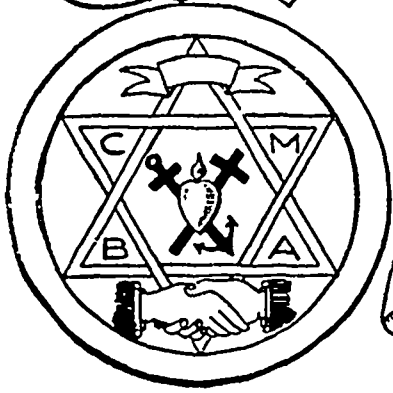


The CANADIAN



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

VOL. 3.

LONDON, ONTARIO, FEBRUARY, 1899.

No. 2.

ASSESSMENT SYSTEM.

NOTES.

The appointment of Bro. Howison as Organizer will not interfere to any great extent with the work of the Grand Secretary's office, as other competent help has been secured.

We are pleased to note that Chancellor John Donahue, of Branch 99, Westport, Ont., was elected by acclamation to the office of County Councillor for the 6th Division of Leeds.

Recording Secretaries who have not yet sent us their branch's annual report are requested to do so as early as possible. The statement to the Grand Council Finance Committee is not now required, as the monthly assessment reports answer the purpose.

New constitutions will not be printed until the supply of constitutions at present on hand is about used. The few amendments adopted at the late convention will be printed in leaf-form, attached to the constitution now in use, and our branches supplied therewith as soon as said amendments are passed by the committee and promulgated by the Grand President.

Branch No. 292 held its regular meeting on Jan. 24, 1899, over which Grand Deputy J. J. Costigan presided, and, assisted by Chancellor Reynolds, installed the officers for 1899. After the installation ceremonies short addresses were made by Grand Deputy Costigan, Chancellor Reynolds, Bros. Lynch, Ireland, Cowan, Carpenter, McDonald, Nollson and others on the good and welfare of the Association.

The Grand President and Board of Trustees have appointed Bro. J. E. H. Howison Organizer for the Province of Quebec, at a salary of \$1,000 per annum and expenses, said expenses not to exceed \$2 50 per day. The Executive is determined to leave nothing undone to endeavor to make the Province of Quebec what it should be, viz.,

the banner province of Canada in C. M. B. A. membership. During the past four or five years the Province of Quebec has added very few members to our C. M. B. A. roll. We sincerely trust that this state of things will now cease, and that Bro. Howison (and we think no more competent man for Organizer for Quebec can be found), with the able assistance of our Grand Deputies and the Rev. Fathers in that province, will succeed in doubling our membership there before the end of 1899.

ACKNOWLEDGMENTS.

Montreal, Dec. 30, 1898.

To the officers and members of Branch No. 41, C. M. B. A.

Gentlemen:—I gratefully acknowledge the receipt, through your Recording Secretary, J. J. Jones, of a cheque for \$2,000, being the amount of insurance on the life of my late husband, Michael O'Brien, in the C. M. B. A. of Canada, I wish to express my deep gratitude to the Grand Council of the C. M. B. A. and to Branch 41 for the prompt remittance of the above \$2,000 and that God may bless the C. M. B. A. in the sincere prayers of Mrs. M. O'BRIEN.

Stratford, Ont., Jan. 12, 1899.

E. J. Kneill, Esq., Rec. Sec. Branch 13, C. M. B. A., Stratford, Ont.:

Dear Sir—I beg to acknowledge the receipt of \$2,000, the amount for which my late husband, James Brophy, was insured in your society, the Catholic Mutual Benefit Association, and I also desire to express my gratitude to the members of your branch for the exceedingly great kindness and attention since my husband's death. Trusting that the C. M. B. A. may continue to prosper in its good work.

I am yours sincerely,
MARGARET BROPHY,
110 Bay Street, Stratford.

Dartmouth, N. S., Jan. 5, 1899.

To the Grand Secretary of the Grand Council of the Catholic Mutual Association of Canada:

Dear Sir—I hereby acknowledge receipt of cheque for one thousand dollars, being amount due the estate of the late Michael A. McAdam on beneficiary certificate. I desire to express, on behalf of his mother, her most sincere thanks also to the officers and members of the Halifax and Dartmouth branches for their kindness and sympathy to her son in his illness.

Yours most respectfully,
JOHN MCADAM,
Administrator.

Bridgeport, C. B., Jan. 13, 1899.

To the Officers and Members of Branch 234, C. M. B. A., Glace Bay, C. B.:

Dear Sirs—I beg to acknowledge receipt, through your Recording Secretary, Mr. Neil F. McNeil, of a cheque of one thousand dollars, being the amount of insurance policy on the life of my late husband, Alexander Cameron, who was a member of your branch.

I desire to express my grateful thanks to your Association for the promptness with which they paid the claim. To reflect over the short period of fourteen days that my dear husband was a member of your society should in itself commend your grand Association to all who have the welfare of their families at heart.

With sincere good wishes for the future success of your excellent Association.

I am, yours very respectfully,
ANNIE CAMERON

Dundas, Ont., Jan. 16, 1899.

President and Gentlemen of Branch No. 11, C. M. B. A., Dundas:

On behalf of my sister and myself I beg to acknowledge with thanks receipt of cheque for \$2,000 amount of policy on the life of my late father, Patrick Costello a member of Branch No. 11, C. M. B. A., Dundas. Being absent from town caused the delay of our not receiving the cheque sooner, as they were here on November 2, 1898.

JAMES J. COSTELLO.

Initiations Reported in January, 1899.

Initiations Rapportees en Janvier.

Br.	Initiated.	Members.
119. Welland, Ont.	1	1
159. Killaloe Station, Ont.	1	1
3. Chatham, Ont.	1	1
3. Kingston, Ont.	1	1
110. Oneal, Que.	1	1
180. Halifax, N. S.	1	1
178. Memramook, N. B.	1	1
138. St. Jean Baptiste, Man.	1	1
210. Grand Falls, N. B.	1	1
216. Charlottetown, P. E. I.	1	1
51. Meteghan, N. S.	1	1
280. Grand Digue, N. B.	1	1
291. Cape Bald, N. B.	1	1
12. Berlin, Ont.	1	1
31. Guelph, Ont.	1	1
35. Goderich, Ont.	1	1
49. Toronto, Ont.	1	1
58. Toronto, Ont.	1	1
8. Ottawa, Ont.	1	1
8. Toronto, Ont.	1	1
101. Benfrew, Ont.	1	1
101. Waterloo, Ont.	1	1
182. Moncton N. B.	1	1
186. Ottawa, Ont.	1	1
188. Carleton Place, Ont.	1	1
182. Antigonish, N. S.	1	1
181. Valcourt, Que.	1	1
214. Alberton, P. E. I.	1	1
23. Murray Bay, Que.	1	1
28. Yarmouth, N. B.	1	1
28. Yarmouth, N. B.	1	1
28. St. Joseph, N. B.	1	1
28. St. Germaine Grantham, Que.	1	1
28. St. D. de L. Auberville, Que.	1	1
28. Fox Creek, N. B. (1898)	1	1
28. Fort William, Ont. (1898)	1	1
28. Mount St. Patrick, Ont. (1898)	1	1
Total	38	38

A SERMON TO PARENTS.

"Whatever you wish your child to be," says a distinguished writer, "be it yourself. If you wish it to be happy, sober, truthful, affectionate, honest and godly, be yourself all those." Children are such imitative beings that they often act unconsciously as mirrors to us older people. We see in them our faults produced again and again, and we lose heart for we know what a battle is to be fought. We see, too, in happier moments, our virtues and per-

haps our graces reflected in our little ones, and we take courage.

But most of us expect our children to be improved editions rather than exact copies of ourselves. We want them to be a great deal more healthy and a great more godly, happier, handsomer and even more affectionate, honest and truthful than their parents.

We have spent perhaps twenty-five or thirty years in acquiring these virtues, and I think the demands we make upon the little men and women who have just begun the journey of life is sometimes out of all proportion to their tender years. Indeed, I have seen parents exact an amount of self-control and an unfaltering obedience from these children which I think they would find it difficult to practice themselves.

Virtue is not the growth of a day, but the outcome of years of discipline and experience. And to preach goodness is, as everybody knows who has tried it, a great deal easier, but not nearly so effectual, as to practice it. Children imitate our manners and our little tricks of speech. They copy quite as readily our virtues or our vices.

If we are selfish and grasping, we have no right to expect our children to be models of generosity, and if we are impatient and irritable, we ought not to be surprised if their tempers are also somewhat uncertain. To a mother belongs the double duty not only of training her child in the way he should go, but of training herself likewise, a task that requires quite as much patience and wisdom.

To rule one's household wisely is not an art that comes by intuition. It demands our most serious thought and best energies. A little tact and ingenuity is much more effectual than a stick, and a great saving to the temper.

There are times, no doubt, in the history of every family when a fault and its consequences must be emphasized by some sort of punishment. But don't put your moral with your slipper. Let the punishment come as nearly as possible in a line with the fault. Make it a logical consequence, not an arbitrary act, for these little people reason quite as clearly as we do from cause to effect, and appreciate quite as readily the force of a striking argument. After all, it is not rules and regulations, although they be of the best, which develop the character of the child, it is the mental and moral atmosphere in which he lives—"Marion" in Sacred Heart Review.

THE CANADIAN

Price, - 60 Cents.

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

Catholic Mutual Benefit Association of Canada

And mailed to members 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 upon subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

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

Address all communications to

B. R. BROWN,
Editor and Manager,
Coote Block, Dundas Street,
London, Ont.

LONDON, FEBRUARY, 1899.

Meeting of Board of Trustees.

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 the Grand Secretary's office, London, Ont., on Monday, Jan. 23rd, 1899.

There were present Grand President Hon. M. F. Hackett; Grand Trustees P. J. O'Keefe, P. J. Rooney, J. J. Behan and Joseph A. Chisom; Dr. Ryan, Supervising Medical Examiner; F. R. Latchford, Solicitor; S. R. Brown, Grand Secretary.

Rev. M. J. Tierman was absent through illness.

Brothers J. E. H. Howison and W. P. Killackey were also present part of the time.

The minutes of the last meeting were read and confirmed.

The Grand President, the Solicitor and the Grand Secretary were appointed a committee to watch Dominion legislation concerning fraternal insurance associations.

The amendments to the C. M. B. A. Constitution, passed at the Quebec Convention, are to be printed in pamphlet form, and when promulgated attached to the present constitutions as they are sent out, and also distributed amongst the branches.

The claim of the late Mr. Braugan, of Branch 126, Calgary, N. W. T., was referred to our Solicitor for investigation, with full power to settle or contest the case.

The claim of Mr. Couture, of Branch 290, Quebec, was referred to the Solicitor, with power.

The claims of Bros. Kraimer and Lobsinger, delegates to the Quebec Convention, were ordered to be paid.

The Grand Secretary was instructed to reply to protests of branches against amendments in regard to representatives of branches in which are one or more Grand Council officers.

The Grand Secretary was authorized to purchase an Empire typewriter from Bro. Cragg, of Halifax.

The Solicitor was authorized to order four thousand \$1,000 policies from Mortimer and Co., Ottawa.

The claim of the late Bro. Appleton was referred to the Grand President and Supervising Medical Examiner, with power.

The Grand Secretary and the Solicitor were instructed to draw up a Form of Appeal and to have a quantity printed and kept among the C. M. B. A. supplies for branches.

The La Francis appeal, from Branch No. 8, was disallowed.

The Rivard appeal, from Branch 164, was disallowed.

A letter was read regarding admitting the members of the Quebec Grand Council into the C. M. B. A. of Canada. It was decided to take no action until a formal proposition came from said Quebec Council.

Brother Chisholm was empowered to engage an Organizer for Nova Scotia, said Organizer to be subject to directions of Bro. Chisholm and to furnish a detailed statement to the Grand President each month.

Brother O'Keefe was empowered to engage an Organizer for New Brunswick, said Organizer to be subject to directions of Bro. O'Keefe, and to furnish a detailed statement to the Grand President each month.

A discussion took place regarding a circular letter sent out by Bro. Howison. Mr. Howison, after a few remarks, handed the following letter to the Grand President:—

To the Grand President and Grand Trustees of the C. M. B. A.

Sirs and Brothers—I regret that a circular letter, dated London, September, 1888, sent out by me should be in violation of Section 65 of the Constitution as has been demonstrated to me, and be construed as a reflection on the Board of Grand Trustees, with whom I have always had the very best relations, working in common with them for the interest of our beloved Association.

I sincerely trust that any injury done our Association or its officers may be speedily undone, and that all will work harmoniously for the success of our grand Association in the future as has been done in the past. Be assured that I would be the last member to knowingly violate the Constitution or reflect wrongly on a brother member.

This letter was accepted by the Board.

It was decided that the salary of Bro. Howison be \$1,000 per annum to date from 1st September, 1898.

Brother Howison was appointed Organizer for the Province of Quebec for the space of twelve months or for a longer or shorter period, as the Grand President and Board of Trustees may direct, on the same conditions as Bro. Killackey, and starting on Feb. 1st, 1899.

Brother Howison accepted, and said he would throw his whole energy into the work, and at the same time be as economical as possible in regard to expenses.

The Grand Secretary was authorized to have printed literature in folded form, explaining the objects, etc., of the C. M. B. A. and that \$50 be expended for said purpose.

It was decided that Bro. Killackey, as Organizer for Ontario, be under the direction of Grand Secretary Brown for that portion of Ontario from its Western boundary as far East as Stratford, inclusive; under the direction of Bro. Rooney for that portion of Ontario between Stratford and Peterborough, inclusive; and under the direction of Bro. Behan for that portion between Peterborough and the Eastern boundary of the Province.

The Grand Secretary was instructed to draw up and have printed forms for Organizers' reports and furnish the Organizers with same, and that each Organizer be required to make a monthly report on said forms to the Grand President, the Grand President to forward same to Grand Secretary, who will furnish each of the Trustees with a typewritten copy thereof.

It was decided that a minute book, gavel, ballot box and seal be added to the set of supplies furnished all branches organized from and after this date.

The Grand Secretary was authorized to call for tenders for the printing, publishing, mailing, etc., of THE CANADIAN, and that the contract be given to the lowest tenderer if other-

wise satisfactory. The Grand Secretary was authorized also to have THE CANADIAN enlarged to sixteen pages and to have four pages devoted to advertisements, all such advertisements to be under his supervision.

The Board decided to hold its next meeting at Niagara Falls, Ont., on a date in August next to be selected by the Grand President.

ASSESSMENT INSURANCE.

The Sun's recent analysis of life insurance business in Canada did not deal with assessment and fraternal companies and societies. It is impossible to learn from the report what amount of assessment insurance is in force in Canada. The official report mentions only six Canadian and three American assessment concerns doing business in the Dominion. The Royal Arcanum, the United Workmen, the Temple of Honor and other, associations with many members do not report to the Superintendent of Insurance. The nine companies reporting have policies in force amounting to \$136,000,000, which may be compared with \$314,000,000 in the old line companies. The Foresters have as much at risk as all the other eight companies. The mutual reserve fund has half as much as the Foresters, and the C. M. B. A. half as much as the mutual reserve. The last mentioned has more than all the remaining six companies. The premium income from this \$136,000,000 was in 1896 \$1,650,000. The Canada Life, with less than half the risk, collects \$200,000 more. This old line company, which carries a little less insurance than the Foresters, collects from policy-holders two and a half times as much money as the Foresters. Of course the old line company has a good deal of endowment insurance, and issues many policies which are paid up in ten or twenty years. These policies come high. But there remains an element of cheapness, which no doubt attracts people of small means to the assessment societies. Unfortunately they do not all go to the best fraternal associations, but too often resort to those that are so cheap that they cannot carry out their contracts.

The nine assessment companies reporting have 97,460 policies in force, while the 33 old line companies have 199,042 or a little more than double the number. But it is probable that proportionately fewer persons hold more than one certificate from assessment companies than hold more than one policy in the other companies. The ratio of expenses to premiums is lower in the assessment companies than in the others, but between a quarter and a third of the amount received from the members goes to pay for management. As would be expected, there are more lapses in societies in which the element of investment is not present. The amount of insurance terminated by death in 1897 was \$1,125,000. The amount lapsed was \$12,835,000. That is to say only about one in twelve of the members who take certificates get any good out of them. Among these assessment companies the Catholic Mutual Benefit Society has a smaller percentage of lapses than even the strongest regular insurance companies. Instead of one in twelve policies terminated by death they have two in nine. This society pays in expenses less than five per cent. of the premium income.—St. John (N. B.) Sun.

No one can be generous with God who has not a great, broad love of his neighbor.—Faber.

ADDRESSED BY THE GRAND ORGANIZER.

A Pleasant Evening with the Members of the C. M. B. A.

A Large Gathering Present for the Occasion—Organizer Killackey Explains the Aims and Objects and Points Out the Advantages of the Catholic Mutual Benefit Association.

Grand Organizer Killackey, of the C. M. B. A., addressed a large gathering in the C. M. B. A. hall last night. Ven. Archdeacon Casey opened the meeting with a few words on the benefits and social advantages gained by membership in this society, after which he introduced Bro. Killackey.

Mr. Killackey gave an excellent address, in which he pointed out the good work that the Association was doing, and its progress since its organization in Ontario, twenty-one years ago. He told the members how they could help the work of the Association by individual work and by taking an active interest in its progress, and urged them all to live up to its practices. He showed that insurance in the C. M. B. A. is cheaper than in any other insurance society in Canada, which is chiefly the result of the assistance of its members, by which the expense of management are kept very low.

Mr. Killackey is an eloquent speaker, and his panegyric upon the C. M. B. A. was powerful.

"Knowing the disadvantages which we ourselves meet with and the obstacles we have to overcome, far be it from me," said the speaker, "to say anything in opposition to sister societies. But the membership of this society is limited, and for that reason deserves favor at your hands. None but Catholics are enrolled as members. Any from the age of 18 to 50 years are eligible, and unlike other societies which seek your favor, the C. M. B. A. has for its corner stone the faith in which we all believe. Its constitutions are approved by our spiritual leaders, and large numbers of our priests are on the rolls. The C. M. B. A. does not exist as a menace to the liberties of any who are not Catholics. It is willing that all should enjoy the same liberties and labors to that end. The object of the society is to unite the Catholics from one end of Canada to the other for the purpose of mutual improvement, for uplifting and benefiting each other. Life insurance is not the be-all and end-all of the Association. Its aim is higher. To encourage by all honorable means a unity among our friends and those dependent on them, and I appeal to the members of this society to leave petty thoughts behind them and labor for the improvement of the society. I appeal to you who are not members to join the Association and by earnest work forward its best interests. You have the best society to work for according to Government reports of assessment societies, and that is the only guarantee the public have of a society's standing."

A vote of thanks, moved by Mr. A. J. Gough, president of the local branch, and seconded by Mr. L. M. Hayes, was cordially endorsed by the audience and was tendered the speaker. Mr. Killackey returned his compliments neatly.

During the evening a short musical programme was also furnished.

After the meeting Bro. Killackey was entertained at a supper at the National. The president, Mr. A. J. Gough, occupied the chair, and short speeches were made by Ven. Arch-

deacon Casey, Mr. Killackey, Mr. Thos. Cahill and Treasurer Seguin, of the Catholic Order of Foresters. The national anthem brought a pleasant evening to a close.—The Daily Review, Peterborough, Ont., January 25, 1899.

THE REV. FATHER BURKE AD- DRESSED AND COATED.

After Mass on New Year's Day, the congregation of St. Mark's, Lot 7, waited upon their beloved pastor, Rev. Father Burke, when Peter Doyle, Esq., of Pleasant View Cottage, read the following address, which was accompanied by a beautiful fur-lined coat:

Rev. A. E. Burke,
Pastor of St. Mark's Church, Lot 7.
Rev. and Dear Father—We, the parishioners of St. Mark's Church, Lot 7, extend to you to-day our most affectionate greeting. For ten years have you guarded our souls with unswerving devotedness—ten long years of humble and unsparring self-sacrifice. We cannot attempt to relate the treasures of grace vouchsafed to us during that period both through the establishment of societies and by every other means conducive to the welfare of our souls. You have had many a bad road and stormy day to encounter, but like a good soldier of Christ you have been always punctually at your post, whoever else failed—ever ready to reclaim the sinner, to extend your charity to the poor and to alleviate the distress of the dying. The works for which we are indebted to you here prove that you are endowed with rare executive ability; for everything which you have undertaken for our temporal as well as for our spiritual welfare has been crowned with the most complete success.

By your wise counsels and firmness of disposition you have inculcated the purest principles of morality in the hearts and minds of all. The sacred cause of temperance you have promoted with fervor and constancy, and in regard to education, in all its varied forms, you have taken a most praiseworthy part. By your many excellent traits of character—piety, lofty example and uniform courtesy towards rich and poor alike you have gained the love and respect of all classes and creeds. As an orator and writer you are unsurpassed in the province—the strength, beauty and majesty of your voice, the gracefulness of your action, the power of your reasoning, arousing in our hearts at all times noble and patriotic sentiments.

Pardon us, Reverend Father, these feeble words of address, for we cannot suitably express our deep gratitude to you for the manifold blessings so unstintingly bestowed upon us; but we hope and pray that your reward may be great with God, Who has made an undying record of them. We only ask of you now to accept this New Year's offering—the best coat that money can buy—as a token of our esteem and gratitude; while we pray our Heavenly Father to grant you health and strength to discharge as faithfully in the future as in the past the onerous duties of your sacred calling. And may He spare you for many long years to labor as our teacher, guide and friend.

Signed on behalf of the parishioners of St. Mark's this New Year's Day, 1899.

PETER DOYLE,
MAURICE O'HALLORAN,
DAN. O'SULLIVAN,
WM. HOWARD,
JOHN GRIFFIN,
THOMAS BUTLER,
WM. P. DALTON.

The reverend gentleman was taken completely by surprise, but returned his thanks with his usual felicity. He had never encouraged those presentations, he said, feeling sufficiently rewarded when his people discharged their obligations faithfully to him, but on such a day and when they had everything cut and dried without consulting him, how could he do otherwise than be thankful to his good people and wish them, what he had just done from God's altar—a happy and prosperous New Year.

The coat is a beautiful fur-lined garment, made by Laliberte, Quebec, trimmed with Labrador otter and cost \$100. In unison with his parishioners The Watchman wishes Father Burke many long years to wear it, and knows none more worthy of so suitable and valuable a present.—The Watchman, Charlottetown, P. E. I.

PRESENTATION TO BRO. WHEATON, OF BRANCH 15.

At the regular meeting of Branch 15 of Toronto, held in their hall, corner of Queen and McCaul streets, on Friday evening, January 20 a most enjoyable time was spent. It being the first meeting after the installation of officers for the year, the branch invited the members of Branches 49 and 111 to be present, and amongst those who responded from 49 were President Quinn, Chancellor Byron, Treasurer Clancy and Bros. Mahar, Cook, Landy and Mulvihill. From 111, President Dolan, Vice President Kelly, Chancellor Pegg and Bros. Pegg, Corcoran, McQuillan, Highland and Ryan. Bro. Jas. Ryan, of Branch 85 was also present. During the meeting President Wm. Ray, in a few well-chosen remarks, gave an outline of the origin of fraternal societies and the work done by the officers. He then asked Treasurer E. F. Wheaton to step forward, and, on behalf of the branch, presented him with a handsome silver candlestick, in appreciation of his valuable services rendered while in office. Bro. Wheaton, in a few words, thanked the members for the honor conferred upon him. Then, after speeches by the visiting brothers, they were escorted to the larger hall and enjoyed themselves with games of euchre and pedro, and, after doing ample justice to the refreshments served by Bro. J. McHenry, the meeting was brought to a close.

PRESENTATION.

At the regular meeting of Branch 281, Tignish, P. E. I., held on Dec. 30th, 1898, the following address was presented to the retiring president:

Tignish, December 30th, 1898.

To Joseph J. Arsenault, President Branch 281, C. M. B. A.

Dear Sir and Brother—We, the members of the above branch, upon this the occasion of your expiration of term as President, wish to express our appreciation of your most valuable services in the interest and welfare of our society, since its establishment here.

In doing so we wish to assure you that we are very sensible of the feeling of gratitude we owe you, for the deep interest you have always manifested in the welfare of our branch.

We congratulate you also on the success you achieved, in the satisfactory discharge of the duties which have devolved upon you, since you occupied the presidential chair. We are happy to state our membership steadily increases, and whatever of success has attended our branch is due greatly to your unremitting interest in its welfare. In thanking you for all you have done in the past, we hope and trust that Branch 281 may for many long years to come continue to enjoy the benefits of your practical assistance and valued advice, in making an honorable record as a worthy branch of our noble association.

Signed on behalf of the branch,

T. JOHN HACKETT,
P. L. CHAISSON,
JAMES WM. KINCH,
JEROME BUOTE,
ALBERT BRENNAN.

The grace of God is not like something that you can put away in a drawer and go and take out at any time convenient to you.—Father Cole-ridge.

C. M. B. A. AT HOME.

One of the Most Successful Entertainments in the Society's History.

Last evening the C. M. B. A. gave a highly satisfactory and pleasant entertainment for the benefit of the members, their wives and families in their rooms to which their friends had been invited. The programme was very interesting and won hearty tokens of appreciation from the guests. W. J. Quinn occupied the chair and in a brief speech before introducing the programme spoke of the good work of the order. The Reverend Father Solanus, O. F. M., gave a brief and interesting address on Catholic societies.

Mrs. Con E. Shea sang "She was bred in old Kentucky" in a very pleasing manner. Frank Phelps played the accompaniment.

The recitation of T. N. Leigh, "How Jean Baptiste Trudeau came back," was an excellent rendition of the French dialect.

The next number was a clever vocal solo by John E. Primeau.

W. J. McRener, Grand Deputy, gave a masterly address on the history of the C. M. B. A. from its inception to the present time. Mr. McRener spoke in a very able manner and his remarks were concise and to the point.

Jos. Rose sang a beautiful bass solo, accompanied on the organ by Miss Nellie Rhody.

Miss Josephine Primeau sang a sweet solo, playing her own accompaniments.

Master Robert O'Neill gave a well rendered recitation.

The Catholic Club Quintette, Messrs. James Rhody, Jos. Rose, Ernest Kelley, Wm. Chrysler and Philip Tschirhart, rendered a choice vocal selection.

Miss Agnes Reilly sang in charming style, "I love you in the same old way," Miss Nellie Rhody playing the accompaniment.

James A. Gordon, Chief Ranger of the Catholic Order of Foresters, spoke on the aims and objects of the order.

Miss Dora Primeau rendered a comic song in a very clever manner.

J. B. Downie, of Branch 37, Hamilton, gave a choice Irish selection. The French song rendered by Mrs. Ellenor Sterling was vociferously enjoyed.

John Donnegan, President of the Young Men's Catholic Club, in a short and clever speech, reviewed the objects and aims of the club.

After generous and tempting refreshments had been served the gathering broke up with the singing of "God Save the Queen," Miss Nellie Rhody presiding at the organ and W. J. Quinn accompanying the anthem on the cornet.

The affair was arranged under the capable management of Messrs. Ed. Peardon, Jas. Taff, W. J. Quinn, C. Bechard, David Canary, P. Robert, Hector McGregor, J. U. Thibodeau and W. J. McRener.—The Daily Planet, Chatham, Ont., January 25, 1899.

OPEN MEETING OF BRANCH 71.

On Wednesday evening, January 25th, an open meeting of Branch 71 of Trenton, Ont., was held in their hall in the Separate School building, the occasion being the first official visit to Trenton of Bro. W. P. Killackey, Grand Organizer of the Association. The hall was filled with an appreciative audience, composed of the members of the branch and a large number of ladies and gentlemen of the parish and

vicinity. A choice programme of vocal and instrumental music was rendered by the best local talent in their usual very creditable manner, during which Bro. Killackey delivered an interesting address of an hour's length, ably explaining the aims, objects, and benefits of the Association, and urged all present, who were eligible for membership, to join the society without delay. The chair was occupied during the evening by Chancellor U. E. LaBelle, who introduced Bro. Killackey in a happy speech, and on the platform were seated Very Rev. C. B. Murray, the Spiritual Advisor of the branch, and several of the other officers.

At the conclusion of the entertainment a reception was held by Branch 71, at which Bro. Killackey was introduced to the members, and to about thirty other gentlemen likely to become such, who each and all signified their intention of joining the Association at an early date. The Grand Organizer will visit Trenton again sometime next month, at which time a large number of new members will be received into the society. We congratulate Branch 71 on the success of the evening's entertainment, and predict a large increase in membership as a result.

LOCAL CONVENTION.

At the regular annual meeting of Branch No. 180 of the C. M. B. A., of Yarmouth, on Monday last, the following officers were installed by Rev. Father Sullivan and Mr. F. G. J. Comeau, Grand Deputies of the Association for Western Nova Scotia, viz:—

President—F. G. J. Comeau; 1st Vice-President, T. Maloney; 2nd Vice-President, E. H. Pothier; Rec. Secretary, D. T. Ashe; Assistant Secretary, Dennis Pothier; Treasurer, Louis LeBlanc; Financial Secretary, J. R. Saulnier; Marshal, L. Burridge; Guard, Elise L. Comeau; Trustees, L. A. D'Entremont, Edward Doucet and F. M. Doucet.

W. H. Whalen was re-appointed Chancellor pro-tem for the ensuing year.

This meeting of the Yarmouth Branch of the C. M. B. A. proved to be one of the most interesting held in western Nova Scotia. Delegates from the adjoining branches of the order were as follows: From Br. 205, West Pubnico, Albert Carland and Capt. Zacharie D'Eon; from Br. 209, Lower East Pubnico, Mand. M. Amero, W. N. Amero and G. D. Amero; from Branch 271, Meteghan, Elizer Gaudet, Wm. Gorman and D. D'Entremont; from Branch 257, Belliveau's Cove, O. A. Soucie, Daniel Gaudet and Philip Brun. Edward Theriau and Capt. Chas. Dionne, of the latter branch, were also present. Considerable time was devoted to speech making, during which very eloquent addresses were made by Rev. Father Sullivan, of St. Bernard's; F. G. J. Comeau, President of the Yarmouth Branch; Daniel Gaudet, of L'Evangeline, Albert Carland, Elizer Gaudet, Wm. German and others.

The following resolution, after being moved and seconded, was taken up and discussed:—"Whereas it could but be to the best interests of the branches in western Nova Scotia that local conventions be held annually and whereas such local conventions would be productive of much good as well as conducive to the higher attainments of the Associations, therefore, be it resolved that the members of Branch 180 and the delegates here present hereby

Continued on Page Five.

AN ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

February Assessment, 1899. Cotisation du mois de Février.

No. 2.

Deaths Nos. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13. Décès

The Grand Council of the C.M.B.A. of Canada. SECRETARY'S OFFICE, London, Ont., February 1, 1899.

Le Grand Conseil de l'A. C. B. M. du Canada. BUREAU DU SECRETAIRE, London, Ont., 1 Février 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 ci-après nommés :

Table with columns: NO., NAME, BRANCH, LOCATION, POLICY, ADMITTED, DIED, CAUSE OF DEATH. Lists 13 deceased members with their details.

Deaths Nos. 1 and 2 not in regular order, proofs not having been received in time. Lo décès Nos. 1 et 2 n'est pas rapporté dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for Jan. 1, 1899. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Jan., 1899.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES.

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

Table for 1899 showing benefits paid on account of deceased members, listing names like C. Coitreau, J. O'Dowd, etc., and amounts.

Summary table for 1899 showing total amount of Beneficiary Fund collected since 1st January, 1893, and total amount paid to beneficiaries.

RESERVE FUND—FONDS DE RESERVE.

Table showing financial details for the Reserve Fund, including amount on hand Dec. 1st and amount accrued since last report.

SAM. R. BROWN, Grand Secretary.

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

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

Brothers—The foregoing statement of Assessment No. 2 (February 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 March, 1899.

Frères—L'état précédant de la Cotisation No. 2 (Cotisation du mois de Février) 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 cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Mars, 1899.

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

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

Blessed angels, gentle guardians, Fall our souls with love divine May your gracious presence ever Round our charges protecting shine.

We will honor, we will love you, Blessed spirits, more and more, Our devotion still increasing As your favors on us pour.

Statement of Assessments Received in January, 1899.

Etat des Cotisations Reçues Durant le Mois de Janvier.

Large multi-column table showing assessment details for various branches (No. de la Succursale), including assessment numbers, beneficiary funds, reserve funds, and branch numbers.

N. B.—All branches not appearing on the foregoing statement as having paid No. 13 Assessment, with the exception of Branches 8, 13, 40, 46, 82, 87, 157, 171, 202, 210, 250, 262, 275 and 285 are on this date (February 1st, 1899) in arrears or under suspension. Said branches paid No. 15 in Décembre.

N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé les Cotisations No. 13, à l'exception des Succursales Nos. 8, 13, 40, 46, 82, 87, 157, 171, 202, 210, 250, 262, 275 et 285 sont à cette date (1^{er} Février, 1899) arriérées ou en suspens. Les Succursales payé la Cotisation No. 15 en Décembre.

CONTINUED FROM PAGE THREE.

approve of holding local conventions annually. The date and place of meeting to be decided upon not later than three months previous to the holding of said conventions. It was moved in amendment that these conventions be held semi-annually, instead of annually. On motion the amendment passed.

It was then decided that the next convention would be held at West Public six months hence.

After the usual votes of thanks to Rev. Fr. Sullivan for his able and earnest address and to the visiting delegates, the members repaired to an elaborate oyster supper, at the Victoria Cafe, which was thoroughly enjoyed.

HEROIC SACRIFICE OF BRO. CORNELIUS M'GOURTY.

Bro. Con. McGourty, a well known contractor and stone mason of St. John, N. B., met death like a martyr at the new Mooney pulp mill, Mispec, St. John county.

Bro. McGourty was digging at the mill and had about a dozen men under his charge and had been employed with Messrs. Mooney Brothers since they turned the first sod for the foundation of the mill.

In the diggings which were to lay supply pipes from the dam to the mill dynamite cartridges had to be used for blasting purposes. These cartridges, which were called "15 calibre pencil," were inclined to freeze up and misfire, so Bro. McGourty kept the bag containing some forty or fifty of these cartridges on a shelf just above the boiler in the power house some forty yards distant from the main mill.

There were six men in the power house besides Bro. McGourty, some one of them saw smoke arising from the bag, and later saw it light up and a small flame issue from it. The man drew Bro. McGourty's attention to the danger and ran for the door. Bro. McGourty cried out "Everybody get out quick," and stooping in an instant he picked up the burning bag of deadly stuff and hurried towards the door, presumably to throw it into the Mispec river.

Those who were close to Bro. McGourty give but vague ideas of what next occurred, as they were thrown in all directions and on top of each other some distance from Brother McGourty. The young man Duffy, in his description of the explosion to a reporter who visited the scene of the tragedy, says Bro. McGourty had got just to the door when the explosion occurred. There was a report that could be heard for miles distant.

Flames shot in all directions and the last the eye-witness saw of poor Bro. McGourty was that he seemed to be standing in the midst of the flames. The next Duffy knew was some moments after the accident, when he was picked up unbruised but badly shaken up.

Those who were at a safe distance say they heard the loud report and, glancing quickly in the direction, saw nothing but ruin where the power house had a moment before stood.

Boards, stringers, rails, barrels, etc., that composed and were about the house, were hurled 80 to 100 feet distant, while the windows of the paper room in the main mill, some 100 yards away, were smashed in the terrible concussion that accompanied the explosion.

When those who were so near death had realized that they had a miraculous escape, they went to poor Bro.

McGourty who lay just where last seen.

He lay face downward where he was last seen alive and where the door of the power house formerly stood. The body was turned over, and a horrible and ghastly sight was presented to view. Both arms had been blown off from the shoulders. The lower part of the face, the throat and chin were blown off, while a horrible gaping wound was seen just in the pit of the stomach.

The body was picked up and carried to a room above the mill office and covered from view, awaiting the coroner and undertaker.

The overcoat which the unfortunate brother wore at the time of the accident was blown into a shapeless and ragged mass of cloth without shape or design. So great was the explosion that beneath where Bro. McGourty had stood with the burning bag, a hole had been torn in the hard frozen earth as big as a wash-tub.

That Bro. McGourty's heroic act saved the lives of the others is apparent from the fact that his timely word of warning and his taking the burning bag in his arms lessened the force of the explosion a great deal, as experienced men who have handled dynamite say had the explosion taken place on a solid foundation the concussion would have wrecked everything within a much greater radius than that within which the mill and outbuildings stood.

The deceased, who so nobly gave his life for others, was well known in the city of St. John, where he resided for some time on Richmond street. He was fifty-five years of age, and leaves two daughters and two sons to mourn the loss of an affectionate father.

He was a good father, a useful citizen in every way and an upright, sober, industrious and worthy man. He leaves many friends who will learn with deep regret of his sad death.

He was a faithful member of Branch No. 133, and always took an active part in all its proceedings, particularly the fraternal features of the C. M. B. A.

SOME FACTS ABOUT LIFE INSURANCE.

The history of life insurance in Canada differs in one important respect from that of fire insurance. While the fire business has been passing from Canadian to British companies, the life business has passed from British to Canadian companies. The Canadian fire companies do no more business in this country than they did twenty years ago, while the British companies have multiplied their Canadian business by three, and the United States companies by four. But in life insurance, computing on the basis of new business effected, the Canadian companies have in twenty years increased their business sevenfold, while the United States companies have only trebled their operations, and the British companies have little more than held their own. In 1877 the amount of insurance effected was only thirteen millions, while last year it was forty-eight millions. In 1877 the Canadian and American companies took almost equal shares of the new business, while the British got less than half as much as either of them. In 1897 the Canadian companies got over thirty millions out of the whole forty-eight. The United States companies got less than half as much as the home concerns, and the British only five per cent. of the whole.

There is a reason why Canadians

should prefer to place their fire risks with outside companies and their life risks at home. Canada is not as well provided with capital as the mother land. A conflagration which would destroy a city would be a hard blow to local companies if they carried the greater part of the risk. Bearing as they now do a share of the risk in proportion to their capacity, they are as safe as a British corporation whose risks are scattered over the world. But if they divided among them nearly the whole of the risk the destruction of a large city would be too much for some of them to meet. In life insurance there is no such risk of general disaster. The simultaneous death of all, or nearly all, the insured people in a great city, or even in a large town, is so beyond probability that it need not be taken into account. There is practically no risk in life insurance, except the risk of bad investments or breaches of trust. The percentage of loss is almost a constant quantity and the element of chance, while all important to the individual insured, is practically eliminated in respect to the company as a whole. From the point of view of the person insured a Canadian company is at no disadvantage. In the old line companies the policy holder is not only paying for the risk but he is making an investment. It is not surprising that he is willing to invest with his own countrymen.

But the fire and life business of Canada are alike in one respect. They cost the policy holder a good deal for the charges of management. In 1894, 33 life companies were doing business in the Dominion. Of these 15 were Canadian, 8 British and 10 American. They collected \$11,215,818 in premiums. These life companies have over \$43,000,000 of assets, mostly accumulated reserve, but including \$1,153,000 of paid up capital. The assets are an absolute protection to the insured and return to them some \$3,000,000 a year of interest, which is added to the annual reserve of the companies. The total income of the companies doing business in Canada was last year in round figures \$14,500,000. Hardly half of this was returned to policy holders. A large part was, however, put away for their ultimate benefit. Another large part went to pay for running expenses.

In considering the question of life insurance from the point of view of the protected public it is important to them how much of what they pay in goes to their credit and is returned in one form or another to them or their representatives, and how much goes for the cost of management and for profits.

As in fire insurance the element of shareholders' profits is not an important feature except to the stockholders themselves. The amount of stock is so little in proportion to the business done that the Canada Life, which pays 20 per cent. dividends, claims less than one per cent. of the income for profits. The total amount paid last year to the stockholders of Canadian companies was \$3,773 out of \$7,149,976 received in premiums, and \$1,787,000 received in interest and other income from investment. Still it was seven per cent. on the total capital stock of the companies. One-third paid no dividends, and the stockholders of two companies got half of the money distributed. The amount paid to policy holders was forty-five times as much as was paid to stockholders.

Speaking of the Canadian companies alone, because it is not so easy to follow up the accounts of the others, it ap-

pears that \$2,119,111 was paid last year for general expenses, while \$1,611,127 was paid to policy holders. More than one third of the expenditure of the year, and almost exactly 30 per cent. of the premium income was devoted to expenses. This means nothing more nor less than that the man who keeps his life insured pays two thirds of his premium as the price of his risk, while the other third goes to pay the men who manage the investment. The policy holder seems to be investing two dollars and paying one dollar to the employees who handle the money. This is true of the Canadian companies as a whole, and we see no reason for supposing that it is otherwise with the Canadian business of outside companies when the home expenses are included.

Much of this expense is incurred in the rush for new business. The return just received adds no less than four new Canadian companies to the list. Three of these were licensed in 1897 and one in 1898, but the last mentioned did not go into business until 1897. They wrote during the year 1897, 500,000 of business, collected 711,000 in premiums and report general expenses of 250,000. There was too much competition before the new companies were organized, for insurance differs from some other commodities in this that the fiercer the competition the more the article costs. There is no one else but the policy holder to pay the army of solicitors. If the canvasser gets nearly the whole of the first premium as his commission the price of all the premiums must be increased to meet the loss.

It is probably that one consequence of the craze for new business that another unsatisfactory feature occurs in life insurance. We observe with pleasure that there is a substantial decrease in the proportion of lapsed policies. But it is still the exception rather than the rule for a life policy to meet the purpose for which it was taken. It was mentioned above that over \$19,000,000 of new business was written last year by the old line companies. Never was so much done in one year before. The amount of insurance in force was, however, only increased from \$327,500,000 to \$311,018,000, a gain of only \$16,000,000. This leaves nearly \$33,000,000 to be accounted for. Less than \$7,000,000 of this was terminated in the natural way by death or the expiry of the policy. The remaining \$26,000,000 disappeared by lapse or surrender. For every \$1,000 of insurance which was paid at death or termination of the policy as was intended, \$1,000 was surrendered or allowed to lapse. In the case of surrender some return is now made by the company, but the losses are much more numerous than the surrenders. Now, if we are not mistaken, most of the lapses occur in less than three years after the risk is taken, and probably a great many of these who allow the policy to drop were the victims of the zealous canvasser anxious to do his best for his company and for himself.

Turning through the reports we find in the record of one of the oldest and strongest and most conservative Canadian companies that 225 new policies were taken in 1897, that 133 policies were terminated by death, 89 by maturity, 311 by surrender and 100 by lapse. Another company fifteen years old took 1,500 policies while 200 policies were terminated in the natural way, 11 by surrender and 100 by lapse. A company six years old, which seems to be doing an active business, issued 1,588 policies, paid 20 death claims and reports 361 policies lapsed or surrendered. Still another took 1,552

policies and reported 1,009 lapses, with 48 policies terminated by death.

We have pointed out some of the unsatisfactory features disclosed by the report. On the other hand it should be said that the return of the year indicates some movement in the direction of greater stability. The constantly increasing amount at risk in the old line companies argues a greater appreciation of the value of such protection and doubtless also greater ability to pay the cost of it.

BROTHER D. J. WALSH.

Brother D. J. Walsh, special excise officer, who for the past three years has been stationed in charge of Allen's vinegar factory, Norwich, has been promoted to second officer in charge of Weiser's distillery at Prescott, Ont. On Friday morning, January 20, the citizens of Norwich made the occasion of his removal one of special interest.

Bro. Walsh is one of the most popular members of Branch 85, and his brother members congratulate him on his success.

TRIBUTE TO A BROTHER.

At the regular meeting of Branch 31, Guelph Ont., held Monday evening, 9th January, 1899, there was a good attendance. President M. Parcell occupied the chair. The following resolution was passed:

Moved by Bro. S. A. Hefferz n, and seconded by Bro. Hugh Johnson, Whereas the members of Branch 31, C. M. B. A., have heard with regret that Bro. Fred Korman has left the Royal City to embark in business in Berlin, and, whereas, Bro. Korman, during his residence in Guelph, has been a good, active member of this branch, working for its best interests and that of its members, resolved that Branch 31 place on record its high appreciation of Bro. Korman as a member, and his many sterling qualities of true manhood, and its great regret at his removal from our good city, and wish Bro. Korman and family every prosperity in their new home.

A resolution of sympathy to Bro. John McNab, in the death of his father, was also passed.

Chancellor Dran installed the newly-elected officers.

APPEALS.

The Maher Appeal.

Ingersoll, Jan. 23rd, 1899.

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

Dear Sir and Brother—Since my last report I received the following donations towards Brother Joseph Maher's

appeal, which please acknowledge in our official organ, THE CANADIAN:

Table with 2 columns: Br. No. and Amount. Includes London, Ont. \$2.00, St. Joseph, N. B. .96, Petrolia, Ont. 1.00, and Amount previously acknowledged 151.35.

Yours fraternally, C. B. RYAN.

The Jones Appeal.

Sarnia, Jan. 7th, 1899.

Samuel R. Brown, Esq.

Dear Sir and Bro.—The following is the second report of the branches who responded to the appeal in behalf of Bro. J. W. Jones:

Table with 2 columns: Br. No. and Amount. Lists various branches like Truro, N. S., Canoe, N. S., South Quebec, Que., Ingersoll, Ont., etc., with their respective contributions.

Yours fraternally, M. LYSAGHT, Rec. Sec. Br. No. 7, Sarnia, Ont.

The Prendible Appeal.

Toronto, Ont., Feb. 2, 1899.

The following additional sums have been received by this branch in response to the Prendible appeal, viz:

Table with 2 columns: Br. No. and Amount. Lists L'Assomption, Que., Eganville, Ont., St. Joseph, N. B., and Amount previously acknowledged.

Yours fraternally, J. J. LANDY, Acting Rec. Sec. Br. 49

The Kenny Appeal.

Branch No. 175, Kinkora, Ont., acknowledges receipt of the following amounts in answer to the above appeal:

Table with 2 columns: Br. No. and Amount. Lists numerous branches like Kinkora, Montreal, Canoe, Dublin, St. Mary's, etc., with their contributions.

BRO. KILLACKEY AT AYTON.

From the Ayton Advance, Jan. 19.

The C. M. B. A. entertainment was held in their new hall here on Monday evening and was a huge success in every particular. The hall was full to overflowing and even standing room was at a premium.

Address of Welcome to W. P. Killackey, Esq., Grand Organizer of the C. M. B. A. of Canada:

Dear Sir and Brother—On this your first official visit to our branch we deem the occasion a most opportune one for extending to you in our very humble way a most hearty welcome.

Dear sir, we consider that we who are fortunate enough to enjoy a membership in this association would indeed be selfish, to say the least, were we to go on enjoying its many advantages, both as regards our association with our fellow-men and also as regards the knowledge we possess, that in the vigor of youth we had made some provision for those dependent upon us.

Hoping, dear sir and brother, that you may long be spared in your present sphere of usefulness, and that the consciousness of doing good may inspire you always to continue on and hoping that your efforts may bear rich and abundant fruit here and that you may receive a timely and glorious reward hereafter, we remain, on behalf of Branch 85, Ayton.

Yours fraternally, John Diebolt, Pres.; Michael Murray, Rec. Sec.; Duncan Lynch, Fin. Sec. Mr. Killackey, after thanking the members of the branch for the eulogy and good will expressed in the address, and the people of the village generally for the kindnesses received from them since his coming, proceeded to expatiate on the merits of benevolent societies.

The musical part of the programme was again resumed, and Miss Minnie Wenger sang in her usual excellent voice "The Kerry Dance," after which the song entitled "Break the News to Mother" was rendered in sweet voice by Misses Ringel. The next number was a song by Miss Alice Meagher, which was listened to with pleasure as was also "My Sweetheart went down with the Maine," by Miss Scanlan.

Father Kehoe of Drayton, an active worker in the cause of the C. M. B. A. was present and made a few touching remarks on the nobility and unselfishness of making provision for those dependent on us by paying a small part of our earnings into such an organization.

Sixteen new members have joined the C. M. B. A. here since Monday night, in consequence of the able lecture delivered by the Grand Organizer on that evening in the interests of that society.

Mrs. John Diebolt was presented with an easy chair by the C. M. B. A. branch 163 of this village as a recognition of her services and attention to the members of the Branch while they held their meetings at her home.

RESOLUTIONS OF CONDOLENCE

Branch No. 31, Guelph, Ont., on the death of Brother John McNab's father.

Branch No. 161, Winnipeg, Man., on the death of Brother Peter O'Brien's infant son and father-in-law.

Branch No. 199, Edmonton, N. W. T., on the death of Brother Luke Kelly's wife.

Branch No. 249, Joggins Mines, N. S., on the death of Brother Thomas M. Burke's son, Earnest William.

Branch No. 281, Glace Bay, C. B., N. S., on the death of Brother Alexander Johnson's wife, Margaret.

Branch No. 295, Cardigan, P. E. I., on the death of Brother Rev. J. C. MacMillan's mother.

Branch No. 190, Montreal, Que., on the death of Brother A. St. Germain's wife.

Branch No. 13, Stratford, Ont., on the death of Brother Joseph Wagner's brother.

Branch No. 89, Parli, Ont., on the death of the mothers of Brothers M. Lappin, George Hamel and Michael Hart.

Branch No. 165, Kinkora, Ont., on the death of Brother John Hoy, late a member of Branch No. 13, Stratford, Ont.

Branch No. 216, Charlottetown, P. E. I., on the death of Brother S. B. Paoli's father, Captain Paul Paoli.

At a regular meeting of Branch No. 111, Toronto, Ont., the following resolutions of condolence were moved and unanimously carried:—

That we, the members of Branch No. 111, desire to record with deep regret our heartfelt sorrow for the loss we have sustained by the death of our esteemed and late Recording Secretary, Brother Thomas O'Neil.

Resolved that we, the members of this Branch, tender to the widow and family of our late brother our sincere sympathy, and condole with them in their great loss, and pray that God in His great mercy will protect and comfort them.

Resolved that our charter be draped for one month, and that a copy of these resolutions be sent to Mrs. O'Neil, and also published in the Catholic Record, The Register and THE CANADIAN.

May his soul rest in peace.

At a special meeting of Branch 133, St. John, N. B. (West), held January 6th, 1899, the following resolutions were unanimously adopted:

Whereas our most respected brother, Cornelius McGourty, met with an untimely death this morning, trying to save others while in the discharge of his own duty; be it

Resolved that we, his brothers, wish to record our heartfelt sympathy for his family in their irreparable loss of so kind a father, and one who was a true friend of our branch and a bosom friend of all our members. He was always ready to help a brother member or any other person in trouble, so sympathetic was his nature.

We ever pray that God, in His infinite wisdom, will have mercy on the soul of our brother and be a father to his orphans.

Further resolved that a copy of these resolutions be sent to his family and one spread on the minutes of this meeting, also that our charter be draped in mourning for three months, out of respect for our late brother.

Courage, whether moral or physical, is of three kinds; courage to be, courage to do, courage to endure. A courageous man is not only bold to strike at the apt moment, but he is brave to endure hardness and pain; and he fears not to stand alone, like Athanasius, against the world. And to a man the courage of action is easier than the courage of endurance.

BRANCH OFFICERS FOR 1899

(Continued in next issue.)

Branch No. 6.

President R. Powers, 1st vice-president A. McIntyre, 2nd vice-president Jas. Quinlan, recording secretary W. B. Schuler, assistant secretary N. McIntyre, financial secretary F. Mather, treasurer Jas. McGregor, marshal John Daly, guard John Connell, trustees for one year Jas. Hanlon and M. Quinnlan, for one year P. Hatley, C. Carey and A. Hawkins.

Branch No. 7.

President D. McCurt, 1st vice-president G. Wilkinson, 2nd vice-president H. Causley, recording secretary M. Lynght, assistant secretary P. Houser, financial secretary Jas. Mara, treasurer J. Langan, marshal J. Cochrane, guard C. King, medical examiner Dr. E. A. Olliver.

Branch No. 18.

Chancellor J. J. Bampfield, president Wm. N. Rogers, 1st vice-president Geo. Seale, 2nd vice-president A. M. Ross, recording secretary Wm. Burke, assistant secretary Thos. Farrell, financial secretary J. M. Bealey, treasurer Daniel E. Mahoney, marshal M. Hider, guard Thos. Sullivan, trustees for two years P. Lannon, Peter Neill and E. B. Kelly, for one year Wm. H. Newman and Patrick Kelly.

Branch No. 10.

Spiritual adviser Rev. J. Conler, president M. J. McDermott, 1st vice-president Jas. E. Dopp, 2nd vice-president Jas. Laffeur, recording secretary J. P. O'Neill, assistant secretary James Comisky, financial secretary Robt. Keating, treasurer J. S. Smith, marshal N. P. Dunn, guard Jas. E. Carroll, trustees Peter Sherry, John Frazer, Jas. Comisky and Peter Carling.

Branch No. 20.

Spiritual adviser Rev. C. E. McGee, president Rev. C. E. McGee, 1st vice-president M. Lynch, 2nd vice-president Frank M. Clusky, recording secretary Chas. T. McCosky, assistant secretary J. Sullivan, financial secretary Wm. Cole, treasurer Wm. Kane, marshal John Kenny, guard Mazame Major, trustees J. Kenny, Wm. Kane and J. Lynch, medical examiner Dr. J. O'Brien.

Branch No. 32.

President P. Cummins, 1st vice-president T. Cummins, 2nd vice-president John Gibbins, recording secretary M. Corrigan, assistant secretary R. Phelan, financial secretary P. Kearney, treasurer M. Corrigan, marshal M. Luddy, guard John Stafford, trustees Wm. Brophy, T. Cummins, Thos. Finlon, F. Devaux and John Gibbins, medical examiner Dr. Casa.

Branch No. 37.

Chancellor J. M. Brown, president Thomas Murphy, 1st vice-president P. S. Bateman, 2nd vice-president Francis Fagan, recording secretary Thos. Lawlor, assistant secretary Gerald Guyette, financial secretary ———, treasurer John Roman, marshal C. J. Bird, guard Wm. McGoff, trustees C. J. Bird, Chas. Mooney, J. M. Brown, J. W. Coffey and Jas. Keenan.

Branch No. 41.

Chancellor N. J. McElroy, spiritual adviser Rev. E. Strubb, C. S. R., medical adviser J. E. Kennedy, president A. Jones, 1st vice-president T. O'Connell, 2nd vice-president A. Thompson, recording secretary J. J. Jones, assistant secretary F. Pegman, treasurer D. Baxter, financial secretary H. Thompson, marshal C. Gleason, trustee — A. Jones, J. P. Clark, L. Belleau and T. O'Connell.

Branch No. 44.

Spiritual adviser Rev. A. Chasins, president J. F. O'Neill, 1st vice-president C. A. Dazy, 2nd vice-president J. B. Monaghan, financial and recording secretary E. C. Armand, assistant secretary W. P. Tierney, treasurer J. Tierney, marshal J. McGuire, guard Geo. Bradley, trustees for one year T. N. Galvin and John Muirhill, for two years H. A. Devine, M. J. McHale and J. W. Tierney.

Branch No. 46.

President A. Weacher, 1st vice-president V. Mesmer, 2nd vice-president J. C. Bannan, recording secretary M. Goetz, assistant secretary J. Cummins, financial secretary J. Wengfelder, treasurer J. T. Kelly, marshal F. Schuller, guard J. Jarvis, trustees for two years Bro. Wengfelder and Father Kelly, for one year Bros. O'Mally, Cummins and Mesmer.

Branch No. 48.

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Branch No. 51.

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Branch No. 52.

President H. A. Russell, 1st vice-president T. T. Bin, 2nd vice-president R. Germain, recording secretary R. F. Hinds, assistant secretary S. Starr, financial secretary D. F. Allura, treasurer W. Gordan, marshal J. O'Connor, guard J. T. Brance, trustees P. Shea, T. O. Genest and G. Germain.

Branch No. 63.

Chancellor Thos. Egan, spiritual adviser Rev. P. J. Brennan, president Jas. Reihhan, 1st vice-president Thos. Teavlin, 2nd vice-president P. Dunn, recording secretary D. E. McCracken, assistant secretary J. Barry, financial secretary P. McFadden, treasurer Jas. Fleming, marshal M. Pyno, guard P. Clifford, trustees P. McFadden, Jas. Fleming, Jas. Moir, M. Toavilo, P. Dunn.

Branch No. 70.

President A. Brohman, 1st vice-president L. A. Hunsperger, 2nd vice-president Thos. Godfrey, recording secretary J. J. Stiegler, assistant secretary Geo. Herringer, financial secretary J. F. Schmitt, treasurer Alex. Kramer, marshal H. Keenan, guard H. Hancik, trustees A. Schneider, H. Koelen, Geo. Herringer, Alex. Kramer and A. Brohman.

Branch No. 71.

Chancellor U. E. La Belle, president J. J. Friel, 1st vice-president J. E. Murray, 2nd vice-president H. McCormick, recording secretary M. T. O'Grady, assistant secretary F. Filion, financial secretary P. J. Julien, treasurer J. W. Dion, marshal H. Desjardins, guard J. Savie, trustees J. A. Fitzpatrick, C. Goodwin and G. Nolan.

Branch No. 75.

Chancellor A. J. Kerr, president J. R. Shannon, 1st vice-president W. E. McAuley, 2nd vice-president Geo. Murphy, recording secretary J. J. Macdonell, assistant secretary F. Shannon, financial secretary J. O'Reilly, treasurer P. J. Hurley, marshal M. McGeough, guard R. P. Spratt, trustees P. J. Hurley, J. A. Gillogly, H. J. Fitzpatrick, J. R. Shannon and J. R. O'Neill.

Branch No. 87.

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Branch No. 88.

President Jas. McQue, 1st vice-president J. Malloy, 2nd vice-president W. Hannivan, recording secretary M. J. Bench, financial secretary D. J. Mungovan, treasurer Rev. J. F. Minahan, marshal T. J. Hoan, guard T. Ingoldsby, trustees M. J. Bench and J. Malloy.

Branch No. 119.

Chancellor J. R. Dowd, president F. F. Brown, 1st vice-president Jas. O'Brien, 2nd vice-president Frank V. Storeud, recording secretary Jas. McGuire, assistant secretary C. A. Smith, financial secretary A. Valmet, treasurer Alex. Koutter, marshal Edward Myers, guard George O. Brims, trustees F. F. Brown, A. Valmet, Jos. McGuire, G. O. Brims and J. R. Dowd.

Branch No. 123.

Past senior chancellor P. O'Keefe, chancellor Thos. Fitzgerald, spiritual adviser Rev. J. J. O'Donovan, president Wm. E. Scully, 1st vice-president Alex. Wilson, 2nd vice-president F. Henrion, recording secretary D. O'Keefe, assistant secretary Robt. Wilson, financial secretary Jas. Mathews, treasurer Jas. Butler, marshal M. Hayes, guard Wm. Redmond, trustees Jas. Gallagher, Wm. McDevitt, Jas. Sullivan, J. Ward and J. Kane.

Branch No. 131.

Chancellor Thos. Gorinan, spiritual adviser Rev. J. M. Murray, president Thos. Kieckham, 1st vice-president M. D. Sweeney, 2nd vice-president John Stanton, recording secretary John J. Mullin, assistant secretary S. Peterson, financial secretary F. J. Power, treasurer T. McCarty, marshal Jas. O'Brien, guard Jas. M. Mullin, trustees John Ring, Wm. H. Healy, P. L. Jennings, J. L. Carleton and P. Toie.

Branch No. 145.

Chancellor H. F. McIntosh, spiritual adviser Rev. L. Brennan, C. S. R., president D. Bennett, 1st vice-president M. Costello, 2nd vice-president A. Ramsperger, recording secretary John Grant, assistant secretary W. O'Connor, financial secretary F. N. Korman, treasurer L. V. Byrne, marshal J. J. Ryan, guard J. M. Cowan, trustees D. Miller, D. Bennett, J. Fullerton, M. Costello and J. D. Woode.

Branch No. 146.

President P. E. Robillard, 1st vice-president D. Bergeron, 2nd vice-president F. Picotin, recording secretary P. A. Robillard, assistant secretary L. Lafontaine, financial secretary Leopold Poirier, treasurer E. Lafontaine, marshal F. Gauthier, guard Noel Boisclair, trustees L. Lafontaine, J. D. Archambault, E. Lafontaine, F. Gauthier and F. Picotin.

Branch No. 149.

President J. A. McNamara, 1st vice-president Thos. McNamara, 2nd vice-president J. R. Hoyte, recording secretary Wm. McNamara, assistant secretary Thos. O'Keefe, financial secretary W. J. Pettit, treasurer Chas. McKinnon, marshal Thos. Clark, guard Jas. Ometend, trustees Chas. McKinnon, H. McKinnon and B. Dorcener.

Branch No. 169.

Chancellor O. M. Melanson, president C. J. Dolron, 1st vice-president N. D. LeBlanc, 2nd vice-president A. Poirier, recording secretary F. J. Robillard, assistant secretary L. Daron, financial secretary J. V. Bourque, treasurer S. A. Poirier, marshal Pierre Breau, guard Ferd Ducllet, trustees A. M. Lerger, Geo. McDevitt, D. J. Richard, P. L. Blanc and E. R. McDonald.

Branch No. 175.

Chancellor Thos. Charron, president John D. Renaud, 1st vice-president E. St. Pierre, 2nd vice-president H. L. Londe, recording secretary T. P. Desjardins, assistant secretary M. L. Byrne, financial secretary N. Z. Mousseau, treasurer Rev. Fr. Moutier, marshal A. Teillier, guard Jas. Strong, trustees A. Martin, M. L. Menard, N. Z. Mousseau, M. Dupuis and M. L. Byrne.

Branch No. 175.

Chancellor Wm. Haragan, spiritual adviser Rev. John O'Neill, president P. Finnigan, 1st vice-president J. Mulloy, 2nd vice-president P. Carry, recording secretary E. Jordan, assistant secretary J. Kelly, financial secretary Timothy Coughlin, treasurer E. A. Brown, marshal L. Crowley, guard P. Hishon, trustees for two years J. Walsh and Jas. Stock, for one year P. Carry, C. Crowley and H. Foley.

Branch No. 191.

Chancellor P. C. Channan, president A. Gaugac, 1st vice-president L. Mignault, 2nd

vice-president M. Brunello, recording secretary ES Paquin, assistant secretary B. Lizo, financial secretary Arthur Heimers, treasurer W. P. Lamy, marshal Felix Lalouit, guard Michael Hecceller, trustees N. Richard, J. P. Marin and P. Fillion.

Branch No. 192.

President A. J. McDonald, 1st vice-president D. J. Grant, 2nd vice-president Angus D. Chisholm, recording secretary Rods. Chisholm, assistant secretary William Fraser, financial secretary A. D. Chisholm, marshal J. J. Gillis, guard A. R. McDonald, trustees D. J. Grant, Peter McDonald, Lewis McDonald, P. S. Floyd and David Somers.

Branch No. 201.

President Rev. D. D. McMillan, 1st vice-president R. Donovan, 2nd vice-president Angus H. McDonald, recording secretary Francis L. Malone, assistant secretary L. P. McDowell, financial secretary Angus McDonald, treasurer James McPhee, marshal James McDonald, guard Donald McDonald, trustees L. P. McDowell, John A. McKinnon, P. A. Knott, I. Nichols, Donald McDonald.

Branch No. 210.

President A. J. Martin, 1st vice-president J. J. Saine, 2nd vice-president S. J. Martin, recording secretary P. A. McCloskey, assistant secretary Rev. M. A. O'Keefe, financial secretary Dr. E. P. Doherty, treasurer Chas. P. McCloskey, guard Wm. H. Gillis, marshal L. V. Sirois, trustees James Burgess, P. A. McCloskey, Paul Michaud, James Carroll, Chas. P. McCloskey.

Branch No. 211.

Chancellor Philip Lessard, spiritual adviser Rev. Father Poitras, O. M. I., president Geo. D. Dry, 1st vice-president A. Gauthier, 2nd vice-president Arthur Derry, recording secretary Jules Cardinal, assistant secretary Ernest L. Heureux, financial secretary T. T. Roca, treasurer J. E. Rice, marshal M. L. Belle, guard Denis Gauthier, trustees V. E. Rice, P. Lessard, T. T. Roca, Louis Cardinal, A. Gaudemir.

Branch No. 214.

Chancellor Michael McHugh, spiritual adviser Rev. V. E. J. Hodgkin, president Francis B. Firth, 1st vice-president Francis J. Hogan, 2nd vice-president Bernard Conway, recording secretary John Fitzgerald, assistant secretary Mathew Henry, financial secretary Michael McHugh, treasurer N. M. Murray, marshal Seaman Deimler, guard Henry Archibon, trustees James Murphy, Francis J. Hogan, Francis McHugh, Edward McPharlin, and John Graham.

Branch No. 234.

President A. Plenary, 1st vice-president A. Marion, 2nd vice-president L. Violette, recording secretary Joseph Bernier, assistant secretary J. A. Cusson, financial secretary Thos. Bertrand, treasurer L. J. Collins, marshal L. Leclair, guard T. B. Audien, trustees L. G. Gué, L. Laveineau, and C. A. Lennex.

Branch No. 242.

Chancellor T. A. Lynch, spiritual adviser Rev. Father Dauth, medical adviser Dr. J. A. McDonald, president T. R. Cowin, 1st vice-president T. C. O'Brien, 2nd vice-president W. E. Elliott, recording secretary G. A. Carpenter, assistant secretary A. C. Coleman, financial secretary R. J. Cherry, treasurer W. E. Durack, marshal L. R. Raymond, guard E. B. Drummond, trustees T. A. Lynch, T. M. Ireland, T. C. O'Brien, W. E. Elliott and A. C. Coleman.

Branch No. 25.

Spiritual adviser Rev. D. P. McMenamin, chancellor John H. Tompkins, president J. S. Dullitt, 1st vice-president Albert S. Hindler, 2nd vice-president Joseph Rhoads, recording secretary Rev. D. P. McMenamin, assistant secretary P. H. Boyer, financial secretary P. Mellon, treasurer F. N. Dullitt, marshal James O'Connor, trustees J. Rhoads, J. O'Connor, J. H. Tompkins, P. H. Boyer and G. S. Hindler.

Branch No. 219.

Spiritual adviser Rev. Auguste Lacasse, president Charles Fortier, 1st vice-president F. N. Payette, 2nd vice-president Joseph Leveille, recording secretary G. O. Messier, financial secretary Georges Paquette, treasurer F. N. Lenoir, marshal Louis Mathew Chartier, guard Gilbert Carboneau, trustees Gordon Picaud, Prosper Block, Alphonse Lenoir, Joseph Leveille, Gilbert O. Messier.

Branch No. 211.

Spiritual adviser Rev. L. J. Lavin, president D. Smith, 1st vice-president D. A. Harcey, 2nd vice-president W. Mooney, recording secretary J. H. Burke, assistant secretary A. J. Kane, financial secretary W. J. Lanne, treasurer P. H. Farr, marshal D. J. O'Neil, guard F. Ryan, trustees W. J. Lunny, A. Lesage, J. Regan, L. O'Connor and P. Ruddy.

Branch No. 234.

Chancellor A. Charlebois, spiritual adviser Rev. J. C. Laporte, O. M. I., president T. Lavoie, 1st vice-president A. N. N. N., 2nd vice-president A. J. Nault, recording secretary L. J. Nault, assistant secretary T. Fitzgerald, financial secretary James Martin, treasurer Wm. Lavoie, marshal L. Martin, guard Baptiste Nault, medical examiner A. E. Mungar, M. D., trustees T. Lavoie, R. and A. L. Nault.

Branch No. 241.

Chancellor Neil J. M. Donnan, president M. A. Healy, 1st vice-president D. A. McNeil, 2nd vice-president John R. Malone, recording secretary Jas. A. McDonald, assistant secretary Jas. Driscoll, financial secretary John T. Mullin, treasurer H. J. Moynagh, marshal L. W. D. Loney, guard Jos. McMillan, trustees Dr. Johnson and D. C. Kannon.

Branch No. 241.

President Daniel O'Brien, 1st vice-president James McGrath, 2nd vice-president A. J. Herard, recording secretary P. L. Chaisson, assistant secretary J. Hackett, financial secretary F. J. Biote, treasurer J. F. Chaisson, marshal A. Brennan, guard Hubert Gaudet.

LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Et envoyé par la poste aux membres le ou vers le 10 de chaque mois.

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

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

S. R. BROWN, Editeur et Gérant, Bloc Coote, Rue Dundas, London, Ont.

LONDON, FEVRIER, 1899.

Assemblée du Bureau des Syndics.

Une assemblée du Grand Président et du Bureau des Syndics du Grand Conseil de l'A. C. B. M. du Canada a eu lieu au bureau du Grand Secrétaire, à London, Ont., le Lundi, 23 Janvier, 1899.

Étaient présents le Grand Président, l'Hon. M. F. Hackett, les Grands Syndics P. J. O'Keefe, P. J. Rooney, J. J. Behan et Joseph A. Chisholm, le Dr. Ryan, Médecin examinateur en chef, F. R. Latchford, Solliciteur, et le Grand Secrétaire S. R. Brown. Le Révd. M. J. Tiernan, était absent pour cause de maladie. Les Frères J. E. H. Howlson et W. P. Killackey furent aussi présents une partie du temps.

Les minutes de la dernière assemblée furent lues et confirmées. Le Grand Président, le Solliciteur et le Grand Secrétaire furent nommés pour composer un comité devant surveiller toute législation de la Puissance relativement aux Associations Fraternelles d'Assurance.

Les amendements à la constitution de l'A. C. B. M., adoptés à la Convention de Québec, seront imprimés sous forme de pamphlet et lorsqu'ils auront été promulgués ils seront annexés aux exemplaires de la présente constitution quand il en sera envoyé et aussi distribués parmi les succursales.

La réclamation de feu M. Brangan, de la succursale No. 120, de Calgary, T. N. O., fut renvoyée au solliciteur pour investigation avec pleins pouvoirs de régler ou de contester cette réclamation.

La réclamation de M. Couture, de la Succursale No. 200, Québec, fut aussi renvoyée au Solliciteur avec pouvoirs.

Il fut décidé d'ordonner le paiement des réclamations des Frères Kramer et Lobstinger, délégués à la Convention de Québec.

Le Grand Secrétaire reçut instruction de répondre au protêt des succursales concernant les représentants des succursales qui comptent un ou plus d'un échier dans le Grand Conseil.

Le Grand Secrétaire fut autorisé d'acheter un Calligrapho "Empire" de Frères Jagg, d'Halifax.

Le Solliciteur fut autorisé d'ordonner 1000 blancs de polices de \$1.00 de Mep. Mortimer & Co., d'Otawa.

La réclamation de feu J. R. Appleton fut renvoyée au Grand Président et au Médecin Examinateur en chef avec pouvoirs.

Le Grand Secrétaire et le Solliciteur reçurent instruction de rédiger une formule d'Appel et d'en faire im-

primer une quantité qui sera conservée parmi les fournitures distribuées aux succursales

L'Appel de la Succursale No. 5, en faveur de Frère Lafrancis, fut désavoué.

L'Appel de la Succursale No. 101, en faveur de Frère Rivard, fut aussi désavoué.

Secturo fut faite d'une lettre concernant l'admission des membres du Grand Conseil de Québec dans l'A. C. B. M. du Canada et il fut décidé de ne prendre aucune action jusqu'à ce qu'une proposition formelle soit reçue de la part du dit Grand Conseil de Québec.

Syndic Chisholm reçut pouvoirs d'engager un organisateur pour la Nouvelle Ecosse, lequel sera sous la direction de Frère Chisholm, et devra fournir un compte-rendu détaillé au Grand Président chaque mois.

Le Syndic O'Keefe reçut aussi pouvoirs d'engager un organisateur pour le Nouveau Brunswick, lequel sera sous la direction de Frère O'Keefe et devra aussi fournir un compte-rendu détaillé au Grand Président chaque mois.

Une discussion eut lieu relativement à une lettre circulaire envoyée par Frère Howison. M. Howison, après quelques remarques, présenta la lettre suivante au Grand Président :

Au Grand Président et aux Grand Syndics de l'A. C. B. M.

Messieurs et Frères—Je regrette qu'une lettre circulaire, datée, London, Septembre, 1898, et envoyée par moi, soit en violation de la clause 6ème de la constitution, comme il m'a été démontré, et soit comprise comme blamant le Bureau des Grand Syndics avec lesquels j'ai toujours été dans les meilleurs termes, travaillant en commun avec eux dans l'intérêt de notre bien aimée association.

J'espère sincèrement que tout tort fait à l'association ou à ses officiers sera promptement effacé, et que tous travailleront harmonieusement au succès de notre Grande Association à l'avenir comme par le passé.

Soyez assurés que je serais le dernier membre à violer sciemment la constitution ou à jeter du blâme mal à propos sur un frère membre.

Cette lettre fut acceptée par le Bureau.

Il fut décidé que le salaire de Frère Howison soit de \$1,000 par année à compter du 1er Septembre, 1898.

Frère Howison fut nommé organisateur pour la province de Québec, pour douze mois ou pour une plus longue ou plus courte période suivant que le Grand Président et le Bureau des Syndics l'ordonneront, aux mêmes conditions que Frère Killackey et à commencer avec le 1er de Février, 1899.

Frère Howison accepta et dit qu'il déploierait toute son énergie dans ce travail et qu'en même temps il serait aussi économique que possible concernant les dépenses.

Le Grand Secrétaire fut autorisé de faire imprimer de la littérature, expliquant les fins et objets de l'A. C. B. M. et \$50 furent appropriées dans ce but.

Il fut décidé que Frère Killackey comme organisateur pour la province d'Ontario, sous la direction du Grand Secrétaire Brown, pour cette partie de la province à partir des limites Ouest jusqu'à Stratford inclusivement à l'Est, sous la direction du Grand Syndic Rooney, pour cette partie de la province entre Stratford et Peterborough inclusivement; et sous la direction du Grand Syndic Behan, pour cette partie de la province entre Peterborough et les limites Est.

Le Grand Secrétaire reçut instruction de rédiger et de faire imprimer des blanco-formules de rapport pour les organisateurs et d'en fournir à ces

derniers, et chacun d'eux sera requis de faire un rapport mensuel au Grand Président sur ce blanc. Le Grand Président l'enverra au Grand Secrétaire qui en fournira une copie au calligraphe à chacun des Grand Syndics.

Il fut décidé d'ajouter un Livre de Minutes, un mallet, une boîte à baloter et un sceau aux sets de fournitures qui seront distribuées aux succursales qui seront instituées à partir de la présente date.

Le Grand Secrétaire fut autorisé de demander des soumissions pour l'impression la publication, et la livraison par la poste, de LE CANADIEN et il reçut instruction d'accorder le contrat au plus bas soumissionnaire, toutes autres choses étant se faisant. Le Grand Secrétaire fut autorisé aussi d'agrandir LE CANADIEN à 16 pages et d'en approprier 4 aux annonces, ces dernières sujettes à sa surveillance.

Le Bureau décida de tenir sa prochaine assemblée à Niagara Falls, Ont., à une date, dans le cours du mois d'Août prochain, que le Grand Président choisira.

NOTES.

L'appointement de notre confrère J. E. H. Howison, comme Organisateur, ne dérangera pas le travail au bureau de monsieur le Secrétaire.

Les Secrétaires Archivistes des succursales n'ayant pas encore fait leur rapport annuel, sont priés de le faire le plus tôt possible. Les rapports des cotisations mensuelles étant suffisants, le rapport au Comité des Finances du Grand Conseil n'est pas requis.

Si vous détenez une police dans l'A. C. B. M. vous pouvez être assuré qu'en cas de votre mort vos bénéficiaires toucheront le montant spécifié sur la police, et que vous avez été protégé à un coût aussi minime que peut le permettre la sureté.

Si vous n'êtes pas membre de l'A. C. B. M., la meilleure chose que vous pouvez faire est de vous faire expliquer par ses membres la cause de la popularité de l'Association parmi les Catholiques. Vous ne serez pas long alors à nous joindre si vous êtes éligible.

Les nouvelles constitutions de l'association ne seront imprimées que lorsque les auclennes seront presque toutes opulées. Les quelques amendements adoptés à la recente convention seront imprimés et ajoutés en petites feuilles à la constitution présente et les diverses succursales en seront fournies aussi tôt que les dits amendements seront passés par le comité et promulgués par le Président.

En vue de l'importance vitale, pour vous-même et les vôtres, d'un droit de membre dans l'A. C. B. M., ne vous arrêtez vous pas un instant pour réfléchir? Pensez au grand nombre de demeures rendues heureuses par le produit d'une police dans l'A. C. B. M. Pensez aux embarras des affaires que ce droit de membre a prévenus. Pen-

sez au devoir qui vous incombe de protéger la famille et les affaires.

M. le Président et le Comité de Lois ont nommé notre confrère J. E. H. Howison comme Organisateur pour la Province de Québec. Il doit recevoir un salaire de \$1,000 par ans, et de plus, ses dépenses, lesquelles ne dépasseront pas \$250 par jour. C'est le désir ardent de Syndics de rendre la Province de Québec tout ce qu'elle doit être, c'est-à-dire, de l'élever au premier rang parmi les autres provinces, en augmentant le nombre de ses membres de l'A. C. B. M. du Canada. Pendant les cinq dernières années la Province de Québec nous a donné peu de membres, mais nous espérons sincèrement que tel ne sera plus le cas. Notre confrère J. E. H. Howison, auquel nous croyons ne trouver de supérieur comme Organisateur, sera de grande assistance aux députés et aux curés de cette province.

ACCUSES DE RECEPTION.

Nicolet, 12 Janvier, 1899. Sam. R. Brown, Ecr., Grande Secrétaire, A. C. B. A. :

Cher Monsieur et frère—Conformément à votre demande, je vous inclus, sous plideux, des trois reçus, de la bénéficiaire, ainsi que l'ordre dûment endossé (décès du frère Albéric Blancheth). J'ai remis ce jour à Mde. Veuve Exilia J. Blancheth, le chèque de \$1,000. Mde Blancheth me charge de vous présenter ses humbles et sincères remerciements, tant en son orphelin pour la promptitude que vous avez déployée dans le règlement de cette réclamation.

Fraternellement à vous, Z. A. LANGLOIS, Sec. Arch. Suc. No. 164, Nicolet, P. Q.

Murray Bay, P. Q., 19 Dec., 1899. N. Joseph Couturier, Secrétaire Archiviste, Succursale No. 24, de l'Association Catholique de Bienfaisance Mutuelle du Canada. :

Monsieur—J'accuse, avec remerciements réception de la somme de \$1,000, étant le montant de la police de mon regretté mari, feu William Trudel, dans votre société—Je vous prie, d'être mon interprète auprès des membres de l'Association, pour leur exprimer toute ma reconnaissance.

Votre dévoué (Signé) MARY GOUGH TRUDEL.

RESOLUTIONS DE CONDOLEANCES

A une assemblée régulière de la succursale No. 191 de Montréal, P. Q., tenue le treize Décembre, 1898, les résolutions suivantes ont été adoptées :

Il est proposé par le frère E. Arthur Paquin, secondé par le frère Moïse Brunelle et résolu

Que nous les membres de cette succursale désirons offrir nos plus sincères sympathies à frère Arthur Demers, à l'occasion de la mort de son père ;

Que copie des présentes soient entrées dans les minutes de cette succursale et publiées dans l'organe officiel, LE CANADIEN.

A ses récentes réunions, la succursale No. 169, de Shediac, N. B., a adopté des résolutions de condoléances pour les Frères James E. LeBlanc et Laurent Dorion, qui ont tous deux en le Mathew de perdre leur père dans le courant de l'hiver.

A une assemblée spéciale de l'A. C. B. M. Succursale No. 118, Sherbrooke, tenue, dimanche, le 15 du courant, les résolutions suivantes de condoléance ont été votées unanimement :

Que les membres de cette succursale de l'A. C. B. M. ont appris, avec douleur, la mort de leur regretté frère, Wm. Gendron, l'un des membres de la charte, arrivés à Lac Weedon, Samedi, le 14 du courant, à l'âge de 59 ans, après une maladie d'une couple de jours seulement.

Que les membres de cette succursale s'empressent d'offrir à sa veuve et aux autres membres de sa famille leur sympathies les plus vives et leurs sentiments de condoléance les plus sincères et prient la Divine Providence de les reconforter dans la rude épreuve qu'ils viennent de subir.

ETES-VOUS ASSURE ?

Si Non, Vous Devriez L'Être, et Vous ne Pouvez Faire Mieux Qu'en Joignant

L'A. C. B. M. DU CANADA.

Table with 2 columns: Item description and Amount. Includes 'Honneur de la Demande d'admission', 'Honneur de l'examen médical', and 'Contribution mensuelle'.

Mais lorsque l'on considère que le fonds de réserve de l'Association est également la propriété de tous les membres, qu'ils aient été membres pendant les vingt années passées ou depuis seulement un jour, il est évident que le part d'un nouveau membre dans ce fonds de réserve dépasse le coût de son admission.

TABLE DES TAUX. Pour une Police de \$500.

Table with 2 columns: Ages des Membres and Montant de la Cotisation. Shows rates for ages 18-25, 25-30, 30-35, 35-40, 40-45, 45-50.

Table with 2 columns: Ages des Membres and Montant de la Cotisation. Shows rates for ages 18-25, 25-30, 30-35, 35-40, 40-45, 45-50 for a \$1,000 policy.

Table with 2 columns: Ages des Membres and Montant de la Cotisation. Shows rates for ages 18-25, 25-30, 30-35, 35-40, 40-45, 45-50 for a \$2,000 policy.

La Constitution prévoit des cotisations fixes et aussi des cotisations spéciales dans le cas où les cotisations fixes ne seraient pas suffisantes; mais le nombre total des cotisations ne peut jamais, suivant les règlements, excéder le chiffre 24 dans une même année, attendu que si pour aucune cause il faudrait plus d'argent que ce nombre de cotisations en apporterait le Fonds de Réserve est mis à contribution. Dix huit cotisations est le plus grand nombre que nous ayons eu.

COMMENT ORGANISER UNE SUCCURSALE DE L'A. C. B. M.

Ecrivez au député en charge de votre arrondissement ou à quelqu'un des officiers du Grand Conseil pour un blanc demande de charte. Voyez à quel de la paroisse sollicitez son approbation de la formation d'une succursale dans sa paroisse, et demandez lui de devenir membre fondateur s'il a qualité; faites signer la demande de charte par autant d'autres aspirants qu'il sera possible et faites certifier par le curé qu'ils sont Catholiques pratiquants. Ensuite envoyez cette demande de charte au député, qui la fera parvenir au Grand Secrétaire. Sur réception de cette demande le Grand Secrétaire vous fera parvenir des blancs demande d'admission et certificat médical. Et E. Ryan, M. D., Médecin Examineur en Chef, Kingston, Ont., s'occupera avec vous pour nommer un médecin dans la localité afin d'examiner les aspirants.

Chaque aspirant devra payer l'honneur de \$1.50 au médecin lors de l'examen. Ce médecin devra envoyer immédiatement les Certificats Médicaux au Dr. Ryan.

Un certificat de naissance ou une déclaration conforme à la loi au sujet de l'âge doit accompagner chaque demande.

Aussitôt qu'un nombre suffisant (pas moins de 12) auront été approuvés, le Député ou l'officier qui devra faire l'organisation recevra du Grand Secrétaire un rapport pour l'installation de la Nouvelle Succursale, et un assortiment de fournitures. Le Député s'entendra alors avec vous sur le choix d'une date pour instituer la succursale.

Chaque membre devrait avoir en mains un exemplaire de la constitution et des Statuts de l'Association, et les membres devraient les étudier comme il faut et s'y conformer.