DECORATION DAY.

Sunday, Aug. 27, was the day ap- pointed by Branch 180, Yarmouth, N. S., for the decoration of the graves of the departed members.

The members assembled at their hall at 2 o'clock, where handsome wreaths and bouquets had been prepared for the occasion, and the members marched to church in a body. On account of the universal triduum being in pro- gress the church was beautifully de- corated. The ceremonies were con- ducted by Rev. F. Hamilton for the departed members of the branch.

The members then marched in pro- cession to the cemetery and were fol- lowed by a large concourse of people. After the decoration of the graves, special prayers were offered by the Chancellor, Mr. W. H. Whalen. The procession then returned to church, where prayers were again offered up for the repose of the souls of the mem- bers of Branch 180 who had already wended their way to their eternal home.

NEW BRANCHES.

Branch 315 was instituted on the 22nd day of August, 1899, at Westville, Nova Scotia, by Provincial Organizer, F. MacDonald.

Branch 316 was instituted on the 29th day of August, 1899, at Mulgrave, Nova Scotia, by Provincial Organizer F. MacDonald.

INITIATIONS IN AUGUST.

Table with 2 columns: Br. No. and Location. Lists various branches and their locations across Canada.

N. B. The initiations of the last three branches are charter members.

RESOLUTIONS OF CONDOLENCE.

At a meeting of Branch 28, Ottawa, a resolution of condolence was passed to Bro. F. R. Latchford, on the death of his mother.

At the regular meeting of Branch No. 254, Kensington, P. E. I., held July 27, the following resolution was passed:

At a meeting of Branch No. 8, C. M. B. A., of Chatham, Ont., the following resolution was unanimously adopted:

P. Killackey, who during his residence in Chatham occupied all the offices in their gift, and was their delegate on two occasions to the annual convention of the C. M. B. A.

At a regular meeting of Branch 74, Montreal, Que., held Sept. 6th, 1899, the following resolution was moved and carried unanimously:

Whereas Almighty God in His infinite wisdom has seen fit to suddenly remove from our midst our worthy and esteemed brother, Bro. F. McMenamin:

Although the suddenness of his death was a severe shock to us, we are consoled by the knowledge that he led a good Christian life, and that our prayers for him may ascend to the throne of mercy and pardon, will be our constant desire.

At the regular meeting of St. Edwards Branch No. 59, Westport, Ont., held on Aug. 16 last, the following resolutions were unanimously adopted:

Whereas it has pleased the Lord of Life to remove from our midst our worthy brother, Patrick Murphy, and whereas our deceased brother was an old citizen of our town, a charter member of our branch, a kind father and a staunch upholder of his religious principles: be it

The following resolution of condolence was moved and passed by Branch 285, Huntley, Ont., at the regular monthly meeting held on the above date:

Whereas it has pleased Almighty God in His infinite wisdom to remove from earth Mr. W. P. Killackey, Windsor, our much-respected Grand Organizer; be it therefore resolved that the officers and members of this branch embrace this opportunity to record their deep regret at the loss of the Association has sustained in the unexpected death of Mr. W. P. Killackey, whose services to the Association (of which he was one of the earliest and most enthusiastic members) cannot be over estimated; be it further

At the last regular meeting of Branch 65, Ayton, Ont., held on July 15, the following resolution was unanimously adopted: that Whereas Branch 65 has learned with most profound sorrow and deep regret of the death of our esteemed brother and late Grand Organizer, Bro. W. P. Killackey; and whereas, bowing submissively, as we do, to the decrees of an all-wise God, who does all things for the best, yet we feel it our bounden duty to express our sincere regret at the loss to the Association of so noble and sterling a member as our late Organizer.

Resolved that a copy of this resolution be sent to the relatives of our deceased brother, a copy to THE CANADIAN, for publication, and a third to be kept in the records of this branch.

OFFICIAL LIST Of Grand Deputies for the Ensuing Term.

Province of Ontario. Algonia West—W. H. Whalen, Port William. Algonia East—P. McNeil, Chapleau. Stormont—H. G. McDonnell, Cornwall.

Province of Quebec. Levis, Dorchester and Beauce—Rev. C. E. Carrier, Levis. Montmorency and Bellechasse—F. Samson, Station St. Valer.

Province of Nova Scotia. Guysburg—Rev. David V. Phelan, P. P. (Canso). Halifax City and County—James R. Craze, Halifax.

Highway and Annapolis Rev. J. J. Sullivan, P. P. W. Yarmouth. King—W. J. Lower, Halifax. Hants—H. J. Delaney, Halifax.

Province of Prince Edward Island. Kings County—Rev. John C. McMillan, Cardigan Bridge. Prince County—Rev. A. K. Burke, Alberton.

CAPACITY OF CISTERNS.

Table with 2 columns: Diameter and Capacity. Lists various cistern sizes and their corresponding capacities in gallons.

Brother Angelus, C. S. C., of Notre Dame, Indiana, agent for the Ave Maria, a weekly magazine devoted to the Blessed Virgin, is at present in London and meeting with good success.

SIZES OF BOXES FOR DIFFERENT MEASURES.

A box 24 inches long by 16 inches wide, and 24 inches deep, will contain a barrel, or three bushels. A box 21 inches long by 16 inches wide, and 11 inches deep, will contain half a barrel.

CHATS WITH YOUNG MEN.

Only the few are born rich, and those whose parents were wealthy often go to the bad and become poor, when they do not also die young, says the Catholic Columbian. They do not appreciate the value of money. They have not had the discipline of self-control, of frugality, of savings accumulated by close economy. They are prodigal. They have not had the advantage of poverty, which to many men has been a stimulus and a safeguard.

The many who are born poor, provided they have a bright mind, a sound body, and a fair education, have advantages in the race of life over their luxurious brothers, who are soft and weak and thrifless.

Poverty no hindrance.

"There's no chance for me. I'm poor." This is the desponding cry of many a young man, when urged to struggle for the prizes of life—to raise himself out of his lowly condition and make himself useful to his fellow-men. This plea might be admissible, did experience show that poverty, even the most abject, need keep a man from lounging and striving for a respectable and even an honorable place among his fellows. But what is the fact? The biographies of eminent men of all ages and all countries prove the contrary—nay, prove that low birth and grinding poverty may both be converted to positive blessings by a determined will. They teem with examples showing that the humblest man, if he will but make the most of his abilities, may do much for the glory of God and the good of man: that giant deeds may be performed by seeming pygmies; that there is no social dwarf that may not become a moral Hercules.

You are miserably poor, you say, without a friend to help you. But are you poorer than the carpenter's son, who rose to be Pope Gregory the Seventh, the mightiest of the pontiffs? Are you poorer than Gutenberg, who by the invention of printing revolutionized the whole intellectual aspect of society? Are you poorer than was Alexander Murray, the eminent linguist, who when a youth, learned to write by scribbling letters on an old wool card, with the end of a burnt heather stem? Are you more indigent than was Lord Kenyon, chief justice of England, who began life as a bootblack and an errand boy? Are you more friendless than John Leyden, the brilliant scholar, who, when a poor, barefooted boy, walked six or eight miles across the Scotch moors to learn to read; who, amid the abjectest penury, haunted Constable's bookstore in Edinburgh, and passed hour after hour perched on a ladder in mid air with some great folio in his hand, forgetful of the scanty meal of bread and water which awaited him in his lowly lodgings?

Are you more needy than was Samuel F. B. Morse, inventor of the electric telegraph, who, on the very eve of his triumph, wrote to his mother: "I am crushed for want of means; my stockings all want to see mother, and my hat is hoary from age?" Is your environment more depressing than was that of the great journalist and politician, Thurlow Weed, who cultivated his mind while tending "sap-bush" who tramped through the snow shoeless, with his feet swaddled in the remnants of a rag carpet, to borrow Carlyle's French Revolution, which he read by the light of "fat pine?" Are you more forlorn than was Henry Wilson in his

boyhood, he who for eighteen years was senator in Congress, and was vice-president of the United States? He toiled and drugged as a farmer's apprentice from daylight till dark, from the time he was ten years of age until he was twenty one—spending, as he himself affirmed, but one dollar from the day he was born till he attained to manhood—and yet he read during those weary years a thousand borrowed volumes of history, biography and philosophy.

Poverty did not prevent the poor, scrofulous, melancholy Samuel Johnson, who went up to London with but a guinea in his pocket, from rising to literary eminence. It did not prevent Schliemann from becoming the first paleontologist of his time; nor Edward Sugden, a barber's son, from becoming one of England's greatest lawyers, with an income of one hundred thousand dollars a year, and Lord Chancellor of England. It did not keep Samuel Lee, of Shropshire, England, a carpenter's apprentice, from learning the Latin, Greek, Hebrew, Chaldee, Syriac, Arabic, Persian, Hindostanee and other languages, and becoming a famed professor in the University of Cambridge. Poverty could not keep in obscurity Garfield the canal boy; nor Linnaeus, the naturalist, in spite of the fact that he had to prosecute his studies while hammering leather and making shoes. Indigence did not hinder Velpeau from becoming the most illustrious figure in French surgery albeit he was a blacksmith's son; nor Littré, the learned translator of Hippocrates, from rising to eminence amid the most depressing discouragements; nor Professor Moor from making his mark in the world, though, when a young man, he had not money to buy Newton's Principia, and had to copy the whole of that great work with his own hand. "Chill penury" did not "repress the noble rage" of Jean Paul Richter, but even when in the clutches of a remorseless creditor, he wrote to a friend: "What is poverty that a man should whine under it? It is but the pain of piercing the ears of the maddened, and you hang precious jewels in the wound."

To you who are beginning life, what though you are a poor man's son, and have felt the gripe of want until, as Daniel Webster said of his condition in youth, your very bones ached? What though you may be steeped in poverty to the very lips, yet in your environment one whit more depressing than that of the heroic souls we have named? But all these men rose superior to their discouragements and converted even the obstacles in their way into stepping-stones to success. Why may not such a triumph be yours? Summon up your manhood, then; shake off your despondency, doubts and fears and say: "God helping me, I will succeed." Say, with Balzac, in his garret, when told that in literature, which he had chosen for his calling, a man must be either king or hodman, "Very well, I will be king!"—and by steady, unrelenting toil, backed by helpfulness and self-trust, victory may be yours.

FRATERNITY.

The following is clipped from an address on fraternal orders by Hon. John Sullivan, of Kansas City, Mo.:

"Our order and kindred associations are doing a marvelous work for humanity. As a fraternal organization it makes a practical example of the brotherhood of men: it exemplifies

the teachings of the Good Book. Man through the instinct planted in his breast fraternizes naturally. It is a law of nature that like is attracted to like. The elephant draws to the elephant, the herd of wild horses are found on the prairie, the tribe of monkeys are found in the dell. Man in his earliest stage was found in caves banded together against their common enemy, wild animals; next in small tribes as wanderers; then in a more perfect state of fixed abode and national existence with laws based upon man's inherent gregarious instinct. The philosopher of old said that a man who would live alone was either a beast or a god.

"Man's innate desire for organization has been demonstrated from earliest ages. The order of the Achemian Devotees of Ceres almost antedates history. The various orders formed during the Crusades demonstrated this strongly. The many Guilds of Trade during the middle ages the Count de Winton, Lord Evans and other societies of England, and the many fraternal insurance organizations of the day, all go to show that God in creating man intended he should be a brother to his kind. The rymster has said that man's worst enemy is man. A noted writer on statecraft has said that the chief function of government was to prevent man from doing injury to man.

"Our order in its lodge rooms teaches man to love his fellow man. It teaches him to be sympathetic in the hour of distress of his neighbor, to visit him during the hour of sickness, to extend a helping hand to the afflicted family. No man is so strong or so fortunate but experiences hours when human sympathy and cheer only can comfort. Our order is based upon the principle that society has an interest in the individual and that the casualty which to the individual would be overwhelmingly disastrous when shared by the many is but an incident. The melancholy sight of a family young and helpless bereft through death of the father, whose savings are swept away during his sickness, left in deep bereavement and with want actually staring them in the face. Thus comes the great proportion of pauperism and crime of the land. It is the empty cupboard, the cheerless kitchen, the fireless hearth, that drives the helpless mother to despair. The angel of love meets the black-winged angel of crime and had a great fight in that little household one day, but the empty bread tray was too much and the black winged won and a young family of boys went out into the streets away from a mother's care, and vice and crime soon possessed their little souls.

"With the massing of population to-day into our large cities, the crowding everywhere, the problem of maintenance of that per cent. of families who, becoming bereft of the father, are indigent, is engaging the attention of the brightest minds of the day. One of the last public acts of the illustrious Bismarck was the pushing through of that famous national enactment of Germany requiring every man in the German Empire where his income was below a certain sum to pay a certain weekly stipend into a governmental fund. In the event of his sickness ten days after a governmental physician issues certificate of such sickness he begins to draw a certain daily stipend which in the event of continuance of said sickness is increased in ten days more. In the event of death the family receives

a fixed amount. Thus that family is provided for and does not become a public charge. Switzerland has a like provision.

"In America the good sense and rare intelligence of our people is solving this problem of their own volition through the various fraternal orders of our land."

THE JESUITS AND DREYFUS.

Again and again, says the Liverpool Catholic Times, the newspaper press of this country has asserted that, in some mysterious way, the Jesuits, and indeed the French clergy, were at the bottom of the Dreyfus affair. Now, we have never concealed our sorrow and regret at the attitude adopted by so many of the Catholics of France; but neither have we failed to defend the French clergy from this odious charge so frequently made against them by many English journals. General Mercier, at his examination at Rennes, lately explicitly denied these detestable accusations. He said that in the foreign information bureau were men of all religions (one of them, Commandant Lerath, was a Protestant; another Commandant Renard, was also a Protestant, while yet another, M. Weil, a former member of the bureau, was a Jew. In giving evidence before the Court of Cassation, the latter expressly declared that he had never been the object of opposition from his comrades on the score of his religion. This testimony of General Mercier has its own weight, and should influence unprejudiced minds, however hostile they may be to the attitude taken up by General Mercier on other matters that have come before the Court Martial at Rennes.

A REMARKABLE FAMILY.

The family to which Cardinal Vaughan belongs is a remarkable one. The London Daily Chronicle has been counting up the number of men and women it has given to the religious life in two generations: But for his having entered the priesthood, the Cardinal would be a Herefordshire squire. The Cardinal's brother was Archbishop of Sydney; three other brothers are priests; whilst of five sisters, four became nuns. Again, of his father's three brothers all became priests, and of three sisters two were nuns. The representative of the family at Courtfield, the paternal home, to-day is the Cardinal's next lay brother, who is D. L. for the county, and colonel of militia.—Catholic Register.

ATTEMPT TO DEFRAUD.

The Mutual Life Insurance Company of New York has instituted a proceeding against Thomas Chase and wife, of Milligan, Tenn., in which it alleges that Chase, who is supposed to have died in February, is not dead, and that the \$20,000 collected by the supposed widow was fraudulently obtained. The bill enjoins four banks, in which the money is deposited, from paying it to Mrs. Chase's order. An order has also been secured allowing the grave in which Chase is supposed to have been buried, to be re-opened. It is claimed that the coffin was filled with rocks, which was buried, instead of the heavily insured man. The insurance policy was secured last October, and the annual premium on it was \$160. Chase was one of the best known men in East Tennessee.

ASSESSMENT SYSTEM—SYSTÈME DE COTISATION.

September Assessment, 1899. No. 11. Deaths Nos. 61, 62, 63, 64, 65, 66, 67, 68 and 69.
Cotisation du mois de Sept. Décès

Statement of Assessments Received in August, 1899.

Etat des Cotisations Recues Durant le Mois d'Aout.

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de l'A.C.B.M. de Canada.
SECRETARY'S OFFICE. BUREAU DU SECRÉTAIRE.
London, Ont., September 1, 1899. London, Ont. 1 Septembre, 1899.

Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers:
Cher Monsieur et Frère—Vous êtes, par le présent officiellement notifié du décès des frères et après nommés

NO.	NAME.	BRANCH.	LOCATION.	POLICE.	ADMITTED.	DIED.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	SIÈGE.	POLICE.	ADMIS.	DÉCÉDÉ.	CAUSE DU DÉCÈS.
61	Edward Morris	277	Brandon, Man.	200	Feb. 5, 1897	May 21, 1899	Pneumonia
62	Ry. M.J. Cummins	8	Chatham, Ont.	500	Jan. 12, 1897	June 25, 1899	Accidentally killed
63	Jno. J. O'Ronnard	241	Pakenham, Ont.	1000	Apr. 15, 1897	June 25, 1899	Accidentally killed
64	Hildebert Bellisle	186	Montreal, Que.	1000	Nov. 15, 1897	Aug. 25, 1899	Pneumonia
65	Michael O'Hearn	188	Amherst, N.S.	1000	Nov. 15, 1897	Aug. 25, 1899	Pneumonia
66	Patrick Murphy	59	Westport, Ont.	1000	Feb. 27, 1898	Aug. 6, 1899	Consumption
67	Geo. W. Babby	1	Windsor, Ont.	1000	Apr. 15, 1898	Aug. 25, 1899	Paralysis
68	James J. Phelan	17	Arthur, Ont.	1000	Nov. 17, 1898	Aug. 25, 1899	Paralysis
69	J. F. McMenamin	71	Montreal, Que.	2000	Sep. 7, 1898	Aug. 25, 1899	Heart failure

Deaths Nos. 61, 62, 63 and 64 not in regular order proofs not having been received in time.
Les décès Nos. 61, 62, 63 et 64 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 August, 1899. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois d'Aout, 1899.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES.		Dr.	
Amount on hand August 1st. Montant en caisse, le 1er Aout, 1899.	1899.	655 75	
Received during August from Reçu durant le mois d'Aout	No. 5 Assessment	37 11	
	No. 6 "	45 12	
	No. 7 "	1,045 18	
	No. 8 & 9 "	15,223 99	
	No. 10 "	150 48	

1899. CR.			
Aug. 21, Benefits paid on account of Bénéfices payés à compte de	Edw. T. Boyt, Order	\$1,000 00	
21, do	M. W. Dwyer, " 50	1,500 00	
21, do	C. B. Gulliet, " 51	1,000 00	
26, do	F. Bissonnette, " 82	2,000 00	
29, do	Richard Shaw, " 13	2,000 00	
31, do	Thomas Hickey, " 84	2,000 00	
31, do	Wm. Sullivan, " 85	2,000 00	
31, do	Hildebert Bellisle, " 86	1,000 00	
31, do	Michael O'Hearn, " 87	1,000 00	
31, do	Patrick Murphy, " 88	1,000 00	
Sept. 1st, 1899, Balance		5,987 46	

Total amount of Beneficiary Fund collected since 1st January, 1893, to date. Montant total du Fonds des Bénéficiaires collecté depuis le 1er Janv., 1893, à cette date.	\$1,023,965 03
Total amount paid to the Beneficiaries of deceased members to date. Montant total payé aux Bénéficiaires des membres décédés à cette date.	\$1,018,507 57

RESERVE FUND—FONDS DE RESERVE.	
Amount on hand August 1st. Montant en caisse le 1er Aout, 1899.	\$89,803 41
Amount accrued since last report. Montant accru depuis le dernier rapport.	996 31
Total.	\$90,799 75

SAM. R. BROWN, Grand Secretary.

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

Brothers—The foregoing statement of Assessment No. 11 (September Assessment) is given in compliance with Sections 7 & 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Financial Secretary of your Branch on or before the third day of October, 1899. Branch Treasurers must remit to me the amount of this Assessment, on or before the 9th day of October, accompanied with Monthly Assessment Report. 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.

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

Aux Membres de l'A.C.B.M. du Canada—
Frères—L'état précédent de la cotisation No. 11 (Cotisation du mois de Septembre) 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 Octobre, 1899. Les Trésoriers des Succursales doivent me faire remise du montant de ces cotisations le ou avant le 9ème jour Oct., 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.

Whatever Catholics may say or do in regard to our Blessed Lady, it is nothing more than a simple giving of reality to belief in her motherhood; nor is it easy to see on what principle bars or limits can be put to stop the flow of those feelings toward her which this view necessarily sets in motion.—Wiseman.

"The Good Men of St. Martin" was a charitable organization founded in the 15th century by St. Antonino, Archbishop of Florence. There were twelve men in the band, and their mission was to aid the unfortunate poor who would not beg. The order still exists, and has its headquarters at the little Church of San Martino.

Branch No.	Assessment Nos.	Beneficiary Fund	Reserve	Branch No.	Assessment Nos.	Beneficiary Fund	Reserve
No. de la Succursale	Nos des Cotisations.	Fonds des Bénéficiaires	Fonds de Réserve	No. de la Succursale	Nos des Cotisations	Fonds des Bénéficiaires	Fonds de Réserve
1	1	100	100	1	1	100	100
2	2	200	200	2	2	200	200
3	3	300	300	3	3	300	300
4	4	400	400	4	4	400	400
5	5	500	500	5	5	500	500
6	6	600	600	6	6	600	600
7	7	700	700	7	7	700	700
8	8	800	800	8	8	800	800
9	9	900	900	9	9	900	900
10	10	1,000	1,000	10	10	1,000	1,000
11	11	1,100	1,100	11	11	1,100	1,100
12	12	1,200	1,200	12	12	1,200	1,200
13	13	1,300	1,300	13	13	1,300	1,300
14	14	1,400	1,400	14	14	1,400	1,400
15	15	1,500	1,500	15	15	1,500	1,500
16	16	1,600	1,600	16	16	1,600	1,600
17	17	1,700	1,700	17	17	1,700	1,700
18	18	1,800	1,800	18	18	1,800	1,800
19	19	1,900	1,900	19	19	1,900	1,900
20	20	2,000	2,000	20	20	2,000	2,000
21	21	2,100	2,100	21	21	2,100	2,100
22	22	2,200	2,200	22	22	2,200	2,200
23	23	2,300	2,300	23	23	2,300	2,300
24	24	2,400	2,400	24	24	2,400	2,400
25	25	2,500	2,500	25	25	2,500	2,500
26	26	2,600	2,600	26	26	2,600	2,600
27	27	2,700	2,700	27	27	2,700	2,700
28	28	2,800	2,800	28	28	2,800	2,800
29	29	2,900	2,900	29	29	2,900	2,900
30	30	3,000	3,000	30	30	3,000	3,000
31	31	3,100	3,100	31	31	3,100	3,100
32	32	3,200	3,200	32	32	3,200	3,200
33	33	3,300	3,300	33	33	3,300	3,300
34	34	3,400	3,400	34	34	3,400	3,400
35	35	3,500	3,500	35	35	3,500	3,500
36	36	3,600	3,600	36	36	3,600	3,600
37	37	3,700	3,700	37	37	3,700	3,700
38	38	3,800	3,800	38	38	3,800	3,800
39	39	3,900	3,900	39	39	3,900	3,900
40	40	4,000	4,000	40	40	4,000	4,000
41	41	4,100	4,100	41	41	4,100	4,100
42	42	4,200	4,200	42	42	4,200	4,200
43	43	4,300	4,300	43	43	4,300	4,300
44	44	4,400	4,400	44	44	4,400	4,400
45	45	4,500	4,500	45	45	4,500	4,500
46	46	4,600	4,600	46	46	4,600	4,600
47	47	4,700	4,700	47	47	4,700	4,700
48	48	4,800	4,800	48	48	4,800	4,800
49	49	4,900	4,900	49	49	4,900	4,900
50	50	5,000	5,000	50	50	5,000	5,000
51	51	5,100	5,100	51	51	5,100	5,100
52	52	5,200	5,200	52	52	5,200	5,200
53	53	5,300	5,300	53	53	5,300	5,300
54	54	5,400	5,400	54	54	5,400	5,400
55	55	5,500	5,500	55	55	5,500	5,500
56	56	5,600	5,600	56	56	5,600	5,600
57	57	5,700	5,700	57	57	5,700	5,700
58	58	5,800	5,800	58	58	5,800	5,800
59	59	5,900	5,900	59	59	5,900	5,900
60	60	6,000	6,000	60	60	6,000	6,000
61	61	6,100	6,100	61	61	6,100	6,100
62	62	6,200	6,200	62	62	6,200	6,200
63	63	6,300	6,300	63	63	6,300	6,300
64	64	6,400	6,400	64	64	6,400	6,400
65	65	6,500	6,500	65	65	6,500	6,500
66	66	6,600	6,600	66	66	6,600	6,600
67	67	6,700	6,700	67	67	6,700	6,700
68	68	6,800	6,800	68	68	6,800	6,800
69	69	6,900	6,900	69	69	6,900	6,900
70	70	7,000	7,000	70	70	7,000	7,000
71	71	7,100	7,100	71	71	7,100	7,100
72	72	7,200	7,200	72	72	7,200	7,200
73	73	7,300	7,300	73	73	7,300	7,300
74	74	7,400	7,400	74	74	7,400	7,400
75	75	7,500	7,500	75	75	7,500	7,500
76	76	7,600	7,600	76	76	7,600	7,600
77	77	7,700	7,700	77	77	7,700	7,700
78	78	7,800	7,800	78	78	7,800	7,800
79	79	7,900	7,900	79	79	7,900	7,900
80	80	8,000	8,000	80	80	8,000	8,000
81	81	8,100	8,100	81	81	8,100	8,100
82	82	8,200	8,200	82	82	8,200	8,200
83	83	8,300	8,300	83	83	8,300	8,300
84	84	8,400	8,400	84	84	8,400	8,400
85	85	8,500	8,500	85	85	8,500	8,500
86	86	8,600	8,600	86	86	8,600	8,600
87	87	8,700	8,700	87	87	8,700	8,700
88	88	8,800	8,800	88	88	8,800	8,800
89	89	8,900	8,900	89	89	8,900	8,900
90	90	9,000	9,000	90	90	9,000	9,000
91	91	9,100	9,100	91	91	9,100	9,100
92	92	9,200	9,200	92	92	9,200	9,200
93	93	9,300	9,300	93	93	9,300	9,300
94	94	9,400	9,400	94	94	9,400	9,400
95	95	9,500	9,500	95	95	9,500	9,500
96	96	9,600	9,600	96	96	9,600	9,600
97	97	9,700	9,700	97	97	9,700	9,700
98	98	9,800	9,800	98	98	9,800	9,800
99	99	9,900	9,900	99	99	9,900	9,900
100	100	10,000	10,000				

TEMPLARS GO TO LAW.

A Suit to be Tried Next Month Arising Out of Suspension of Pioneer Council.

Officers of Pioneer Council, No. 1, Royal Templars of Temperance, through McLean and McCallum, have entered suit in the Division Court, against John White and John Dunlop, for \$82 95, and an account of moneys received by the defendants on behalf of Council No. 1, as trustees of the funds. The action arises out of suspension of Pioneer Council some months ago by the Grand Council of the Order, which resulted in the formation of the Veteran Council. It also resulted in a suit by the Pioneer Council against the Grand Council for the restoration of its rights, etc. But the plaintiffs claim that they have since been reinstated by the Grand Council.

This Division Court suit is over the funds of Pioneer Council, the plaintiffs alleging that the defendants, who went over on the side of the Veterans, refuse to pay them over. The plaintiffs are: L. McCorkindale, W. F. Wolfe, May Thompson, Mrs. Rebecca Broom, Robert Wolfe, Mrs. E. S. Campbell, T. H. Wallis, Maggie Taomson and James Broom. The action will be tried early next month.—Toronto World.

CONSPIRACY TO DEFRAUD.

About ten days ago a doctor by the name of O'Toole of Fort Scott, Kan., was supposed to have died of smallpox about twelve miles this side of Juno. The resident doctor of Juno, J. B. McGuire, and a young boy by the name of Cox were all that were with him at his supposed taking off. O'Toole was supposed to have died while the boy had gone to Sonora to telegraph the sick man's wife. When the boy returned he was informed by McGuire that O'Toole had died of smallpox, and he was to dig a grave. The boy dug the grave, but was not allowed to go closer than sixty yards of where the body was supposed to be.

The boy said he saw McGuire roll something into the grave, and thought it was the dead man. The boy's father resides here in Ozona, and McGuire told him to go home, take a bath and boil his clothes, and he would be in no danger of catching the disease.

Well, the people of Ozona learned this, and pandemonium was in camp. A quarantine was placed over the Cox home, and it was not raised until yesterday morning, when Sheriff Sowell went over and arrested young Cox and put him in jail on a telephone message from Sheriff Bryant, of Sonora. It seems that O'Toole had a life insurance policy in favor of his wife for \$5,000, and the suspicion of the company became aroused as to whether he had really taken his heavenly flight, so Sheriff Bryant was wired to and he went down and opened the grave and found at the bottom a large roll of blankets, but the dear Dr. O'Toole had probably winged his way to the ethereal heavens, like the Prophet Elijah in his chariot of fire.

Also McGuire had decamped to parts unknown. It was simply a clear case of "working" the insurance companies, and we don't believe the young boy, Cox, was implicated at all. He was simply used as a tool by these slick rascals to carry out their fraudulent purpose.—Ozona Courier.

The so-called Dr. O'Toole, who was buried but didn't die, was insured in the Modern Woodmen for \$3,000 and

in the Woodmen of the World for \$3000. The representatives of these orders will no doubt be glad to interview the doctor. He also carried \$2,000 in the Mutual. This is the \$3,000 he didn't get.

Later News.—Dr. O'Toole and Dr. McGuire were both captured at Langtry Monday, and taken to Sonora to jail.—Sonora (Tex.) Record.

DEVOTION TO THE SACRED HEART OF JESUS.

A letter has been issued by the Sacred Congregation of Rites to the Bishops of the Catholic world on the development of the worship paid to the Sacred Heart. After mentioning the joy felt by the Holy Father at the way in which his initiative has been followed in the consecration of the world to the Sacred Heart, the letter proceeds to point out the hopes which the Pope builds upon this solemn act of consecration in an increase of faith and fervor. That these hopes may be realized, the piety that has been reawakened must continue, and not vanish with the occasion by which it was evoked. Cardinal Mazzella, the Prefect of the Congregation, has, therefore, been commissioned to exhort the Bishops to organize suitable devotions in the churches of their dioceses. Amongst the devotions suggested are public prayers during the month of June to which are attached a partial indulgence of 300 days for each attendance, and a plenary indulgence during the month on the usual conditions for those who shall have attended at least ten times. The frequent recitation of the Litany of the Sacred Heart is also strongly urged as well as the formation of confraternities amongst the young, and especially amongst those who are engaged in study.—American Herald.

FRATERNAL ORDERS AND LIFE INSURANCE COMPANIES.

Between those two factors for good in the interest of death stricken families, opinion is much divided as to which is entitled to greater favor. To the rich it is more or less a matter of indifference, but to the wage-worker and to those of moderate means it is a matter of serious consideration. With all those who have families or relatives depending upon them for support, it becomes a solemn duty to provide for their wants, in the event of death. For this end the life insurance company and the fraternal order are organized. To choose between the two it behooves one to study the systems governing both, and it is the difference between the two that in my opinion so strongly recommends the fraternal order. As already stated to the rich it matters little, but to those of moderate means or to those whose sole source of revenue is the income from their daily work, the preference should not be in doubt. The insurance company requires the premium for the year paid in a lump and in advance, whereas the fraternal order divides the yearly cost in monthly installments and at a rate in well-conducted orders based upon the same mortality tables as have by years of experience been proved to be the only safe rates at which insurance can be furnished. Thus a man duly sensible of his duty to his loved ones may without any or with but very little inconvenience take from his weekly or monthly salary the amount required. Were it not for the fraternal

orders how many widows and orphans would have been plunged into misery and want, but who, owing to the foresight and loving devotion of the husband and father, receive the millions yearly disbursed by these orders. The insurance companies, like the Shylock in the play, want only their pound of flesh. Once enrolled with them their interest in you ceases so long as your premium is forthcoming when due. It is not so with the fraternal orders. The members come together in their council meetings, form friendships and fraternities which bring forth the fruit in many ways.—Exchange.

FRATERNAL CO-OPERATION.

The foundation of a fraternal benefit society is co-operation. That is, each member of the organization works to the purpose that the family or beneficiary of a deceased member shall receive the payment of the sum of money which their society had promised should be paid. This is the foundation principle. But as the members associate together, their mutual knowledge of each other's character and needs adds to this obligation to pay money, the broader and stronger bond of mutual sympathy and brotherly love, it then becomes a fraternal society indeed. This feeling of social sympathy permeates every avenue of interest from the fireside to the workshop, store or office. So that we find as the society grows older it becomes a strong factor in every industry and walk of life, permitted by its constitution. When a member wishes to purchase goods, he goes to a fellow member who deals in the line he desires and gets the article he wants. If he needs help, he prefers to obtain it from some member of his lodge or order. Bound together by mutual obligations to lead an industrious, virtuous and charitable life; prompted by mutual sympathy to patronize each other in every avenue to trade and industry, and led by a lofty self-interest to look after each other's welfare physically, mentally and socially; what wonder that such organizations own the admiration and loyalty of the best men in every community. Do you wish to know the economic future of humanity? Go study the trend of our fraternal benefit societies, and see in their unfolding beauties the expanding meaning of man's obligation to men, and read therein the foreshadowed doom of individual selfishness and unnatural good.—The Washington Workman.

AT POPE LEO'S BIRTHPLACE.

The village of Carpineto, the birthplace of the Pope, is to present him on his name-day with souvenirs of his life there. Carpineto is a very old-fashioned Italian town, in which the family of Leo XIII. have been the chief people for nearly four hundred years. Among the souvenirs are reproductions of the Palazzo Pecci, the most important and imposing building in the village, and of the room where Leo XIII. was born, which he has not seen since 1857, on his last visit, when he was already a Cardinal. Then there are pictures of the Blessed Margherita Pecci, and of his father and mother, and a reproduction of the chestnut tree under which he used to repeat his *De Officiis*. One of the most interesting items of this "offering" is the fac-simile of the letter with which Leo XIII. announced his elevation to the Papacy to his brothers.

It ran—

"From the Vatican,

"February 20, 1878.

"My very Dear Brothers—I announce to you that in this morning's scrutiny the Sacred College has desired to elevate my humble person to the Chair of St. Peter. My first letter is this which I address to my family, for which I implore all kinds of happiness, and to which I send with affection the Apostolic Blessing. Pray always to the Lord for me.

"Leo P. P. XIII."

At that time three of Leo XIII.'s brothers were alive; the eldest Carlo, whom he created Count, and who was unmarried, died shortly after, at the age of eighty four; Giovanni Battista, who died in 1883, at eighty-one years of age, leaving three nephews of the Pontiff's who are so often spoken of; and, finally, Giuseppe, created Cardinal by his brother one year after becoming Pope, who died at an advanced age.

MR. SCHURMAN'S REPORT.

We apprehend that what Mr. Schurman does not know about good Catholics would fill a book bigger than the report he has presented to Mr. McKinley. Aside altogether from the accusations made against the religious orders, there is a spice of old and familiar satire in the description of a good Catholic who takes delight in the glowing virtue of *revange*, especially when it is the priest who is hated. But Mr. Schurman's highest idea of sarcasm is that the Philippines are in rebellion against the Americans because they imagine the United States to have taken the place of Spain as the protector of the priests. And this "joke" he cracks at a moment when Catholics throughout the world stand in horror of the desecration of churches and outrages upon Catholic priests committed by some of the military representatives of Uncle Sam in the Philippines.—Catholic Register.

PRIEST AND PEOPLE.

Those who complain of the frequent appeals made by priests should remember that the priesthood is a sublime vocation, but its attending responsibilities are grave, and its devoted labors are various and arduous. Nothing is better calculated to make a pastor happy than a grateful and pious flock, and nothing sweetens his labors more effectually than a generous people. The parishioners must show their appreciation of his untiring devotedness by contributing promptly and liberally to his support, and thereby save the painful necessity of frequent appeals. Every reflecting Catholic must know that the sacred character of the priest's function and the multitudinousness of his difficult occupations do not permit him to engage in worldly business to secure an honest livelihood for himself. As the priest employs his whole time for the spiritual welfare of his people, good reason and justice teach that they in turn must supply him with temporal wants and physical comfort. The Church, too, enjoins that duty on the faithful. Our little catechism tells us that the chief commandments of the Church are six. The fifth in its enumeration is: "To contribute to the support of our pastors." The intended and purported meaning of this precept is that parishioners are obliged to bear their share in supplying an honest and comfortable sustenance to their pastor.—American Herald.

MIRACLES AT LOURDES

The absorbing interest of the Lourdes trial has put in the shadow the annual pilgrimage to Lourdes. The number of pilgrims this year in organized parties was twelve hundred. The Paris Figaro gives a list of eight miraculous cures, registered and scientifically established by Dr. Boissarie, directeur du Bureau des Constatations, and several professional colleagues, including foreigners. These are mostly surgical cases, cured by immersion in the pool, which has been analyzed and found to contain no special therapeutic qualities. These results are considered disconcerting for the scientific skeptics. Several ladies of the French nobility aided sick pilgrims to take their baths and attended them in the hospital.

THE APOSTOLATE OF PRAYER.

The grand Association of the Apostolate of Prayer, instituted by the Society of Jesus, has had remarkable success and been very widely spread among Catholics. It has adopted as its chief work the promotion of what St. Alphonsus calls "the great means of prayer," for prayer is so necessary that without it we shall not be able to save our own souls, nor do much to benefit the souls of others. It makes our prayers more effectual by inviting us to unite them every morning, with all our thoughts, words and actions, to the intentions of the Sacred Heart of Jesus, so that thus our prayers and good works are purified in intention and made more acceptable to God, and also receive efficiency by being thus united with the all-holy atonements and merits of the Incarnate Word. To this is joined a wonderful system of intercession for all the Church and her needs, public and private, and another of reparation to the Sacred Heart. The organ of the association, the Messenger of the Sacred Heart, has an immense circulation, and inflames the zeal and devotion of innumerable families.

A NOTABLE CONVERT.

The Glasgow Observer of August 26 says: A tremendous sensation was caused in Scotland on Wednesday by the announcement, now authenticated, that a prominent member of the Coats family, the famous Paisley thread manufacturers, had been converted to the Catholic faith. It transpires that the gentleman concerned is Mr. Stewart Coats, son of Mr. James Coats of Auchendrane, Ayr. Mr. Coats, although a member of the Paisley family, is scarcely known in the town he having resided for many years in America, where he is connected with the large thread works belonging to Messrs. Coats. It appears that Mr. Coats has had a leaning towards the Catholic Church for some time, and after taking advice in various quarters he was received into that Church in London about three weeks ago by Rev. Sidney Smith, S. J., and is, therefore, now a fully qualified member of the Catholic Church. Mr. Coats is about 30 years of age and is married. He arrived from America about four months ago, and is presently residing at "The Shelling," Ayr. The other members of the Coats family in Paisley belong mainly to the Baptist denomination, and it will be remembered that they provided the funds for the erection of the handsome Coats Memorial Church in that town.

CATHOLIC FEELING MEAT EAT

It is safe to say that non-Catholics are more scandalized by Catholics who eat meat on Friday in public places than in any other manner. It is a personal matter of course, and they may be dispensed by proper authority from observing abstinence, but considering the number of persons—mostly, however, second and third rate politicians, who have never been known to be ill either physically or politically—it is a well founded suspicion to assume that all of them are not dispensed. They are as a rule big, strong, ignorant men who have been brought up in the Church, belong to some of its leading societies, and who are always ready to be among those who throw the first stone at an erring brother in religion or in fraternity. They are a sorry lot. They give scandal every Friday. If they desire to eat meat on that day, the residue of Catholic instinct they may have should direct them to the quiet of their own homes and there gormandize *ad nauseum*.

Friday was selected by the Church as the day on which Christ died on the cross. The abstinence is intended to remind us, and does remind us, that our Saviour suffered for us on that day. That is why Friday was selected in preference to any other day. We are thus reminded that we are sinners, and need the help of God's grace, and that we can only be saved through Christ, our Lord. Every good Christian should be willing to suffer something for Christ's sake.—Catholic Sun.

PROTESTANTS MAY LEARN.

Something of What They May Get From Catholicity.

"What a Protestant May Learn from Roman Catholicism" was the subject of a sermon preached by Rev. William Redheffer at the Wesley M. E. Church, Belleville, N. J., on Sunday night. He said in part:

"The Catholic Church is the Church of the poor. Within its walls there is no distinction between the poor man and the one blessed with the world's goods, such as we so often see in our churches. At their altar rail every man is treated alike, in a God-like, Christian manner. There is much to emulate in this regard. Another point that stands to the fore with these brethren of ours is their loyalty to their faith and to Church discipline. They arise at daybreak and go out to early services in all kinds of weather, often fasting from midnight. And, again, when they have some dispute with their pastor, they do not forsake their Church. They bear it nobly and let it make no difference with their attendance; while Protestants, in a like case, throw everything to the winds and refuse to have anything more to do with the clergyman or his Church.

"The ministers of that faith do not strive to make gains to their parish or congregation at the expense of their neighbors. They do not coax people to leave their home church and go to another, as I have seen done right here at our own doors in the Protestant denomination. Their discipline is thorough, and their priests walk according to a definite measure. They refuse to marry couples from visiting parishes without sufficient explanation from the pastor there. This is a wise precaution, and if we had something like it in our churches, much trouble and annoyance would be saved."

LE CANADIEN

Publié tous les jours, sauf le dimanche et les jours de fêtes.

L'Association Catholique de Bienfaisance Maternelle du Canada.

Pour avoir part à la Bourse de bienfaisance... Les dames catholiques du Canada... Association Catholique de Bienfaisance Maternelle du Canada.

LONDON, SEPTEMBRE 1890

LE REV. PERE TIERNAN.

ADDRESSE ET TEMOIGNAGE DE S. TIME DE LA PART DE SES AMIS DE LONDON.

Une Bourse bien garnie. Pres de Mille Dollars furent Présentés à l'Exercice de la Cathédrale. Ce fut un événement bien agréable.

Les salles du Catholic Club étaient comblées le soir du 20 Août dernier... présentait alors une adresse au Rev. Père Tiernan, qui, à cause de sa santé avait été obligé d'abandonner sa charge de curé de la cathédrale. Il a pendant 25 années, travaillé à la sanctification des âmes.

Mr. J. Forristal fut élu président de l'assemblée, et Mr. J. G. McDougal en était le secrétaire. L'adresse suivante richement ornée fut présentée par Mr. John R. Drumgole.

Au Rev. Michel Joseph Tiernan Curé de la cathédrale de St. Pierre, London.

Nous sommes réunis ici ce soir, bien cher Père, pour vous exprimer, en autant que nous le pouvons, notre estime et notre reconnaissance pour le travail et le dévouement dont vous avez fait preuve, pendant les plus belles années de votre vie, pour notre bien-être spirituel et temporel.

Les larmes de beaucoup, jeunes et vieux, mais surtout celles des pauvres disent bien haut l'affection que vous portez, non seulement vos paroissiens, mais aussi tous les citoyens de London, sans distinction de race et de croyance.

Soldat du Christ regarde en arrière - Vois ton oeuvre d'un quart de siècle, tes angoisses et tes triomphes. Tu as été fidèle; fidèle, au jour, en pour la première fois tu baissas dans ta noble ardeur l'autel de Dieu, jusqu'à ce jour ou nous sommes réunis pour te féliciter.

Vous avez baptisé plusieurs d'entre nous. C'est vous, quand le temps de la première Communion était arrivé qui avez appris à nos coeurs les vérités saintes et nous nous berions aussi d'espérance de voir tomber de vos lèvres des mots de consolation pour nous aider à arriver à l'éternité.

Nous espérons que le repos, que notre aimable Evêque vous accorde aura pour but de renouveler vos forces, et que vous nous reviendrez dans ce même diocèse, et vous êtes connu et aimé, pour terminer votre vie dans la paix et le bonheur. Nos prières vous suivront dans vos voyages et nous vous en mandons de vous souvenir de nous durant l'adorable sacrifice de la Messe. Que Dieu vous bénisse et nous accorde de nous revoir dans la glorieuse éternité.

Et vous disant adieu, nous vous offrons ce cadeau, comme marque de notre estime à votre égard.

De la part des Catholiques de London JOHN FORRISTAL, Président. Mr. R. H. Dignan, trésorier de cette fête, présente au Rev. Père une bourse de \$912 de la part de ses amis de London.

Le Père Tiernan mourut en termes... d'années qu'il passa à London, et remercia le peuple de sa vie pour sa grande gratitude. Il fut aussi, que pendant les années de service qu'il passa à London, il avait baptisé 1000 enfants, marié 100 personnes, préparé 100 enfants à la première Communion et à la confirmation, et administré le sacrement de l'Extrême Onction à 1000 personnes. Le Rev. Père fut chaque jour applaudi pendant son séjour.

Le Père Tiernan naquit dans le comté de Essex en Mal 1810. Il fut sa première école à London. Il fut professeur pendant six mois, entra au collège St. Vincent. Après avoir enseigné pendant quatre années de la paroisse de St. Vincent, il vint au collège de Notre Dame des Anges, Niagara Falls. Il fut professeur de la direction de l'École de la Concorde de 1842 à 1845. Il terminait ses études théologiques au Grand Séminaire de Montréal en 1845. Le 10 Octobre, 1845, il reçut la prêtrise de Monseigneur Walsh, et six semaines après il devenait chancelier du Diocèse. Il fut pendant cinq ans secrétaire de l'Evêque Walsh et on lui confia le soin de veiller à la construction de la nouvelle cathédrale. En moins de cinq ans, la cathédrale était terminée et dédiée au culte. Le succès de cette entreprise était dû au Père Tiernan, qui n'épargna aucune peine pour en faire un monument digne de la ville de London.

Le Rev. M. J. Tiernan devint membre de l'A. C. B. M. le 6 Août, 1870 et l'un des fondateurs de la succursale No. 4 de London, Ont. En 1880, il représentait la succursale à la convention qui eut lieu à Stratford. Il fut élu Directeur du Grand Conseil, et reçut à chacune des conventions qui eurent lieu depuis.

ASSEMBLEE DU BUREAU DES DIRECTEURS DE L'A. C. B. M.

Niagara Falls, Ont., 26 Aout, 1890.

Une assemblée du bureau des Directeurs du Grand Conseil de l'A. C. B. M. du Canada, sous la direction du Grand, Président de l'Association, eut lieu à l'hôtel Savoy Niagara Falls, Ont., le 26 Aout, 1890.

Les membres dont les noms suivent étaient présents:

L'honorable M. F. Hackett, Grand Président. Le Rev. M. J. Tiernan, Grand directeur.

P. J. O'Keefe, Grand Directeur. P. J. Rooney, Grand Directeur. J. J. Bohan, Grand Directeur. Joseph A. Chisholm, Grand Directeur.

Dr. Ryan, Médecin en chef. F. R. Litchford, Solliciteur General. Samuel R. Brown, Secrétaire.

Les minutes de la dernière assemblée furent lues, et sur motion du Fr. Behan appuyée par le Fr. O'Keefe, furent adoptées.

On fit lecture d'une communication de Mademoiselle Killackey, offrant ses remerciements aux officiers du Grand Conseil pour leurs sympathies à l'occasion de la mort de son père, W. P. Killackey.

Il fut proposé par le Fr. O'Keefe appuyé par le Fr. Behan, que les Frs. Litchford, Ryan et Chisholm soient immédiatement choisis pour rédiger des résolutions de condoléance à pro-

pos de la mort du Fr. Killackey, et que les susdites résolutions soient inscrites au registre des minutes de cette assemblée et soient aussi publiées dans LE CANADIEN

Les comptes rendus suivants furent présentés par le Grand Secrétaire, et sur motion du Fr. Chisholm appuyée par le Rev. M. J. Tiernan, il fut résolu que les susdits comptes rendus fussent inscrits au cahier des minutes et publiés dans l'organe officiel de l'association—LE CANADIEN

(Pour comptes rendus, voyez la partie anglaise.)

MEMBRES.

Total des membres au 1er Janvier 1899.....12,715
Total des membres initiés depuis le 1er Janvier au 1er Août..... 8,2

Total des membres, morts, sans suspension ou qui ont résigné depuis le 1er Janvier au 1er Août..... 13,011

Membres en règle.....12,918

Le Grand Président fit lecture des différentes soumissions reçues pour l'impression, etc., du CANADIEN, suivant les recommandations du bureau, le contrat fut accordé au Catholic Record, car la soumission de Mr. Coffey était la plus basse et la plus satisfaisante sous bien d'autres rapports.

Proposé par le Fr. Behan et le Rev. M. J. Tiernan et résolu unanimement que le susdit contrat soit et est approuvé et ratifié par ce bureau.

On avait demandé des soumissions pour seaux, boîtes à scrutin et autres articles fournis maintenant aux succursales nouvellement organisées.

Quatre soumissions furent reçues; la plus satisfaisante étant celle du Fr. Tansley de Montréal; le contrat pour ces articles ci haut mentionnés lui fut accordé.

Proposé par les Frs. P. J. O'Keefe et P. J. Rooney et résolu unanimement que le susdit contrat soit et est approuvé et ratifié.

On fit lecture d'une communication du Fr. Metz de Berlin demandant à l'association de fournir aux membres des "livrets reçus." Le bureau décida de faire usage de la "carte reçue" actuellement en usage.

On fit lecture d'une lettre de Mr. W. F. O'Connor, avocat, de Halifax, ainsi qu'une résolution de la Succursale 160 Elles avaient rapport à la réclamation du défunt Edmund Faltz.

Proposé par le Frère Behan appuyé par le Rev. M. J. Tiernan que le Grand Secrétaire se mette en communication avec la dite succursale, lui demandant la preuve ordinaire de la mort de Mr. Edmund Faltz et que ses réclamations soient payées de la manière ordinaire.

Le solliciteur général fut autorisé de se procurer 4 000 copies de polices (celles de \$2 000) de Mortimer et Cie. d'Ottawa, et au même prix que dans le passé.

Le Grand Secrétaire fit rapport au bureau de la condition de certaines succursales arriérées dans le paiement des cotisations et de la taxe "per capita." Il fut résolu de députer le Frère Gallinan à la succursale 119 Welland, pour régler les affaires de cette succursale. Dans le cas où la chose ne serait pas possible la susdite succursale sera dissoute et les membres en règle seront agrégés à d'autres succursales.

On donna avis de nouveau aux succursales arriérées pour leur taxe "per capita" et si les susdites succursales ne se remettent pas en règle dans les trente jours qui suivront cet avis, elles seront en suspension—La même règle s'applique aux succursales arriérées dans le paiement des cotisations.

On fit lecture d'une lettre de l'organisateur Johnson, demandant qu'on en-

voie un grand député pour organiser une succursale au village Richibucto. Le Grand Secrétaire reçut instruction de donner avis au Frère Johnson que le Grand Député David Landry devrait organiser la dite succursale.

Le Grand Président et le Solliciteur Général en réponse aux différentes questions qui leur furent posées sur certaines lois passées à Québec et aussi dans toute la Province, concernant les associations d'assurance mutuelle, répondirent que ces lois n'affectaient en rien la C. M. B. A.

On résolut de laisser au même comité, le soin de veiller aux intérêts de l'Association dans de telles circonstances. Le Grand Secrétaire demanda au bureau des renseignements sur le coût des annonces dans LE CANADIEN.

Il fut proposé et résolu unanimement, que le Grand Secrétaire insère dans les colonnes du journal LE CANADIEN une notice comme quoi que le dit journal est maintenant prêt à recevoir des réclames aux taux suivants; \$30 00 par année pour une colonne entière, \$5 00 par année pour un espace d'un ponce, et ainsi de suite, plus ou moins suivant l'espace employé.

On discuta assez longuement les résultats des travaux des organisateurs. Le bureau considéra que les résultats n'étaient pas satisfaisants principalement dans la province de Québec, et le Grand Secrétaire reçut avis d'en instruire officiellement l'organisateur de cette Province et de lui en expliquer le sens. On laissa aux directeurs du Grand Conseil pour les provinces de la Nouvelle Ecosse et du Nouveau Brunswick de juger à propos envers les organisateurs de ces provinces respectivement.

Le Dr. Ryan, médecin en chef de l'Association expliqua au bureau des Directeurs certaines circonstances d'une application d'un Mr. Joseph M. Chaisson qui voulait devenir membre de la succursale 272, Wellington, P. E. I. Proposé par les Frères Beohan et Rooney, et unanimement résolu que la conduite du Dr. Ryan soit approuvée.

Le Grand Président expliqua au Bureau l'offre offert par la presse de Montréal d'organiser un picnic en faveur de la C. M. B. A. pourvu que l'Association avance \$50 00 et que le Frère Howison était d'avis que les dits \$50 00 fussent mis en ses mains pour le succès du projet. Il fut résolu que ce projet ne serait pas mis à exécution la saison étant trop avancée.

Il fut proposé et résolu unanimement que les organisateurs pour la province d'Ontario recevraient \$50 00 par mois avec leurs dépenses de voyage, pourvu que ces dépenses ne dépassent point la somme de \$2 50 par jour.

Plusieurs lettres furent lues au sujet de l'utilité d'avoir un agent spécial de la C. M. B. A. pour la ville de Montréal. Proposé et unanimement résolu que le Frère Feeley soit et est par les présentes appointé agent spécial de l'Association pour la ville de Montréal—lequel office devra être en force au bon gré du Président et que le Frère Feeley devra recevoir \$1 00 pour chaque nouveau membre qu'il introduira dans la société,—laquelle somme ne devra lui être payée, qu'après l'initiation des nouveaux applicants.

Le Frère Chisholm ayant déclaré, qu'il pensait que l'organisateur McDonald avait l'intention de résigner bientôt, en charge, il fut proposé par les Frères O'Keefe et Rooney et unanimement résolu que le choix d'un organisateur pour la Nouvelle Ecosse fut laissé entre les mains du Frère Chisholm—et que le salaire soit le même

que celui de l'organisateur McDonald.

Il y eut douze applications à la position d'organisateur pour Ontario. Après la lecture des applications et des lettres testimoniales de chaque candidat, il fut décidé d'en laisser le choix aux directeurs de la susdite province. Après mûre considération, les dits directeurs firent rapport qu'ils soumettraient au bureau des directeurs les noms suivants; savoir, les Frères Hardy de Belleville et Joseph Kidd de Goderich.

Il fut proposé et résolu que le Frère Kidd soit organisateur pour Ontario. Proposé en amendement et résolu que le Frère W. G. Hardy soit organisateur pour Ontario.

Il fut alors proposé et unanimement résolu que Mr. Joseph Kidd soit organisateur pour Ontario pour un laps de temps de six mois ou aussi longtemps que le bureau des directeurs le jugera nécessaire, avec un salaire de \$50 par mois y compris les dépenses de voyage, pourvu que ces dépenses ne dépassent pas \$2 50 par jour.

Le Frère Kidd accepta la charge et dit qu'il serait tout en son pouvoir pour réussir.

Proposé par les Frères Beohan et O'Keefe et unanimement résolu que tout contrat entre l'Association et qui que ce soit, soit fait sous la direction de notre solliciteur général.

Il fut proposé et unanimement résolu que Mr. Kidd l'organisateur pour Ontario soit sous la haute direction des Frères Rooney et Brown.

On fit lecture de lettres de lettres des succursales du Hamilton invitant le bureau des directeurs à avoir leur prochaine assemblée dans cette dernière ville. Le secrétaire reçut avis de répondre à ces différentes succursales, que le bureau des directeurs regrettaient de ne pouvoir se rendre à leur invitation.

Il fut proposé et unanimement résolu que la prochaine assemblée du bureau des directeurs aurait lieu au mois de Janvier 1900 dans la cité de Montréal et que le jour et la date de la dite assemblée soient laissées au gré du Grand Président et du Secrétaire de l'Association.

Proposé par les Frères Chisholm et O'Keefe et unanimement résolu que l'assemblée soit dissoute pour se réunir à l'appel du Grand Président.

NOUVELLES SUCCURSALES.

Deux nouvelles suc. ont été instituées durant le mois d'Août. La succursale No. 315 a été instituée le 22 du mois, à Westville, Nouvelle Ecosse; et la succursale No. 316 le 29 à Mulgrave Nouvelle Ecosse, par le grand organisateur Provincial F. MacDonald.

Nous publions dans la partie Anglaise la liste des officiers pour l'année courante.

CE QU'IL EN COUTE POUR DEVENIR MEMBRE ET PORTER UNE POLICE DE \$1,000.

Pour devenir membre de l'A. C. B. M. du Canada, il faut payer les items suivants:

Table with 2 columns: Item and Amount. Includes: Honoraire de la demande d'admission (\$3.00), Honoraire du médecin examinateur en chef (50), Honoraire de l'examen médical (1.50), Une cotisation pour \$1,000 à l'âge de 21 ans (50), Une contribution mensuelle (35), Total (\$5.75).

Coût annuel probable d'une police de \$1,000 pour un membre âgé de 21 ans.

Table with 2 columns: Item and Amount. Includes: Dix-huit cotisations à 50c chacune (\$9.00), Douze contributions mensuelles à 25c (3.00), Total (\$12.00).

UNE BONNE DIVISE.

Une bonne divise pour votre succursale serait la suivante " cessez de murmurer, et faites quelque chose pour augmenter le nombre des membres dans l'Association."

LA PREMIERE COTISATION D'UN NOUVEAU MEMBRE.

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

QUI DOIT EXAMINER LES ASPIRANTS?

Aucun examen d'un aspirant ne sera légal ou accepté par une succursale, à moins d'avoir été fait par un examinateur dûment nommé et porteur d'une commission pour cette succursale, sauf par dispense spéciale du Médecin Examinateur en Chef.

PROGRESSION DE L'A. C. B. M. EN FAIT DE MEMBRES.

Table with 2 columns: Members en and Amount. Shows growth from 1880 to 1898, with a total of 12,115 members in 1898.

UNE DECISION.

Une décision dans le procès de Mme. Emely V. Hopkins contre la "Northwestern Life Assurance Co. de Chicago, pour forcer le paiement d'une police de \$10,000 sur la vie de son mari, qui se suicida, tient que le plaignant ne peut pas recouvrer la somme de sa police, en dépit d'aucune clause de suicide dans le contrat.

CHANGE D'ADRESSE.

Quand un Frère change son adresse, il devrait notifier immédiatement le Secrétaire Archiviste de sa succursale, qui à son tour notifiera le Grand Secrétaire. Une grande majorité des plaintes des membres qui ne reçoivent pas LE CANADIEN provient de la négligence de tels membres qui ne donnent pas leur bonne adresse au Secrétaire Archiviste

A QUELLE ASSOCIATION DOIVENT APPARTENIR LES CATHOLIQUES.

Suivant les instructions de notre saint Père le Pape, il est défendu aux Catholiques d'entrer dans aucune société qui n'a pas l'approbation de l'Eglise.

L'A. C. B. M. a cette approbation ainsi elle est essentiellement l'Association Catholique.

DIMINUTION du MONTANT de POLICE.

Tout membre, porteur d'un certificat ou police, pourra le changer pour un autre d'un chiffre moindre en remettant son certificat, et en demandant sur blancs de l'association, un certificat d'un chiffre moindre par l'intermédiaire du Secrétaire Archiviste de sa Succursale, qui enverra immédiatement le dit certificat ou police et la dite demande au Grand Secrétaire, et après cela, il paiera les cotisations suivant le chiffre du certificat demandé, et suivant son âge à l'époque de sa initiation.

UNE MEMBRE BABILLARD.

Qu'un membre ait quelque chose à dire sur chaque sujet présenté à la discussion aux réunions de la succursale, ce n'est pas une preuve qu'il est un zélé travailleur. Plusieurs membres ont malheureusement l'habitude de se laisser aller à dire de sottises et de déclamer avec extravagance des idées insignifiantes et souvent leur incompétence rend leur présence décidément offensive. Le "ballon" dépense sa force avec une double vitesse, et alors tombe par terre avec un son lourd et plaintif. — C. Forester.

NOMBRE des COTISATIONS.

Nos cotisations régulières de l'A. C. B. M. sont comme suit : Janvier, No. 1; Février, 2; Mars, 3 et 4; Avril, 5; Mai, 6; Juin, 7; Juillet, 8 et 9; Août, 10; Septembre, 11; Octobre, 12 et 13; Novembre, 14; Décembre, 15.

En plus de ces cotisations régulières notre constitution exige des cotisations spéciales lorsqu'elles seront nécessaires, et ainsi l'Association ne peut jamais faillir à remplir toutes ses obligations envers chacun de ses membres.

MONTANT RECU EN COTISATIONS.

Tableau montrant le montant reçu en cotisations des succursales de l'A. C. B. M. du Canada, depuis la formation du Grand Conseil, en 1880, jusqu'au 1er Janvier, 1899.

En 1880.....	\$	3,249 00	
1881.....		4,471 04	
1882.....		9,315 17	
1883.....		11,343 29	
1884.....		21,123 24	
1885.....		24,363 59	
1886.....		32,388 17	
1887.....		46,750 24	Réserve comprise
1888.....		55,407 70	
1889.....		67,949 44	
1890.....		100,168 20	
1891.....		122,272 95	
1892.....		142,496 03	
1893.....		164,219 45	
1894.....		185,102 86	
1895.....		153,358 63	
1896.....		175,158 09	
1897.....		198,620 24	
1898.....		210,524 31	
Total.....	\$1,002,867 77		

AVIS AUX JEUNES GENS.

Il y a dans notre comité quatre succursales de l'A. C. B. M., mais nous constatons avec regret qu'un trop grand nombre de nos jeunes hommes se tiennent à l'écart de cette société de bénéfice et en même temps religieuse. Le but de l'A. C. B. M. est l'avancement matériel, social et religieux de tous les catholiques. Etant une société de bienfaisance mutuelle elle est destinée à faire un bien immense, et nous ne pouvons mieux faire que de recommander à tous nos jeunes hommes — et ceux qui ne dépassent pas la cinquantaine — de se joindre à une des quatre branches du comité. — Courrier des Provinces Maritimes.

AUGMENTATION du MONTANT de POLICE.

Tout membre qui, n'étant pas parvenu à l'âge de cinquante ans révolus, sera porteur d'un certificat ou police d'un chiffre moindre et désirera prendre un certificat ou police d'un chiffre plus élevé, pourra demander sur blance de l'association à sa succursale ce dit dernier certificat ou police. L'octroi de la demande sera soumise aux mêmes formalités d'examen médical et de scrutin, que celles qui sont prescrites par la loi pour l'admission de nouveaux membres. Si le résultat du scrutin est favorable, le requérant, en payant une cotisation pour le bénéfice additionnel d'après son âge à cette époque, aura droit au certificat d'un

chiffre plus élevé et le montant de cette cotisation ajouté à celui de la cotisation qu'il payait pour son certificat ou police d'un chiffre moindre sera désormais sa cotisation pour son certificat ou police d'un chiffre plus élevé.

UN MANDAT MARQUE.

Pour Solde de tout Compte. N'est pas Nécessairement Une décharge de la Dette

Une certaine pratique tend à croître dans le commerce, c'est de payer les comptes par mandats, auxquels on ajoute, "pour solde de compte." Les cours des Etats Unis n'acceptent pas de telles choses, ainsi dans le cas de Hodges vs Fruax, 10 N. E., 1079, la cour d'appel de l'Indiana décida que la réception d'un tel mandat par les créanciers ne décharge pas la dette toute entière. Le même règlement fut fait dans le cas de Curran vs. Rummell, 118 Mass., 152. Dans ce cas on décida que la lettre avec le mandat sur lequel était écrit, "pour solde de compte," serait considérée comme une partie du paiement. Ceci est une règle générale de la loi, qui a été suivie à quelques exceptions près, par toutes les cours Américaines.

UNE NOUVELLE COMBINAISON.

Les compagnies d'assurances d'accidents adoptent à présent un plan réunissant l'assurance sur la santé et celle des accidents. La police d'assurance sur la santé offre un bénéfice de \$2 500 quand la cécité résulte d'une maladie, et la même somme pour la paralysie générale du corps, ou des deux mains ou des deux pieds ou d'une main et d'un pied seulement. Elle garantit aussi \$25 par semaine si l'assuré devient malade des fièvres typhoïdes, des fièvres scarlatines, de la petite vérole, de la varioloïde, de la diphtérie, du choléra asiatique, de la pneumonie, de l'érysipèle de l'appendicite du diabète, d'une péritonite, d'une bronchite, et de la pleurésie, la limite de l'indemnité étant de vingt six semaines. La police couvre ordinairement, ce qui est connu comme accidents de voyage, des bénéfices doubles étant pourvus pour les contretemps de la dernière sorte, la prime annuelle étant de \$10.

RAISONS POUR NE PAS DEVENIR MEMBRE DE L'A. C. B. M.

1. Si vous êtes certain de ne pas mourir, ce n'est pas nécessaire de pourvoir pour une éventualité, quand vous n'en prévoyez pas.
2. Si vous espérez vous assurer pour rien, ne devenez pas membre de l'A. C. B. M.
3. Si vous savez que vous êtes trop négligent et indifférent pour payer vos cotisations ne devenez pas membre de l'A. C. B. M.
4. Si vous avez besoin de votre argent pour du tabac et de la biisson et en même temps pensez avoir votre support de votre famille. Ne devenez pas membre de l'A. C. B. M.
5. Si vous préférez un luxe inutile pour vous-même à une provision raisonnable pour votre famille. Ne devenez pas membre de l'A. C. B. M.
6. Si vous êtes trop égoïste pour souhai ter aucun confort aux autres, parce que vous ne pouvez pas y prendre part vous-même. Ne devenez pas membre de l'A. C. B. M.
7. Si vous êtes satisfait de l'idée, que vos enfants dépendront sur les charités des hommes après votre mort

ne devenez pas membre de l'A. C. B. M.

Si vous êtes content de l'idée que, vous irez au ciel, tandis que vous êtes certain que votre famille ira à la maison des pauvres. Ne devenez pas membre de l'A. C. B. M.

Si vous n'avez pas de respect pour vous-même, et pas d'égard pour votre famille. Ne devenez pas membre de l'A. C. B. M. Mais dépensez votre argent pour vous débarrasser de votre vie, parce que vous croyez qu'il n'est pas bon de vivre

COMMENT L'ARGENT S'ACCUMULE.

Vous pouvez examiner le tableau suivant, lequel est basé sur 1 par cent d'intérêt par années, imaginez la somme que vous pouvez ménager de votre salaire ou de vos économies, et voyez en un instant ce que vous aurez au bout de cinq ans. Si vous avez dans un an, retranchez 52 dimanches et il restera 313 jours de travail dans un an. Maintenant si vous ménagez chaque jour de travail les sommes suivantes, vous aurez au bout de cinq ans :

Par jour pour cinq ans	Montant déposé	Intérêt gagné	Montant total.
\$ 05	75 25	\$ 7 42	\$ 82 67
10	150 50	14 84	165 34
15	225 75	22 26	248 01
20	301 00	29 68	330 68
25	376 25	37 10	413 35
30	451 50	44 52	496 02
35	526 75	51 94	578 69
40	602 00	59 36	661 36
45	677 25	66 78	744 03
50	752 50	74 20	826 70
55	827 75	81 62	909 37
60	903 00	89 04	992 04
65	978 25	96 46	1074 71
70	1053 50	103 88	1157 38
75	1128 75	111 30	1240 05
80	1204 00	118 72	1322 72
85	1279 25	126 14	1405 39
90	1354 50	133 56	1488 06
95	1429 75	140 98	1570 73
100	1505 00	148 40	1653 40

MACONNERIE.

Nos lecteurs liront avec plaisir l'intéressante conférence qui eut lieu, laquelle a été donnée, le 10 Août dernier, au Cercle Crémazie, de Nicolet, et en présence de l'évêque diocésain, Mgr. Elphège Gravel, par frère Wilfrid Camirand, Avocat, membre de la succursale No. 164, de notre Association : Monseigneur M. le Président :

Mesdames et Messieurs—Nous lisons quelque part, dans les Ecritures Saintes, qu'un jour le Divin Maître proposa à ses disciples la parabole suivante : Un homme avait de grands travaux à faire exécuter, il envoya l'un de ses intendants à la recherche de travailleurs. Dès la première heure du jour, il en engagea plusieurs, après être convenu du prix de la journée. A chacune des heures suivantes, il vint de nouvelles recrues se mettre au service du maître et travailler à son champ. Le soir arrivé, le maître donna à chacun le salaire de la journée. Celui de la 11e heure reçut autant que celui de la 1ère heure. Quelques-uns des travailleurs se récrièrent et dirent : Maître, il n'est pas juste que ceux qui n'ont donné qu'une heure de travail reçoivent le même salaire que ceux qui ont supporté toute la chaleur du jour. Le maître répondit : Eh quoi! n'avez-vous pas reçu le prix convenu pour votre travail?

Evidemment, il n'y avait aucune injustice comparées, puisque chacun avait reçu le salaire dont il était convenu.

Ma prédilection vis-à-vis "Le Cercle Crémazie et mon honorable auditeur est exactement celle de l'ouvrier de la 11e heure.

Aux premières heures du jour, M. le président du Cercle s'adressa à un membre distingué de notre clergé, à l'effet de le faire consentir à préparer

une conférence pour ce soir. L'offre fut agréée et le consentement donné; aussitôt l'aimable abbé se mit à l'œuvre, et tous nous nous réjouissions d'avance de la bonne aubaine que nous allions avoir de savourer une œuvre scientifique que mise sous une forme littéraire

Mais, il y a comme cela sur la terre souvent un mais—comme dit le proverbe, si l'homme propose, c'est Dieu qui dispose. Or il est arrivé que le Maître de la vie a tout à fait indisposé notre savant et éloquent conférencier, en lui envoyant une assez grave maladie qui le retient à sa chambre, au grand détriment de l'auditoire et au grand désespoir de votre humble serviteur.

Donc, comme conséquence, à la 11e heure, M. le président du Cercle, qui ne s'est pas ainsi découragé par cet obstacle, se hâte d'accourir vers moi, puis d'une voix grave et solennelle, comme il convenait en pareille occurrence, me dit à brûle pourpoint, sur un ton qui n'admettait pas de réplique : Ah! ça, mon vieux, le conférencier de la 1ère heure étant malade, vous allez le remplacer.

Et moi, imprudent, flatte du compliment, j'ai benévolement accepté, preuve que l'on peut toujours obtenir ce que l'on veut d'un homme quand on sait le prendre par son côté faible

A l'instar du Modeste malgré lui, je puis m'écrier : Voilà comment il se fait que je suis devenu conférencier.

Quelles qu'en soient les conséquences, bonnes ou mauvaises—elles vont être désastreuses pour ma réputation de littérateur—eh bien, j'implore votre indulgence et je réclame à grande cri mon salaire d'ouvrier de la 11e heure.

Et si, dans le brillant auditoire qui m'écoute, il se trouve quelques cœurs durs et insensibles à mon malheur, qui ne veulent pas se laisser attendrir au point de me pardonner mon étourderie, à ceux-là je dirai : Prenez-vous en à M. le président du "Cercle Crémazie," c'est le seul coupable, le seul responsable de tout cet état de choses. Ça lui apprendra, pour une autre fois, à choisir un conférencier de meilleur aloi, et surtout à ne pas attendre à la dernière heure ou à la tombée de la nuit, à ne pas faire appel aux mauvaises passions de l'orgueil et de la vanité à l'effet de se procurer un conférencier d'occasion.

Mais, très de plaisanteries. Envisageons la situation telle qu'elle m'est faite et entretenons-nous du sujet qui doit nous occuper. C'est ici la pierre d'achoppement, le point difficile, la partie périlleuse de mon entreprise hasardée. La question qui s'impose de toute nécessité est évidemment celle du sujet et du titre. Un bon conférencier qui veut faire une conférence doit d'abord trouver un titre convenable et approprié à la circonstance; et c'est précisément cette question de titre qui m'a donné le plus de trépidation. Une fois le titre trouvé, le reste ordinairement va assez bien. Mais comme, dans le cas présent, il est écrit que le guignon doit me poursuivre jusqu'à la fin, il est arrivé qu'après avoir trouvé mon titre, le reste n'est pas venu et je suis maintenant aux abois.

Tout de même, je comprends qu'il me faut pousser de l'avant et faire quand même une conférence, dans le péril à la poitrine.

Alors je m'exécute et je pose ce simple mot : Maçonnerie. Ce mot, d'apparence anodin, qui résonne journellement à nos oreilles, que nous retrouvons écrit dans la plupart de nos journaux, dans les livres, les volumes et ouvrages de toutes sortes publiés sur l'état social ou religieux de cette fin de siècle, cache tout un système de pria-

cipes faux et erronés, impies et subversifs de l'ordre économique de la société actuelle.

Les temps présents sont des temps de lutte à outrance, selon l'immortel l.-on XIII. Deux pouvoirs se disputent l'empire du monde et des sociétés : L'un de ces pouvoirs est un pouvoir occulte, agissant avec hypocrisie : ses armes favorites sont la perfidie et l'impléité. Son intérêt est de ne pas paraître ce qu'il est, nous affirme l'auguste chef de la Catholicité.

Nous sommes en présence de la franc-maçonnerie.

L'autre pouvoir est celui de l'Eglise Catholique dont la pierre angulaire est le Christ lui-même, rédempteur de l'humanité.

Le premier, le maçonisme, représente le mal, le désordre le chaos, pendant que notre sainte Eglise se dresse en face de son ennemi séculaire et déjoue continuellement ses ruses.

Depuis près de 19 siècles, la barque de Pierre a été constamment ballottée d'âge en âge, de réclif en réclif, sous le souffle de l'esprit du mal, mais sans jamais sombrer une seule fois.

Vers cette fin de siècle, la libre pensée se croit arrivée à l'apogée de sa gloire et se figure être sur le point de consommer la ruine du règne du Christ et de son Eglise. Elle se réjouit d'avance du succès définitif qu'elle veut atteindre. Mais dans sa joie folle, dans son entreprise insensée, elle oublie que le Divin Maître a dit à ses disciples :

"Vous serez en haine à tous à cause de mon nom."

"Je vous envoie comme des brebis au milieu des loups."

"Tu es Pierre, et sur cette pierre, je bâtirai mon Eglise, et les portes de l'enfer ne prévaudront pas contre Elle."

La vérité de ces paroles se démontre comme suit, selon l'abbé Moigno :

1o Haine des Juifs : persécutions contre le Christ, les apôtres et ses disciples. Jésus mis à mort, Pierre en prison, Paul battu de verges, Etienne lapidé, etc.

2o. Des Juifs, la haine passe au cœur des Romains, qui se montrent cruels et sanguinaires. Les martyrs se chiffrent à 18 millions : on compte 10 persécutions générales des empereurs. On connaît les cruautés contre les chrétiens par Néron, Trajan, Dioclétien. L'exploit de Maximien faisant décapiter la légion Thébéenne est célèbre dans l'histoire. Pourquoi toutes ces persécutions contre les premiers chrétiens ? Tout simplement parce qu'ils adoraient le vrai Dieu et refusaient de sacrifier aux idoles.

3o. Des Romains, la haine passe aux persécuteurs païens, hérétiques, schismatiques, etc. les rois de Perse, des Goths, des Wisigoths, les souverains de Chine, du Japon, du Tonkin, de Siam, de la Grèce, de la Corée, de l'Ethiopie, etc., etc., puis les persécutions des musulmans, des empereurs d'Allemagne, des rois d'Angleterre, etc., etc.

4o. Après les schismes, les hérésies, et les persécutions, la haine passe aux philosophes du 18e siècle. Voltaire, d'Alembert, Diderot, Rousseau, etc., etc., en sont les inspirateurs.

A SUIVRE

UN DISCOURS SUR LES MANDATS.

Dans la section commerciale de l'Association des institutions d'Ontario à la convention, tenue dans le courant de la première semaine d'Avril Mr. G. W. Johnson, comptable et professeur d'affaires au collège du Haut Canada,

lut un essai sur "les Lettres de change, Mandats, et billets à ordres" parlant plus particulièrement de mandats. L'on mit à jour des faits généralement inconnus. Jones gr en envoyant des mandats à la banque pour les y déposer doit les endosser tous, qu'ils soient à ordre ou "au porteur" et pour qu'il soit impossible au commis de se les payer, ou de les déposer à son propre compte, Jones, doit écrire sur le dos de chaque, "Pour déposer au compte de Jones." Une personne achetant un article et donnant en paiement un mandat sur une banque dans la quelle il n'a pas de fonds peut être arrêté pour fraude. Mais si le mandat était donné en règle d'une dette précédemment contractée une charge de fraude ne peut pas être déposée. Le mandat, cependant, n'est pas sans valeur au porteur, en autant que c'est une preuve de la dette et le porteur peut poursuivre en justice sans le trouble de prouver la dette par ses livres. Voici à peut près les seuls changements que le porteur d'un mandat peut faire sans craindre : Si le mandat n'est pas daté il peut mettre la bonne date ; s'il est fait payable à lui-même "ou au porteur" il peut effacer "porteur" et inscrire "à l'ordre," mais il ne doit pas faire le contraire, c'est à dire, effacer "à l'ordre" et y inscrire "au porteur." Un mandat peut être fait en bonne forme et malgré cela la banque refuser de la payer. Les devoirs et l'autorité de la banque sont bornés par le contre-ordre ou la mort du signataire. L'on ne peut recevoir un mandat, "signé sur le travers" ne doit pas le présenter pour, paiement à la banque sur lequel il est tiré, il peut seulement le faire payer par le moyen d'une autre banque.

LE POUVOIR DE PROPOSER DANS LA VIE.

Il n'y a pas de véritable virilité sans un grand but. Le but est une concentration morale. C'est le gouvernail de la vie individuelle. Le but veut dire avoir une fin dans la vie, une intention définie à atteindre. Ce but n'est pas limité à une ambition exaltée élevée dans les nuages de l'inaccessible — Non, il signifie l'elan que chaque individu devrait donner à sa vie.

La mère dans sa maison peut former ce dessein à l'intérieur des quatre murs de sa maison et elle peut en trouver le plus bel accomplissement. Ça peut être la consécration de ses énergies, à l'éducation naturelle et soignée de ses enfants, veillant de plus près sur leurs besoins individuels. Mais quel est ce but ? Ce n'est pas de laisser les "choses à elles-mêmes." Un seul but bien formé peut surmonter tout obstacle, parce qu'à se trouve concentré toute l'énergie de la vitalité spirituelle et mentale. Les rayons du soleil passant à travers une lentille de glace peuvent faire fondre l'acier, tandis que la glace elle-même restera intacte.

La plus part des déboires dans la vie proviennent de l'énergie dépensée sans nécessité, de la dépense de ses forces en vains efforts.

Des hommes d'une habilité simplement ordinaire ont rencontré de brillant succès, tandis que des hommes aux talents brillants ont ordinairement failli. Les jardins bien cultivés payent mieux que les fermes mal gouvernées.

Les jeunes gens au commencement de la vie devraient avoir un but défini. Il y a du stimulant et de la force dans un grand but. Il rend les faillites comme de simples accidents sur le

chemin. Il se forme une somme merveilleuse d'énergie quand le but que l'on veut atteindre est bien formé à l'avance. Chaque jour s'accorde harmonieusement avec ce but. Chaque jour démontre de nouveaux progrès, légers, peut être, mais non moins réels ; c'est une nouvelle conquête sur les obstacles, de nouvelles forces conquises, enfin un nouveau miracle de changer l'eau de la faiblesse au vin de la puissance. Alors les semaines deviennent des points de démarcation sur le chemin du succès. Tout se met au service d'un homme qui a un grand but. Quand l'espérance meurt et que le but s'évanouit l'homme commence à descendre. Il y a du danger qu'il devienne une épave comme un vaisseau abandonné, sans équipage, sans cargaison, sans compas, et sans aucun port connu pour sa destination.

LA MOYENNE DE L'AGE.

La moyenne d'âge d'une société et le rapport d'une telle moyenne sur le taux des décès ont été mal compris et mal représentés par les membres des sociétés fraternelles. Voici : Si l'on prend mille membres de différents âges et qu'avec eux on arrive à une moyenne de quarante ans, alors le taux des décès parmi ces mille membres doit être le taux des décès pour l'âge de quarante ans. Cette conclusion, de prime abord, semble être vraie, mais après quelque considération, l'on trouve que dans certains cas cette conclusion n'est pas exacte. Voyons qu'elle en est la raison. Mille membres âgés de quarante ans auraient un taux de décès pour un an selon le tableau des mortalités du secrétaire, de 10 36, un peu au dessus de 1 par cent par année. Maintenant si au lieu de mille membres âgés de quarante ans, cinq cents d'entre eux avaient vingt ans et cinq cents 60 ans, leur âge moyen serait encore de quarante, mais le nombre de décès parmi les cinq cents qui ont 20 ans serait 3 65, et le nombre de décès parmi ceux qui ont 60 ans serait 15 17, un taux de 18 82 ou près de 2 par cent. Il faut se rappeler que dans chaque cas, leur moyenne est quarante ans, mais dans les mille hommes divisés entre ceux de 20 ans et 60 ans, le taux des décès est près de 2 par cent., tandis que les autres mille, composés d'hommes tous âgés de 40 ans, le taux des décès n'est qu'une fraction au dessus de 1 par cent. Vous verrez ainsi, que la moyenne d'âge d'un certain nombre d'hommes n'est pas une preuve de ce que le taux des décès peut être. Les membres d'une société sont composés d'hommes de tout âge, et la seule manière de trouver la moyenne des décès est de trouver le taux des décès pour chaque âge, additionnez les taux des décès respectifs de tous les âges ensemble, et vous en aurez la moyenne. Le fait est que la théorie de la moyenne de l'âge est une théorie condamnée, et aucun membre d'une société fraternelle qui est au courant des principes de l'assurance fraternelle, se servira durant l'année de grâce 1899, de la moyenne de l'âge comme argument en faveur des sociétés fraternelles. Elle n'a absolument aucune fondation dans la théorie, c'est simplement de l'imagination, et cette idée a été mise de côté par tous les hommes intelligents—Columbian Herald.

UNE LEÇON SUR L'INTERET.

Trop souvent il arrive que les hommes de commerce ne réalisent pas dans le temps combien rapidement l'intérêt mange le principal. L'anecdote sui-

vante de Peter Cooper, le grand philanthrope, démontre la chose très fortement.

Un jour Peter Cooper parlait d'un projet avec une de ses connaissances, ce dernier dit qu'il allait être obligé d'emprunter de l'argent pour six mois, payant un intérêt de trois par cent par mois.

"Pourquoi empruntez-vous pour un temps si court?" lui demanda Mr. Cooper.

"Parce que les courtiers ne veulent pas négocier les billets pour plus longtemps."

"Eh bien si vous le désirez" dit Mr. Cooper, "J'escompterai votre billet à ce taux pour trois ans."

"Etes vous sérieux?" demanda le prétendu emprunteur. "Certainement je le suis. J'escompterai votre billet pour \$10,000 pour trois ans voulez vous le faire."

"Certainement je le veux," dit le marchand.

"Très bien," dit Mr. Cooper. "Veuillez signer ce billet pour \$10,000, payable dans trois ans, et donnez moi votre mandat pour \$800, et la transaction sera complète."

"Mais quel argent aurai-je?" demanda le marchand étonné.

"Vous ne recevez pas d'argent," fut la réponse. "Votre intérêt pour 36 mois à 3 par cent par mois se monte à 108 par cent, on \$10,800. C'est pourquoi, votre mandat pour \$800 nous rend égaux."

La force de cette illustration pratique de la folie de payer un prix si énorme pour l'usage de l'argent fut telle que le marchand fut déterminé de ne jamais emprunter à des prix tellement ruineux et il disait souvent que rien n'aurait pu mieux le persuader que la plaisante proposition de Mr. Cooper—Commerce.

RESOLUTIONS DE CONDOLEANCES

A une réunion de la succursale 230, Saint-Boniface les deux motions de condoléances suivantes ont été passées :

Proposé par frère J. J. Lavoie, secondé par frère L. J. Collins, que c'est avec la plus vive douleur que tous les membres de l'A. C. B. M. de Saint-Boniface ont appris la mort du frère Elie Chamberland. Ils désirent à cette occasion exprimer à la famille du frère défunt leurs condoléances les plus sincères.

Que copie de cette résolution soit transmise à la famille du défunt et publiée dans Le Manitoba et LE CANADIEN.

Proposé par frère Lavoie, secondé par frère Collins, que les membres de la succursale No. 230 assistent au service, en corps et avec insignes. Adopté.

Proposé par frère Joseph Bernier, secondé par frère A. Marion, que les membres de la succursale No. 230 de Saint-Boniface, ont appris avec la plus profonde douleur le décès du Rév. Père P. Lecomte, frère de leur chancelier, M. Jos. Lecomte, ainsi que celui de Madame Lecomte, sa belle mère, et désirent exprimer leurs sentiments de sincères condoléances à leur frère dans le deuil ou ces morts viennent de le plonger.

Que copie de la présente résolution soit publiée dans Le Manitoba et LE CANADIEN, et transmise au frère Joseph Lecomte. Adopté.

Succursale No. 142, Montréal. Séance du 21 Août, 1894. Résolu unanimement que c'est avec une vive douleur que nous avons appris la mort de notre distingué et aimable frère, l'ex Recorder H. A. T. de Montigny, cher qui nous avons toujours admiré l'esprit de foi, de patriotisme et de charité :

Que la présente résolution soit publiée dans l'organe de notre Association, LE CANADIEN, et qu'une copie en soit transmise à la famille du regretté défunt ; Qu'une grande messe soit célébrée pour le repos de son âme, par le chapelain de notre succursale, dans la chapelle de l'Hospice Auclair, le plus prochain jour convenable.

JOS. LOZEAT, Sec. Arch.