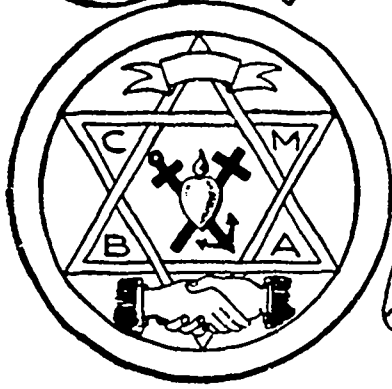


The CANADIAN



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

VOL. 4.

LONDON, ONTARIO, JUNE, 1898.

No. 6.

ASSESSMENT SYSTEM.



DEPARTMENT OF INSURANCE, ONTARIO.

No. 584.

CERTIFICATE OF REGISTRY AS INSURANCE COMPANY.

Whereas by the application of the Grand Council of the Catholic Mutual Benefit Association of Canada made pursuant to the Insurance Corporation Act, 1892, and the Acts amending and consolidating the same, it has been made to appear to the undersigned, the Inspector of Insurance for the Province of Ontario, that the said applicant is entitled to registry as an insurance company:

NOW, THEREFORE, THIS IS TO CERTIFY that the said company is accordingly registered for the transaction of Life Insurance on the Assessment Plan in the Province of Ontario, for the term beginning on the first day of May, 1898, and ending on the thirtieth day of April, 1899, subject to the provisions of the aforesaid acts.

J. HOWARD HUNTER.

Entered on the Insurance License Register No. 1064, Folio 106.

WILL J. VALE, Entry Clerk.

OFFICIAL.

NOTICE OF A SPECIAL ASSESSMENT.

Notice is hereby officially given to each and every member of the Catholic Mutual Benefit Association of Canada, that in addition to the regular No. 7 assessment for the month of June, a special assessment is also required to be paid within thirty days from the 15th June, in the same manner and of the same amount as said No. 7 assessment. This, in connection with the statements on page four of this issue, will be the only notice of such special assessment to our members, and is given in compliance with Sections 7 and 8 of the C. M. B. A. constitution.

Officers of branches are requested to be as prompt as possible in remitting the amount of these two assessments.

It requires \$12,500 to pay the beneficiaries of the ten deceased brothers

reported on the statement of assessments for this month.

A member initiated in any month in which there is more than one assessment called for, is required to pay but one.

SAM. R. BROWN,
Grand Secretary.

London, Ont., June 1, 1898.

ELEVENTH CONVENTION.

Notice is hereby officially given that the next regular convention, being the eleventh, of the Grand Council of the Catholic Mutual Benefit Association of Canada, will be held in the city of Quebec, Province of Quebec, on the fourth Tuesday in August 1898, commencing at 9 o'clock, A. M.

M. F. HACKETT,
Grand President

SAMUEL R. BROWN,
Grand Secretary.

CREDENTIALS.

All Branches have been furnished with duplicate copies of credentials for their Representatives or Alternates. The Recording Secretary of each Branch shall fill in the credentials and send one copy to the Grand Secretary not later than July 1, 1898. The other copy must be brought to the Convention by the Delegate.

AMENDMENTS.

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

Stanstead, P. Q., May 27, 1898.

Brothers,—A statement has been received by me from the Grand Secretary, showing several branches of the association in arrears to the Grand Council.

The Representatives and Alternates of such branches are hereby notified that their credentials will not be honored at the coming convention of

the Grand Council, unless all arrears due by their respective branches to both General and Beneficiary Fund^s have been paid. A delegate shall not be admitted from any branch in arrears.

Yours fraternally
M. F. HACKETT,
Grand President

The following letter has been sent by the Grand President to all Branches whose Financial Secretary and Treasurer have not furnished the required bonds:

Stanstead, P. Q., May 27, 1898.

Brothers—You are hereby officially notified that your branch not having complied with the regulations of our C. M. B. A. Constitution in regard to bonds for your Financial Secretary and your Treasurer for the year 1898, will be suspended without further notice unless application for said bonds is made to Messrs. Schmidt and McKeou, general agents, Montreal, Que. within ten days from this date.

The sections of Constitution referring to this matter are 111, 112, 131, 156 and 177.

Regretting the carelessness on the part of Branch officers, which has caused the necessity of this circular letter, and hoping the matter will receive immediate attention.

I remain
Yours fraternally
M. F. HACKETT,
Grand President C. M. B. A.

A FRATERNAL BASEBALL LEAGUE IN OTTAWA.

The Fraternal Baseball League is going to be one of the biggest sporting attractions in Ottawa this summer. That it will create no small amount of interest there can be no doubt, as it is reasonable to suppose that every member of a fraternal organization in the city will display some enthusiasm over the contests for honors among the teams. Six clubs are now assured, from the C. M. B. A., Oddfellows, Canadian Order of Foresters, Catholic Order of Foresters, Independent Order of Foresters and A. O. U. W.—"The Mattawa News."

GRAND COUNCIL CONVENTION FOR 1898.

Quebec, the Gibraltar of Canada, the former threshold of America, the city of surprises, the city of civil and religious liberty, was the one chosen in which to hold our Convention in August. It would take every issue of THE CANADIAN for years to commence describing our next meeting place, so the information must be condensed now, and at same time our delegates should be posted before hand as to what is in store for them, outside of their official duties, which are always fascinating. The Mecca to which all the eyes of our delegates are now turned should be described. A few of the principal points of interest are as follows:

PLACES OF INTEREST IN AND ABOUT QUEBEC.

- Citadel—height 350 ft.
- Grand Battery.
- Placo D'Armes.
- Esplanade.
- Martello Towers and Golf Links.
- Durham and Dufferin Terrace.
- Governor's Garden and Joint Monument to Wolfe and Montcalm.
- House where General Montgomery's body was laid out.
- Where Montgomery fell, 1755.
- Plains of Abraham and Wolfe's Monument.
- Court House.
- Bishop's Palace.
- Major Short and Staff Sergeant Wallick's Monument.
- City Hall.
- Montcalm's Headquarters.
- Parliament Buildings.
- Laval University.
- The Basilica.
- English Cathedral.
- Notre Dame de la Victoire Church—built in 1655.
- Ursulines Convent.
- St. Foy's Monument.
- Beaufort Asylum.
- Duke of Kent's residence.
- Montmorency Falls—275 ft.
- Natural Steps.
- In September, 1535, Jacques Cartier landed here and in 1608 Samuel de Champlain founded the city. In 1629 it capitulated to the English, was restored to France in 1662, again in 1763, Wolfe succeeded in giving it to England. The Americans were repulsed in 1775, and now the C. M. B. A. will endeavor to capture the old Rock City and will no doubt hold it dear in their memory for many long years to come. In the next issue more important information will be forthcoming.

"BRANCH 108."

THE CANADIAN

PRICE, - 50 CENTS.

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

Catholic Mutual Benefit Association of Canada

And mailed to members 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 10th of the month, if intended for publication in the following month's issue, and that space is limited and very much desired.

Address all communications to

B. R. BROWN, Editor and Manager, 6000 Block Dundas Street, London, Ont.

LONDON, JUNE, 1898.

Proposed amendments to the Constitution must be sent to the chairman of the Committee on Laws of the Grand Council on or before the 1st July, 1898.

Any amendments not so forwarded shall not be considered at any session of the Grand Council in Convention.

The address of the chairman of the Committee on Laws is, Thos. P. Coffee, Barrister, etc., Guelph, Ont.

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

GRAND COUNCIL TRUSTEE MEETING.

A meeting of the Board of Trustees of the Grand Council of the C. M. B. A. of Canada was held in Montreal P. Q. on May 23rd 1898.

There were present, Grand President Hon. M. F. Hackett, Grand Trustees Rev. M. J. Tiernan, Brothers J. J. Bohan, P. J. O'Keefe, W. P. Killackey, Solicitor P. R. Latchford, Supervising Medical Examiner, Edward Ryan M. D. and Grand Secretary S. R. Brown.

It was decided to have the Quebec Convention begin on the Fourth Tuesday in August.

The Grand President reported that he had made arrangements with the Railways companies for one fare rate for the convention delegates for the return trip on the standard certificate plan.

The selecting of a hall for the convention meetings was left in the hands of the local committee of the branches in Quebec and Levis.

The arranging for head-quarters for the officers of the Grand Council while in Quebec was left to the Grand President.

The Grand Secretary presented a statement of the financial condition of the Association. It was decided to have it published in The Canadian as part of the minutes of this meeting.

This report reads as follows:

Table with columns: M. B. A. In 1897, Collected, In 1898, Collected, etc. for various locations like Windsor, London, St. Thomas, etc.

The C. M. B. A. collects only what is required; but has wisely made provision for enabling it to collect from its members a sum equivalent for all time, taking the experience of the past eighty years for our guide.

Ordinary insurance companies "load" the premiums with about 25% for management expenses.

The Canada Life takes about 38% of its premiums for death claims and 62% for other purposes.

The Confederation Life takes about 30% of its premiums for death claims and 70% for other purposes.

The North American Life takes about 25% of its premiums for death claims and 75% for other purposes.

The Sun Life takes about 24% of its premiums for death claims and 76% for other purposes.

In 1897 the C. M. B. A. General Fund expenditures were only about 4% of the total sum collected. The total amount collected from Assessments and General Fund was \$211,126.63, and the total General Fund expenditures were \$8,915.89.

In other similar associations the expenses were about 7% of the total receipts.

EXPENSES OF CONVENTIONS OF THE GRAND COUNCIL OF THE C. M. B. A. OF CANADA.

Table with columns: Conventions, Where Held, Date, Membership, Total Expense. Lists conventions in Windsor, London, St. Thomas, etc.

EXPENSES OF GRAND COUNCIL MEETINGS.

Table with columns: In 1897, In 1898, In 1899. Shows expenses for meetings in 1897, 1898, and 1899.

EXPENSE OF FINANCE COMMITTEE.

Table with columns: In 1897, In 1898, In 1899. Shows expenses for the finance committee in 1897, 1898, and 1899.

C. M. B. A. membership December 31st, 1897, and December 31st, 1898.

Table with columns: Number of Branches, Membership 1897, Membership 1898, Increase. Lists branches like London Ontario, Quebec, New Brunswick, etc.

Table showing the amount received on Assessments from the Branches of the C. M. B. A. of Canada from date of organization of Grand Council in 1890 to January 1st, 1898.

Table with columns: In 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898. Shows assessment amounts for each year.

Total \$1,300,273.13

BENEFICIARY FUND. Summary from 1st January, 1893, to 1st January, 1898.

Table with columns: Year, Deaths, Assessments, Amount of Claims, Amount Received. Shows beneficiary fund statistics from 1893 to 1897.

It must not be forgotten that the Assessment or Assessments issued in January each year are for the payment of claims for deaths that occurred in December, or prior to 1st January, and offset the apparent liability to beneficiaries at the close of the year (Dec. 31st).

The average number of Assessments per annum in the C. M. B. A. from 1890, inclusive, to 1897, inclusive—18 years—was 17, and the average number from 1891, inclusive, to 1897, inclusive, was 16.

At the end of each year, under our present system, there will always be an apparent liability on beneficiary fund account from the deaths occurring and reported in December by collecting the amount of one or two assessments in advance we could remedy this, and also be in a position to pay claims much more promptly.

By the time of our Quebec Convention our Reserve Fund will be nearly \$2,000; our beneficiary claims due will be all paid; our General Fund liabilities will be nil, and we will have sufficient on hand to pay the expenses of the Convention, showing the Association in a better financial position than at any previous Convention.

The Grand Secretary advised the Board of the non-payment of assessments and per Capita Tax, and also of other irregularities, of three Branches. It was decided to notify said branches that if they do not immediately conform to the constitutional regulations they will be dissolved.

The bonus of \$1.00 for each initiation which the Grand Council has been giving for the purpose of increasing the membership shall be discontinued from and after 1st July 1898.

The Grand Secretary reported a number of branches that have not complied this year with the law regarding bonds for their Financial Secretaries and Treasurers. It was decided that the Grand President notify these branches to the effect that if the required bonds are not attended to without further delay the branches not so complying with our Constitution will be suspended.

The Grand Secretary was authorized to procure whatever number of

branch charters be considered necessary.

The action of the trustees on appeals since the last meeting, was ratified.

It was decided to allow no Representative whose Branch is in arrears to the Grand Council to attend Convention. The Credentials of such representatives will not be honored.

The Grand Secretary was instructed to furnish the Trustees and the Supervising Medical Examiner with postage stamps for their C. M. B. A. work, and to procure the usual convention badges, for the officers and delegates.

Dr. Ryan, Supervising Medical Examiner, addressed the Board on the question of approval and rejection of applicants, and the death-rate in the Association. The members of the Board expressed themselves as satisfied with Dr. Ryan's C. M. B. A. work.

A deputation from Branch 26 waited on the Board and invited the members to a reception of Montreal Brothers on Monday evening. The deputation consisted of Grand Chancellor T. J. Finn; Grand Deputy J. J. Costigan; Grand Deputy, A. H. Spedding; Chancellors A. D. McGillis, D. J. McGillis; P. Reynolds; John. H. Feeley and Martin Egan President of Branch 26. The Board accepted the invitation with thanks, and all who could possibly attend promised to do so.

After a lengthy discussion regarding organizers, it was decided that Brother Killackey continue as organizer for Ontario until August 15th 1898 at the same salary as heretofore, viz. \$100 per month and travelling expenses.

The Board adjourned to meet in Quebec on the Saturday preceding the date of the Convention.

CONVENTION EXPENSES.

To the Editor of THE CANADIAN.

Dear Brother Brown:—A great deal has been said and written about lessening the cost of the conventions. It is admitted that something must be done. There have been suggested to that end circuit representation instead of branch delegates and triennial conventions. The first is not feasible in Canada, owing to the scattered position of our catholic people, and upon other various grounds; the second plan is debatable. Three years may be considered too long between each convention. The third plan, which I suggest, is that section 91 of the By laws be amended by striking therefrom in the first and second lines the word "representatives," and that there be added 91 A: the Council shall pay its branch representatives at the rate of \$2.50 per day during their attendance at regular or special conventions, including each day necessarily spent in coming to and going from the convention, but not including railway or other travelling expenses, berth-fare, board, and hotel bills; the travelling and berth-fare expenses so excluded shall be defrayed by the branches directly from which the branch representatives are respectively delegated.

At present a branch of ten members has equal rights of representation with a branch of one hundred or two hundred members. This, I submit, is

manifestly a one sided and costly representation. Branches should, to some extent at least, contribute in proportion to their cost. At present a small branch does not contribute to the Grand Treasury in per capita tax what it receives in two years in return, viz: THE CANADIAN, a railway pass for its delegate to the convention and other gratis services. A large branch, on the other hand, contributes for more than it receives: in other words, large branches are taxed to support the small ones. It is far from me to create autogonism between the branches; but I appeal to their sense of justice for fair play and economy. Let each branch defray the railway expense of its delegate. If the funds will not permit it, then keep your delegate at home, or maybe some well to do brother will gladly pay his own railway fare to have the honor of being the delegate.

It may be contended that by this plan outlying cities would be deprived of the pleasure of greeting conventions in their midst: and that Toronto, Hamilton, London, Ottawa and Montreal would be the gainers, but you can rest assured that they would not wish their turn too often, as it entails great expense and work on the entertaining branches.

Brothers, consider this proposal worthy of trial, and it will in my humble opinion remedy the evil.

Fraternally yours,

ROBERT ROLLEDER, Chancellor,
Branch No. 12,
Berlin, Ontario

Berlin, 19 May, 1898.

To the Editor of THE CANADIAN

I have read with pleasure the article from Bro. Sutton, of Moncton, N. B. (on the subject of Conventions), which appeared in the April CANADIAN, and was glad to see it continued by himself and others in the May Number.

Every member who has the welfare of our Association at heart should take an interest in the management. And I feel assured that any suggestions that will tend to lessen the expenses of the same will receive every consideration from our Grand Officers and delegates in Convention.

I agree with the idea of reducing the number of delegates attending the Conventions. One Delegate to every two hundred members (as suggested by Bro. Sutton) should be sufficient.

I believe it would be a great advantage to our Association if the different branches were divided into districts, each district to hold local conventions, where several representatives from the different branches could meet at different times during the year, to discuss matters of interest to the Association.

Representatives to the Grand Council to be elected at the local conventions on a basis of Membership.

There is another matter which I think should be seriously considered at the Quebec Convention, and that is the advisability of employing Organizers. The present system of depending upon Grand Deputies and individual members to increase our membership is not having the desired effect. If the Association is to grow and prosper as it should, we must increase our membership more rapidly than is being done at present. I believe an Officer who would give his whole time and attention to the matter would be of such advantage to the Association that it would be fully repaid for any expenses incurred for salary.

In considering a matter of this kind

it should be borne in mind that the greater number of our members do not move away from their own branches, and seldom meet or are in a position to discuss matters with members of other branches, and we cannot expect, and should not depend wholly upon them to increase our membership. They are not in a position to set forth the advantages offered by the C. M. B. A. as well as a person who is giving his whole attention to it.

I am in hopes that some plan for curtailing the expenses of the Conventions will be arrived at this year, thereby enabling the Grand Council to employ Organizers.

Fraternally Yours,

JOHN HATTISEY.

Truro, N. S., May 20th, 1898.

A LEGAL STANDRAD NEEDED.

It Would Result in a Healthful Competition in Place of a Dangerous One as at Present.

(Written for the National Fraternal Press Association by Hon. D. P. Markey, Chairman Committee on Statistics and Good of the Order of the National Fraternal Congress.)

The fraternal beneficiary societies were organized to protect their members, and those dependent upon them—not simply for to day, but the future as well.

Through fraternal co-operation this protection, commonly called insurance, has been furnished at an expense so small that it has been and is now within the reach of all.

Hundreds of millions of dollars have been distributed in this manner. Millions of homes of the common people are protected by them to day and in no other manner.

The membership which the father or bread winner holds in these orders is the most valuable thing he possesses. It is quite safe to say that this is true of more than one half of all the members of the fraternal beneficiary orders of this country.

There are three millions of members of these orders in North America. They represent more than two millions of homes and families, and on the basis of the average family there must be not less than ten millions of people more or less dependent upon and therefore interested in the future of these societies. The extent to which they are interested can in part be determined by the amount represented by the certificates of membership thus held, which is nearly five billions of dollars, or an average of nearly \$2,500 per family. This amount is not sufficient, nor was it ever so intended, to make a family rich, but it is ample to perform its mission, to place the family beyond immediate want and help the beneficiaries with judicious management to help themselves. This it is doing and has done so successfully that these orders are to-day enjoying a high place in public confidence and the regard of the people, those who are not members as well as those who are. Their past record in every respect is a most honorable one and reflects credit upon all who have contributed thereto—members as well as managers.

So marked, and one may almost say so marvellous, has been the rise and progress of some of these great orders that in the few years of their existence they have attained memberships running into the hundreds of thousands. This rapid growth has enabled them to furnish present protection at so small an expense for each \$1,000 thus afforded, and the condition has so

long continued that many of the members have come to expect and to believe that this state of affairs will, or at least may, always remain. They lose sight of the fact that in every new organization where reasonable care is exercised in the selection of risks or members, the death rate is low at first, and that when only current cost is collected the amount of expense on this account per year must be correspondingly low.

The members of the progressive, growing orders do not seem to understand that the great bulk of the membership of these orders has been recruited within the past five or six years and that since the good effect of medical selection does not entirely pass away until the expiration of five years the death rate during the first five years of membership is abnormally low, and that the proportion of members who have continued their membership more than five years in these orders, is so small at present as to exert only a mild influence on the death rate. These conditions account for the fact that several of the orders represented in the Congress have a death rate of about six to the thousand, while the average death rate of the orders represented in 1890 was 9.7.

Another fact lost sight of by the many is this: The orders which have high death rate to day once had as favorable a record in this respect as any now represented. While it is true that there are a few orders to day which show a death rate lower at their age than some of the older ones could have shown at the same age, still it must be remembered that the rapid growth of the fraternal beneficiary orders in popular favor in the past five years has wonderfully favored the orders which were affording protection at the smallest expense.

The demand of the masses for this protection, and that their monthly expenditure in this direction should go as far as possible, has not only induced a wonderful growth among a few of the older ones, but it has also induced the organization of scores of new orders to furnish present protection below the normal cost.

This means competition, and such competition as is dangerous if not ruinous. There may not be too many of these orders, but they are proceeding upon a wrong basis, one that is sure to be a disappointment to those most interested, the persistent, surviving member. That they are proceeding along the same lines that some of the older ones are still pursuing does not help the matter. The mortality must increase with increasing age of their members, and this means increased expense for protection, until a few years hence when protection will be as expensive with them as it is to day in some of the older ones, when they in turn will be seriously affected by this "competition." There is only one result that can follow such a course, and, to say the least, that result will not be beneficial or creditable to the fraternal beneficiary orders.

The effect of competition, of the nature referred to, is more apparent in what we commonly designate the open assessment companies than in the "fraternals," because the influence of good fellowship and the other fraternal considerations which are potent factors in the fraternals, are entirely lacking in the others.

Hence, when the late Massachusetts Benefit Association became involved, the press of the country, at the suggestion of the legal reserve companies, took up the cry assessmentism is a fail-

ure, and the fraternals had to meet this proposition, though it was not one of their class that was involved at all, as they regarded it.

It cannot be successfully maintained that the mortality or death rate per 1,000 lives in the fraternals will be materially less than in the open assessment or the legal reserve companies among the same class of risks and under the same conditions as regards age of members and duration of membership. In other words the actual cost of current insurance will approximate the same where the conditions are alike, whether the risk is taken by a fraternal beneficiary order or a life insurance company, pure and simple. Therefore the matter of providing the fund from which to meet this cost is one that leaves no room for competition.

The matter of insurance is no longer a luxury, to be enjoyed by the families of the wealthy. It is now a necessity, so regarded by nearly all, especially so by those in moderate circumstances and conditions which would cause the people to lose faith in its power to protect their dependant ones at the critical hour, though that hour may be long deferred, would be nothing less than a calamity, a great blow to the cause of humanity.

"Competition is the life of trade" is an old maxim, and a true one, but this does not mean that one grocer who sells sugar at twelve cents per pound, which is affording him a good profit, will build up a large trade in that article when his neighbor is selling the same sugar for three cents per pound, the standard price of which at whole sale is five cents per pound. Neither does it mean that the latter will grow rich and prosperous in this manner—but it does mean that the desire on the part of the merchants and others in trade to secure patronage will, through competition, keep the margin of profit at a proper and reasonable figure, and in this way stimulate trade. Trade can only be healthy where there is a reasonable margin of profit. Where a certain article has a well known and practically fixed cost a healthy trade cannot be established in it if it is sold at less than this cost, and the selling of it for less than cost will not only impoverish the seller but demoralize the whole trade in that article.

It will be readily understood that the grocer who is selling five cent sugar at twelve cents represents the legal reserve companies, while the one who sells at three cents represents the fraternal order or the assessment company which has not yet attained a normal condition as regards mortality.

Some may wonder how five cent sugar can be sold at three cents per pound. This can only be done without immediate loss, when the goods are bought on credit and when they are to be paid for on the installment plan. The payments increasing as the term of payment lengthens, of course, in doing business on this plan the dealer loses sight of the fact that for every pound of sugar sold he must at some time pay five cents, providing, of course, he intends to pay his debts, and that for every pound he sells at a loss of two cents he must at some time sell a pound at a profit of two cents. It is an easy matter to sell five cent sugar for three cents, but will it be an easy matter to sell five cent sugar for seven cents? This is too simple a proposition to need demonstration.

I repeat that the only legitimate field for competition among the fraternal beneficiary orders must be found outside of the matter of providing the

CONTINUED ON PAGE FIVE.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

Statement of Assessments Received in May, 1898.

June Assessments, 1898. Cotisations du mois de Juin. Nos. 7 & Special. Deaths Déces Nos. 41, 42, 43, 44, 45, 46, 47, 48, 49 and 50.

Etat des Cotisations Recues Durant le Mois de Mai.

The Grand Council of the C.M.B.A. of Canada.

Le Grand Conseil de l'A. C. B. M. du Canada.

Secretary's Office, London, June 1 1898. Dear Sir and Brother—You are hereby officially notified of the deaths of the following named brothers

Bureau du Grand Secrétaire, London, Ont., 1 Juin, 1898. 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, POLITY, ADMITTED, DECD., CAUSE OF DEATH.

Statement of the Beneficiary and Reserve Funds for May, 1898.

Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Mai, 1898.

BENEFICIARY FUND—FONDS DES BÉNÉFICIAIRES.

Table showing financial details for the Beneficiary Fund, including amounts on hand, received during May, and payments to beneficiaries.

RESERVE FUND—FONDS DE RÉSERVE.

Table showing financial details for the Reserve Fund, including amounts on hand and accrued since the 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. 7 (June Assessment) and a Special Assessment, is given in compliance with Sections 7 and 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay the regular No. 7 Assessment to the Fin. Sec. of your Branch on or before the third day of July, 1898, and the Special Assessment on or before the 15th day of July.

Frères — L'état précédent de la cotisation No. 7 (Cotisation du mois de Juin), et d'une Cotisation Spéciale, 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 la cotisation régulière No. 7 au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Juillet, 1898, et la Cotisation Spéciale le ou avant le 15ème jour de Juillet. Les Trésoriers des Succursales doivent me faire remise du montant de la cotisation régulière No. 7 le ou avant le 9ème jour de Juillet et la Cotisation Spéciale le ou avant le 21ème jour de Juillet, accompagné du Rapport de la Cotisation Mensuelle. Les membres, et plus particulièrement les officiers des Succursales, sont priés de lire attentivement les clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.

Yours fraternally,

Fraternellement à vous,

SAM. R. BROWN, Grand Sec.

SAM. R. BROWN, Grand Sec.

Main table with columns: Branch No., Assess. No., Beneficiary Fund, Reserve Fund, Branch No., Assess. No., Beneficiary Fund, Reserve Fund.

N. B.—All branches not appearing on the foregoing statement as having paid No. 5 Assessment, with the exception of Branches 13, 46, 65, 72, 171, 210, 287 and 293, are on this date (June 1st, 1898) in arrears or under suspension. Branches 13, 46, 65, 72, 171, 210, 287 and 293 paid No. 5 in April.

N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la cotisation No. 5, à l'exception des Succursales Nos. 13, 46, 65, 72, 171, 210, 287 et 293, sont à cette date (1 Juin, 1898) arriérées ou en suspens. Les Succursales Nos. 13, 46, 65, 72, 171, 210, 287 et 293 ont payé la Cotisation No. 5 en Avril.

CONTINUED FROM PAGE THREE.

fund from which the benefits are paid.

There is a fair field for competition among these orders in the matter of expenses for conducting the business, and in the matter of their efficiency as fraternal and social organizations, but there it ends.

That there is a well known and recognized death rate, even among well selected lives, is not seriously questioned to day. It is not as high as the mortality table indicates, in fact, the experience of the insurance business in this country demonstrates that it is only about 80 per cent. of the rate provided for in the tables. It will not be 80 per cent of the tables the first five years, but among lives that have been at risk ten years and upwards it will approximate this percentage and must be provided for at some time during the members's connection with the order. A failure to do this means ultimate ruin.

The struggle to live and make a good showing on the part of the orders is so great that this competition has resulted in all manner of inducements to secure members, not only for the new orders, but also for the old ones. There is great danger in it, not only to the orders engaging in it, but to the whole system. The greed and ambition of managers and lack of knowledge among the members on this subject will, if continued, destroy the whole system and result in again placing the life insurance business of this country in the hands of the legal reserve companies. Unless the assessment companies of every kind will, at an early date, recognize necessity for, and bend their energies to secure the adoption of a legal standard of annual cost, which will provide sufficient funds only to enable the companies and orders to reasonably assure their patrons and members that the annual cost of protection will not materially change from year to year, and that this cost, with such additional amount as may be necessary to defray the expenses of carrying on the business, will be the price charged, thereby making it incumbent upon all to charge practically the same price for that which costs the same, there must be trouble ahead for them. If they will do this they will not only be upon a safe and solid basis, but they will, as a result, have a practical monopoly of the life insurance business so far as it is divested of the investment features. They will be masters of that entire business.

The organization which can and does carry on its business with the smallest margin of cost for expenses and which is most truly fraternal, will deserve and will secure the strongest hold upon the public confidence, and will be in a position to exert the greatest influence for good. There is absolutely no safety for assessment companies without a legal standard, while with it they are impregnable, and will in truth and in fact become what they were intended to be—the means through which the great army of bread winners may protect their families from want and all that that condition means, when they are no longer able to do so. Once a standard is prescribed the problem is solved, because it matters not if it should prove with greater experience and observation, that it needs to be changed, either increased or diminished, since whatever change was made would effect all organizations alike, none advantageously or injuriously. The same power that made the standard could and would change it when necessary.

The great advantage to the fraternal through such a standard may be better understood when it is remembered that the business is done at vastly less expense under their system than under any other.

In 1896 the legal reserve companies reporting to the New York Insurance department paid 70 cents for expenses for every dollar they paid in claims. The assessment companies, other than fraternal, paid for expenses 40 cents on every dollar, while the fraternal, as appears from the report of the Committee on Statistics and Good of the Orders, made to the National Fraternal Congress in November, 1897, only paid 7 1/2 cents on the dollar for expenses. This expense, so far as the fraternal are concerned, should not increase, and of late years has been growing less, while in the others it has very largely increased, and has not yet reached the limit in that direction.

Through the lodge system the fraternal can always do the business at the minimum cost for expenses. The law of "survival of the fittest" will regulate the number of orders, and under proper regulations in a few years the business done by the assessment companies and orders will be limited to a proper number to do it economically, and safely, yet without any danger of a monopoly.

REPORT OF ORGANIZER BRO. W. P. KILLACKY.

To Hon. M. F. Hackett,
Grand President

C. M. B. A. of Canada.

Sir and Brother.—In compliance with your instruction last fall, that I should visit as many branches as possible during the two months of my engagement, I mailed over four hundred copies of the following circular letter, viz:

Windsor, Ont., 13th Oct., 1897.

Dear Sir and Brother:—Having been commissioned by the Grand President of our Association to act as organizer, within and for the Province of Ontario, during the next two months, with a view to increase our membership and otherwise further the objects of the C. M. B. A., and knowing the interest you have always manifested in the success of our Association, I beg to solicit your co-operation, with that of all brother members in your neighborhood, trusting that our united efforts may be productive of the greatest results, at the least possible cost, to the Association within the period mentioned.

With this end in view I shall be glad to receive suggestions from you immediately, as to what may be done in your locality.

An open special meeting to be addressed by local brothers and myself, to which all are united, will be held under the auspices of your Branch, at a date to be arranged, on hearing from you.

It is desirable that the branch members do all in their power to secure a large attendance of the general public, especially of persons likely to become applicants for membership in the Association.

These meetings must be arranged as to dates, that it may not become necessary to cover the ground too often.

Kindly let me know of any centres of Catholic population in your district where branches are not already established, and also give me the names of persons in such centres likely to be interested.

Awaiting your immediate suggestions, which need not necessarily be delayed for a Branch meeting.

I am, Sir, Yours Fraternaly,

W. P. KILLACKY.

to Grand Deputies, officers and members of sixty-two branches as well as communicating with the pastors in each case, and I am glad to inform you, as an evidence of the interest exhibited in the matter, that almost eighty per cent. of the communications were replied to, and in most cases promptly.

Permit me to quote, shortly, from several of the replies as follows:

"It is the earnest desire of the members of this to know, as soon as possible, what day would be most suitable to you for an open meeting in your town."

"Try to give us the meeting you mention about the middle of January, when the roads will be good and we would have a larger turn out."

"There are probably fifty young men here who should be members of our Association."

"Our branch members are all of one mind on the subject and anxious that you visit at your convenience, when we will give you a good meeting."

"It is the desire of the Branch to be favored with a visit from you, and it would be advisable that you come at once, as an effort is being made to establish another society in our parish."

"I shall be only too glad to help our cause in any way, and shall announce your coming next Sunday, and invite all to attend your meeting."

"After talking the matter over with a couple of the members here I think it best to let you know that we fear your trip here would be fruitless. There are only four members of the 'Edge' left here and we very much fear the other eligible persons here will prove barren soil."

"By all means come right along. I announced your meeting this morning to be held in the Separate School, where you will be certain of an audience of at least two hundred."

"Just what we want is a visit from some member of the Grand Council."

"Our Branch has appointed me to make all arrangements for your open meeting at a date to suit yourself, but before the roads break up if possible, as we want a large turn out."

"Branch No. —, at a special meeting unanimously decided to leave the date for you to select, as you will no doubt hold a meeting at every branch in this district."

"I am twelve miles away from our branch meeting place, but you can count on my being at the meeting."

"Our branch is in favor of a public meeting, and will endeavor to have the young men present."

"A meeting open to everybody is what we want as we have never had anyone to come here yet to show what the C. M. B. A. is, but other societies have."

"For nearly a year we have scarcely enough resident members to hold meetings, and have about made up our minds to dissolve."

"There is no place near here where a new branch should be started, but an open meeting, such as you refer to, would greatly enhance the good of our noble Association, and especially benefit existing branches."

"Please fix the date for an open public meeting, and we will do the rest."

"It is time someone came along to waken up old members and get new ones."

"At our meeting Wednesday evening it was decided to have an open meeting for you."

"I am pleased to know that you are to act as organizer. It means a great deal in the interest of the C. M. B. A. Anything I can do in the way of helping you in this district I will be pleased to do."

"We have decided to make your coming the occasion of holding an entertainment in the town hall, and will invite our young friends in from the adjoining parish."

"This branch invites you to come. A week's notice will be sufficient. It is a move in the right direction by our Grand President to send a Grand Council officer to visit the branches, especially the smaller ones."

"All the brothers here highly approve of the idea of having a public C. M. B. A. meeting, and will do all in their power to have a good attendance when you come."

"It is a good move on the part of our Grand President, and one which will greatly benefit our Association. An open meeting here will be productive of much good."

Meetings were then fixed by the following circular letter:

Windsor, Ont., Oct., 1897

Dear Sir and Brother:—After consulting the Spiritual Adviser of your branch, and you be good enough, in conjunction with other local C. M. B. A. members to complete arrangements for an open meeting at — on —, to further the interests of our Association.

Every effort should be made to secure a good attendance, especially of all persons in your parish eligible for membership, in the hope that our united efforts may increase, and give renewed zeal to the membership of the C. M. B. A.)

Yours fraternaly,
W. P. KILLACKY.

Open meetings were addressed by myself and others at St. Joachim, where a branch has since been established, through the efforts of Grand Deputy Dugal and Father Lortou, Mildmay, Carlsruhe, Formosa, Walkerton, Decemertou, Chepstow, Tecumseh, Kingsbridge, St. Augustine, Esforth, Dublin, Arthur, Owen Sound, Collingwood, Barrie, LaSalette, Sarula, Stratford, Kinkora, St. Marys, Ingersoll, Tottenham, Colgan, St. Thomas, Lucan, Petrolia and Stony Point, where I endeavored not only to create renewed interest among our present members, but also to set forth to all the many excellent features of this the most desirable of all fraternal organizations.

How far I succeeded in convincing the different audiences of the noble aims of the Catholic Mutual Benefit Association, its stability and cheapness as a medium of insurance, its power to promote the well-being of its members, and its purpose to have them zealous in religion and estimable in citizenship, it would not become me to say.

I also visited Hanover, Mount Forest, Goderich, Stayner and Mount Carmel in the interest of the Association.

Permit me to express my gratitude for the kindly reception accorded me by C. M. B. A. brothers in every instance, and also for the excellent advice and encouragement afforded me by our beloved clergy, and to assure you that our Association is under great obligations to the latter for the interest manifested by them in its success. Notwithstanding the other many demands upon their time, they are always willing, particularly when requested, to lend their valuable assistance to advance its interests, and, among the many agencies available to increase our membership, I know of none more certain to bear immediate fruit than the active interest of our clergy, many of whom are already members.

Some branches do very little to make their meetings attractive and instructive, and the general complaint among such is that "it is almost impossible to secure a quorum." The absence of suitable meeting halls in some places seems a barrier to success, while occasionally the calamity member, ever possessed with a grievance, does much to mar the harmony that should prevail.

Most of the places visited, possess live, progressive branches, which are alike a credit to their parish and the Association.

In several places the meetings are held in well appointed halls, and during the fall and winter seasons are of such a character as ensure good attendance of the members, many of whom have strongly expressed their appreciation of the advantages thus afforded.

Instances there are now in almost every parish of families benefitted by the Catholic Mutual Benefit Association. Mothers are enabled to retain their homes, hallowed it may be, and the family the more tightly drawn by the loss of a father, whose last moments were rendered more peaceful by the knowledge that his little ones would receive at least a Christian education, enabled by a mother's influence, and enjoy the unobtrusive protection of a fraternity which will not be unmindful of his last wish for eternal peace.

I have the honor to be, sir,

Yours fraternaly,

W. P. KILLACKY.

Windsor, Ont., May 31st, 1898.

THE MAHER APPEAL.

Ingersoll, Ont., May 28, 1898.

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

Dear Sir and Brother—Kindly publish in THE CANADIAN the following who responded to the appeal of Branch No. 19, Ingersoll, Ont., in behalf of Bro. Joseph Maher:

Table listing names and amounts for the Maher Appeal, including Br. 115 Cheslow, Ont., Br. 116 Deseronto, Ont., Br. 117 Pictou, Ont., etc.

C. B. RYAN, President.

THE LANDRY APPEAL.

Memramcook, N. B., May 29, 1898

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

Dear Sir and Brother: Kindly publish the enclosed list of branches, with amounts subscribed by each towards the Brother Landry appeal and oblige,

Yours fraternally,

THOS. O. LE BLANC,

Rec. Sec. Branch 178.

Table listing names and amounts for the Landry Appeal, including Br. 178 Memramcook, N. B., Br. 179 St. Mary's, Ont., Br. 180 Cape Breton, N. B., etc.

THE THOMASSIN APPEAL.

St. Boniface, Man., June 1, 1898

B. R. Brown, Esq., Grand Sec C. M. B. A. of Canada, London, Ont.:

Dear Sir and Bro.—Kindly add to the lists already published the names of

the undermentioned branches which have contributed to the Thomassin Appeal.

Yours fraternally,

J. C. THRENNER, Rec. Sec. Br. 230.

Table listing names and amounts for the Thomassin Appeal, including Br. 230 St. Joachim, Ont., Br. 231 Yarmouth, N. S., Br. 232 Joggins Mines, N. S., etc.

—We regret to state that Brother Thomassin is now dead. His name will be found in the list of deaths published in this issue.

Initiations Reported in May, 1898.

Initiations Rapportees en Mai, 1898.

Table with columns for Branch (Br.), Name, and Members, listing various locations like Egmont Bay, P. E. I., Yarmouth, N. S., etc.

N. B.—The initiations in the last branch are charter members.

Les initiations de la dernière succursale sont des membres fondateurs.

DEATH OF BROTHER GANNON.

The death of Mr. Daniel Gannon, which occurred at his home here on Thursday morning last, caused universal sorrow in this community, and by the many friends of the deceased in other parts of Cape Breton was learned with equal regret.

ed and enterprising citizen of this town, and in everything calculated to promote the interests and advancement of the community he took a foremost part. His funeral, which took place on Sunday morning, was one of the largest seen in North Sydney for many years.

RESOLUTIONS OF CONDOLENCE.

- Branch No. 102, Richmond, Que., on the death of Brother P. Healy's son. Branch No. 45, Tecumseh, Ont., on the death of Brother Felix Meline's mother.

At a regular meeting of Branch No. 206, West Pubnico, N. S., the following resolution was unanimously adopted:

- Whereas, in view of the loss we have sustained by the decease of our esteemed brother and associate, Isaac Amiro and of the still heavier loss sustained by those who were nearest and dearest to him; therefore be it Resolved that the members of this branch desire to place on record their high esteem and appreciation of their deceased brother, in regretting his removal from our midst, we mourn for one who was in every way worthy of our respect and regard.

At a meeting of Branch 37, held March 22nd, the following resolution of condolence was unanimously carried.

- That whereas God in His infinite wisdom has been pleased to remove by death, Brother John Byrne. Resolved that we the members of Branch 37, hereby express our heartfelt sorrow for the loss sustained by our branch, and extend to his wife Mrs. J. Byrne and aged mother our most sincere sympathy and condolence in their sad affliction, also Resolved that our charter be draped for the space of thirty days.

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

LONDON, JUIN, 1898.



DEPT. DES ASSURANCES, ONTARIO.

No. 584.

CERTIFICAT D'ENREGISTREMENT COMME COMPAGNIE D'ASSURANCE.

Attendu que par l'application du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada, faite en conformité de l'Acte des Corporations d'Assurance, 1892, et des Actes l'amendant, il a été démontré au soussigné, Inspecteur des assurances pour la Province d'Ontario, que le dit appliquant a droit d'être Enregistré comme une Compagnie d'Assurance,

A CES CAUSES, LE PRESENT EST POUR CERTIFIER que la dite Compagnie est en conséquence enregistrée pour faire des opérations d'Assurance sur la Vie sur le plan des Cotisations dans la Province d'Ontario, pour le terme commençant le premier jour de Mai, 1898, et finissant le trentième jour d'Avril, 1899, sujette aux dispositions des Actes plus haut nommés.

Entré sur le Registre des Licences d'Assurance No. 1064 Folio 106. (Sig.) WILL J. VALE, Commis d'Entrée.

OFFICIEL.

AVIS OFFICIEL D'UNE COTISATION SPECIALE.

Avis est par le présent officiellement donné à tous et chacun des membres de l'Association Catholique de Bienfaisance Mutuelle du Canada, que, en plus de la Cotisation régulière No. 7 pour le mois de Juin, une Cotisation spéciale est aussi requise, payable dans les trente jours à compter du 15 Juin, de la même manière et du même montant que la dite Cotisation No. 7. Ceci, en connexion avec l'Etat à la page quatre de ce numéro, sera le seul avis à nos membres de cette Cotisation spéciale, et il est donné en conformité des clauses 7ème et 8ème de la Constitution de l'A. C. B. M.

Les officiers des succursales sont priés d'être aussi prompts que possible à faire remiser du montant de ces deux Cotisations.

Il faut 12,500 dollars pour payer les bénéficiaires des dix frères décédés mentionnés dans l'état des Cotisations pour le présent mois.

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

SAM. R. BROWN,
Grand Secrétaire,
London, Ont., 1er Juin, 1898.

ONZIEME CONVENTION.

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

M. F. HACKETT,
Grand Président.
SAM. R. BROWN,
Grand Secrétaire.

LETTRES DE CREANCE.

Toutes les succursales ont été pourvues de copies en double de Lettres de Créance pour leurs Représentants ou Substituts. Le Secrétaire - Archiviste remplira les Lettres de Créance et en enverra une copie au Grand Secrétaire pas plus tard que le 1er Juillet, 1898. L'autre copie devra être apportée à la Convention par le Délégué.

AMENDEMENTS.

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

Stanstead, P. Q., 27 Mai, 1898.

Frères,—J'ai reçu du Grand Secrétaire un état démontrant que plusieurs succursales de l'Association sont arriérées envers le Grand Conseil.

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

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

La lettre suivante a été envoyée par le Grand Président à toutes les succursales dont le Secrétaire Financier et le Trésorier n'ont pas fourni de cautionnements :

Stanstead, P. Q., 27 Mai, 1898.

Frères,—Vous êtes par la présente officiellement notifiés que votre succur-

sale ne s'étant pas conformée aux règlements de notre Constitution en ce qui regarde les cautionnements de votre Secrétaire Financier et de votre Trésorier pour l'année 1898, sera suspendue sans plus d'avis à moins qu'application pour ces cautionnements soit faite à Messieurs Schmidt and McKeon, General Agents, Montreal, P. Q., dans les dix jours à compter de la date sus dite.

Les Clauses de notre Constitution référant à cette question sont les Nos. 131, 132, 133, 176 et 177.

Regrettant l'indifférence de la part des officiers des succursales qui est la cause de la nécessité de cette lettre circulaire, et espérant que cette question recevra une attention immédiate,

Je demeure,
Fraternellement à vous
M. F. HACKETT,
Grand Président, A. C. B. M.

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

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

L'adresse du Président du Comité des Lois est :
Thomas P. Coffey, Avocat, etc.,
Guelph, Ont.

Le Bonus de un dollar pour chaque initiation que le Grand Conseil accorde sera discontinué à partir du 1er jour de Juillet, 1898. Les succursales devront accepter le présent avis comme officiel.

ASSEMBLEE DES SYNDICS DU GRAND CONSEIL.

Une assemblée du Bureau des Syndics du Grand Conseil de l'A. C. B. M. du Canada a été tenue à Montréal, P. Q., le 23 Mai 1898.

Etaient présents, le Grand Président l'Hon. M. F. Hackett, les Grands Syndics Rév. M. J. Tiernan, Frères J. J. Behan, P. J. O'Keefe, W. P. Killackey —le Solliciteur, F. R. Latchford, le Médecin - Examineur en chef, E. Ryan, M. D., et le Grand Secrétaire, S. R. Brown.

Il fut décidé que la Convention commencerait le Quatrième Mardi d'Août. Le Grand Président fit rapport qu'il avait fait des arrangements avec les compagnies de chemin de fer pour le prix d'un billet simple pour les délégués à la Convention, aller et retour, sur le plan des certificats.

Le choix d'une salle pour les réunions de la Convention fut laissé au comité local des succursales de Québec et Lévis.

Le soin de procurer des quartiers généraux pour les officiers du Grand Conseil pendant leur séjour à Québec fut laissé au Grand Président.

Le Grand Secrétaire présente un état de la condition financière, etc., de

l'Association, et il fut décidé de le publier dans LE CANADIEN, comme partie des minutes de cette assemblée. Ce rapport se lit comme suit.

Année	W.D.W.	A.O.F.	E.C.	A.C.B.M.	pour prélever	pour prélever	pour prélever
					à Québec	à Québec	à Québec
20 Ans	\$ 7.11	\$ 8.16	\$ 8.76	\$ 9.66	\$ 12.00	\$ 12.75	\$ 13.50
25	8.16	9.21	9.81	10.71	13.25	14.00	14.75
30	9.21	10.26	10.86	11.76	14.50	15.25	16.00
35	10.26	11.31	11.91	12.81	15.75	16.50	17.25
40	11.31	12.36	12.96	13.86	17.00	17.75	18.50
45	12.36	13.41	14.01	14.91	18.25	19.00	19.75
50	13.41	14.46	15.06	16.01	19.50	20.25	21.00
55	14.46	15.51	16.11	17.11	20.75	21.50	22.25
60	15.51	16.56	17.16	18.21	22.00	22.75	23.50
65	16.56	17.61	18.21	19.31	23.25	24.00	24.75
70	17.61	18.66	19.26	20.41	24.50	25.25	26.00
75	18.66	19.71	20.31	21.51	25.75	26.50	27.25
80	19.71	20.76	21.36	22.61	27.00	27.75	28.50
85	20.76	21.81	22.41	23.71	28.25	29.00	29.75
90	21.81	22.86	23.46	24.81	29.50	30.25	31.00
95	22.86	23.91	24.51	25.91	30.75	31.50	32.25
100	23.91	24.96	25.56	27.01	32.00	32.75	33.50

L'A. C. B. M. préleve seulement ce qui est nécessaire, mais elle a sagement pris des dispositions pour lui permettre de prélever sur ses membres UNE SOMME SUFFISANTE POUR LE JOUR, PRÉSENT L'EXPERIENCE DES QUATRE-VINGT ANNES PASSES POUR GUIDE. Notre principe est sain et nos taux sont justes, donnant l'assurance au coût actuel d'année en année. Quand nous avons besoin de plus nous avons le pouvoir de prélever plus.

Les compagnies ordinaires d'assurance chargent les primes d'environ 21 pour les dépenses d'administration.

La Canada Life prend environ 18 de ses primes pour les réclammations mortuaires et 70 pour d'autres fins.

La Confederation Life prend environ 18 de ses primes pour les réclammations mortuaires et 70 pour d'autres fins.

La North American Life prend environ 20 de ses primes pour les réclammations mortuaires et 70 pour d'autres fins.

La Sun Life prend environ 21 de ses primes pour les réclammations mortuaires et 70 pour d'autres fins.

En 1897, les dépenses de l'A. C. B. M. ont été seulement d'environ 1/3 de la somme totale perçue. Le montant total reçu en cotisations et pour le Fonds général a été de \$211,421.63 et toutes les dépenses générales se sont montées à \$89,658.29.

Dans d'autres associations semblables les dépenses ont été d'environ 1/2 du total des recettes.

DEPENSES DES CONVENTIONS DU GRAND CONSEIL DE L'A. C. B. M. DU CANADA.

Conventions.	Cou Tenues.	Date.	Membres.	Coût Total.
1ere	Windsor, Ont.	1871	220	\$ 31.40
2me	London, Ont.	1871	250	122.60
3eme	St. Thomas, Ont.	1872	250	61.15
4eme	Brantford, Ont.	1873	175	61.15
5eme	Stratford, Ont.	1874	195	74.90
6eme	Toronto, Ont.	1875	325	144.00
7eme	Montreal, P. Q.	1877	750	254.00
8eme	Hamilton, Ont.	1877	750	254.00
9eme	St. John, N. B.	1878	500	220.00
10eme	Ottawa, Ont.	1878	1,000	725.00

DEPENSES DES ASSEMBLÉES DES SYNDICS DU GRAND CONSEIL.

En 1897.....	\$611.62	En 1898.....	\$360.10
" 1898.....	281.64	" 1896.....	251.61
" 1897.....	167.75		

DEPENSES DU COMITÉ DES FINANCES.

En 1893.....	\$ 13.85	En 1894.....	\$ 37.70
" 1895.....	129.35	" 1895.....	284.35
" 1897.....	112.70	" 1898.....	117.75

Tableau de la totalité des membres le 31 Décembre, 1897, et le 31 Décembre, 1898.

Nombre de Succursales.	Montant des cotisations.	Montant des cotisations.
10 dans Ontario	6 21	100 Augmen- tion 419 81
6 Québec	24	100 Augmen- tion 81
31 Nouvelle-Brunswick	100	100 71
21 Nouvelle-Écosse	100	100 27
1 Ile de P. E.	18	100 28
1 Manitoba	10	100 20
1 Territoires du Nord-Ouest	10	100 19
Total	111	111 818 732

Années	Montant des cotisations.	Montant des cotisations.
1891	100	100
1892	100	100
1893	100	100
1894	100	100
1895	100	100
1896	100	100
1897	100	100
1898	100	100
Total	1,111	1,111

Tableau montrant le montant reçu en cotisations des succursales de l'A. C. B. M. du Canada pour l'année 1898, tel qu'il est inscrit dans le rapport du Grand Conseil en Janvier, 1898.

Années	Montant des cotisations.	Montant des cotisations.
1891	100	100
1892	100	100
1893	100	100
1894	100	100
1895	100	100
1896	100	100
1897	100	100
1898	100	100
Total	1,111	1,111

FONDS DES BÉNÉFICES.

Sommaire du 1er Janvier, 1891, au 1er Janvier, 1898.

Années	Montant des cotisations.	Montant des cotisations.
1891	100	100
1892	100	100
1893	100	100
1894	100	100
1895	100	100
1896	100	100
1897	100	100
1898	100	100
Total	1,111	1,111

On ne doit pas oublier que dans les cotisations du mois de Janvier de chaque année sont prélevés pour payer des cotisations pour des décès survenus en Décembre ou avant le 1er Janvier et ces cotisations viennent à l'encontre de la réserve apparente aux bénéficiaires à la fin de l'année de Décembre. Les cotisations pour couvrir le passif aux décès survenant en Décembre, ont rapporté en Décembre le montant des cotisations payées avant le mois de Janvier suivant.

Le nombre de décès cotisés par année dans l'A. C. B. M. du Canada en Janvier, 1898, est de 100, et le nombre moyen des décès cotisés par année, à 1898 inclusivement, est de 100.

À la fin de l'année 1898, notre système a été payé par les cotisations des succursales qui ont été cotisées aux cotisations de l'année de Décembre. En fait, nous avons payé tout ce qui nous est dû pour l'année 1898, et nous aurons en main au 1er Janvier, 1899, le montant des cotisations payées avant le mois de Janvier suivant.

Le Grand Secrétaire attirera l'attention du Bureau sur le non paiement de cotisations et de la taxe per capita, et aussi d'autres irrégularités, de la part de trois succursales. Il fut décidé de notifier ces succursales que si elles ne se conformaient pas aux règlements constitutionnels elles seront dissoutes. Le bonus de \$1.00 par chaque initié.

tion que le Grand Conseil accorde dans le but d'accroître le nombre des membres et sa discontinuë à partir du 1er Juillet, 1898.

Le Grand Secrétaire lit rapport qu'un nombre de succursales ne s'étaient pas conformées cette année à la loi concernant les cautionnements de leurs Secrétaires-Financiers et leurs Trésoriers. Il fut décidé que le Grand Président notifierait ces succursales que si elles ne volent pas aux cautionnements requis sans plus tarder les succursales ainsi en défaut de se conformer à notre constitution seront suspendues.

Le Grand Secrétaire fut autorisé de se procurer le nombre de Chartes pour Succursales qu'il considérerait nécessaire.

L'action des Syndics relativement aux appels reçus depuis la dernière assemblée fut ratifiée.

Il fut décidé de ne permettre aucun Représentant, dont la Succursale est arriérée envers le Grand Conseil, de prendre part à la Convention. Les Lettres de Créance de ces représentants ne seront pas honorées.

Le Grand Secrétaire reçut instruction de pourvoir les Syndics et le Médecin-Examinateur en chef de timbres-poste pour leur travail de l'A. C. B. M., et de se procurer les insignes ordinaires de la Convention pour les Officiers et les Délégués.

Le Dr. Ryan, Médecin-Examinateur en chef, adressa le Bureau sur la question de l'approbation et du rejet des aspirants, et du taux de la mortalité dans l'association. Les membres du Bureau s'exprimèrent satisfaits du travail du Dr. Ryan.

Une députation de la Succursale No. 26 se présenta devant le Bureau et invita ses membres à une réception de la part des frères de Montréal dans la soirée. La députation se composait du Grand Chancelier F. J. Finn; des Grands Députés J. J. Costigan et A. H. Spedding; des Chanceliers A. D. McMillis, D. J. McMillis, F. Reynolds, John H. Feoley; et du frère Martin Egan, président de la Succursale No. 26. Le Bureau accepta l'invitation avec remerciements et tous ceux qui pouvaient assister promirent de s'y rendre.

Après une longue discussion au sujet d'organisateurs, il fut décidé que Frère Killackey continuerait comme organisateur pour la province d'Ontario jusqu'au 1^{er} d'Août, 1898, au même salaire qu'auparavant, savoir \$100 par mois et ses dépenses de voyage.

Le Bureau ajourna ensuite pour se réunir à Québec le Samedi qui précédera la date de la convention.

LA CONVENTION DE 1898 DU GRAND CONSEIL.

Québec, le Gibraltar du Canada, l'ancien souill de l'Amérique, la cité des surprises, la cité de la liberté civile et religieuse, a été choisie comme lieu pour tenir notre Convention en Août.

Il faudrait chaque numéro du Canadien pendant des années pour commencer à décrire notre prochain lieu de réunion, ainsi l'information doit être condensée maintenant, et en même temps nos délégués doivent être au courant d'avance de ce qui les attend, en dehors de leurs devoirs officiels, et qui est toujours fascinant. La Mecque sur laquelle tous les yeux de nos délégués sont maintenant tournés devrait être décrite. Quelques uns des principaux points d'intérêt sont les suivants:

PLACES D'INTÉRÊT DANS ET AUX ENVIRONS DE QUÉBEC.

La citadelle (hauteur 350 pieds).
La Grande Batterie.
La Place d'Armes.
L'Esplanade.
Les tours Martello et le champ du Golf Links.
La terrasse Durham et Dufferin.
Le jardin du Gouverneur et le Monument Wolfe et Montcalm.
La maison où le corps du Général Montgomery fut déposé.
L'endroit où Montgomery est tombé, en 1775.
Les plaines d'Abraham et le Monument de Wolfe.
Le palais de justice.
Le palais archépiscopal.
Le Monument du Major Short et du Sergent Major Wallick.
L'hotel de ville.
Les quartiers généraux de Montcalm.

Les battisses du Parlement.
L'université Laval.
La basilique.
La cathédrale Anglaise.
L'église de Notre Dame de la Victoire (bâtie en 1688).
Le couvent des Ursulines.
Le Monument de Ste Foye.
L'asile de Beauport.
La résidence du duc de Kent.
Les chutes Montmorency (hauteur 275 pieds).

Marches Naturelles.
En Septembre, 1535, Jacques Cartier débarqua ici et en 1608 Samuel de Champlain fonda la ville; en 1629 elle capitula aux Anglais; elle fut restaurée à la France en 1632; de nouveau, en 1759, Wolfe réussit à la donner à l'Angleterre. Les Américains furent repoussés en 1775, et maintenant l'A. C. B. M. va faire des efforts pour capturer la vieille cité et nul doute que les membres en garderont un heureux souvenir pendant de longues années. Dans le prochain numéro paraîtront de plus importantes informations "Succursale No. 108."

CORRESPONDANCE.

A une assemblée régulière des membres de la succursale No. 129 de l'A. C. B. M. tenue à Granby, P. Q. le 17 Mars, 1898, sous la présidence de Mr. le Président, Frère H. E. Comtois.

Il a été proposé par Frère L. A. Lessard, secondé par Frère P. L. Hamel, que la succursale No. 129 approuve l'idée émise par la succursale No. 145 d'Ontario, quant à la réduction du nombre des délégués aux conventions générales de l'A. C. B. M., et la composition des districts; mais qu'elle substitue au mode d'élection proposé par la succursale No. 145, le mode suivant, savoir:

Que chaque succursale de chaque District envoie un délégué à la Convention, à tour de rôle, en commençant par la plus ancienne." Adopté.

(Signé)
H. E. COMTOIS, Président.
P. A. L'ECUYER, Sec.-Arch.
Vrai extrait des minutes des délibérations de la succursale No. 129.
P. A. L'ECUYER, Sec.-Arch.

Editeur Le Canadien :

J'ai lu avec plaisir l'article de frère Sutton, de Moncton, N. B., (sur le sujet des conventions, paru dans le numéro d'Avril du Canadien, et j'ai été content de le voir continué par lui-même et par d'autres dans le numéro de Mai.

Tout membre qui a à cœur le bien-être de notre Association devrait prendre un intérêt dans son administration. Et je suis sûr que toutes suggestions qui tendront à réduire les dépenses recevront considération de la part de nos Grands Officiers et délégués en Convention.

Je partage l'idée de réduire le nombre des délégués prenant part aux Conventions. Un délégué pour chaque deux cents membres (telque suggéré par frère Sutton) devrait être suffisant.

Je crois qu'il serait d'un grand avantage pour l'Association si les diverses succursales étaient divisées en districts, chaque district tenant des conventions locales, auxquelles plus leurs représentants des diverses succursales pourraient se réunir, en différents temps durant l'année, pour discuter d'affaires d'intérêt pour l'Association.

Les représentants au Grand Conseil seraient élus aux conventions locales en se basant sur un nombre de membres.

Il y a aussi une autre question que je crois devrait être sérieusement prise en considération à la convention de Québec, et c'est l'opportunité d'employer des Organisateurs. Le système actuel de compter sur les Grands Délégués et les membres individuellement pour accroître le nombre de nos membres n'a pas l'effet désiré. Si l'Association est pour accroître et prospérer comme elle le devrait, nous devons accroître le nombre de nos membres plus rapidement qu'à présent. Je crois qu'un officier qui donnerait tout son temps et toute son attention à la chose serait d'un tel avantage pour l'Association que toutes dépenses encourues pour salaire seraient amplement remboursées.

En considérant une question de ce genre on doit se rappeler que le plus grand nombre de nos membres ne s'éloignent pas de leurs succursales respectives, et rarement rencontrent ou sont en position de discuter d'affaires avec les membres des autres succursales, et nous ne pouvons nous attendre, et nous ne devons pas compter entièrement sur eux pour accroître le nombre de nos membres. Ils ne sont pas en position de faire valoir les avantages offerts par l'A. C. B. M. aussi bien qu'une personne qui donnerait toute son attention à la chose. J'espère qu'on en arrivera cette année à quelque plan pour réduire les dépenses des Conventions, par la même facilitant au Grand Conseil l'emploi d'organisateurs.

Fraternellement à vous,
JOHN HALLISEY.
Truro, N. E., le 30 Mai, 1898.

L'ASSURANCE MUTUELLE.

Nous reproduisons de La Presse, de Montréal, P. Q., l'information suivante:—

M. J. M. A. Daneault, ancien rédacteur de la "Minerve," s'occupe, depuis assez longtemps déjà, de la question économique et sociale, particulièrement sous l'une de ses formes, le secours mutuel, par les moyens de l'assurance collective. Sa brochure intitulée "La forme chrétienne de l'assurance populaire," offre tout à la fois

une étude du principe moral et du principe pratique, sur lesquels le secours mutuel, pour être chrétien et efficace en même temps, doit s'appuyer.

L'étude philosophique peut révéler à bien des personnes que l'assurance mutuelle bien ordonnée n'est pas seulement une question d'affaires, mais bien un puissant levier pour l'harmonie et le bonheur de la société. Pour arriver à ces heureux résultats, l'assurance n'a qu'à s'inspirer du précepte divin: "Aimez-vous les uns les autres," ou "Aidez-vous les uns les autres."

M. Daneault a tracé cette physiologie de l'assurance avec beaucoup de talent et de succès.

Son ouvrage contient en outre des données exactes et complètes sur le fonctionnement de l'assurance mutuelle et ses conditions de succès.

UNE LIGUE FRATERNELLE DE BASEBALL.

La Ligue Fraterlle de Baseball sera l'une des plus grandes attractions du sport à Ottawa cet été. Qu'elle va créer beaucoup d'intérêt, il n'y a aucun doute, vu qu'il est raisonnable de supposer que tout membre d'une organisation fraternelle dans la cité déploiera de l'enthousiasme dans la contestation des honneurs parmi les teams. Six clubs sont maintenant assurés, de la part des C. M. B. A., Oldfellows, Canadian Order of Foresters, Catholic Order of Foresters, Independent Order of Foresters et A. O. W.—The Mattawa News.

APPELS LANDRY ET MAHER.

Les Succursales No. 178, Memramcook, N. B., et No. 19, Ingersoll, Ont., accusent réception des contributions à leurs appels respectifs. La liste des succursales qui y ont contribué paraît dans la partie Anglaise avec le montant souscrit par chacune.

APPEL THOMASSIN.

Nous avons reçu de la Succursale No. 230, St. Boniface, Man. une liste de nouvelles contributions à cet appel, laquelle paraît dans la partie Anglaise. Nous avons appris en même temps que frère Louis Thomassin est maintenant mort. Son nom paraît dans la liste des décès pour le mois de Mai, publiée dans le présent numéro.

RESOLUTIONS DE CONDOLEANCES

A une assemblée de la succursale No. 230, St. Boniface, Man., les résolutions suivantes ont été adoptées:

Proposé par frère Chancelier Chénier, secondé par frère Alf Phaneuf, 1er vice-président, et

Résolu que les membres de la succursale No. 230, de l'A. C. B. M., de St. Boniface ont appris avec la plus profonde douleur le décès de Louis Thomassin, l'un de leurs frères, et désirent exprimer leurs sentiments de sincère condoléance à son épouse, dans le deuil dans lequel cette mort vient de la plonger.

Que copie de la présente résolution soit publiée dans LE CANADIEN et le Manitoba; Que les membres de cette succursale assistent en corps avec insignes aux funérailles de notre frère défunt, et Que les Forestiers Catholiques de St. Boniface, et les succursales-secours de Winnipeg soient invités à y assister.

Les résolutions de condoléances dont il est fait mention ci-dessus ont été adoptées aux différentes séances de la succursale No. 96 de Lévis:

A l'occasion de la mort de Son Eminence le Cardinal Taschereau.
De Frère Auguste Boisvert de cette succursale.
De Frère N. Y. Montreuil, de la succursale No. 238, de Notre Dame de Québec.
De Madame F. X. Couture.
De Frère Elzéar Méthot, président de la succursale No. 246, du Cap St. Ignace.