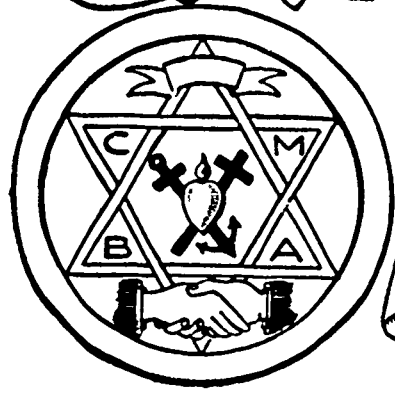


The CANADIAN



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

VOL. 4.

LONDON, ONTARIO, JANUARY, 1898.

No. 1.

ASSESSMENT SYSTEM.

Official Notice of a Special Assessment.

Notice is hereby given to each and every member of the Catholic Mutual Benefit Association of Canada, that in addition to the regular No. 1 assessment for the month of January, 1898, a special assessment is also required to be paid within thirty days from the 15th January, in the same manner and of the same amount as said No. 1 assessment. This, in connection with the statement 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 seventeen thousand dollars to pay the beneficiaries of the nine deceased brothers reported on the statement of assessments for this month, and there are three other deaths of which we have not yet received the necessary proofs before publishing them.

SAMUEL R. BROWN,
Grand Secretary.
London, Ont., Jan. 1, 1898.

THE GRAND COUNCIL

Of the Catholic Mutual Benefit Association of Canada.

THE LEADING ASSESSMENT ASSOCIATION REGISTERED IN THE DOMINION.

OFFICERS.

Spiritual Adviser, Archbishop Walsh, Toronto, Ont.
Chancellor, O. K. Fraser, Brockville, Ont.
President, Hon. M. F. Hackett, Stanstead, Que.
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Secretary, S. R. Brown, 39 Queen's ave., London, Ont.
Assistant Secretary, J. E. H. Howison, London, Ont.
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Marshal, P. J. Montreuil, Levis, Que.
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TRUSTEES.

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J. J. Behan, Kingston, Ont.
W. P. Killacky, Windsor, Ont.
P. J. O'Keefe, St. John, N. B.
P. J. Rooney, Toronto, Ont.

COMMITTEE ON LAWS AND THEIR SUPERVISION.

T. P. Coffey, Guelph, Ont.
Charles P. Rouleau, J. S. C., Calgary, N. W. T.
J. L. Carleton, St. John, N. B.

COMMITTEE ON FINANCE AND MILLAGE.

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

The Catholic Mutual Benefit Association was organized in July, 1876.
The Grand Council was organized Feb. 10, 1883.

Incorporated in Ontario, January 18, 1880.

Registered in Ontario, August 22, 1892.

Incorporated in the Dominion of Canada, in March, 1893.

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

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

The following are the names and addresses of all the agents of the Grand Council of the Catholic Mutual Benefit Association of Canada appointed to receive service of process in all suits and proceedings against the Association in the Province in which the said agents respectively reside:

Samuel R. Brown, London, Ont.
Timothy, J. Finn, Montreal, Que.
William E. Scully, St. John (West), New Brunswick.

James R. Cragg, Halifax, Nova Scotia.
Rev. Alfred E. Burke, Alberton, Prince Edward Island.
John K. Barrett, Winnipeg, Man.
Louis Philippe O. Noel, Battleford, North West Territories.

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

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

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

WHO MAY BECOME MEMBERS.

Applicants for membership must be practical Catholics, males, not under 18 years of age nor over 50 at date of initiation, must pass a medical examination, be approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership.

Three grades of policies are issued, viz., a \$2,000, a \$1,000 and \$500.

WHAT IT WILL COST TO BECOME A MEMBER.

To become a member of the C. M. B. A. of

Canada will require the payment of the following fees:

Application fee	\$1.00
Supervising Med. Examiner's fee	50
Medical Examination fee	1.50
One Assessment, for \$1,000 at age 21	50
One month's dues...	25
Total...	\$5.75

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

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

TABLE OF RATES.

For a \$500 Policy.

Members' Ages.	Am't of Ass'ts.
From 18 and not over 25	25c.
" 25 " " 30	28c.
" 30 " " 35	30c.
" 35 " " 40	35c.
" 40 " " 45	40c.
" 45 " " 50	45c.

For a \$1,000 Policy.

From 18 and not over 25	50c.
" 25 " " 30	55c.
" 30 " " 35	60c.
" 35 " " 40	65c.
" 40 " " 45	75c.
" 45 " " 50	85c.

For a \$2,000 Policy.

From 18 and not over 25	\$1.00
" 25 " " 30	1.10
" 30 " " 35	1.20
" 35 " " 40	1.50
" 40 " " 45	1.45
" 45 " " 50	1.65

THE PROBABLE YEARLY COST ON \$1,000 BENEFIT

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

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

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

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

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

ston, Ont., will arrange with you as to the appointment of a physician in the locality to examine the applicants.

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

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

As soon as a sufficient number (not less than 12) have been approved, the deputy, or organizing officer, will receive a report for the institution of the new branch and also a set of supplies from the Grand Secretary. He will then arrange with you the date for instituting the branch.

The welfare of a branch depends in a great measure upon its first officers, and the way in which they discharge their duties.

A copy of the Constitution and By-Laws of the Association should be in hand of each member; and members should study it well and comply with its regulations.

Now branches pay \$25 for a set of supplies, and charter, and the Grand Council pays the expenses of the Deputy who organizes the branch.

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

Quebec, Jan. 4, 1898.

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

My dear Brother Brown: We have just heard of the terrible calamity that has befallen your city, causing death and injury to so many of your citizens. Please convey to all the heartfelt sympathy of the members of Branch 108, C. M. B. A. of Canada.

Yours fraternally,
P. E. LANE, Rec. Secretary.

We have received from C. M. B. A. members throughout Canada a great many messages similar to the foregoing. Our association was fortunate in having one of its members among the killed. One or two were slightly injured.

The prizes offered by Grand Deputy Brother W. J. Power of Halifax, N. S. to the branch in Nova Scotia including Cape Breton, that initiated the greatest number of members in 1897 has been won by Branch No. 132 of Halifax said branch having initiated 21 members. Brother Power's action is very commendable and other Grand Deputies might follow his good example.

AT HOME.

The members of Branch 251 Kensington, P. E. I., gave an At Home on November 23rd. Ninety couples responded to invitations. Messrs Dempsey and Bavan furnished the music, and Mr. Thos. N. Donahoe was floor director. Between 9 and 10 o'clock supper was announced at the Clark Hotel, after which the guests repaired to the hall and spent an enjoyable time.

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 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

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

LONDON, JANUARY, 1898.

1898.

THE CANADIAN desires to thank all our C. M. B. A. brothers for past favors, which we assure you we have endeavored to deserve, and with the intention of doing our best to still further increase the usefulness of our official organ, we wish you and yours a happy and prosperous New Year.

FACTS ABOUT 1898.

The year 1898 began on Saturday and will end on Saturday.

It will have six eclipses, of which only January 7. and December 27, will be visible to North America.

The Queen's Birthday comes on Tuesday and Dominion Day on Friday.

Labor Day will be on Monday, Sept. 5.

First Sunday in Lent, February 27; Palm Sunday, April 3; Easter Sunday, April 10.

The Hebrew year 5659 will begin at sunset, Friday, Sept. 16.

The four seasons will begin as follows:—Spring, March 20; Summer, June 21; Autumn, Sept. 22; Winter, December 21.

There are five comets scheduled for 1898.

NOTICE.

The following are the names and addresses of all the agents of the Grand Council of the Catholic Mutual Benefit Association of Canada appointed to receive service of process in all suits and proceedings against the Association in the Province in which the said agents respectively reside:

Samuel R. Brown, London, Ontario.

Timothy J. Finn, Montreal, Quebec.

William E. Scully, St. John (West) New Brunswick.

James R. Cragg, Halifax, Nova Scotia.

Rev. Alfred E. Burke, Alberton, Prince Edward Island.

John K. Barrett, Winnipeg, Manitoba.

Louis Philipps O. Noel, Battleford, North West Territories.

Dated this sixth day of January, A. D. 1898.

SAMUEL R. BROWN,
Grand Secretary, C. M. B. A.

WHY SOME MEMBERS HAVE
NOT RECEIVED THEIR
C. M. B. A. POLICIES.

We have lately received a number of letters from C. M. B. A. members asking us why we do not forward their policies.

If those members would read our official organ, there would be no necessity for their writing us such a question.

In the November and December numbers of THE CANADIAN the following notice appeared:

A policy will not be issued by the C. M. B. A. to any new member who has not furnished a "Certificate of Birth" or a "Declaration of Age." Said certificate of birth or declaration of age must be forwarded to the Grand Secretary by the Branch Recording Secretary with the application for membership.

Branch 26 of Montreal celebrated its 14th anniversary by a most enjoyable At Home on the evening of Wednesday, November 10.

The sympathy of his fellow-members were tendered to Brother Thomas Conway, of 26, on the recent death of one of his children.

We understand there is a good opening for a dentist in Renfrew, Ont., with dental rooms ready and at a reasonable rental.

The Per Capita Tax for the last quarter of 1897 is due. Branches in arrears will please attend to this without further delay.

Join the C. M. B. A., and thus throw the mantle of protection around her and them who may soon be your widow and orphans. "In the the midst of life we are in death."

Branch 26 will hold several open meetings during the present winter months, which it is to be hoped will be as productive of good as those held by this branch last winter.

If branches were less indulgent in carrying careless members they would be better able to afford a \$1 or \$2 when an appeal comes. It is not always the poor man who is behind in his assessments.

Brother Martin Eagan was unanimously elected President of Branch 26 at its last regular meeting, in succession to Brother Michael Sharkey. Under the able guidance of Brother Eagan old 26 is certain to continue in its progressive efforts to forward the usefulness of our Association.

Members, attention! Have you paid the December assessment? The time allowed expired on Jan. 3rd, and if not paid you stand suspended and your insurance void. Those in the habit of being late with the payment

of their assessments carry their own risk in the meantime.

Brothers, are you prompt in the payment of your assessments? Remember the last assessment for 1897 is No. 15, and it should be in the hands of your Fin. Sec. on or before Jan. 3, otherwise you are suspended. Do not trust to your branch to look after that which is entirely your own and your family's affairs. Do not be a drag on your branch, for, to say the least, the practice of suspending and reinstating members so often makes a bad showing on your branch books.

At a regular meeting of Branch No. 13, Stratford, Ont., held in December, 1897, a vote of thanks was tendered Brother D. J. O'Connor, Chairman of the Board of Trustees for many years past, who has tendered his resignation as such owing to pressure of business. Brother O'Connor is a Past Grand Chancellor of the Grand Council of the C. M. B. A. of Canada, and one of the charter members of Branch 13.

Branches shall be held responsible for the Supervising Medical Examiner's fees in every case. It matters not whether an applicant is approved or rejected, the branch to which his application was made is held liable for the Supervisor's fees; therefore, the branch officers, in order to protect their General Fund, should see that said fee is paid by the applicant at the same time the application is made. See the last sentence of Sec. 147, Constitution.

The Catholic Almanac for Ontario for 1898 is now ready. This very useful almanac is published with the approbation of Archbishops and Bishops of Ontario. It contains a complete Liturgical Calendar, with explanations; an accurate clergy list; sketch of the Basilians, with portraits; a directory of the Church; a full-page portrait of Mgr. Merry del Val, with sketch; copious news notes of the year of special interest to Catholics, and a number of entertaining original stories. Single copies 25c., or twelve copies for \$2.50; can be procured from the Monastery of the Precious Blood, 113 St. Joseph street, Toronto, Ont.

Chancellor Patrick Reynolds, of Montreal, has resigned the office of Grand Deputy. Brother Reynolds is noted for being one of the most conscientious and earnest members of our Association in the District of Montreal. Unfortunately for some time past his health has not been of the best, and feeling that he could not attend the duties of the office and visit the various branches, as he has done heretofore, he asked to be relieved from the office of Deputy. Brother Reynolds' resignation from this important office is much regretted. His strict regard for its duties, his many sterling qualities and

sound judgment specially fitted him for the position.

Brother John McGinnis, M. D., of branch 23, Southforth, Ont., has been appointed by Grand President Hon. M. F. Hackett, a Grand Deputy for Huron county.

Rev. Father Alfred E. Burke, of Alberton, was also appointed a Grand Deputy for Prince Edward Island.

Grand Trustee, Brother P. J. Rooney was present at the regular meeting of Branch 51, Barrie, Ont., held on November the 8th. He gave a very instructive address on the regulations and requirements of our C. M. B. constitution, dwelling particularly on the financial part. All present were very much pleased and hoped Brother Rooney would pay them another visit soon.

Bonds—"The bonds of all Grand Council officers and all branch officers in the C. M. B. A. shall be issued by a duly incorporated security or indemnity association, and the expense of such bonds shall be paid by the Council and the branches respectively." See Sections 131, 176 and 177 of Constitution.

The C. M. B. A. of Canada has selected The Employers' Liability Assurance Corporation, Limited, to issue the bonds required, and Messrs. Schmidt and McKeon, the company's agents in Montreal, are sending forms of application approved by Grand Council Executive to all branches for their attention. Should the officers already guaranteed be elected for the coming year, the said agents will issue a renewal receipt covering each bond; but should a new Financial Secretary or Treasurer be elected, new bonds will be issued on either or both as may be required. The rate is 50 cents per \$100 bond. All communications on this matter should be addressed to said agents.

The C. M. B. A. of Canada had fifteen regular and three special, making 18 assessments in 1897. This, for a member paying \$1 65 (our highest rate) for each assessment, makes \$29.70 for an insurance policy of \$2,000. Five per cent. of this is placed in the Reserve Fund, which at present amounts to about \$6 00 for each member in the Association. Let a member who is, say forty-nine years of age, ascertain what it would cost him per annum for a \$2,000 policy in any other insurance association or in a regular life assurance company, and we are satisfied the information he would receive would cause him to appreciate his membership in the C. M. B. A. much more highly than he did before. The same applies to members of any age from 18 years to 50 years. The C. M. B. A. is undoubtedly the cheapest,

best and most reliable association for our Catholic men to join. The very fact of it being Catholic, approved by our Archbishops and Bishops, and sanctioned and blessed by His Holiness the Pope, should be sufficient for our Catholic husbands, fathers, sons and brothers to decide which association they should give the preference to.

Report of Committee re Late Brother Halpin and late Rev. Father Carrier.

The Committee appointed by the Grand Board of Trustees at their meeting in Toronto, to enquire into the deaths of Rev. Bro. Carrier and Bro. Halpin, beg to present their report.

Rev. Bro. Carrier was admitted on Nov. 8, 1896. He was examined by Dr. Ladriere, a chartered member of Branch 96, and a careful and painstaking examiner. The certificate was first class in every respect and one that would be accepted without any hesitation by any insurance association in the country. On Jan. 29, 1897, deceased was taken with a severe attack of la grippe. He resumed his work too early and phthisis developed, which caused his death on July 19, 1897. Dr. Ladriere declares she made a careful examination and that the applicant was in excellent physical condition at the time of his admission. Grand President Hackett made a careful personal examination of all the circumstances in connection with the case, and he declares the claim to be a perfectly legitimate one. There is no doubt that deceased hastened his death by continuing work long after he should have been in bed. The strictest investigation was made into every point bearing upon the case, and yet nothing could be discovered other than what was just, right and honest in every way.

An investigation was also made with regard to claim of our late brother, M. J. Halpin, of Brockville. He was admitted July 7, 1896. On February 21, 1897, he was seized with an attack of pleurisy; then phthisis followed, and he died Aug. 1, 1897. He was examined and recommended by Dr. McAuley, a member of Branch 43, of Brockville. The certificate was perfectly acceptable in every way. The deceased was in excellent health until he was seized with pleurisy.

M. F. HACKETT, Grand President.
F. R. LATCHFORD, Solicitor.
EDWARD RYAN, Sup. Med. Exam.

OUR MEDICAL EXAMINERS.

Waterloo, Que., Nov. 26, 1897.

To the Editor of THE CANADIAN:

Dear Sir and Brother: It pleased me much to notice in the last issue of THE CANADIAN the very timely letter of Dr. Murphy, of P. E. I., on the high death-rate from consumption among the members of the C. M. B. A., and his rather just criticism of the Medical Examiners.

The question concerns so intimately the prosperity and the stability of our Association I hasten to give the support of my approval to the doctor's statements, being fully convinced of their correctness and important bearing. I can all the more boldly give my endorsement since Branch 113, to which I belong, has no consumptives on its roll, and, what is more, has not had, out of a membership of 75, one

single death from any cause since its organization in 1889.

Our frequent extra assessments are due to many causes with which the medical profession has nothing to do; but Dr. Murphy has signalized one cause which concerns the profession very particularly, and one which, I am happy to say, can very easily be removed if our Medical Examiners will only be a little more unceremoniously searching in their examinations and less easy in recommending applicants.

Before going any further let me hurry to state that I do not accuse our examiners of ignorance, or of lack of proper medical training in insurance work, or of wilful dishonesty; no, most emphatically no, but what I may, I think, with Dr. Murphy, safely blame them for is sympathy unlimited, too much kindheartedness and negligence in the application of business principles. Too many, I fear, forget that our society is a real insurance company as well as a fraternal organization; and, to my mind, this is to a great extent the cause of so much laxity and partiality on the part of examiners. Perhaps the basis and fraternal spirit of our society favors somewhat this rather damaging tendency; and I think it does, for it is to be noted unfortunately that the great humane idea which has given birth to mutual benefit societies is carried too far—not alone by medical men, but by most of the members in the ordinary workings of those friendly societies, and in consequence it too often happens that charity is practiced where only sound business principles should prevail. The spirit, mind you, is quite right, but its application is too often faulty.

In palliation of this little human weakness it may occur to some that the medical man, who is so accustomed in the ordinary practice of his noble profession to exercise benevolence, is less guilty than other members when he errs on the side of charity through kindness or habit, as it were.

But, sir, I cannot exonerate or even excuse him on such a supposition because I hold that a doctor, when acting as examiner for a company or society, should feel that he is not dealing with private or personal property, but is, on the contrary, bound in conscience to safeguard the general interests of the company or association in whose services he is engaged, and is, therefore, not free to exercise the charity which his nature and profession prompt him to.

The heavy death rate complained of and the chary medical examiners are made to bear therein have been repeatedly discussed at conventions, when many have attempted to explain this one and excuse the others on the plea that our examiners were not sufficiently remunerated for their services. I freely admit they are not properly compensated; but on the other hand I say, and I think my confreres will agree with me, that so long as the established fees are accepted, the question of remuneration should have nothing to do with the faithfulness and completeness of the examinations, because I maintain that once a medical man accepts the responsible position of examiner for a stipulated fee, he is in honor and conscience bound to fulfil his duties as scrupulously and as conscientiously as if he were to receive four or five times the amount for his services. In a word, if a medical examiner, for any reason whatever, shrinks his responsibilities or gives his opinion with a mental reservation, he neither justly earns the money paid him or establishes an honorable char-

acter as physician. On the other hand, none of us can withhold our admiration of the man who, seeking justice alone, states the whole truth no matter what the consequences may be to priest or layman.

Before closing, I must, for the sake of justice, remark that the C. M. B. A. is not the only society that has to complain of disreputation on the part of examiners, nor is it the only association that has to regret a heavy death rate from phthisis—in fact all the M. B. S. have the same sad experience. But, Mr. Editor, since the C. M. B. A. has given the example of wisdom and of a progressive spirit in other important matters, why should it not take the initiative in this vital matter and bring about a healthy reform. Perhaps a circular, terse, forcible and to the point form our worthy and painstaking Medical Supervisor, threatening cancellation of appointments in certain cases, would help a good deal in the direction desired.

However, I have confidence enough in our Medical Examiners to firmly believe that to bring this matter seriously home to them is to remedy the evil.

Now, confreres, let us all do our duty zealously and prove to the world by our statistics that there is at least one friendly society, the C. M. B. A., which can boast of as low a death rate from consumption as any standard life insurance company.

Sincerely and fraternally yours,
DR. F. R. C. PHELAN.

THE POUTER.

Editor of THE CANADIAN.

Dear Sir and Brother—The article in the December number on the "Grumbler" is timely and to the point. There is another class of members in our Association to which I beg to call your attention, namely, the "Pouters." It may seem strange to some that men and members in such a grand society as the C. M. B. A. should act after the manner of children, but I think your readers will admit that there are many such: very few branches but have more or less members of the pouting class. To them is due to a greater or less extent the slim attendance at many branch meetings; and why? Those members have a grievance—an imaginary one, very likely—and because the majority in the branch disagrees with them they absent themselves from meetings, merely sending their dues and assessments by some regular-attending, conscientious members; or perhaps to hand it into the too-obliging financial secretary at his residence or place of business; or probably they meet him on the street, and give him the money, forgetting that the said secretary is only human, and may not have a very retentive memory. Such irregular modes of payment is apt to lead to errors or at all events to doubts, doubts lead to dissatisfaction, dissatisfaction leads to trouble, the end of which no man knoweth. There are, of course, many reasons, or I should say, causes, that lead to "pouting"—some fancied slight, the (so-called) arbitrary conduct of the chair, etc., etc. No doubt all pouters are quite satisfied that their grievances are real, but even so, are they justified in acting as above described? No good can come from it. Taking it for granted that they are right, what is the best course to pursue under the circumstances? In all deliberative bodies, from the township school board to the Dominion Parliament, the majority rules, and the minority has to accept

the situation and make the best of it. The C. M. B. A. is no exception to the rule. Hence the conscientious member, in case of defeat, will be all the more assiduous in attending meetings and doing all in his power to bring about a remedy. This is the only reasonable and rational course to pursue. Besides this, due allowance must be made for language used in the heat of debates. Few of us but have regretted words spoken under such circumstances, and a little reasoning all round will do much to restore peace, harmony and good will.

Come, then, brothers, and at the beginning of the New Year let us resolve to act in unison for the good of all. Remember that a house divided against itself cannot stand, and that it is to our interest, to the lot rest of our families, and to one another, to do all we can to promote the welfare, interest and "good of the Association."

I have said above that these "pouters" are responsible to some extent for the slim attendance at branch meetings, but there are other causes that lead to it. There are, for instance, many very careless members who feel that they are doing their duty when they pay their dues and assessments; these rarely attend branch meetings.

Such conduct is most reprehensible and should not be encouraged. We should be present at as many meetings as possible, and take part in the deliberations. The interest of the branch is ours. We should not stay away and then say the branch is "going to the dogs," but should attend ourselves and do our part in keeping others from staying away. Besides, as you said in the article above alluded to, there is always some important business to be transacted, and even if there is a quorum, those present don't like to assume too much responsibility in acting. It is also very discouraging to the officers and the few good old stand bys who attend regularly to receive no encouragement in their work. The time may come when they too will be disgusted and become careless—and what then? On this matter I might say that as I go through the country I meet with many deplorable instances of what may be called criminal carelessness in this respect. I attended branch meetings for nominations and elections last fall where only about one in nine members were present, and that after a special notice had been given in the papers. A few weeks ago I attended a branch meeting where only seven members were present—about one in eleven—just enough for a quorum, and I take credit for bringing the extra member to the meeting, as he had not been there for nine months, and would not have been there on that occasion were it not for a little pressure on my part. If members attended regularly and paid their dues and assessments at meetings there would not be so much doubting as to payments. I have been asked if there is any remedy to cure this indifference of members in this respect, I say there is. The meetings should be made as interesting as possible; and the fact that the fifteenth order of business has been put in the ritual is evidence that the founders intended our Association should be deliberative and progressive, and give members a chance from time to time to suggest something that would have a tendency to bring about what should be the desire of all members, "The good of the Association."

Jan. 3, 1898. L. KING.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

January Assessments. Cotisations du mois de Janvier | No. 1 & Special. Deaths | Décès | Nos. 109, 110, 111, 112, 113, 114, 115, 119 and 117.

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, Jan. 1, 1898. Bureau du Grand Secrétaire, London, Ont., 1 Janvier, 1898. Cher Monsieur et Frère—Vous êtes par le présent officiellement notifié du décès des frères ci-après nommés :

NO. NO.	NAME. NOM.	BRANCH. BR.	LOCATION. SIÈGE.	POLICY. POLICE.	ADMITTED. ADMIS.	DIED. DÉCÈDES.	AGE.	CAUSE OF DEATH. CAUSE DU DÉCÈS.
109	P. F. Laurendeau	58	Ottawa, Ont.	2000	Mar. 3, 1881	Oct. 14, 1897	37	Killed by cars
110	Louis H. Nollu	29	Ottawa, Ont.	2000	Nov. 19, 1871	Nov. 15, 1897	40	Heart failure
111	William Hart	30	Montreal, Que.	2000	June 21, 1871	June 21, 1897	41	Heart failure
112	H. J. Ma'oney	75	Montreal, Que.	2000	Mar. 20, 1844	Mar. 20, 1897	53	Heart failure
113	Thomas Morr son	175	Kintokoro, Ont.	2000	Oct. 19, 1848	Dec. 4, 1897	49	Blood Poisoning
114	J. B. Macdonald	275	Georgetown, Ont.	2000	Nov. 11, 1848	Nov. 11, 1897	49	Disease of Fr. Bone
115	Anthony Fortney	181	H. Sp. L. Ont.	2000	May 3, 1848	May 3, 1897	49	Consumption
116	Patrick Bastien	62	Cauard River, O.	2000	Jan. 2, 1848	Jan. 2, 1897	50	Cancer
117	Louis T. Rochon	29	Ottawa, Ont.	2000	June 7, 1848	June 7, 1897	49	Paralysis

Deaths Number 109, 110 and 111, not in regular order, proofs not having been received in proper time. Les décès Nos. 109, 110 et 111, ne sont pas rapportés dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve | Compte-rendu du Fonds des Bénéfices et du Fonds de Réserve pour le mois de Déc., 1897.

BENEFICIARY FUND. FONDS DES BÉNÉFICES. DR.	
Amount on hand Dec. 1st, 1897	\$ 295 00
Received during Dec. from No. 10 Assessment	36 62
No. 11 & Special	193 70
No. 12	1 75 07
No. 13 & 14	17,610 62
No. 15	825 61

OR.	
Dec. 6, Benefits paid on account of J. Boyley, Order 513	\$ 1,000 00
10, do do J. Foeny, " 513 & 514	2,000 00
11, do do W. Fleming, " 513	2,000 00
24, do do P. J. McLaughlin, " 513	2,000 00
24, do do M. Leger, " 517	1,000 00
24, do do Rev. O. G. Carrier, " 548	2,000 00
31, do do M. O'Connor, " 519	2,000 00
31, do do J. Gormican, " 550	2,000 00
31, do do T. Greer, " 551	1,000 00
31, do do T. Smith, " 552, 553, 554 & 555	2,000 00
31, do do T. Kelly, " 550	2,000 00
31, do do J. Tracey, " 557	2,000 00
January (Janvier) 1st, 1897, Balance	720 91
	\$20,720 91

Total amount of Beneficiary Fund collected since 1st January, 1893, to date... \$714,978 48
 Total amount paid to the Beneficiaries of deceased members to date... \$714,257 57

RESERVE FUND—FONDS DE RESERVE.	
Amount on hand Dec. 1st, 1897	\$ 69,353 85
Amount accrued since last report	1,075 40
Total	\$ 70,429 25

To the Members of the C. M. B. A. of Canada: Aux Membres de l'A. C. B. M. du Canada. Frères—L'état précédent de la cotisation No. 1 (cotisation du mois de Janvier), et d'une Cotisation Spéciale, est donné en conformité des Clauses 7ème et 8ème de notre loi concernant le Fonds des Bénéfices; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer la cotisation régulière No. 1 au Secrétaire Financier de votre Succursale, le ou avant le 3ème jour de Février, 1898, et la Cotisation Spéciale le ou avant le 15ème jour de Février. Les Trésoriers des Succursales doivent me faire remise du montant de la cotisation régulière No. 1 le ou avant le 9ème jour de Février et la Cotisation Spéciale le ou avant le 21ème jour de Février, 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, SAM. R. BROWN, Grand Sec.

Statement of Assessments Received in December, 1897.

Etat des Cotisations Recues Durant le Mois de Decembre

Branch No.	Assess. Nos.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assess. Nos.	Beneficiary Fund.	Reserve Fund.
1	13 & 14	\$307 08	\$19 82	12	13 & 14	\$77 70	\$4 40
2	do	104 08	10 27	13	do	83 25	4 25
3	12 & 13	309 04	10 23	14	do	43 61	2 23
4	do	304 57	10 23	15	do	340 31	4 31
5	13 & 14	150 08	8 22	16	do	82 17	4 33
6	do	117 14	6 10	17	do	83 59	4 40
7	13, 14 & 15	298 73	15 73	18	do	53 91	1 79
8	do	222 68	11 72	19	do	21 95	1 19
9	13 & 14	232 17	15 34	20	do	60 51	2 65
10	do	99 68	3 07	21	do	140 10	7 28
11	do	178 08	9 37	22	do	110 12	5 16
12	13, 14 & 15	514 67	27 08	23	do	92 14	5 22
13	do	72 58	3 82	24	do	92 14	5 22
14	13 & 14	221 35	11 82	25	do	33 91	1 20
15	do	151 00	8 10	26	do	159 79	8 41
16	do	53 89	3 10	27	do	20 70	1 40
17	do	217 85	13 05	28	do	57 85	3 05
18	do	65 62	2 93	29	do	23 58	1 24
19	do	181 22	6 38	30	do	70 70	4 20
20	do	82 74	4 39	31	do	65 35	3 45
21	do	98 19	5 60	32	do	51 15	2 70
22	do	93 24	4 91	33	do	20 04	1 08
23	do	53 61	3 14	34	do	23 93	1 62
24	do	43 63	2 41	35	do	113 32	5 98
25	do	225 15	11 85	36	do	25 65	1 39
26	do	68 03	3 41	37	do	221	11 34
27	do	330 50	17 40	38	do	35 29	1 85
28	do	172 57	9 08	39	do	73 39	3 80
29	do	162 12	8 54	40	do	13 80	2 81
30	do	180 69	9 51	41	do	16 10	1 05
31	do	70 63	3 54	42	do	26 08	1 42
32	do	39 04	2 06	43	do	64 79	3 41
33	do	43 15	2 27	44	do	13 73	72
34	do	35 91	1 89	45	do	240 68	13 74
35	do	250 47	13 53	46	do	93 72	4 83
36	do	153 23	8 67	47	do	138 51	7 29
37	do	29 83	1 42	48	do	95 47	5 03
38	do	47 06	2 50	49	do	3 08	0 15
39	do	33 03	1 74	50	do	37 00	1 95
40	do	190 24	10 01	51	do	68 11	3 69
41	do	120 93	6 37	52	do	48 12	2 63
42	do	36 67	1 93	53	do	240 68	13 74
43	do	122 12	6 43	54	do	93 72	4 83
44	do	44 55	2 25	55	do	138 51	7 29
45	do	83 78	4 67	56	do	95 47	5 03
46	do	50 60	3 10	57	do	3 08	0 15
47	do	171 10	9 00	58	do	37 00	1 95
48	do	83 21	4 81	59	do	68 11	3 69
49	do	101 22	5 81	60	do	48 12	2 63
50	do	49 74	2 48	61	do	240 68	13 74
51	do	108 41	5 44	62	do	93 72	4 83
52	do	191 70	9 40	63	do	138 51	7 29
53	do	125 11	6 59	64	do	95 47	5 03
54	do	110 15	5 80	65	do	3 08	0 15
55	do	37 52	1 93	66	do	37 00	1 95
56	do	83 41	4 29	67	do	68 11	3 69
57	do	29 60	1 50	68	do	48 12	2 63
58	do	59 37	3 15	69	do	240 68	13 74
59	do	63 15	2 75	70	do	93 72	4 83
60	do	335 54	17 68	71	do	138 51	7 29
61	do	101 17	5 33	72	do	95 47	5 03
62	do	31 61	1 66	73	do	3 08	0 15
63	do	65 69	3 48	74	do	37 00	1 95
64	do	142 50	7 50	75	do	68 11	3 69
65	do	138 89	7 31	76	do	48 12	2 63
66	do	170	8 11	77	do	240 68	13 74
67	do	83 37	4 39	78	do	93 72	4 83
68	do	97 61	5 14	79	do	138 51	7 29
69	do	188 10	9 90	80	do	95 47	5 03
70	do	90 90	5 10	81	do	3 08	0 15
71	do	15 29	8 11	82	do	37 00	1 95
72	do	85 08	4 48	83	do	68 11	3 69
73	do	97 62	5 14	84	do	48 12	2 63
74	do	109 92	5 78	85	do	240 68	13 74
75	do	93 62	4 93	86	do	93 72	4 83
76	do	28 85	1 62	87	do	138 51	7 29
77	do	137 13	7 22	88	do	95 47	5 03
78	do	101 08	5 32	89	do	3 08	0 15
79	do	21 32	1 23	90	do	37 00	1 95
80	do	84 63	4 48	91	do	68 11	3 69
81	do	49 39	2 69	92	do	48 12	2 63
82	do	39 14	2 03	93	do	240 68	13 74
83	do	96 00	1 90	94	do	93 72	4 83
84	do	139 01	6 34	95	do	138 51	7 29
85	do	155 70	8 20	96	do	95 47	5 03
86	do	72 31	3 51	97	do	3 08	0 15
87	do	234 37	12 53	98	do	37 00	1 95
88	do	116 56	6 14	99	do	68 11	3 69
89	do	119 82	6 08	100	do	48 12	2 63
90	do	109 27	5 99	101	do	240 68	13 74
91	do	309 04	10 23	102	do	93 72	4 83
92	do	304 57	10 23	103	do	138 51	7 29
93	do	150 08	8 22	104	do	95 47	5 03
94	do	117 14	6 10	105	do	3 08	0 15
95	do	298 73	15 73	106	do	37 00	1 95
96	do	222 68	11 72	107	do	68 11	3 69
97	do	232 17	15 34	108	do	48 12	2 63
98	do	99 68	3 07	109	do	240 68	13 74
99	do	178 08	9 37	110	do	93 72	4 83
100	do	514 67	27 08	111	do	138 51	7 29
101	do	72 58	3 82	112	do	95 47	5 03
102	do	221 35	11 82	113	do	3 08	0 15
103	do	151 00	8 10	114	do	37 00	1 95
104	do	53 89	3 10	115	do	68 11	3 69
105	do	217 85	13 05	116	do	48 12	2 63
106	do	65 62	2 93	117	do	240 68	13 74
107	do	181 22	6 38	118	do	93 72	4 83
108	do	82 74	4 39	119	do	138 51	7 29
109	do	98 19	5 60	120	do	95 47	5 03
110	do	93 24	4 91	121	do	3 08	0 15
111	do	53 61	3 14	122	do		

Grand Organizer Killackey in Stratford.

An open meeting of Branch No. 13, and reception to Brother W. P. Killackey, Grand Organizer for Ontario, was given in the Separate school hall, of Stratford, Monday evening, Nov. 29th, 1897. The meeting was largely attended and was a great success.

Open Meeting of Branch 19.

The first open meeting of Branch No. 19, was held in their hall on Thames street, on Thursday evening, December 2nd, 1897. There was a large attendance, the auditorium being filled to its utmost capacity and sitting room was at a premium.

President O'Loane, in opening the programme, said he was pleased at having the speaker of the evening (Brother Killackey) present. He was sure all would enjoy his address. Mr. Killackey, he said, had so long been known to him by his reputation as a speaker that he need add no further comments upon that gentleman's ability.

The Secretary, E. J. Kneitt, read letters of regret from Rev. E. B. Kilroy, D. D., and from Rev. D. J. Downey, of Mitchell. Regrets for unavoidable absence were read also from His Worship Mayor O'Donoghue, who has recently been elected unanimously as President of Branch No. 13, for the coming year.

A short musical programme, consisting of an instrumental duet by Misses K. J. Carlin and G. Burke, a recitation by Miss Mullins, a solo by Miss Lizzie Phalen and a recitation by Miss Emma Kneitt, was rendered very pleasantly. At the close of her number Miss Kneitt presented brother Killackey with a beautiful bouquet of roses, and received for it the accustomed reward.

Brother Killackey, on stepping forward, was received with rounds of applause. After expressing his pleasure at being present at such a large gathering, he highly complimented Branch 13 and its executive officers on the manner in which they do their work. As he had visited many branches in the province he knew how others stood, and that of Stratford was certainly conducted as well as the best.

He claimed the organization prepared its members for the battle of life, stimulated brotherly love and elevated humanity generally. Rich and poor should join it and assist in doing the good that the Association had in view. He concluded, showing by comparisons the advantages the Association he represented had over those of other friendly societies.

On motion of Brothers O'Connor and O'Flaherty a vote of thanks was tendered Brother Killackey. This was approved warmly by the chairman and the audience. Brother Killackey replied briefly, whereupon the rest of the musical programme was given, consisting of solos by Miss Kennedy and Mr. Duggan, and a duet by Misses Hoolihan and Gallagher. A vote of thanks was tendered those who assisted

In the musical part of the programme, by Brothers Coughlin and Markey. The National Anthem closed the meeting. Brother Killackey was afterwards entertained by the committee to supper at the Commercial Hotel.

Ingersoll, Dec. 2 1897. To Bro. W. P. Killackey, Grand Trustee and Organizer of the C. M. B. A.:

Dear Sir and Brother,—We, the members of Branch No. 19, C. M. B. A., Ingersoll, extend to you a most cordial welcome, and we are delighted at the favor and honor conferred on us by your first official visit to our branch and we take great pleasure in greeting you on this occasion, and we trust that you will enjoy yourself in your short sojourn among us; and that our branch may make many new members by your coming, and we trust that the C. M. B. A. at large throughout Ontario will be benefited by your official capacity as Grand Organizer.

Bro. Killackey then replied in a very fitting manner. He was pleased, he said, to be with the branch on the occasion. He saw many old faces and old friends which he was always glad to see. His mission, he considered one of high merit, that of encouraging the C. M. B. A. work throughout the Province. This branch, he was pleased to see, showed up well. The organization dated twenty one years and financially it was the cheapest society to be found. He then proceeded to give a short synopsis of the workings of the order. The amount of beneficiary money paid by the C. M. B. A. from 1876 to 1897, a period of seventeen years, was \$1,339,913.10.

The meeting was the first open one of the branch, and was a typical success in every respect, and the hope is expressed that it will be the last one of the kind in the town. Bro. Killackey made many new friends, all of whom considered him "a right jolly good fellow."

Mr. M. J. McDermott occupied the chair. His address was the finest heard in the branch hall for many a day and he surprised all his friends. Rev. Father Connolly made a short but excellent address in his own splendid style, and was justly cheered by the entire audience. After a vote of thanks to Bro. Killackey, the chairman and the young ladies who took part in the evening's entertainment, the meeting closed with the orchestra playing "God Save the Queen."

BRANCH OFFICERS FOR 1898.

Branch 1, Windsor, Ont. President John H. Connolly, 1st vice-president Thos. Kingsla, 2nd vice-president J. G. Gagnier, recording secretary P. M. Keogh, assistant recording secretary C. E. Lunier, financial secretary S. Gignac, treasurer Jno. H. Connolly, marshal Ed. Mullarey, guard Napoleon Roy, trustees Luc. Montreuil, M. A. Brian, John L. Murphy, Jos. Degurses and John Mooney, representative A. J. E. Bolleporche, alternate D. C. McKoon.

Branch No. 4, London, Ont. President J. P. Murray, 1st vice president W. P. Rogan, second vice-president F. J. Shanahan, recording secretary P. F. Boyle, assistant recording secretary Columbus Knowles, financial secretary M. O'Meara, treasurer J. W. Pooock, marshal Benj. Leech, guard John Curtin, trustees P. Cook, M. O'Meara and M. Curry, representative P. F. Boyle, alternate P. Cook.

Branch No. 5, Brantford, Ont. President Richard Powers, 1st vice-president Frank Mather, second vice-president Archie McIntyre, representative Jas. McGregor, alternate John Ryan, recording secretary W. Schuler, assistant secretary P. Ryan, financial secretary W. Connorsford, treasurer Jas. McGregor, marshal John Daly, guard John Connell, trustee M. Shanahan, A. Haw. Jno. Jas. Hanton, M. Quinlivan and P. Haffy.

Branch No. 6, Chatham, Ont. Spiritual adviser Rev. W. Francis, O. S. F., president Edward Boardman, 1st vice-president Jas. Hart, second vice-president Joseph T. O'Keefe, recording secretary W. J. McKeown, assistant secretary Richard Thibodeau, financial secretary A. Thibodeau, treasurer Wm. Quinn, marshal Wm. Nott, guard Chas. LaBranda, representative W. J. McKeown, alternate J. U. Thibodeau, trustees J. T. O'Keefe, F. Jacques, Benj. Blouin, J. T. H. and J. Rohan.

Branch No. 10, St. Catharines, Ont. President H. R. Cudson, 1st vice Wm. R. Welsh, 2nd vice T. Caffery, recording secretary M. Sullivan, assistant recording secretary O. J. Murphy, financial secretary J. E. Lawrence, treasurer J. E. McCarthy, marshal R. Keating, guard Wm. Nesbitt, trustees Thos. Phelan, H. Dixon and W. J. Flynn, representative M. J. McCarron, alternate E. Hartnett.

Branch No. 11, Galt, Ont. Spiritual adviser Rev. E. P. Slaven, president Edward Barrett, 1st vice Frank Guyette, 2nd vice Denis Callaghan, recording secretary Thomas Barrett, assistant secretary Frank Skelly, financial secretary William Houe-man, treasurer Edward Radigan, marshal John P. Campbell, guard Bernard McGinnis, trustees Ed. Radigan, F. Guyette, Oliver Cooper, John Flynn, delegate Ed. Barrett, alternate Ed. Radigan.

Branch No. 19, Ingersoll, Ont. President C. B. Ryan, 1st vice-president John Frazelle, second vice-president James F. McKee, recording secretary Jas. P. O'Neill, assistant secretary Jas. Conne-ki, treasurer J. S. Smith, financial secretary Robt. Keating, marshal Geo. Edwards, guard James Carroll, trustees Robert Keating, Jas. Frazelle, P. Sherry, representative C. B. Ryan, alternate M. J. McDermott.

Branch No. 20, Maldstone, Ont. Spiritual adviser Rev. C. E. McGee, representative Charles Kavanagh, alternate William Kane, president John Lynch, 1st vice A. Sullivan, 2nd vice Frank McCloskey, recording secretary Chas. T. McCloskey, assistant recording secretary Hugh M. Lennox, financial secretary William Cole, treasurer William Kane, marshal Maxime Major, guard John Sullivan, trustees John E. Doyle and Thos. McCarthy.

Branch No. 22, Wallaceburg, Ont. Spiritual adviser Rev. J. Rouan, president Thos. Forhan, 1st vice-president W. E. Boutton, second vice-president Anthony Creamer, chancellor F. T. Hinnegan, recording secretary T. F. Hinnegan, assistant secretary Timothy Gilhuly, financial secretary A. J. O'Flynn, marshal Wm. Lockut, guard Frank Gamble, trustees Fr. Rouan, F. T. Hinnegan, T. Gilhuly, representative T. F. Hinnegan, alternate Thos. Forhan.

Branch No. 23, Cayuga, Ont. President John A. Murphy, 1st vice P. J. Murphy, 2nd vice Michael Curran, recording secretary Geo. L. Goodrow, assistant recording secretary A. J. Rebbitt, financial secretary Wm. Bennett, marshal J. Wadel, guard W. H. Brown, representative Jno. A. Murphy, alternate Moses Clair, trustees Jno. A. Murphy, P. Bennett, Moses Clair, Jno. Wadel, P. J. Murphy.

Branch No. 28, Ottawa, Ont. Spiritual adviser Rev. M. J. Whelan, president E. Connors, 1st vice P. Clarke, 2nd vice M. White, recording secretary Thomas McGrath, assistant recording secretary A. Pege, financial secretary P. Kehoe, treasurer H. Heggerty, marshal James O'Connor, guard S. T. McEvoy, trustees C. J. Steers, M. White, M. Clancy, D. F. McCarthy, and E. Connors, representative Thos. Smith, alternate Chas. Enright.

Branch No. 29, Ottawa, Ont. Spiritual adviser Rev. Father Veliuotte, chancellor A. Morin, president E. E. Porreault, 1st vice J. L. Richard, 2nd vice Jos. Dufour, recording secretary L. Lafontaine, assistant recording secretary R. Beaulieu, financial secretary A. H. Bolyteau, treasurer Geo. Robitaille, marshal M. Duquar, guard E. Jorssault, trustees E. R. L. Campbell, and N. Robitault, delegate A. Morin, alternate F. R. E. Campbell.

Branch No. 32, Neustadt, Ont. President Basilius Oberillo, 1st vice W. J. O'Reilly, 2nd vice Nicholas Deiso, recording secretary Jacob J. Weinor, assistant secretary John Nauer, financial secretary Marr. Karl, treasurer Adam Stroeder, marshal Martin Drum, guard Soraphini Hornmiger, trustees Bros. Oberle and Karl, representative Valentino Kirchner, alternate W. J. O'Reilly.

Branch No. 47, Arthur, Ont. Spiritual adviser Rev. J. P. Doherty, chancellor John O'Donnell, president S. Walsh, 1st vice J. McDonald, 2nd vice T. McQuin, recording secretary J. D. Callaghan, assistant secretary E. Gainer, financial secretary Duncan McIntosh, treasurer H. Campbell, marshal J. T. Kearns, guard C. Hoffmann, trustees E. Gainer, D. McIntosh and H. Campbell, representative E. Gainer, alternate P. M. Kirby.

Branch No. 48, New Germany, Ont. Spiritual adviser Rev. St. Forster, president John Bruder, 1st vice Engelbert Schmalz, 2nd vice Charles Hauer, recording secretary Lorenz Spitzig, financial secretary and treasurer Jacob Klopfer, assistant recording secretary Rev. St. Forster, marshal Gregor Klopfer, guard Anthony Weller, trustees Louis Zanger, Mathias Bruchman, Adam Starr, Jerry Keiser and Martin Seitz, representative Rev. St. Forster.

Branch No. 49, Toronto, Ont. Spiritual adviser Rev. J. J. McCann, V.G. president J. J. Doyle, 1st vice Ter. Conroy, 2nd vice J. J. Mcagher, recording secretary W. J. Smith, assistant recording secretary J. J. Landry, financial secretary J. J. Hayes, treasurer M. Clancy, marshal T. J. Ward, guard D. J. Enright, trustees J. J. Lafort, F. J. Hayes, Thos. C. Conder, representative R. J. Byron, alternate M. Clancy.

Branch No. 51, Barrie, Ont. Presidents I. V. Deon, 1st vice R. Crossland, 2nd vice T. Savign, recording secretary E. Moran, assistant secretary J. J. Kelly, financial secretary F. O'Meara, treasurer J. Coffey, marshal F. McKernan, guard P. Keating, trustees J. Coffey, P. McCarty, P. Keating, S. Savign, T. F. O'Meara, representative M. S. Mackay, alternate S. Savign.

Branch No. 53, Mount Forest, Ont. Spiritual adviser Rev. Dean O'Connell, president J. P. Noonan, 1st vice M. Sharry, 2nd vice M. Boulger, recording secretary W. J. Hignan, assistant financial secretary A. McKinnon, financial secretary and treasurer James Pickott, marshal James Noonan, guard F. G. Dillon, trustees R. Murphy, J. H. Corrigan, John Dillon.

Branch No. 63, Dublin, Ont. Spiritual adviser Rev. J. A. Kealey, president B. O'Connell, 1st vice Thos. Kale, 2nd vice James Williams, recording secretary M. E. Williams, assistant recording secretary Peter McGrath, financial secretary James Jordan, treasurer John Carpenter, marshal John Wingle, guard M. Shea, representative B. O'Connell, alternate John Carpenter, trustees G. Howard, Michael King, Thos. Kale, John Carpenter, M. Doyle.

Branch No. 61, North Bay, Ont. President Rev. Father Scollard, 1st vice R. Bunyan, 2nd vice A. L. Gauthier, financial secretary D. J. McKeown, recording secretary J. M. McNamara, assistant recording secretary H. O. Vorn, treasurer M. Brennan, marshal Jno. Crawford, guard L. W. Brennan, trustees Jas. Lafontaine, F. W. Mulligan, A. Hainville, representative J. M. McNamara, alternate D. J. McKeown.

Branch No. 69, Deemerton, Ont. Chancellor Geo. A. Lobinger, president Barnhart Eldenbann, 1st vice Ph. Young, 2nd vice Jos. Hoell, recording secretary John J. Lobinger, financial secretary Geo. Lobinger, treasurer Geo. N. Schmidt, marshal M. Wagner, guard Ph. Diemart, trustees Jos. S. Schwartz, Jos. Hoell and Geo. Lobinger, alternate Geo. A. Lobinger, delegate Geo. N. Schmidt.

Branch No. 77, Lindsay, Ont. Chancellor M. W. Kennedy, president A. J. Kerr, 1st vice Geo. F. Barnett, 2nd vice M. E. Tunney, recording secretary J. J. Macdonell, assistant secretary P. J. Hurley, financial secretary J. O'Reilly, treasurer W. F. O'Boyle, marshal J. Healy, guard J. J. McIntyre, trustees J. J. Hurley, W. F. O'Boyle, John F. Curry, J. O'Neill, J. R. Shannon, representative J. O'Reilly, alternate H. H. Harry.

Branch No. 113, Waterloo, Que. President J. R. Tarte, 1st vice Godfroid Potrier, 2nd vice Antoine Jeannot, recording secretary Dosthe Girard, assistant recording secretary Ls. Poulin, financial secretary O. Ernest A. Tarte, treasurer P. Murphy, guard George Potrier, marshal F. X. Lusier, trustees H. Landreville, Nap. Premont, Henri Gingras, Firrell Mitchell and E. A. Lafevre, representative J. D. Page, alternate J. R. Tarte.

Branch No. 118, Sborbrooke, Que. President W. W. Moroney, 1st vice Telesphore Belanger, 2nd vice W. J. Shea, recording secretary J. L. Mathieu, assistant recording secretary J. O. Gauthier, financial secretary Z. P. Cormier, treasurer E. Charlier, marshal F. X. Drapeau, guard Ners Charost, trustees J. Griffith, P. Hackett, H. Walsh, F. Campbell and B. Heroux, representative J. J. Griffith, alternate P. Hackett.

Branch No. 163, Moncton, N. B. Chancellor B. A. Bourgeois, president Allan McDonald, 1st vice M. Leblanc, 2nd vice Dennis Richard, recording secretary B. J. Legere, assistant recording secretary Alf. Robichaud, financial secretary H. H. Melanson, treasurer J. J. Bourgeois, marshal C. Surette, guard A. Belliveau, trustees Regis Lavette, Michael Maher, Max LeBlanc, William McGowan, representative Dr. L. N. Bourque, alternate John Sutton, Jr.

Branch No. 169, Shodiac, N. B. Chancellor Dr. L. J. Rolliva, president O. M. Melanson, 1st vice N. D. LeBlanc, 2nd vice A. J. Polier, recording secretary Ferd J. Hubidoux, assistant recording secretary E. H. McDonald, financial secretary J. V. Bourque, treasurer D. J. Dolron, marshal Pierre Breaux, guard Ferd Ouellet, trustees D. J. Richard, Geo. McDevitt and A. M. Leger, representative O. M. Melanson, alternate D. J. Dolron.

Branch No. 173, Kinkora, Ont. Chaplain Rev. Father O'Neill, chancellor James Stock, president Wm. Harrigan, 1st vice Wm. Mallow, 2nd vice Tobias Hilsbon, recording secretary John Kelly, assistant secretary Michael Crowley, Jr., financial secretary P. J. Finnegan, treasurer Ed. Brown, marshal John Welsh, guard Patrick Hilsbon, trustees C. Crowley, Henry Foley, Patrick O'ry, Peter Stock, Daniel Deconroy, representative James Stock, alternate Patrick O'Brien, physician Dr. Devlin.

Branch No. 193, Snyder, Ont. President John H. Schneider, 1st vice Jacob Willick, 2nd vice Joseph Willick, recording secretary Peter Willick, assistant recording secretary Jacob Koebel, financial secretary J. Willick, treasurer Jacob Bauer, marshal Jacob Geiss, guard Joseph Bauer, representative F. N. Durill, alternate Joseph Bauer, trustees Joseph Willick, John Romancoc, Mathias Brunink, Peter Seifert, Maurice King.

Branch No. 199, Sydney, C. B. President D. K. McLarty, 1st vice Charles McKinnon, 2nd vice Thomas Downing, recording secretary Henry F. Morley, assistant recording secretary D. R. McLennan, financial secretary James J. Curry, treasurer D. M. Curry, marshal Angus McDonald, guard Allan A. McDonald, chancellor D. R. McLennan, representative E. C. Haysman, alternate D. M. Curry, trustees Neil McMullen and D. R. McLennan.

Branch No. 198, Montreal, Que. President Saveris Lataoussau, 1st vice A. Dubois, 2nd vice M. Belanger, recording secretary E. Dumais, assistant recording secretary L. R. Knauthier, financial secretary M. Knauthier, treasurer O. V. Lal, marshal M. Desjardins, guard Mr. Lachapelle, trustees Bro. Lataoussau, Lachapelle, Desjardins, Tremblay and Belanger, representative E. St. Laurent, alternate F. Rieli.

LE CANADIEN

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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.

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

LONDON, JANVIER, 1898.

1898.

LE CANADIEN désire remercier tous nos frères de l'A. C. B. M. des faveurs passées, lesquelles nous vous en assurons nous nous sommes efforcés de mériter, et avec l'intention de faire de notre mieux pour accroître encore davantage l'utilité de notre organe officiel.

EVENEMENTS DE L'ANNEE.

L'année 1898 a commencé le Samedi et se terminera le Samedi. Il y aura cette année, trois éclipses du soleil et trois éclipses de la lune. Le 7 janvier, éclipse partielle de la lune, visible en Canada. Le 21 janvier, éclipse totale du soleil, invisible en Canada.

AVIS.

Voici les noms et adresses de tous les agents du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada nommés pour recevoir signification de toute pièce de procédure dans les actions ou pour

suites intentées à l'Association dans la province où ces agents résident respectivement :

- Samuel R. Brown, London, Ontario. Timothy J. Finn, Montréal, Québec. William E. Scully, St. John (West) Nouveau Brunswick. James R. Cragg, Halifax, Nouvelle Ecosse.

POURQUOI QUELQUES MEMBRES N'ONT PAS RECU LEURS POLICES.

Nous avons reçu dernièrement un nombre de lettres de la part de membres de l'A. C. B. M. nous demandant pourquoi nous n'envoyons pas leurs polices.

Si ces membres lisent notre organe officiel, il ne serait pas nécessaire pour eux de nous faire cette question. Dans les numéros de Novembre et Décembre du CANADIEN l'avis suivant a paru :

Il ne sera pas émis de police par l'A. C. B. M. à tout nouveau membre qui n'a pas produit un "Certificat de naissance" ou une "Déclaration au sujet de son âge."

La taxe per capita pour le dernier trimestre de 1897 est due. Les succursales en retard voudront bien y voir sans plus tarder.

Joignez l'A. C. B. M. et jetez ainsi le manteau de la protection sur elle ou eux qui bientôt pourront être votre veuve ou vos orphelins.

Nous comprenons qu'une occasion favorable se présente pour un Danciste, à Renfrew, Ont., avec un atelier tout prêt et à un prix raisonnable de loyer.

Si les succursales étaient moins indulgentes à porter les membres négligents elles pourraient trouver \$1 ou \$2 quand un appel est fait. Ce n'est pas toujours l'homme pauvre qui est arriéré dans ses cotisations.

Frère John McGinnis, M. D., de la succursale No. 23, Seaforth, Ont., a été nommé par le Grand Président, l'Hon. M. F. Hackett, Grand Député pour le comté de Huron.

Le Revd. Alfred E. Burke, d'Alber-ton, a aussi été nommé Grand Député pour l'île du Prince Edouard.

Attention ! Avez vous payé la cotisation du mois de Décembre ? Le

Branch No. 223, Port Arthur, Ont. Chancellor J. M. McGovern, president. Geo. F. Hourigan, 1st vice. Joseph Redden, 2nd vice.

Branch No. 233, Ridgeway, Ont. Spiritual adviser Rev. D. J. Lavie, chancellor. J. A. McDonald, president. D. Smith, 1st vice.

Branch No. 211, Pakenham, Ont. Spiritual adviser Rev. D. J. Lavie, chancellor. J. A. McDonald, president. D. Smith, 1st vice.

Branch 215, Now Glasgow, N. S. Spiritual adviser Grand Deputy Rev. R. Macdonald, president. Alexander Macdonald, 1st vice.

Branch No. 219, Joggins Mines, N. S. Spiritual adviser Rev. J. D. Curry, president. William J. Foran, 1st vice. Laurence McKillop, 2nd vice.

Branch 253, Maniwaki, Que. Spiritual adviser Rev. J. C. Laporte, O. M. I. chancellor. James Martin, president.

Branch No. 206, Brewer's Mills, Ont. President Patrick Kelly, 1st vice Michael Keys, 2nd vice John Dundon, treasurer Michael Mangin, recording secretary P. Williams.

Branch No. 280, Grande Digne, N. B. President Rev. Father Ph. Belliveau, 1st vice D. H. Leger, 2nd vice Edward Gallant, recording secretary.

Branch No. 257, Belliveau's Cove, N. S. Spiritual adviser and chancellor Rev. J. Sullivan, president. Ed. E. Theriault, 1st vice. Leo LeBlanc, 2nd vice.

Branch No. 258, Downeyville, Ont. The members of this branch have appointed Rev. C. S. Bretherton delegate to the convention of the society.

RESOLUTIONS OF CONDOLENCE.

At a meeting of Branch No. 28, Ottawa, Ont. the following resolution was adopted: Moved by Brother E. Connors and seconded by Brother James O'Connor.

It having pleased Almighty God in His infinite wisdom to call to His eternal rest our brother, James Slater, be it

Resolved that in the death of our respected and deeply regretted brother our branch has suffered a great loss, while his loving wife and children have suffered the greatest of all earthly losses; be it further

Resolved that the sincere and heartfelt sympathy of all the members of Branch 28 be tendered the widow and her family in this the hour of their dire affliction.

At a special meeting of Branch No. 130, Bathurst, N. B., held in their hall on Thursday, the 14th October, the following resolutions were unanimously adopted:

Resolved that this branch, having learned with regret of the death of our esteemed brother, James J. Power, whilst bowing in due submission to the will of Almighty God, who decrees all things for the best, hereby places upon record and at the same time tenders to his bereaved family and his widowed mother its profound sympathy in this their affliction; and further

Resolved that our charter be draped in mourning for the space of thirty days in evidence of our condolence; that this resolution be inserted in the minutes of this meeting, and that a copy be sent to the widow of our deceased brother and published in the local papers and THE CANADIAN, our official organ.

At a regular meeting of Branch No. 106, Rock Island, Que., held Nov. 8, 1897, the following resolution was unanimously adopted: Moved by Bro. L. A. Lanctot, seconded by Bro. Chas. Z. Gilmore, that whereas it has pleased Almighty God in His infinite wisdom to call out of this world our esteemed fellow-member, Joseph Woodgate; and whereas by his death this branch loses a good member; his wife a devoted husband; his children an affectionate father; and the community a good citizen; therefore be it

Resolved that we, the members of this branch, hereby extend to the family of our deceased brother our heartfelt sympathy in the loss they have sustained, and while bowing in humble submission to the will of our Master, we pray that Almighty God may grant eternal rest to the soul of our deceased brother.

Initiations Reported in November and December, 1897.

Initiations Rapportées Durant les Mois de Novembre et Décembre, 1897.

Table with 2 columns: Branch No. and Initiated Members. Lists various branches and their respective initiation counts for Nov and Dec 1897.

N. B. - The initiations in the last branch are charter members. Les initiations de la dernière succursale sont des membres fondateurs.

temps alloué est expiré le 3 Janvier, et si vous ne l'avez pas payé "vous vous trouvez suspendu" et votre assurance nulle. Ceux qui sont dans l'habitude de retarder le paiement de leurs cotisations portent en même temps leur propre risque.

Ne laissez pas terminer votre police de l'A. C. B. M. par négligence ou malentendu. Votre négligence à vous préparer à payer les cotisations quand elles sont dues vous fera perdre plus que vous imaginez. Ne permettez pas qu'un inconvénient temporaire intervienne dans la continuation de votre droit de membre de l'A. C. B. M. Rappelez-vous qu'une police dans l'A. C. B. M. est l'un des meilleurs items de l'actif que vous laisserez à votre femme et votre famille.

A une assemblée régulière de la succursale No. 13, Stratford, Ont., tenue en Décembre, 1897, des remerciements ont été votés à frère D. J. O'Connor, président du bureau des Syndics de la succursale pendant nombre d'années, lequel a donné sa résignation comme tel pour cause de surcroît d'affaires. Frère O'Connor est Grand Chancelier ancien du Grand Conseil de l'A. C. B. M. du Canada, et l'un des membres fondateurs de la succursale No. 13.

Les succursales seront, dans tous les cas, tenues responsables de l'honoraire du Médecin Examineur en Chef. Que l'aspirant soit approuvé ou rejeté la succursale à laquelle son application a été faite est tenue responsable de l'honoraire du Médecin en Chef; en conséquence les officiers de la succursale, afin de protéger son Fonds Général, devraient voir que cet honoraire soit payé par l'aspirant lorsqu'il fait sa demande d'admission. Voir la dernière phrase de la clause 147 de la constitution.

Frères, êtes-vous prompts à payer vos cotisations? Rappelez-vous que la dernière cotisation pour l'année 1897 est le No. 15, et qu'elle devrait être dans les mains du Secrétaire-Financier le ou avant le 3 Janvier, autrement vous êtes suspendu. Ne comptez pas sur votre succursale pour voir à ce qui est entièrement votre propre affaire et celle de votre famille. Ne soyez pas traîneur dans votre succursale, car, pour dire le moins, la pratique de suspendre et réintégrer des membres si souvent donne une mauvaise apparence aux livres de la succursale.

Les succursales sont trop aptes à oublier leurs intérêts dans la convention. Elles croient souvent avoir rempli leur devoir quand elles ont élu le représentant et (à l'assemblée après son retour) écouté le récit de la splendide réception accordée aux délégués par les citoyens de la ville où s'est tenue la convention.

La succursale, par son représentant, est un à la convention. Le délégué

n'est que le porte-voix de la succursale; et c'est le devoir des diverses succursales de discuter pendant les quelques mois à venir ce qui viendra devant la convention, et de plus d'insister auprès du délégué sur le fait qu'il est envoyé pour exprimer, non ses propres manières de voir mais celles de sa succursale.

Les assemblées d'ici là devraient être nombreuses et les manières d'opérer de notre splendide Association discutées soigneusement et attentivement.

Le prix offert par le Grand Député W. J. Power, de Halifax, N. E., à la succursale dans la Nouvelle Ecosse, le Cap Breton compris, qui lui ferait le plus grand nombre de membres en 1897, a été gagné par la succursale No. 132 de Halifax, laquelle a initié 24 membres. L'action de frère Power est très louable et d'autres Grands Députés pourraient suivre son bel exemple.

Garanties — "Les cautionnements de tous les officiers du Grand Conseil et de tous les officiers des succursales de l'A. C. B. M., émaneront d'une Association de garantie ou d'indemnité dûment constituée et les dépenses encourues pour ces cautionnements seront défrayées par le Conseil et les succursales respectivement." Voir les clauses 181, 176 et 177 de notre constitution. L'A. C. B. M. du Canada a choisi "The Employers' Liability Assurance Corporation, Limited," pour émettre les cautionnements requis, et Messieurs Schmid et McKeown, les agents de la compagnie à Montréal sont à envoyer des blancs d'application, approuvés par l'Exécutif de notre Grand Conseil, à toutes les succursales pour qu'elles s'en occupent. Si les officiers qui ont déjà donné des cautionnements sont réélus pour l'année courante, les agents susnommés émettront un reçu en renouvellement couvrant chaque cautionnement; mais si un nouveau Secrétaire Financier ou Trésorier a été élu, un nouveau cautionnement sera émis pour l'un ou les deux suivant qu'il sera requis. Le taux est de 50 centins par chaque \$100 de garantie. Toutes communications à ce sujet doivent être adressées aux agents de la compagnie.

L'A. C. B. M. du Canada a eu quinze cotisations régulières et trois spéciales, faisant 18 cotisations en 1897. Pour un membre payant \$1.65 (notre plus haut taux) par cotisation, cela donne \$29.70 pour une police d'assurance de \$2,000. Cinq par cent de ce montant est placé dans le Fonds de Réserve qui présentement se monte à environ \$6.00 pour chaque membre de l'Association. Qu'un membre, âgé disons de 49 ans, s'assure combien lui coûterait par année une police de \$2,000 dans aucune autre association d'assurance ou dans une compagnie régulière d'assurance sur la vie, et nous sommes satis-

faits que l'information qu'il recevra aura pour effet de lui faire apprécier sa qualité de membre de l'A. C. B. M. à un plus haut degré qu'auparavant. La même chose s'applique aux membres d'aucun âge depuis 18 à 60 ans. L'A. C. B. M. est indubitablement la moins chère, la meilleure et la plus sûre association que nos Catholiques puissent joindre. Le fait même d'être Catholique, d'être approuvé par nos Archevêques et Evêques, d'avoir la sanction et d'être béni par Sa Sainteté le Pape, devrait être suffisant pour décider le père, le fils, et le frère Catholiques à quelle Association ils devraient donner la préférence.

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. 1 pour le mois de Janvier, 1898, une cotisation spéciale est aussi requise, payable dans les trente jours à compter du 15 Janvier, de la même manière et du même montant que la dite cotisation No. 1. 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 remise du montant de ces deux cotisations.

Il faut dix sept mille dollars pour payer les bénéficiaires des neuf frères décédés mentionnés dans l'Etat des cotisations pour le présent mois; et il y a trois autres décès dont nous n'avons pas encore reçu la preuve nécessaire avant de les publier.

SAM. R. BROWN,
Grand Secrétaire.

London, Ont., 1er Janvier, 1898.

Rapport du Comité re Feu Frère Halpin et Feu Révd Carrier.

Le comité nommé par le Bureau des Grands Syndics, à leur assemblée de Toronto, pour s'enquérir de la mort du Révd. Carrier et de frère Halpin fait rapport comme suit :

Le Révd. Carrier a été admis le 8 Novembre, 1896. Il fut examiné par le Dr. Ladrière, l'un des membres fondateurs de la succursale No. 96, et un examinateur soigneux et laborieux. Le certificat était de première classe sous tous les rapports et de cour qui seraient acceptés sans aucune hésitation par aucune association d'assurance dans le pays. Le 29 Janvier, 1897, le défunt fut pris d'une sévère attaque de la grippe. Il reprit ses travaux trop vite et la phthisie se déclara causant sa mort le 19 Juillet, 1897. Le Dr. Ladrière déclare qu'il a fait un examen soigneux et que l'aspirant était dans une excellente condition physique lors de son admission. Le

Grand Président Hackett s'est enquis personnellement de toutes les circonstances du cas et déclare que la réclamation est parfaitement légitime. Il n'y a pas de doute que le défunt a avancé sa mort en continuant de travailler longtemps après qu'il aurait dû garder le lit. — La plus stricte investigation a été faite sur chaque point se rapportant au cas, et cependant rien n'a pu être découvert que ce qui était juste, correct et honnête en tout point.

Une investigation a aussi été faite concernant la réclamation de feu frère Halpin, de Brockville. Il fut admis le 7 Juillet, 1896. Le 21 Février, 1897, il fut pris d'une attaque de pleurésie. La phthisie s'en suivit et le 1er Août, 1897, il mourut. Il fut examiné et recommandé par le Dr. McAuley qui est membre de la succursale No. 43 de Brockville. Le certificat était parfaitement acceptable en tout point. Le défunt était en excellente santé jusqu'au moment de sa pleurésie.

M. F. HACKETT, Grand Président.
F. R. LATCHFORD, Solliciteur.
EDW. RYAN, Médecin Examineur en Chef.

NOS MEDECINS EXAMINATEURS.

Waterloo, P. Q., Nov. le 26, 1897.

Editeur LE CANADIEN — Cher Monsieur et Frère — Il m'a fait beaucoup plaisir de remarquer dans le dernier numéro du CANADIEN la lettre très appropriée du Dr. Murphy, de l'île du Prince Edouard, sur le taux élevé des décès dus à la consommation parmi les membres de l'A. C. B. M., et sa juste critique sur les Médecins Examineurs.

La question concerne si intimement la prospérité et la stabilité de notre Association que je m'empresse de donner le support de mon approbation à l'exposé du docteur, étant pleinement convaincu de son exactitude et de son important aspect. Je puis d'autant plus l'endosser que la succursale No. 118, à laquelle j'appartiens n'a pas de consommation sur son rôle, et, ce qui plus est, n'a pas eu, sur un total de 75 membres, un seul décès dû à aucune cause depuis son institution en 1893.

Nos fréquentes cotisations extra sont dues à plusieurs causes avec lesquelles la profession médicale n'a rien à faire; mais le Dr. Murphy en a signalé une concernant la profession très particulièrement, et laquelle, j'esquis heureux de le dire, peut très aisément être écartée si nos Médecins Examineurs veulent seulement être un peu plus attentifs à leurs examens et moins complaisants à recommander les aspirants.

Avant d'aller plus loin je m'empresse de déclarer que je n'accuse pas nos examinateurs d'ignorance ou de manque de la connaissance médicale propre au travail d'assurance, ou de malhonnêteté préméditée; non, assurément non, mais ce dont je puis, je pense, avec le Dr. Murphy, les blâmer sans crainte c'est leur sympathie sans limites, beaucoup trop de générosité de cœur et leur négligence à appliquer les principes d'affaires. Beaucoup trop, je crains, oublient que notre Association est en réalité une compagnie d'assurance aussi bien qu'une Association fraternelle; et, à mon avis, ceci est dans une grande mesure la cause de tant de relâchement et de partialité de la part des examinateurs. L'ent-

être que la base et l'esprit de fraternité de notre société favorisent en quelque sorte cette tendance dommageable et je le pense, car il est à noter malheureusement que la grande loi qui a donné naissance aux sociétés de bien-faisance mutuelles est poussée trop loin, non seulement par les hommes de la profession médicale, mais par la plupart des membres dans les manières ordinaires d'opérer de ces sociétés fraternelles, et en conséquence il arrive trop souvent que la charité est pratiquée quand les principes surs d'af-faires seulement devraient prévaloir. L'esprit, remarquez bien, est assez correct, mais son application est trop souvent fautive.

En palliation de cette petite faiblesse humaine il peut paraître à quelques uns que le médecin, qui est si accoutumé, dans la pratique ordinaire de sa noble profession, à exercer la bienveillance, est moins coupable que les autres membres lorsqu'il erre du côté de la charité par bonté ou habitude, comme l'on dirait.

Mais, Monsieur, je ne puis l'excuser ou même l'excuser sur une telle supposition parce que je prétends qu'un docteur, quand il agit comme examinateur d'une compagnie ou société, devrait comprendre qu'il ne transige pas une propriété privée ou personnelle, mais, au contraire, est tenu en conscience de sauvegarder les intérêts de la compagnie ou association au service de laquelle il est engagé, et n'est pas, par conséquent, libre d'exercer la charité vers laquelle le poussent sa nature et sa profession.

Le taux élevé des décès dont on se plaint et la part qu'on fait porter aux médecins examinateurs à ce sujet, ont été discutés à plusieurs reprises aux conventions, alors que plusieurs ont tenté d'expliquer le premier et excuser les autres en plaidant que nos examinateurs n'étaient pas suffisamment rémunérés pour leurs services. J'admets bien qu'ils ne sont pas compensés comme il faut; mais d'un autre côté je dis, et je pense que mes confrères seront d'accord avec moi, que aussi longtemps que les honoraires établis seront acceptés, la question de rémunération ne devrait avoir rien à faire avec la fidélité et la perfection des examens, parce que je maintiens qu'une fois que le médecin accepte la position responsable d'examinateur pour un honoraire stipulé, il est tenu en honneur et en conscience de remplir ses devoirs aussi scrupuleusement et aussi consciencieusement que s'il devait recevoir quatre ou cinq fois le montant pour ses services. En un mot, si un médecin examinateur, pour une raison quelconque, évite ses responsabilités ou donne son opinion avec une réserve montable, il ne gagne pas ou justice l'argent qui lui est payé, ni se fait-il un caractère honorable comme médecin. D'un autre côté aucun de nous ne peut retenir son admiration de l'homme qui, recherchant la justice seule, dit toute la vérité quelque puissent être les conséquences pour le praticien ou le laïque.

Avant de clore, je dois, en justice, remarquer que l'A. C. B. M. n'est pas la seule société ayant à se plaindre de négligence de la part des examinateurs, ni est-elle la seule association ayant à regretter un taux élevé de décès dus à la phthisie; en effet, toutes les sociétés de bienfaisance mutuelles ont toutes la même expérience fâcheuse. Mais, monsieur l'Éditeur, depuis que l'A. C. B. M. a donné l'exemple de la sagesse et d'un esprit progressif dans d'autres matières importantes, pourquoi ne prendrait-elle pas l'initiative dans cette matière vitale et n'ap-

porterait-elle pas une saine réforme. Peut-être qu'une circulaire, claire, concise et à point, de notre dignes et laborieux Médecin en Chef, menant à d'annuler la nomination dans certains cas, aiderait beaucoup dans la direction désirée.

Nonobstant, j'ai assez de confiance dans nos Médecins Examinateurs pour croire fermement que porter cette question sérieusement à leur connaissance est un moyen de remédier au mal.

Maintenant, confrères, faisons tous notre devoir avec zèle et prouvons au monde par nos statistiques qu'il y a au moins une société fraternelle, l'A. C. B. M. pouvant se vanter d'un taux de décès par consommation aussi bas qu'aucune compagnie régulière d'assurance sur la vie.

Sincèrement et fraternellement à vous,
Dr. F. R. C. PHILLAN

Québec, le 1 Janvier, 1897.

S. R. Brown, Grand Sec. A. C. B. M.

Mon cher Monsieur Brown. Nous venons justement d'apprendre la nouvelle de la terrible calamité qui a touché sur votre ville, causant la mort et blessant un si grand nombre de vos concitoyens. Veuillez exprimer à tous la sympathie la plus sincère des membres de la succursale No. 18 de l'A. C. B. M. du Canada.

Très amicalement à vous,
P. E. LANE, Sec. Arch.

Nous avons reçu les membres de l'A. C. B. M. par tout le Canada un grand nombre de décès semblables à celle qui précède. Notre association a une la bonne fortune de ne compter aucun de ses membres parmi les morts. Un ou deux ont été légèrement blessés.

LE GRAND CONSEIL.

De l'Association Catholique de Bienfaisance Mutuelle du Canada.

LA PREMIERE DES ASSOCIATIONS A COTISATIONS ENREGISTREES DANS LA PUISSANCE.

OFFICIERS.

- Avisour Spirituel, Mgr. l'Archevêque Walsh, Toronto, Ont.
- Chancelier, O. K. Fraser, Brockville, Ont.
- President, Hon. M. F. Hackett, Stanstead, P. Q.
- 1er Vice-President, Dr. L. J. Ballivan, Shelburne, N. B.
- 2ème Vice-President, Bernard O'Connell, Dublin, Ont.
- Secrétaire, S. R. Brown, 391 Queen's ave., London, Ont.
- Assistant Secrétaire, J. E. H. Howison, London, Ont.
- Treasurer, W. J. McKee, M. P. P., Windsor, Ont.
- Com. Ordonnateur, P. J. Montreuil, L. Vis, P. Q.
- Sentinelle, J. A. Weisbert, Neustadt, Ont.

SYNDICS.

- R. J. M. J. Tiernan, London, Ont.
- P. J. O'Keefe, St. John, N. B.
- J. J. Bohan, Kingston, Ont.
- W. P. Killebecky, Windsor, Ont.
- P. J. Rooney, Toronto, Ont.

COMITE DES LOIS ET DE LEUR REVISION.
T. P. Coffee, Guelph, Ont.
Charles P. Rouleau, J. C. S., Calgary, T. N. O.

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

COMITE DES FINANCES ET DES FRAIS DE ROUTE.

- John Ronan, Hamilton, Ont.
- George W. Cooke, Amherst, N. E.
- Chs. Dupont H. bert, Trois Rivières, P. Q.
- Médecin Examinateur en Chef, E. Ryan, M. P., Kingston, Ont.
- Solliciteur, F. R. Latchford, Ottawa, Ont.

L'Association Catholique de Bienfaisance Mutuelle fut organisée en Juillet, 1876.
Le Grand Conseil fut organisé le 10 Février, 1880.

Incorporé dans la Province d'Ontario, le 18 Janvier, 1890.

Enregistré dans la Province d'Ontario, le 22 Août, 1892.

Incorporé dans la Puissance du Canada en Mars, 1893.

A reçu un certificat d'enregistrement du Gouvernement de La Puissance, le 27 Décembre, 1891, et est aussi enregistré sur le Registre des Licenses d'Assurance d'Ontario. Dans chaque Province où l'Association fait

des opérations elle nomme un agent, revêtu d'une procuration portant le sceau de l'Association et signé par le Président et le Secrétaire, pour recevoir significativement de tout pièce de procédure dans les actions ou pour suites intentées à l'Association dans la Province où résident ces agents.

Ceux dont les noms et adresses suivent sont les agents du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada, nommés pour recevoir significativement de toute pièce de procédure dans les actions ou poursuites intentées à l'Association dans la Province où ces agents résident respectivement:

- Samuel R. Brown, London, Ont.
- Timothy J. Finn, Montreal, P. Q.
- William E. Seully, St. John (West), N. B.
- James R. Craig, Halifax, N. E.
- Rev. A. E. Burke, Alberton, I. du P. E.
- John K. Barrett, Winnipeg, Man.
- Leuis Philippe O. N. L., Battleford, T. N. O.

L'Association est sanctionnée et légalisée par le Statut de la Puissance No. 111, et a été approuvée par le Grand Conseil de l'Association, et des Archevêques et Evêques du Canada.

Les noms des Archevêques et Evêques suivants avec ceux de tous les Curés des paroisses, au Canada, en quelque endroit, et des succursales sont affichés, ornent le côté des portes de l'A. C. B. M.

- Mgr. John Walsh, Archevêque de Toronto.
- Mgr. G. O'Brien, Archevêque de Halifax.
- Mgr. R. A. O'Connor, Evêque de Peterboro.

- Mgr. T. J. Dawling, Evêque d'Hamilton.
- Mgr. M. Decelles, Evêque de St. Hyacinthe.

- Mgr. J. M. Emard, Evêque de Valleyfield.
- Mgr. A. Pasenl, Evêque de Prince Albert.

QUI PEUT DEVENIR MEMBRE.

Les aspirants à l'admission doivent être Catholiques pratiquants, du sexe masculin, âgés de pas moins de 18 ans ni plus de 50 au temps de l'admission; subir l'examen médical, être approuvés par le Médecin Examinateur en Chef, le Bureau des Syndics de la Succursale, et élus au scrutin par la Succursale à laquelle la demande est faite, avant qu'ils puissent être admis membres.

Trois classes de cotisations sont admises, savoir: \$2,000, \$1,000 et \$500.

CE QU'IL EN COUTE POUR DEVENIR MEMBRE.

- Pour devenir membre de l'A. C. B. M. du Canada il faut payer les items suivants:
- Honoraire de la Demande d'admission \$1 00
- Honoraire du Médecin Examinateur en Chef..... 50
- Honoraire de l'examen médical..... 1 50
- Une cotisation, pour \$1,000 à l'âge de 21 ans..... 50
- Une contribution mensuelle..... 25

Total..... \$3 75

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 la part d'un nouveau membre dans ce fonds de réserve de sa vie est de son admission. Ainsi, en jugeant l'A. C. B. M. maintenant, vous vous assurez votre droit de membre à un profit.

Les aspirants qui sont rejetés sont remboursés des \$1 00 de la demande d'admission.

TABLE DES TAUX.

Pour une Police de \$500

Âges des Membres.	Montant de la Cotisation.
Entre 18 et 25 ans.....	25c.
" 25 et 30 ".....	25c.
" 30 et 35 ".....	50c.
" 35 et 40 ".....	50c.
" 40 et 45 ".....	1 00c.
" 45 et 50 ".....	1 50c.

Pour une Police de \$1,000

Entre 18 et 25 ans.....	50c.
" 25 et 30 ".....	50c.
" 30 et 35 ".....	1 00c.
" 35 et 40 ".....	1 00c.
" 40 et 45 ".....	1 50c.
" 45 et 50 ".....	2 00c.

Pour une Police de \$2,000

Entre 18 et 25 ans.....	\$1,00.
" 25 et 30 ".....	1 10.
" 30 et 35 ".....	1 20.
" 35 et 40 ".....	1 30.
" 40 et 45 ".....	1 45.
" 45 et 50 ".....	1 65.

COUT ANNUEL PROBABLE D'UN BENEFICE DE \$2,000.

- Pour un Membre âgé de 21 ans.
- Dix huit cotisations à 50 chacune..... \$9 00
- Douze contributions mensuelles..... 3 00
- \$12 00

La Constitution pourvoit 15 cotisations fixes et aussi des cotisations spéciales dans le cas où les 15 cotisations fixes ne seraient pas suffi-

santes; mais le nombre total des cotisations ne peut jamais, suivant les règlements, excéder le chiffre 24 dans une même année, attendu que, si par cause d'épizéme ou autres, il faudrait plus d'argent que le nombre de cotisations ou apportaient, le Fonds de Réserve est mis à contribution. Dix huit cotisations est le plus grand nombre que nous ayons eu.

Le taux fixe sur l'âge auquel une personne devient membre reste le même tout le temps.

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

Arrivez au D.éputé en charge de votre arrondissement, ou à quelqu'un des officiers du Grand Conseil, pour un blanc demande de charte. Voyez le curé 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 votre demande de charte au D.éputé, qui l'aura parvenue 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 Examinateur en Chef, Kingston, Ont., s'entendra avec vous pour nommer un médecin dans la localité afin d'examiner les aspirants.

Chaque aspirant devra payer l'honoraire 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 D.éputé ou l'officier qui devra faire l'organisation recevra du Grand Secrétaire un rapport pour l'institution de la Nouvelle Succursale, et un assortiment de fournitures. Le D.éputé s'entendra alors avec vous sur le choix d'une date pour instituer la succursale.

La prospérité d'une succursale dépend en grande mesure de ceux qui en sont les premiers officiers, et de la manière dont ils remplissent leurs devoirs.

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.

Les nouvelles succursales paient \$25 pour l'assortiment de fournitures, et la charte, et le Grand Conseil paie les dépenses du D.éputé qui institue la succursale.

Pour le montant d'affaires faites, le coût d'administration de l'A. C. B. M., est infiniment plus bas que dans toute autre Association à cotisations ou organisation d'assurance sur la vie, sur le continent de l'Amérique.

Resolutions de Condolances.

A une assemblée de la succursale No. 62, Canard River, Ont., tenue le 25 Sept. la résolution suivante a été adoptée à l'unanimité: Quo les membres de cette succursale ont appris avec une vive douleur la mort de l'épouse de notre frère Barthélemy Bondy.

Quo le dit frère Bondy veuille bien accepter les condoléances et sympathies de cette succursale ainsi que la famille éplorée.

Resolu que copie de cette résolution soit insérée dans l'organe officiel LE CANADIEN et le Progrès.

A une assemblée régulière de la succursale No. 187, Sturgeon Falls, tenue mardi le 21 Septembre, les résolutions suivantes ont été adoptées à l'unanimité:

Proposé par Frère Girard, secondé par Frère Quenneville, et

Resolu, que nous, les membres de cette succursale, désirons offrir nos plus sincères sympathies à Frère Léandre Gation dans l'affliction triste et soudaine qui l'a frappé par la perte qu'il a faite de ses trois petites filles, âgées de 9, 11 et douze ans, mortes dans l'incendie de sa maison lundi dernier. Et qu'il soit aussi.

Resolu, que tout en déplorant profondément la perte irréparable que vient de faire frère Gation, nous nous soumettons à la volonté impénétrable du Juge Tout Puissant, étant certains que dans sa sagesse et sa bonté infinies, il supportera l'afflige dans les épreuves supportées en son nom. Et de plus

Resolu, que copie de ces résolutions soit insérée dans les minutes de cette assemblée, et que copie en soit envoyée à la famille du frère Gation et aussi publiée dans Le Canadien, de London, et dans La Colonisation, de Sturgeon Falls.

Le temps est comme l'argent; si vous ne le gaspillez pas, vous en aurez assez.

La clémence indique une âme bonne comme la vengeance indique une âme basse.

Les vertus qu'on aime le moins d'entendre sont celles qu'on veut plus d'intérêt à savoir.