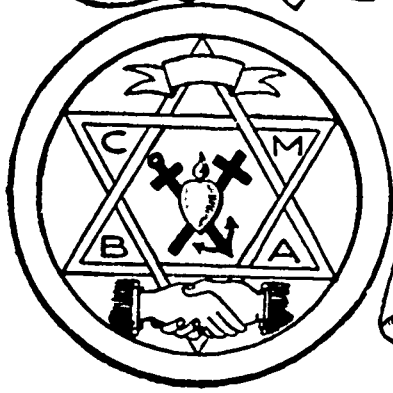


The CANADIAN



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

VOL. 4.

LONDON, ONTARIO, APRIL, 1898.

No. 4.

ASSESSMENT SYSTEM.



Under the Insurance Act.

(Being Chapter 124 of the Revised Statutes of Canada and amendments thereto.)

Ottawa, 31st. March, 1898.

THE CERTIFICATE OF REGISTRATION No. 8 issued to the Grand Council of the Catholic Mutual Benefit Association of Canada for the transaction of Assessment Life Insurance business in the Dominion of Canada is hereby renewed till the thirty-first day of March 1899.

J. M. Courtney,
Deputy Minister of Finance.
W. Fitzgerald,
Superintendent of Insurance.

ACKNOWLEDGMENTS

Truro N. S. March 24th 1898.

To the Officers and members of Branch No. 267 C. M. B. A. Truro N. S.

Gentlemen—I beg to acknowledge receipt through your Recording Secretary Mr. John B. Jacobs of a cheque for \$1,000 being the amount of Insurance policy on the life of my late son John McIsaac, in your association. I wish at the same time to express to you my deep appreciation of and sincere gratitude for the fraternal and charitable interest manifested by you towards me in so sudden a death of my late son and especially on the occasion of his funeral. Your association deserves the support of all Catholics who have at heart the welfare of their families or of those dependent on them. I am gentlemen with much esteem and gratitude

Yours faithfully
MARY McISAAC

St. John, N. B. March 31st 1898.

To the Officers and members of Branch No. 267 C. M. B. A. Truro N. S.

Gentlemen—I gratefully acknowledge receipt through your Recording Secretary Mr. John B. Jacobs of a cheque for \$1,000 being the amount due on the life of my late husband James Hennessy in your association. I wish to express my sincere and deep gratitude for your prompt remittance and I hope that all Catholics who have the welfare of their families at heart will not delay in joining your association. That God may bless the C. M. B. A. is the sincere prayer of,

CLARA HENNESSY

Rev. A. E. Burke, Provincial Grand Deputy and Agent C. M. B. A. for P. E. Island:—

I have received \$1000, the amount of policy on the life of the late D. F. Murphy from the Catholic Mutual Benefit Association of Canada, for beneficiaries.

I take this means of thanking the Grand Council of the C. M. B. A., of Canada, on behalf of the beneficiaries of the late Brother Murphy, and I hereby recommend the C. M. B. A. to all Catholic young men, as an association that apart from other advantages, furnishes rates of life insurance that are among the cheapest procurable in Canada. E. Walker, Executor.
Rollo Bay, Feb. 20th 1898.

NOTES.

At the recent election for councillors for each of the three wards in the town of Sydney C. B., Three members of Branch 189, C. M. B. A., were elected to represent the three wards, this being the first occasion, since the Town was incorporated, that ward one, was represented by a Roman Catholic. The successful Bros. are: Chancellor, E. C. Hanrahan, for ward three: 1st Vice Pres. Chas. McKinnan, for ward two: and D. M. Curry, J. P. for ward one. The electoral vote is about a ratio of 3 Catholic to 5 all other denominations. This speaks well of the good feeling existing between denominations in this town, and well worth being followed by other places in the Dominion.

At the regular meeting of Branch No. 132, Halifax, N. S., held on Tuesday evening, Feb. 1st, Brother W. J. Power, Grand Deputy for the district of Hants, presented the branch with a handsome gavel, the prize for initiating the most members of any branch in Nova Scotia during 1897—total 21. There is a silver plate—with the following inscription engraved on it: "Presented to Branch 132, C. M. B. A., by Grand Deputy Brother W. J. Power, for initiating the greatest number of members of any branch in Nova Scotia in 1897." On motion, a vote of thanks was tendered G. D. Brother Power for his handsome gift.

Grand Deputy Brother J. R. Cragg

intimated that he would also make a similar offer to that which Brother Power had made at the beginning of the year 1897, to this effect, that he would present to the brother member of Halifax or Dartmouth an emblem of the C. M. B. A., who would bring into the association the greatest number of members during the year 1898.

On Palm Sunday the members of Branch No. 1, London, Ont., received Holy Communion in a body. There was a larger attendance than usual, owing no doubt to a very nicely worded circular sent to each member by the President of the branch, Brother Jas. P. Murray. Brother Murray is, we believe, the youngest member who has held the position of President of this branch, and his determination that the fundamental regulations of our Association shall be complied with by those over whom he presides, certainly reflects great credit on him.

The London Free Press says:

Policies of insurance in benevolent and friendly societies must designate the person or persons to whom the policy is payable, or the money involved will be subject to the claims of creditors of the insured. Mrs. James Fawcett, of Dunnville, failed in Single Court, at Toronto on Wednesday to recover \$2,000, the amount of her husband's policy in the Select Knights of Canada, because the policy was made payable as the will directed, and the will left her the balance after the debts were paid. An Ontario statute respecting benevolent societies directs that such insurance money up to \$2,000 shall be free from all claims of creditors to the insured, and at his death shall be paid to the person or persons entitled under the rules of the society, or shall be applied by the society as may be provided by such rules, free from all claims by the personal representative or creditors of the deceased. If the money is so paid in good faith by the society, but to the wrong person, the money cannot be recovered from the society, but may be recovered from the person who has wrongfully received it. Mr. Justice Street held, in dismissing the widow's application for the money under this act, that as she was not designated as the beneficiary in the policy the act did not apply.

WHO PAYS THE DIVIDENDS?

Many of the stock arguments of legal reserve insurance vanish into thin air with a little probing. We are constantly told of the safety of legal reserve, of the handsome dividends that are paid policy holders, and of the bonuses, that in most well regulated companies, are likely, at the end of some given time, to be paid over to the policy holder.

What does all this mean? Insurance may not be a commodity offered for sale, as are the goods on the store-keeper's counter, and yet that element enters into insurance as it is offered by old line companies. The merchant who gives bonuses or premiums has to pay for these out of his profits, or, in other words, the purchaser has to pay for them.

The radical difference between old-line and natural premium insurance is that the former loads up its premiums with a number of extras, where the latter insists on charging only the cost of carrying the insurance.

Dividends are paid to the policyholder, forsooth. We repeat: Where do they come from? Someone has well said, looking with a sensible eye into this question: "Profit is the result of trade, the purchase of a commodity at one price, and the sale of it at a higher. Insurance is an indemnity against loss, and every policy that is maintained, must in the end result in a loss, and in such case is always called a loss by the insurance companies themselves. Where then do they make their profit? Suppose the trustee of an estate in settling his accounts says: Here is the amount of money I have received and here is the interest I have collected. On the other side are the necessary payments and my charges for management: the balance for distribution is so much and then adding, you are entitled to a dividend of so much. Would anybody be deceived by such a quibble? On the contrary would not the distributee at once say, how can there be any dividends if the other items of the account are correct. As trustee it was your duty to administer this fund to the best advantage and there cannot be a dividend unless you overcharged me. Every form of insurance, when reduced to its simple elements, is a plan for the division of the losses among the survivor. The rate of premium charged for insurance ought therefore to be the cost of carrying the risk plus a reasonable sum for expenses of management, and if this be so there cannot be any such a thing as a dividend in the true sense of the word."—Business.

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 the 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 not available for distribution.

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

LONDON, APRIL, 1891.

THE C. M. B. A.'S CLAIM.

There is no Catholic Fraternal Society doing business in this Dominion to day that has such a warm place in the hearts of the people as our noble association. There is none in which the great mass of the people have such unbounded confidence, for whom they entertain greater respect. There is none upon whom the Catholic Hierarchy and Clergy of Canada bestow such marks of especial favor, there is none whom the leaders of Catholic thought uphold so strenuously and to whose ranks, aid and encouragement the Catholic business man rallies so generously. These are the signs, these the landmarks that fortell our success, that herald the glorious work we are doing and the dignified eminence to which we have attained.

There is not a single element thus specified whose support does not possess a special significance. The business man joins our ranks because he knows full well our sound financial position, because he knows the foundation of our prosperity is well and carefully laid, and because he has made himself aware by careful study that the management of the C. M. B. A. is in every respect beyond reproach. Careful and economical it is in every way, no mushroom growth here, no striving for effect, no mystic nonsense, no mummary, and it is in this careful and watchful evolution that her stability lies. The man of affairs observes this, and hence his confidence, his undivided support.

The Catholic people as a body love the C. M. B. A. for the work she has done, the divine work of Charity and fraternity she is accomplishing every day. These are brought home in every neighborhood and tell their own story. Why debate them here! Why tarry by the wayside when he who runs may read! And the Catholic people of Canada have read the story of the C. M. B. A. Yes they have read it well and learnt it well, and so they love it, for it is only what is truly good is truly loved. And let that good story be told at every home and at every street. For the more the virtues of

the C. M. B. A. are known the higher will she be prized.

Let every member be a missionary in this respect. Let him spread the gospel of our good deeds, our noble achievements. Let him tell it to his neighbor, to his friends, till there will not be a Catholic home in Canada that has not furnished a member.

We need scarcely say here there is no element of our membership that gives us greater joy than our long roll of distinguished Prelates and Clergy. These, we take it, have sought our ranks not so much for their personal benefit as for the example they wish to place before the world for others to follow. They have weighed us well and have not found us wanting. They have watched our career, it has pleased them, and to mark their approval they have joined our association. No words of theirs could speak higher praise than these their actions, and this is the proudest chapter in our history.

From all these circumstances with what confidence can the C. M. B. A. appeal for support. Firmness, honor, righteousness, charity, justice, these are our watchwords and by these signs shall we conquer.

HIS LORDSHIP BISHOP McDONALD, OF P. E. I., ON SOCIETIES.

The Lenten Pastoral of His Lordship Bishop McDonald of Prince Edward Island has this condemnation of non-Catholic societies and this approval of the C. M. B. A.:

"There is another matter, dearly beloved, which we deem our sacred duty to bring to your notice, and it is the reprehensible conduct of those who, wishing to be considered dutiful Catholics, nevertheless have no hesitation in associating themselves to those secret societies which have not been approved by our Holy Church. All the faithful should understand that the Catholic Church condemns the very principle on which secret societies are founded, and has at all times discountenanced their existence, while to their more pernicious forms she has meted out an unqualified condemnation."

Bishop McDonald cites the Pope's condemnation of non Catholic societies for Catholics and says:

"There is then, dearly beloved, no mistaking the doctrine of the Church as explained by the Vicar of Christ, regarding those secret societies which never have met, and never will meet with her approval, and it is therefore incumbent on the faithful to carefully abstain from the membership of all such associations, and especially when the same pecuniary advantages which they claim to possess, may be obtained with equal facility in Catholic societies approved by the church. Now, that there be no misunderstanding our position in this regard, we forbid the faithful under our spiritual care from associating as members with all such societies, whether now existing, or to be organized at any future time."

THE DEATH OF ARCHBISHOP CLEARY.

A great loss has befallen the Catholic Church in Canada through the death of His Grace Archbishop Cleary of the Archdiocese of Kingston. It is safe to say that few Prelates stood higher than he. Whether as a theologian, a statesman, a polemical writer or a profound philosopher Archbishop Cleary had no compeer. The years of his episcopate in Kingston have been marked by the happiest results. All over his large diocese magnificent churches have been erected. And these sacred edifices are marked by an architectural finish and workmanship worthy the object to which they are consecrated. Schools and convents have grown apace. Hospitals and houses for the aged poor and the orphaned children erected wherever necessary, mark his charity and his solicitude for the afflicted of his flock. He was in very truth a great churchman and as such his work was most complete in all its details. There was no weak link. His courage in upholding what he considered the cause of religion and justice was marvellous. He held no obstacle too great to be overcome. His massive energy and indomitable will bare down all opposition and in the end he triumphed. It was probably in the religious education of the children of his flock that his character is best exhibited.

Here he was truly the Great Shepherd fighting for the lambs of his flock, and he fought the fight well nor did he lay aside his armour till the day was won. In private life he was most genial, kind and considerate to all with whom he came in contact. He was a brilliant conversationalist and nothing was more delightful or instructive than to sit by and listen to his eloquent words and to share in his great storehouse of universal knowledge. His death was most edifying to those present; without a murmur of complaint and with perfect trust in the Master he served so well he passed away to his eternal reward.

CORRESPONDENCE.

To the editor of THE CANADIAN.

Dear Sir and Brother. The December and January numbers of our official organ have contained a good deal about what was termed in one article "The many grumblers belonging to our grand and noble Association."

Good many things were said, all of them undoubtedly true, deprecating the existence of such dissatisfaction in our ranks, but I have not noticed anything pointing out the remedy to the existing evil.

Whenever there is sickness it is not sufficient to indicate the character of the disease, but steps have to be taken to at once check its progress and conquer it, and I think the same principle should apply to our Society. That grumblers have no reasons to be with us, I don't deny; no one appreciates more than I do the advantages that

members and their families are bound to derive from our great Organization. But the fact remains that we have grumblers, and as long as it is the case, should we not look around and see what is the cause of their grumbling? It is true they are everywhere, with or without reason, but we should try and reduce their number to a minimum. The least friction there is the easier the running, applies to any and all institutions. Therefore it is the duty of every one in position to do so to try and locate the friction, its causes, and suggest how it can be remedied. Every Officer who is taking an active interest in the management and welfare of his branch must certainly have gained some experience and information with regard to that.

For my part I am sorry to admit that I have also come across the individuals who form the subject of this letter, and what was the tone of their remarks? In every instance it was in reference to the double assessment: "Another special" or "another double header" and so on.

I got hold of the rates of other fraternal societies and compared them with ours, taking for basis the eighteen assessments we paid last year and then our rates showed to be still lower, but it did not seem to matter any.

The real fact is, that the cause of this dissatisfaction are the special assessments, and I am quite positive that this conclusion is the right one.

The average member objects to the extras, as was experienced in other societies and is now the case in ours.

If that is so then why not make twelve even payments out of the 18 assessments, that is, let the rate consist of 12 even assessments which total shall be the same amount as what is realized by the 18 assessments of the present. Let us take a member whose rate is \$1 20 and makes 18 such payments in a year amounting to \$21 60. Why could it not be \$1 80 in twelve monthly payments to realize the same amount. It would certainly work a great deal smoother, and every man would know exactly how much he would have to pay every month.

True it would not, and should not preclude the raising of extra assessments if necessary, but one extra in a year would be better than six, and it is quite safe to predict that a rate of twelve monthly payments equivalent to 18 assessments of the present rate would be sufficient to meet all requirements.

It may be claimed that it would be tampering too much with the constitution. I do not share that opinion. I think the constitution should be touched and retouched according to circumstances—with all possible care and prudence of course—but as often as it is thought and reasoned out that modifications will improve the conditions of the Society, and if it is agreed that a revision of our table of rates would be beneficial, then by all means let it be so, as soon as it can legally be done.

Another very defective feature of our table of rates is the one that makes the member of 40 years of age pay the same as he who is four years older.

I think it is both unfair and against business principle, constituting a serious loss to the Society. Why not have a rate going from 15 to 50 increasing gradually with each year. Take the series of from the age of 30 to 35 rate 1 20, there the first one of 30 pays the same as others his seniors by from one to four years.

Suppose, for instance, that instead of that the table would read as follows: Age, 30, rate, 1.20; age, 31, rate, 1.22; age, 32, rate, 1.24; age, 33, rate, 1.26; age, 34, rate, 1.28; age, 35, rate, 1.30; Those of 30 and 35 years of age pay the same rate as before but the others between would pay proportionately as their age increases, and why should they not? It would only be fair to all concerned, and the increase to the beneficiary fund would surprise you.

I do not expect the suggestions I am now expressing here to be accepted generally, but if I have done nothing else than raise a point that may be taken up and discussed to the ultimate benefit of our Society, I shall be satisfied if it should tend to lessen the grumbling element in our midst.

B lieve me,

Yours Fraternal'y.

L P O NOEL, Grand Deputy
Battleford, N. W. T., 21 Feb., 1898

Moncton, N. B.

Mr. Editor: Dear Sir and Brother— Judging from the drift of opinion that is heard on all sides and particularly in the columns of our valuable little paper, THE CANADIAN, that the words "Biennial Conventions" in Section 32, of the constitution will be eliminated at the next convention and substituted by "Triennial Convention." If this amendment is carried it will certainly be appreciated by a large number of the association as an act in the proper direction of curtailing the expenses of our conventions which have become so burthensome. The good results of those conventions, either socially, financially or numerically, "if there be any" do not by any means repay for the enormous expense involved. If we have at the head of our association the best men available and on account of their good standing and business like principle we place all confidence, as well as the affairs of our association, in their hands for two years, why not continue that same confidence for three years. The Finance Committee audits the accounts of the association and finding them correct, the financial position of the association in a satisfactory condition, the trustees perform their duties in the same assiduous manner, what more is necessary, their reports are sent to us through THE CANADIAN. It is not necessary to go to the expense of seven or eight thousand dollars to accept their reports, as submitted, for Mr. Editor there is little more than this down at our convention with the exception of amending a few sections of the constitution, and some unnecessarily so. Thanking you for the space, I will, in your next issue, offer some suggestion as to proceed in making the Triennial Convention even less expensive than the present Biennial Conventions.

Yours fraternally,
John Sutton, jr.

Grand Deputy Rooney's Visits.

Grand Deputy Peter J. Rooney paid an official visit to Branch 111, Brocton, on Thursday evening, March 10th, carefully examined the Financial Secretary's books and found them the acme of perfection, and everything in the branch appears to be in a flourishing condition. Four applications were read, three new members balloted for, and two initiated young men about twenty years. The President and members received the Grand Deputy in a becoming manner and requested him to initiate the two new members, which he did in his accustomed,

graceful and business like style, and presided during the balance of the meeting. Under the good of the association, he spoke to them words of advice and counsel, showed them the progress their branch had made during the last five years, inspired them to continue their good work and predicted for them in the near future, that their branch would soon be recognized as the premier branch in the city. A vote of thanks was carried and tendered to Grand Trustee Rooney on the account of his official visit, and for the able manner in which he performed his duties, not only as a Deputy but as the chairman of the meeting, etc. The members are looking forward for Bro. Rooney's next visit, and he can be assured of a rousing reception.

Grand Deputy Peter J. Rooney surprised the members of Branch 19 on Friday evening, March 11th, in paying them an official visit. He carefully examined the books of the Branch and found them in perfect order. The Fin Sec. is quite a hustler, and up to date, as he had every member on his ledger charged with assessments 3 and 4. At no time in the history of this branch has the financial department been so well managed. No members are carried without the consent of the branch. The Recording Secretary, Bro. W. J. Smith, in his usual pains taking manner, carries on this office to perfection. It is a pleasure to hear him read the minutes of the preceding meeting in language and minuteness that it would be impossible to procure his equal, etc., etc. This branch now numbers 89 members and they are making good progress towards the century work, which will be accomplished in a short space of time, so much interest is taken by the individual members in keeping their branch in the proud position as the strongest branch in the city. Perfect harmony now reigns supreme in this branch. Brotherly love, unity and affection are dispensed in abundance and it is a pleasure to spend an evening with the members of Branch 49. Under the good of the association, the Grand Deputy reminded some of the members of their duties towards the Grand Officers of the association, and his plain and truthful words cannot fail in having a lasting and beneficial effect. This Branch to day has, in the opinion of the Grand Deputy, the best set of officers that ever were elected to their respective chairs. Brother Byron, the delegate of this branch to the Quebec convention is quite a hustler and Bob will make many friends during his visit to Quebec. A vote of thanks was passed and tendered to Brother Rooney on this his official visit, and it is the wish of the members that he will come again soon.

PRESENTATION TO BRO. GRACE OF BRANCH 241.

The members of Branch 211, C. M. B. A., and citizens of Pakenham, hearing that Mr. P. J. Grace, the genial proprietor of the Mississippi Hotel was about taking his departure from their midst, assembled at his hotel on Monday evening, 21st inst., for the purpose of showing him some mark of the esteem in which he is held by them. The host invited all present to supper, and, it is needless to say, ample justice was done to the excellent spread, which reflected great credit on both host and hostess. Supper being over, Mr. Allan Carswell was appointed chairman, and filled the post with that grace and

humor which he can so well command. The chairman, after a few preliminary remarks, called on Bro. D. Smith to read the following address:

P. J. Grace Esq., Pakenham.
The members of Branch 211, C. M. B. A., in conjunction with your fellow citizens of all creeds and classes, of the village of Pakenham and vicinity, upon this the occasion of your removal from our village, wish to give evidence of the sincere regret of their loving you as a fellow citizen, and to express the best wishes for your future that are entertained by those who have been your neighbors during the past few years, since you came to reside amongst us. The members of Branch 211 wish to place on record their deep sense of the loss of one of the best members, and charter members of the C. M. B. A. in Pakenham, and hereby extend to you their fraternal good wishes and sincere regret at parting with you as a neighbor and worthy brother. The citizens heartily avail themselves of this opportunity to set hand in hand with your fellow members of the C. M. B. A. in testifying that you have always been a good citizen, and that you deserve in your new sphere the respect and confidence of all those who are members of the greatest of all societies—Mankind the true motto of which will always be "The fatherhood of God and the brotherhood of man." Irrespective of class or creed distinctions. We therefore beg of you to accept the accompanying purse as but a feeble expression of the sincere good wishes of the many friends you have made in Pakenham and vicinity.

Signed on behalf of Branch 211, C. M. B. A.
D. SMITH, President.

Signed on behalf of the citizens,
J. H. BIRK, Rec. Sec.

E. W. GEMMILL,
A. L. SARGE,
C. M. STEWART,
GEO. F. FRANCIS,
A. CARSWELL.

Mr. Geo. Francis presented Mr. Grace with the purse. Mr. Grace although deeply moved by the kind words, recovered himself sufficiently to make a neat reply, thanking the members of Branch 211 and the citizens for the hearty send off tendered him. He said he would never forget the people of Pakenham, and was sorry to have to part with such true friends. Dr. Murphy and Dr. Gemmill also gave short speeches eulogistic of Mr. Grace and family. A few hours were then spent in social intercourse and singing, and a very pleasant evening was brought to a close by the singing of "Auld Lang Syne."

A PLEASANT EVENING IN BRANCH 267.

The members of Branch No. 267, Truro, N. S., held an At Home on Friday evening, Feb. 18, in their pretty hall, which was tastefully decorated with Chinese lanterns, flags, etc., presenting a brilliant and striking appearance. Brother J. T. Halliday presided, and seated on his right was Rev. Father Kinsella, the Spiritual Adviser of the branch, who opened the programme with an eloquent address on the C. M. B. A. His discourse, including an extract from THE CANADIAN, was highly appreciated and marked the success of the evening.

The following was the programme:
Opening address—Rev. Father Kinsella
Piano solo—Miss Fanning
Recitation—Mrs. J. A. McDonald
Music—Lombard Bros.
Violin solo—Miss Leonard
Har. J. and Violin—M. M. Norris and M. Nutt
Vocal solo—Mrs. Mattie
Instrumental quartette—M. M. Norris, M. Nutt and Lombard Bros.
Song—Mrs. J. A. McDonald
Violin and piano—Miss Leonard and Fanning
Music—M. M. Norris, M. Nutt and Lombard Bros.
Reading—Bro. P. Cosgrove
Song—Mrs. Mattie
Recitation—Mrs. J. A. McDonald
Speeches—Bro. W. McDonald, barrister, and Wm Craig, Esq.
Various games were played during the evening. Luncheon was served by the ladies, and was much enjoyed. The chairman afterwards called on Rev. Father Kinsella for a song. Although taken by surprise the Rev.

Father cheerfully responded, much to the delight of the attentive guests. The favorite Lombard tunes are well worthy of special mention for their inspiring music throughout the evening, especially during luncheon.

After the usual autumn "God Save the Queen" the pleasant evening of Branch 211 successfully ended.

The C. M. B. A. in Pictou, N. S.

A Branch of the Catholic Mutual Benefit Association of Canada was formally opened at Pictou, N. S., on the 3rd March, by the Grand Deputy of the district, Rev. R. McDonald, of New Glasgow.

Following is the list of officers:

- President, Wm Brennan
- 1st Vice, J. Grattan
- 2nd Vice, N. Doherty
- Recording Secretary, A. McKenna,
- Assistant Secretary, W. J. Brennan.
- Financial Secretary, F. J. Tobin
- Treasurer, A. McKenna, sr
- Marshal, D. Smith.
- Guard, F. Grattan

Despite the inclemency of the weather no less than seventy five brothers from the branches of New Glasgow and Stellarton accompanied the Grand Deputy, and their presence tended in no small degree to inspire the young branch with enthusiasm, and make its first meeting a complete success.

After the installation and regular order of business had been disposed of the Grand Deputy delivered an able and enthusiastic address, setting forth the manifold benefits to be derived from a vigorous branch of the C. M. B. A. The President followed in a speech brim full of that wit, eloquence, and sound good sense which has made him a central figure at the council board, and as invincible in Ward one, as was his former namesake, "on the moor."

The stirring address of the 1st and 2nd Vice Presidents showed that these officials were fully convinced of the great possibilities of a well regulated Catholic Society, and confident that "Stella Maris" branch was destined to supply a want, long felt, by the Catholic young men of Pictou.

After the meeting had adjourned the members and visiting brothers repaired to the Revere Hotel where a repast, befitting the season yet fully up to that high standard of excellence which has ever prevailed at the "Revere," was enjoyed. After satisfying the wants of the inner man, a pleasant hour, enlivened with toast and song, did much to cheer the company for the unpleasant drive home.

The following toasts were proposed and fittingly responded to:
"Her Gracious Majesty the Queen."
Wm Brennan
"Canada, Our Country," N. Doherty.
"Total Abstinence," proposed by Rev. J. McKeough, responded to by J. McKinnon, New Glasgow.
"The Shire Town," proposed by A. McKenna, sr., responded to by, Wm. Brennan
"Our Visiting Brothers," proposed by A. McKenna, jr., responded to by J. M. Pherson, Stellarton.
"The Men of the Sea," proposed by A. Smith, responded to by D. Smith
"Our Spiritual Adviser," proposed by F. Grattan, responded to by, Rev. J. McKeough.
"C. M. B. A.," proposed by T. J. Tobin, responded to by Rev. R. McDonald, N. Glasgow.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.

April Assessment, 1895
Cotisation du mois d'Avril

Deaths
Deces

Nov. 19, 21, 22, 24, 25, 26, 27, 28 and 29

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 April 1, 1895.
Bureau du Grand Secrétaire, London, Ont. 1 Avril, 1895.

Dear Sir and Brothers—You are hereby officially notified of the dates of the following named brothers

Cher Monsieur et Frères—Vous êtes, par le présent officiellement notifiés du décès des frères ci-après nommés :

NO.	NAME.	BRANCH.	LOCATION.	ADMITTED.	DIED.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	LIEU.	ADMIS.	DECEDES.	CAUSE DU DECES.
19	Vital Bonbrasse	1	Frontenac, Ont.	1894 Sept. 3, '91	Dec. 25, '94	Drowned at Sea
20	Jean P. Gagnon	1	Bellefleur, N.S.	1894 Sept. 11, '92	Dec. 25, '94	Drowned at Sea
21	James P. Dorn	1	Montreal, Que.	1894 Aug. 27, '89	Feb. 1, '95	Accidental
22	Felix G. Gagnon	1	Montreal, Que.	1894 Apr. 23, '90	Feb. 1, '95	Apoplexy of Heart
23	Isaac Amos	2	W. Pubnico, N.S.	1894 July 2, '90	Feb. 1, '95	Pulm. Tuberculosis
24	Alfred Roberts	1	Windsor, O. C.	1894 Dec. 20, '88	Feb. 1, '95	Acut. Tuberculosis
25	Michael J. Goulet	1	Halifax N.S.	1894 Feb. 17, '91	Mar. 8, '95	Consumption
26	Dani. M. Gagnon	4	Brossville, Ont.	1894 July 19, '91	Nov. 11, '94	Railway accident
27	Michael Noxon	2	Stimoco, Ont.	1894 June 7, '91	Nov. 11, '94	Clear of Stomach
28	N. Y. Montreuil	2	Quebec, Que.	1894 Jan. 2, '95	Nov. 18, '94	Pleuro Pneumonia
29	John Byrne	3	Hampton Ont.	1894 Sep. 15, '81	Nov. 21, '94	Consumption

Deaths Nos. 19, 21, 22 & 22 not in regular order, proofs not having been received in proper time.
Les décès Nos. 19, 20, 21 & 22 ne sont pas rapportés dans l'ordre régulier, la preuve n'ayant pas été reçue en temps.

Statement of the Beneficiary and Reserve Funds for March, 1895.
Compte-rendu du Fonds des Bénéfices et du Fonds de Réserve pour le mois de Mars, 1895.

BENEFICIARY FUND.
FONDS DES BENEFICIAIRES.

	1895	CH.	1894
Amount on hand March 1st, 1895	151 26		
Received during March from No. 13 & 14 Assessment	120 13		
Received during March from No. 15	300 53		
Received during March from No. 1 & Sp'l of '93	3,811 83		
Received during March from No. 2	9,116 68		
Received during March from No. 3 & 4	318 75		
Total	\$14,122 29		
Mar. 12, Benefits paid on account of J. R. Macdonald, Order 555	2,000 00		
18, do J. Gagnon	1,000 00		
20, do T. Morrison	2,000 00		
26, do A. Fortney	1,000 00		
28, do N. Lalonde	1,000 00		
29, do B. Kioepfer	2,000 00		
31, do P. T. Leahy	2,000 00		
April (Avril) 1st, 1895, Balance	1,122 28		
Total	\$14,122 29		

RESERVE FUND—FONDS DE RESERVE.

Amount on hand March 1st, 1895	73,794 92
Amount accrued since last report	735 65
Total	\$74,530 57

SAM. R. BROWN, Grand Secretary.

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

Brothers—The foregoing statement of Assessment No. 5 (April Assessment) is given in compliance with Sections 7 & 8 of Beneficiary Fund Law; the legal notice of these regular monthly assessments is given in our Constitution. You must pay this Assessment to the Financial Secretary of your Branch on or before the third day of May, 1895. Branch Treasurers must remit to me the amount of this Assessment, accompanied with Monthly Assessment Report, on or before the 9th day of May, 1895. Members, and especially officers of branches, are requested to carefully read Sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

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

Aux Membres de l'A.C.B.M. du Canada—

Frères—L'état précédent de la Cotisation No. 5 (Cotisation du mois d'Avril) 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 cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Mai, 1895. Les Trésoriers des Succursales doivent me faire remise du montant de cette cotisation, accompagné du Rapport de la Cotisation Mensuelle, le ou avant le 9ème jour de Mai, 1895. Les membres, et plus particulièrement les officiers des succursales, sont priés de lire attentivement les Clauses 1, 8, 9, 10 et 11 de notre Constitution afin de bien connaître les règlements concernant les cotisations.

Fraternellement à vous.
S. M. R. BROWN, Grand Sec.

Statement of Assessments Received in March, 1895.

Etat des Cotisations Recues Durant le Mois de Mars.

Branch No.	Assess. No.	Beneficiary Fund.	Reserve Fund.	Branch No.	Assessment No.	Beneficiary Fund.	Reserve Fund.
No. de la Succursale.	Nos. des Cotisations.	Fonds des Bénéfices.	Fonds de Réserve.	No. de la Succursale.	Nos. des Cotisations.	Fonds des Bénéfices.	Fonds de Réserve.
1	2	180 82	8 81	10	2	31 80	10 20
2	2	169 94	5 24	11	2	32 20	17 00
3	2	144 68	7 62	12	2	102 33	6 32
4	2	152 25	8 02	13	2	31 53	1 82
5	2	161 57	8 23	14	2	72 53	3 82
6	2	83 35	4 61	15	2	71 43	3 92
7	2	42 83	2 24	16	2	28 78	1 52
8	2	298 27	15 14	17	2	138 69	7 18
9	2	116 99	6 10	18	2	30 26	1 59
10	2	32 20	1 70	19	2	31 82	1 83
11	2	102 33	6 32	20	2	53 41	2 81
12	2	31 53	1 82	21	2	96 47	5 08
13	2	72 53	3 82	22	2	105 16	8 09
14	2	71 43	3 92	23	2	50 16	2 61
15	2	28 78	1 52	24	2	144 11	7 59
16	2	138 69	7 18	25	2	33 57	1 78
17	2	30 26	1 59	26	2	165 92	8 73
18	2	31 80	1 70	27	2	83 25	4 55
19	2	102 33	6 32	28	2	165 74	8 72
20	2	31 82	1 83	29	2	89 16	4 69
21	2	53 41	2 81	30	2	21 41	1 29
22	2	96 47	5 08	31	2	77 42	4 08
23	2	105 16	8 09	32	2	37 76	1 99
24	2	50 16	2 61	33	2	36 00	1 90
25	2	144 11	7 59	34	2	38 95	2 05
26	2	33 57	1 78	35	2	369 93	19 42
27	2	165 92	8 73	36	2	250 80	12 15
28	2	83 25	4 55	37	2	28 79	1 51
29	2	165 74	8 72	38	2	40 91	2 16
30	2	89 16	4 69	39	2	23 80	1 25
31	2	21 41	1 29	40	2	104 36	5 49
32	2	77 42	4 08	41	2	63 74	3 39
33	2	37 76	1 99	42	2	179 65	9 45
34	2	36 00	1 90	43	2	19 47	1 03
35	2	38 95	2 05	44	2	62 18	3 27
36	2	369 93	19 42	45	2	21 61	1 14
37	2	250 80	12 15	46	2	184 02	9 68
38	2	28 79	1 51	47	2	118 18	6 12
39	2	40 91	2 16	48	2	87 07	4 58
40	2	23 80	1 25	49	2	129 84	7 37
41	2	104 36	5 49	50	2	39 77	3 73
42	2	63 74	3 39	51	2	88 75	5 20
43	2	179 65	9 45	52	2	60 85	3 20
44	2	19 47	1 03	53	2	60 08	3 16
45	2	62 18	3 27	54	2	46 22	2 43
46	2	21 61	1 14	55	2	47 61	2 49
47	2	184 02	9 68	56	2	40 22	2 43
48	2	118 18	6 12	57	2	33 82	1 78
49	2	87 07	4 58	58	2	28 57	1 46
50	2	129 84	7 37	59	2	82 57	4 60
51	2	39 77	3 73	60	2	41 84	2 21
52	2	88 75	5 20	61	2	16 30	86
53	2	60 85	3 20	62	2	38 53	2 25
54	2	60 08	3 16	63	2	36 53	2 27
55	2	46 22	2 43	64	2	80 91	4 76
56	2	47 61	2 49	65	2	112 65	5 90
57	2	40 22	2 43	66	2	49 21	2 59
58	2	33 82	1 78	67	2	15 91	2 01
59	2	28 57	1 46	68	2	38 85	2 05
60	2	82 57	4 60	69	2	21 70	1 13
61	2	41 84	2 21	70	2	138 65	7 30
62	2	16 30	86	71	2	42 65	2 25
63	2	38 53	2 25	72	2	40 48	2 60
64	2	36 53	2 27	73	2	49 07	2 63
65	2	80 91	4 76	74	2	7 03	0 37
66	2	112 65	5 90	75	2	43 50	2 29
67	2	49 21	2 59	76	2	51 89	2 73
68	2	15 91	2 01	77	2	82 51	4 31
69	2	38 85	2 05	78	2	31 21	1 64
70	2	21 70	1 13	79	2	59 91	3 16
71	2	138 65	7 30	80	2	47 36	2 49
72	2	42 65	2 25	81	2	01 04	0 21
73	2	40 48	2 60	82	2	251 09	13 40
74	2	49 07	2 63	83	2	12 16	0 61
75	2	7 03	0 37	84	2	100 87	5 28
76	2	43 50	2 29	85	2	28 93	1 52
77	2	51 89	2 73	86	2	31 21	1 64
78	2	82 51	4 31	87	2	19 62	1 03
79	2	31 21	1 64	88	2	102 33	6 32
80	2	59 91	3 16	89	2	31 87	1 68
81	2	47 36	2 49	90	2	101 04	5 21
82	2	01 04	0 21	91	2	12 16	0 61
83	2	251 09	13 40	92	2	100 87	5 28
84	2	12 16	0 61	93	2	28 93	1 52
85	2	100 87	5 28	94	2	31 21	1 64
86	2	28 93	1 52	95	2	19 62	1 03
87	2	31 21	1 64	96	2	102 33	6 32
88	2	19 62	1 03	97	2	31 87	1 68
89	2	102 33	6 32	98	2	100 87	5 28
90	2	31 87	1 68	99	2	28 93	1 52
91	2	101 04	5 21	100	2	77 52	4 08
92	2	12 16	0 61	101	2	45 41	2 39
93	2	100 87	5 28				
94	2	28 93	1 52				
95	2	31 21	1 64				
96	2	19 62	1 03				
97	2	102 33	6 32				
98	2	31 87	1 68				
99	2	100 87	5 28				
100	2	28 93	1 52				

Total..... 1371 02 75 65

N. B.—All branches not appearing on the foregoing statement as having paid No. 2 Assessment, with the exception of Branches 13, 65, 193, 201, 211, 237 and 238, are on this date (April 1st, 1895) in arrears or under suspension. Branches 13, 65, 193, 206, 211, 237 and 238 paid No. 2 in February. Branch 203 was not liable for said Assessment.

N. B.—Les succursales qui n'apparaissent pas dans l'état ci-dessus comme ayant payé la Cotisation No. 2 à l'exception des Succursales Nos. 13, 65, 193, 206, 211, 237 et 238, sont à cette date (1 Avril, 1895) arriérées ou en suspens. Les Succursales Nos. 13, 65, 193, 206, 211, 237 et 238 ont payé la Cotisation No. 2 en Février. La Succursale No. 203 n'était pas responsable de cette Cotisation.

CONTINUED FROM PAGE THREE.

"Mine Host and Hostess," proposed by J. F. Kelly, responded to by N. Doherty.

The singing of God Save the Queen brought the meeting to a close, and all dispersed bearing away pleasant memories of the opening of "Stella Maria" Branch, and looking forward with pleasure to the promised similar reunion with our genial brothers at Stellarton.

A. McKenna, jr., Rec. Sec, Br. 262

BRANCH 262.

Lethbridge Branch, No 262, on the 17th February, at the home of Mr. T. Curry, gave a progressive euchre party in honor of Bro. J. MacLain, who is about to proceed to the Yukon territory in search of fortune. There was a most enthusiastic turn out of members, some fifty or more, including Rev. Father Vanthigen, who was present for a short time, having assembled to bid Bro. MacLain God-speed before starting on his journey to the far north.

The early part of the evening was given up to euchre, and some very close contests having taken place the prizes were distributed, Mrs. Mac Donald capturing the ladies' prize and Bro. Howard that for the gentlemen.

The booby prize for ladies fell to Miss Begin, that for gentlemen to Bro. J. G. Callaghan.

At 12 o'clock a most recherche oyster supper was served and fully appreciated by all present.

After supper the remainder of the time was devoted to music, Mrs. Mac Donald presiding at the piano. Miss Begin and other ladies gave some very choice selections, while Bro. J. G. Callaghan sustained his high reputation on the cornet, several solo by him being rapturously enjoyed by the assembly.

About 1:30 a. m. the entertainment, which was most successful, was brought to a close. This is the first occasion which this branch has had for any celebration, and to judge by its success and the heartiness which all the members exhibited in the proceedings, it augurs well for Branch 262 and the C. M. B. A. in the district.

BRANCH 281.

Branch 281, Tignish, P. E. I., was honored with the presence of the Provincial Grand Deputy, Rev. A. E. Burke. The Rev. gentleman, in the capacity of Grand Deputy made a thorough inspection of the branch as ordered by the Grand Council. After the most minute auditorship the Rev. gentleman pronounced all most satisfactory and expressed very flattering compliments on the officers and members. Rev. Dr. Chaisson, who is an active member of this branch was present and expressed his satisfaction to hear such flattering remarks on behalf of the association. The Rev. Dr. also announced the intention of his parishioners to establish a branch of the Catholic Mutual Benefit Association at Palmer Road at an early date. Rev. J. S. Turbide, who always manifests such a strong interest for the advancement of Catholicity in the parish, expressed his pleasure to hear that such harmony and good work existed in the C. M. B. A. A most sincere vote of thanks was then tendered the Provincial Grand Deputy and the meeting resumed its general order of business. Taking all together Branch 281 has reasons to be proud of its success. Established under the most trying circum-

stances it has prospered and has the greatest expectation for the future. The presence of the Rv'd. gentlemen Father Burke, Father Chaisson and Father Turbide, has always stimulated the members of this branch and today the brothers are happy to have such brave defenders of the Faith to fraternize with.—L'Impartial, P. E. I.

THE LANGLOIS APPEAL.

Nicolet, Que., March 1, 1898.

Samuel R Brown, Esq., Grand Secretary, London, Ont:

Dear Sir and Brother.—Find below the second report of the branches which have responded to the appeal of Branch No. 161 Nicolet, Que., in behalf of Brother Z. A. Langlois, as well as the amount subscribed by each of them.

Table with columns for branch names and amounts received. Includes entries for Calgary, Montreal, North Sydney, Guelph, Assumption, Sarnia, Ottawa, Louisville, Tibury, Montreal, Stratford, Shediac, Biddulph, Thorold, Trois Rivieres, Montreal, Stanstead, Joliette, Brother A. M. McDonald, Dorchester, N. B., East Farnham, N. S., Miramcook, N. B., Plantagenet, Sturgeon Falls, Stratford, St. Mary's, Toronto, Montreal, St. Boniface, St. Louis, Fox Creek, Kingsbridge, Barachois, Windsor, Moncton, Somerset.

Total.....\$196 14

Brother Langlois is sorely tried; all his family having been sick from the 15th Dec. until a few days ago, when to make his misfortune still greater death took away two of his children. The health of his wife is also very poor and her recovery is doubtful.

We humbly request the branches which have not yet responded to the appeal of Brother Z. A. Langlois to kindly do so as soon as possible as the condition of his family is very critical. P. A. Gouin, Priest. Spiritual Adviser, Branch 164.

THE GATIEN APPEAL.

To the Editor of THE CANADIAN Dear Sir and Brother—Will you kindly publish the following branches who have contributed towards the appeal of our Branch 187 in behalf of Bro. Leandre Gatten. We heartily thank the sister branches who have responded to our call and cordially invite all branches to follow that good example.

J. A. LEVIS, REC. SEC.

Table with columns for branch names and amounts received. Includes entries for Sturgeon Falls, Amherstburg, Toronto, Mount Forest, Pembroke, Quebec, Waterloo, Woodlee, Hertage du Fort, Downeyville, Downey, St. Marys, Thorold, St. John, Mattawa, Hells River, Trenton, Peterborough, Hamilton, Assumption, Montreal, Lindsay, Bellevue's Cove, N. S.

Table with columns for branch names and amounts received. Includes entries for Chatham, Ridgetown, Fletcher, Stratford, Stanstead, St. Vincent de Paul, Montreal, Owen Sound, Jockin's Mines, Paris, Moncton, Ingersoll, Plantagenet, Formosa, Haden, Thurso, Midway, Levis, London, Trout Creek, Pictou, Smith Falls.

Total \$90 47 Sturgeon Falls Ont., March 1, 1898.

THE TRUDEL APPEAL.

Branch No 221, Murray Bay, Que., acknowledges, with thanks, receipt of the following amount, in answer to the above appeal:

Table with columns for branch names and amounts received. Includes entries for St. Catherine's, Malden, Ottawa, Hamilton, Toronto, Dublin, St. Marys, Hull, Midway, Formosa, Lindsay, Teeswater, Levis, Three Rivers, Waterloo, Chepstow, St. Vincent de Paul, Halifax, Sydney, C. B. N. S., Chatham, Canso, Parrabro, Owen Sound, Woodlee, Champlain, Stone Point, Kempville, Somerset, L'Original, Truro, Wellington, P. E. I., Lourdes, Bellevue's Cove, St. David, Murray Bay.

Total.....\$71.50

Elie Harvey, P. esident, Branch No. 221. Murray Bay, Que., March 14, 1898.

THE THOMASSIN APPEAL.

St. Boniface, Man., Mar. 28, 1898. S. R Brown, Esq., Grand Sec., C. M. B. A. of Canada, London, Ont.: Dear Sir and Brother—Kindly add to the list already sent you, the names of the branches enclosed herewith, as having contributed to the appeal of our branch in behalf of Brother Louis Thomassin. Yours fraternally, J. C. TURBINE, Rec. Sec. Br 230.

Table with columns for branch names and amounts received. Includes entries for Ayton, Midway, Carlsruhe, Bellevue's Cove, Battleford, L'Original, Calgary, Truro, Champlain, Chatham, Cobourg, Lourdes, St. David, Teeswater, Guelph, Formosa, Ingersoll, Owen Sound, Grand Falls, Dartmouth, Kempville, Parrabro, Montreal, St. Alexandre, Chatham, Wellington, Cap St. Ignace, Levis.

Total.....\$100 45

The more parents realize their responsibility towards their children the more cheerfully will they practice that virtue the lack of which has ruined so many homes and wrecked so many lives.

Initiations Reported in March, 1898.

Initiations Raportees en Mars, 1898.

Table with columns for branch names, number of initiations, and number of members. Includes entries for Montreal, Grace Bay, Decerolle, Toronto, Chatham, Berlin, Breckville, St. Marys, Kinkora, Ayton, St. John, N. B., Dummondville, Antigonish, Simcoe, Lourdes, Hurdley, Downeyville, Amherstburg, London, Stratford, Wallaceburg, Thorold, Cayuga, Petrica, Ottawa, Peterborough, Winham, Arthur, Hamilton, Lindsay, Toronto, Perth, Renfrew, Quebec, Quebec, Calgary, N. W. T., Bathurst, N. S., Halifax, N. S., Toronto, Halifax, Winnipeg, Nicolet, Cardinal, Rock Island, Newcastle, Yarmouth, Fairville, Montreal, Montreal, West Pubnico, Louisville, Owen Sound, Charlottetown, Buctouche, Quebec, St. H. de Montreal, Pakenham, Fredericton, Brandon, St. Germain de Grantham, St. David de L'Auberiviere, Pictou, N. S.

Total.....110

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

A PRESIDENT CANED.

At the last regular meeting of Branch 53, C. M. B. A., Mount Forest, Ont., a very pleasant event took place. It was the presentation of a gold headed cane, suitably engraved to mark the occasion, to Bro. J. P. Noonan, as a token of friendship and appreciation of his services during the past. Bad roads and weather prevented a number of the members from attending to give presence of their feelings which they endeavored to express in the following address:

To J. P. Noonan, President Branch 53, C. M. B. A., Mount Forest, Ont.:

Dear Sir and Brother—We, the members of above branch, take this means of expressing our appreciation of your most valuable services in the interests and welfare of our society for the last eleven years. In doing so we wish to assure you that we are very sensible of the feelings of gratitude we owe you for the deep interest you have always manifested in the welfare of our branch. We congratulate you also on the success you have achieved in the accomplishment of the many duties imposed upon you as officer of our society. Permit us, then, to offer you this cane, accompanied with those humble but earnest words, as a very slight testimony and a weak expression of the sentiments of brotherly love our hearts would speak.

In thanking you for all you have done in the past we feel assured that the future will be marked by you with the same devotion and happy success.

Signed on behalf of the branch, Daniel Murphy, Wm. Duggan, Denis McNamara and Matthias Sherry, committee

Although taken by surprise Brother Noonan responded in a very happy and most appropriate speech, expressive of his gratitude and heartfelt apprecia-

tion. He spoke at some length of the origin and history of the branch, and recalled the many changes that have taken place among its members in the past few years.

He concluded by reminding those present that they did not need to go outside of their own branch to see the benefit of having a policy in the C. M. B. A. After which the spiritual adviser Rev. Dean O'Connell, who has always been a warm advocate of C. M. B. A. principles, said that he felt that he could not let the occasion pass without expressing the great pleasure it gave him to congratulate the members of this branch for the well earned respect and honor they have shown their worthy President this evening, and with earnest words of encouragement to continue in the noble work of charity, brought the meeting to a happy close.

Resolutions of Condolence.

Branch No. 1, London Ont., on the death of Brother Edward Morikin's son.

Branch No. 1, London Ont., on the death of Brother Michael Phelan's son.

Branch No. 2, Windsor, Ont., on the death of Brother Judge McHugh's mother.

Branch No. 27, Port-Jean, Ont., on the death of Brother Joseph Gaudin a wife.

Branch No. 175, Kinkora, Ont., on the death of Brother Henry Foley's son.

Branch No. 216, Charlottetown, P. E. I., on the death of Brother Wm. Fitzgerald's child.

Branch No. 276, Tracadie, N. B. on the death of Brother Robert Bichaud's mother.

Branch No. 57, Orillia, Ont., on the death of Brother R. M. Dannelly's son.

Branch No. 108, Amherst, N. S. on the death of Brother George W. Cooke's mother.

Branch No. 63, St. Mary's Ont. on the death of Brother John Barry's father and Brother T. Markey's wife.

Branch No. 37, Hamilton, Ont. on the death of Brother President Thomas Murphy's mother.

Branch No. 177, New castle N. B. on the death of Brother Chancellor John Morrissy's brother.

Branch No. 49, Toronto, Ont. on the death of Brother Past Chancellor B. J. Cronin's father.

Branch No. 133, St. John, N. B., on the death of Brothers James, Charles and Henry Russell's brother.

Branch No. 65, Ayton, Ont., on the death of Brother Michael Murry's sister.

Branch No. 81, Smith's Falls, Ont., on the death of Brother John Payne's mother.

Branch No. 166, Stanstead, Que., on the death of Brother Peter C. McAuley's sister.

At the regular meeting of Branch No. 30, Peterborough, Ontario, held on February 22nd, 1898, the following resolutions of condolence were moved and unanimously carried:

That we the members of Branch No. 30, desire to record with feelings of deep regret our heartfelt sorrow at the death of our much esteemed brother, Joseph Stortz.

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

Resolved that our charter be draped for one month and that these resolutions be recorded and a copy sent to Mrs. Stortz and also published in the official organ, THE CANADIAN.

At the regular meeting of Branch 132, Halifax, N. S., held on Tuesday evening the 15 Feb, the following resolution was unanimously adopted:

Whereas, it has pleased Almighty God, in His infinite wisdom to remove from among us, one of our worthy and esteemed brothers, James J. O'Connor, and whereas, the intimate relations held with him makes it eminently befitting that we record our appreciation of him, therefore:

Resolved that the wisdom he has exercised in the association by council etc. will be held in grateful remembrance.

Resolved that the removal of such a life from among our midst leaves a vacancy and a shadow that will be recognized by all the members of Branch 132:

Resolved that we the members of said branch extend to the family of our deceased

brother our sincere sympathy in their loss of a good and loving son and brother:

Resolved that a copy of this resolution be spread on the minutes, a copy printed in the C. M. B. A. official organ and a copy sent to the bereaved family.

At a regular meeting of Branch No. 31, Guelph Ont. the following resolution was unanimously adopted.

Moved by Bro. Dr. Numan seconded by Bro. Jas E. Day.

Whereas it has pleased Divine Providence to call from our midst our late Brother Denis Costigan.

Resolved that Branch 31, C. M. B. A. Guelph, express their sincere sorrow at his demise and their deep sympathy and condolence with his widow and relatives in their bereavement and pray that God may give them consolation in their great sorrow by the reflection that He has called our late dear Brother to the reward of a well-spent life.

Resolved that a copy of this resolution be sent to Mrs. Dania Costigan and one to THE CANADIAN for publication.

At a regular meeting of Branch No. 31, Guelph, Ont., the following resolution was unanimously adopted:

Moved by Bro. Dr. Numan, sec. by Bro. James E. Day.

Whereas it has pleased Divine Providence to call from our midst our late Brother Benedict Kloepfer.

Resolved that Branch 31, C. M. B. A., Guelph, express their severe sorrow at his demise and their deep sympathy and condolence with his widow and relatives in their sad bereavement and pray that God may give them consolation in their great sorrow by the reflection that He has called our late dear brother to the reward of a well spent life.

Resolved that a copy of this resolution be sent to Mrs. B. Kloepfer and one to THE CANADIAN for publication.

At a regular meeting of Branch 132, Halifax, N. S., held on Tuesday eve, 15th March, the following resolution was unanimously adopted:

Whereas it has pleased Almighty God in His wisdom to remove from our midst (by death) our worthy and esteemed Brother, Michael J. Griffin, be it therefore

Resolved, that while bowing to the will of the Almighty God, the members of this branch desire to express their sincere sorrow for the loss of so esteemed and worthy a member of this branch, be it therefore

Resolved that we convey to the family of our late lamented Brother, our unfeigned sympathies in their sad bereavement, and we pray that God in His mercy will comfort and sustain them in their sad bereavement for the loss of a kind and loving husband and father.

At a largely attended regular meeting of Branch No. 1, Windsor, Ont, held on the 24th of March 1898.

On motion of Brother, Judge Mellugh seconded by Brother Past President Francis Cleary and unanimously carried:

Whereas Divine Providence has been pleased to remove from our midst Brother Joseph Degussa District Deputy and a Past President of this Branch, we hereby offer our sincere sympathy to his sorrowing wife, parents and relatives at the great loss which they have sustained.

Resolved that this branch desires to bear testimony to the esteem in which our late brother was held by his fellow members on account of his many amiable qualities and his zeal for the advancement and good of this branch.

Resolved that the sudden removal of such a life from among our midst leaves a vacancy and a shadow that will be deeply realized by all the members and friends of this association, and will prove a serious loss to the community and the public.

Resolved that with deep sympathy with the bereaved relatives of the deceased we express our hope that even so great a loss to us all may be overruled for good by Him who doeth all things for the best.

Resolved that a copy of these resolutions be spread upon the Records of this Branch, a copy forwarded to his wife and parents, and published in our official organ.

At a regular meeting of Branch 15, Toronto Ont. held in their hall Monday March 14

The following resolution was adopted unanimously.

Resolved that whilst meekly bowing to the will of Almighty God in calling our worthy Brother John T. Russell from our association to receive his eternal reward in heaven

We hereby extend to his widow and family our sincere sympathy and condolence in their bereavement and that our charter be draped in mourning for thirty days.

Resolved that the above resolution be inserted in the minutes of this meeting and a copy be forwarded to the family and published in the Catholic Register and THE CANADIAN.

LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada.

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

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

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

Adressez toutes communications à
S. R. BROWN,
Editeur et Gérant
Bloc Coote, Rue Dundas,
London, Ont.

LONDON, AVRIL, 1898.



SOUS L'ACTE DES ASSURANCES

Chapitre 124 des Statuts Révisés du Canada, tel qu'amendés)

Ottawa, 31 Mars, 1898.

LE CERTIFICAT D'ENREGISTREMENT NO 8 délivré au Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle du Canada, l'autorisant à faire des opérations d'Assurance sur la vie sur le plan des Cotisations dans La Puissance du Canada, est par le présent renouvelé jusqu'au Trente-et-Unième jour de Mars, 1899.

(Sig.) J. M. COURTNEY,
Député Ministre des Finances.

(Sig.) W. FITZGERALD,
Surintendant des Assurances.

LA RECLAME DE L'A. C. B. M

Il n'y a pas de Société Fraternelle Catholique, faisant affaires dans Le Dominion aujourd'hui, qui occupe une plus chaude place dans le cœur des gens que notre noble association. Il n'y en a pas dans laquelle la grande masse des gens ont une confiance aussi illimitée, pour laquelle ils entretiennent une plus grande estime. Il n'y en a pas à laquelle la Hiérarchie Catholique et le Clergé du Canada accordent de telles marques d'une faveur spéciale: il n'y en a pas que les guides de l'Idée Catholique soutiennent avec autant de zèle et aux rangs, à l'aide et à l'encouragement de laquelle l'homme d'affaires Catholique se rallie aussi généreusement. Voilà les signes, les bornes qui disent notre succès, qui annoncent l'œuvre glorieuse que nous accomplissons et la haute distinction à laquelle nous sommes parvenus.

Il n'y a pas un seul des éléments ains spécifiés dont le support n'a une signification spéciale. L'homme d'affaires joint nos rangs parcequ'il sait très bien notre position financière solide, parcequ'il sait que la base de notre prospérité est bien et soigneusement assise, et parcequ'il s'est assuré lui-même par une étude soignée que l'administration de l'A. C. B. M. est sous tous les rapports sans reproche. Soigneuse et économique elle est de

toute manière, pas d'accroissement anormal ici, pas d'effort pour faire de l'effet, pas d'absurdité mystique, pas de cérémonies ridicules; et c'est dans cette évolution soignée et attentive que se trouve sa stabilité. L'homme d'affaires observe cela, d'où sa confiance, son support indivis.

Les Catholiques comme corps aiment l'A. C. B. M. pour l'œuvre qu'elle accomplit, pour l'œuvre divine de Charité et de fraternité qu'elle accomplit chaque jour. Ces œuvres sont visibles en tous lieux et parlent pour elles-mêmes. Pourquoi les rappeler ici? Pourquoi s'arrêter sur la route quand celui qui passe peut lire? Les Catholiques du Canada ont lu l'histoire de l'A. C. B. M. Oui ils l'ont bien lue et ils l'ont bien apprise, et aussi ils l'aiment, car c'est seulement ce qui est vraiment bon qui est vraiment aimé. Qu'on dise cette bonne histoire à chaque maison et à chaque foyer. Car plus les vertus de l'A. C. B. M. seront connues plus elle sera appréciée.

Que chaque membre se fasse missionnaire sous ce rapport. Qu'il répande l'évangile de nos bonnes actions, de nos nobles exploits. Qu'il le dise à son voisin, à ses amis, jusqu'à ce qu'il n'y ait pas une maison Catholique en Canada qui n'ait fourni un membre.

Nous avons à peine besoin de dire ici qu'il n'y a aucun élément parmi nos membres, qui nous procure une plus grande joie que notre nombreux rôle de Prélats distingués et de membres du Clergé. Ceux-ci, nous le savons, ont cherché l'admission dans nos rangs non pas tant pour leur avantage personnel que pour l'exemple qu'ils désirent donner au monde afin que d'autres le suivent. Ils nous ont bien pesés et ne nous ont pas trouvés manquants. Ils ont surveillé notre carrière, elle leur a plu, et pour marquer leur approbation ils ont joint notre association. Aucune de leurs paroles ne pouvaient décerner une plus grande louange que cet acte de leur part, aussi c'est là le chapitre dont nous sommes le plus fiers dans notre histoire.

Sous toutes ces circonstances avec quelle confiance l'A. C. B. M. peut faire appel pour son maintien. Fermeté, honneur, droiture, charité, justice, voilà nos mot-d'ordre et par ces signes nous devons conquérir.

MGR. McDONALD DE LI. DU P. E., SUR LES SOCIÉTÉS

La lettre Pastorale de Sa Grandeur Mgr. McDonald de l'Île du Prince Edouard, à l'occasion du carême, contient cette condamnation des sociétés non-Catholiques et cette approbation de l'A. C. B. M. :—

"Il y a une autre question, bien aimés frères, sur laquelle nous croyons de notre devoir sacré d'attirer votre attention, et c'est la conduite irrépréhensible de ceux qui, désirant être considérés comme de respectueux Catholiques, néanmoins n'ont aucune hésitation à s'affilier à ces sociétés secrètes qui n'ont pas été approuvées par

la Sainte Eglise. Tous les fidèles devraient comprendre que l'Eglise Catholique condamnait le principe même d'après lequel sont fondées les sociétés secrètes, et qu'Elle a en tout temps décontenancé leur existence, pendant qu'à leurs formes plus pernicieuses Elle a opposé une condamnation éternelle.

Mgr. McDonald cite la condamnation par le Pape des Sociétés non Catholiques pour les Catholiques et dit :—

“ Il n'y a donc pas à s'y méprendre sur la doctrine de l'Eglise tel qu'expliquée par le Vicaire du Christ concernant ces sociétés secrètes qui n'ont jamais rencontré et ne rencontreront jamais son approbation, et c'est pourquoi il incombe aux fidèles de s'abstenir soigneusement de s'affilier à de telles associations, et particulièrement lorsqu'on peut obtenir avec une égale facilité dans des sociétés catholiques approuvées par l'Eglise les mêmes avantages pécuniaires que dans les premières. Maintenant, pour qu'il n'y ait pas de méprise sur notre position à cet égard, nous défendons aux fidèles sous notre juridiction spirituelle de s'enrôler comme membres dans ces sortes de sociétés, soit existantes actuellement ou qui pourront être organisées à l'avenir.”

MORT DE MGR. CLEARY.

L'Eglise Catholique en Canada a fait une grande perte par la mort de Sa Grandeur Mgr. l'Archevêque Cleary de l'archidiocèse de Kingston, province d'Ontario. On peut assurément dire que peu de Prélats ont tenu une plus haute place. Que ce fût comme théologien, homme d'Etat, écrivain polémique ou profond philosophe, l'Archevêque Cleary n'avait pas son supérieur. Les années de son épiscopat à Kingston ont été marquées par les plus heureux résultats. Par tout son grand diocèse de magnifiques églises furent édifiées. Et ces édifices sacrés sont d'un fini architectural et d'une exécution dignes de l'objet pour lequel ils ont été consacrés. Des écoles et des couvents ont surgis de toutes parts. Des hopitaux et des maisons de refuge pour les vieillards pauvres et les orphelins, construits partout où ils étaient nécessaires, marquent sa charité et sa sollicitude pour les affligés d'entre ses ouailles. Il était en toute vérité un grand homme d'Eglise et comme tel son œuvre fut des plus complets dans tous ses détails. Son courage à soutenir ce qu'il considérait être la cause de la religion et de la justice était merveilleux. Il soutenait qu'il n'y avait pas d'obstacles trop grands pour les vaincre. Sa grande énergie et sa volonté invincible renversaient toute opposition et à la fin il triomphait. Ce fût probablement dans l'éducation religieuse des enfants de ses ouailles que son caractère fût le mieux apparent. Ici il fût vraiment le Grand Pasteur combattant pour les agneaux de son troupeau, et il fit bien la lutte et ne mit pas son armure de côté avant que la bataille fût gagnée.

Dans la vie privée il était gai, affable et plein de considération pour tous ceux qui vinrent en contact avec

lui. Il était un brillant causeur et il n'y avait rien de plus agréable ou instructif que de s'asseoir à ses côtés et d'écouter son éloquente parole et de participer à sa grande connaissance universelle.

Sa mort fut des plus édifiantes pour les personnes présentes à son chevet : sans un murmure de plainte et avec une entière confiance dans le Maître qu'il servit si bien il passa à sa récompense éternelle.

NOTES.

La succursale No 1 de Wind-or, Ont., a célébré son 20ème anniversaire le 10 Février au soir par un banquet. Ce fut une brillante réunion. Il y avait 111 convives à table.

A l'assemblée régulière de la succursale No. 132, Halifax, N. E., tenue le jeudi soir, 1er Février, frère W. J. Power, Grand Député pour le district de Hauts, a présenté à cette succursale un joli maillot, prix gagné pour avoir initié le plus de membres que toute autre succursale dans la Nouvelle Ecosse durant l'année 1897—soit 21. Le maillot porte une plaque d'argent sur laquelle est gravée l'inscription suivante :—“Présenté à la succursale No. 132, A. C. B. M. par le Grand Député W. J. Power, pour avoir initié le plus grand nombre de membres qu'aucune succursale dans la Nouvelle Ecosse en 1897.” Sur motion, des remerciements ont été votés au Grand Député Power pour son joli cadeau.

Le Grand Député frère J. R. Cragg laissait entendre qu'il ferait aussi une offre semblable à celle que frère Power avait fait au commencement de l'année 1897 : c'est à dire qu'il présenterait un insigne de l'A. C. B. M. à celui des membres d'Halifax ou de Dartmouth qui amènerait dans l'Association le plus grand nombre de membres pendant l'année 1898.

CORRESPONDANCE.

Editeur LE CANADIEN :

Cher Monsieur et Frère—Les numéros de Décembre et Janvier de notre organe officiel ont contenu beaucoup de ce qui a été appelé dans un article “Les nombreux grognards appartenant à notre grande et noble Association.”

Beaucoup de choses ont été dites, toutes sans doute vraies, s'élevant contre l'existence de ce mécontentement dans nos rangs, mais je n'ai rien remarqué indiquant le remède au mal existant.

Toutes les fois qu'il y a maladie il n'est pas suffisant d'en indiquer le caractère, mais des moyens doivent être pris de suite pour arrêter son progrès et la vaincre, et je crois que le même principe devrait s'appliquer à notre société.

Que des grognards n'ont aucunes raisons d'être avec nous, je ne le nie pas ; personne n'apprécie plus que moi les avantages que les membres et leurs familles doivent retirer de notre grande association. Mais le fait reste que nous avons des grognards, et aussi longtemps que c'est le cas, ne devrions-nous pas regarder autour de nous et cher-

cher quel est leur mécontentement ? Il est vrai qu'il sont partout, avec ou sans raisons, mais nous devrions essayer de réduire leur nombre au minimum. Moins il y a de friction plus aisément est le rouage, s'applique à chaque et à toutes les institutions. Alors c'est le devoir de chacun en état de le faire, d'essayer de localiser la friction, ses causes, et de suggérer comment on peut y remédier. Chaque officier qui prend un intérêt actif dans l'administration et le bien-être de sa succursale doit certainement avoir acquis quelque expérience et des informations sous ce rapport.

Pour ma part j'ai le chagrin d'admettre que j'ai aussi venu en contact avec ces individus qui font le sujet de cette lettre, et quel a été le ton de leurs remarques ? Dans chaque cas il s'agissait de la cotisation double. “Une autre cotisation spéciale” ou “une autre cotisation double” et ainsi de suite.

J'ai mis la main sur les taux d'autres sociétés fraternelles et les ai comparés avec les nôtres, prenant pour base les 15 cotisations que nous avons payées l'année dernière et nos taux étaient encore plus bas, mais ça n'a semblé rien y faire.

Le fait réel est que la cause de ce mécontentement sont les cotisations extra, et je suis presque positif que c'est là la vraie conclusion à tirer.

La moyenne des membres objectent aux extra, comme en ont fait l'expérience d'autres sociétés et comme c'est le cas dans la nôtre maintenant.

S'il en est ainsi alors, pourquoi ne pas faire douze paiements égaux avec les 15 cotisations, c'est à dire que le taux consiste de 12 cotisations égales dont la somme sera le même montant réalisé par les 15 cotisations d'à présent.

Prenons un membre dont la cotisation est de \$1 20 et qui fait 15 paiements dans une année se montant à \$21 60 ; pourquoi cette somme ne pourrait elle pas être répartie en douze paiements mensuels de \$1 80 pour réaliser le même montant. La chose travaillerait beaucoup plus facilement, et chacun saurait exactement combien il aurait à payer chaque mois.

Vrai, cela n'empêchera pas et ne devrait pas empêcher de prélever des cotisations extra si nécessaires, mais une cotisation extra dans une année serait mieux que six, et on peut assez sûrement prédire que douze paiements mensuels équivalents à 15 cotisations au taux actuel seraient suffisantes pour rencontrer toutes les réclamations.

On pourra objecter que ce serait trop modifier la constitution. Je ne partage pas cette opinion. Je crois que la constitution doit être touchée et retouchée suivant les circonstances, comme de raison avec tout le soin et la prudence possibles, mais aussi souvent qu'on croit et qu'il est prouvé que les modifications amélioreront la condition de la société : et s'il est entendu qu'une révision de notre échelle de taux serait avantageuse, alors par tous les moyens qu'il en soit ainsi, et aussi vite que la chose pourra se faire légalement.

Un autre côté très defectueux de notre échelle de taux est celui qui fait que le membre âgé de 50 ans paye le même taux que celui qui est plus vieux de quatre ans. Je crois que ce n'est pas juste et subversif du principe des affaires, et constituant une perte sérieuse pour la société.

Pourquoi ne pas avoir un taux allant de 15 à 50 ans en augmentant graduellement avec chaque année. Prenons la série des âges de 30 à 35 ans, au taux de \$1 20 ; le premier paye le même montant que les autres qui

sont plus âgés que lui de un à quatre ans.

Supposons, par exemple, qu'en place de cette échelle se trouve comme suit :

A 30 ans, \$1 20 ; à 35 ans, \$1 25 ; à 40 ans, \$1 30 ; à 45 ans, \$1 35 ; à 50 ans, \$1 40 ; à 55 ans, \$1 45 ; à 60 ans, \$1 50 ; à 65 ans, \$1 55 ; à 70 ans, \$1 60 ; à 75 ans, \$1 65 ; à 80 ans, \$1 70 ; à 85 ans, \$1 75 ; à 90 ans, \$1 80 ; à 95 ans, \$1 85 ; à 100 ans, \$1 90 ; et 95 \$1 95, ceux de 90 à 100 ans payent le même taux qu'au paravant mais les autres entre ces deux âges paieraient proportionnellement comme leur âge augmente, et pour quoi ne paieraient ils pas ainsi ? Ce serait seulement juste pour tous les intéressés et l'augmentation du fonds des bénéfices vous surprendrait.

Je ne m'attends pas que les suggestions que je fais ici seront acceptées généralement, mais si je n'ai fait rien d'autre que de soulever un point qu'on pourra prendre et discuter au sujet de notre société, je serai satisfait, spécialement si cela tendait à réduire le malment grognard au milieu de nous.

Croyez moi,

Fraternellement à vous

L. P. O. No 1

Grand Député.

Battleford, 1 N O, 21 Ev. 1898

Appels Gaiien et Trudel.

Les succursales No 187, Sturgeon Falls, Ont., et No. 221, Murray Bay, P. Q., accusent réception des contributions à ces deux appels, respectivement. On trouvera dans la partie Anglaise la liste des succursales qui y ont contribué ainsi que le montant souscrit par chacune d'elles.

Appel Thomassin.

St. Boniface, Man.,

S. R. Brown Ecr. Grand Sec. London, Ont :

Cher Monsieur et Frère—Vous trouverez ci inclus une liste des Succursales qui ont envoyé leurs souscriptions à l'appel fait par notre Succursale en faveur de frère L. Thomassin. Veuillez être assez bon de reproduire cette liste dans le Journal “LE CANADIEN,” et vous m'obligerez beaucoup.

Fraternellement à vous

J. C. Turonne, Sec. Arch.

Suc. No. 230.

N. B.—Cette liste a été publiée le mois passé dans la partie Anglaise.

St. Boniface, Man., 28 Mars, 1898.

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

Cher Monsieur et Frère—Veuillez être assez bon d'ajouter à la liste que je vous ai envoyée, les noms des succursales ci-inclus comme ayant envoyé des secours pour l'appel fait par notre succursale en faveur de Frère Louis Thomassin.

Fraternellement à vous,

J. C. Turonne.

Sec Arch. Suc No 230 A. C. B. M.

N. B.—La liste dont il est fait mention plus haut paraît dans la partie Anglaise du présent numéro.

Appel Langlois.

Nicolet P. Q., 4 Mars, 1898.

Sam R. Brown, Ecr., Grand Secrétaire, London, Ont.

Cher Monsieur et Frère.—Vous trouverez ci après, le 2ème Rapport des Succursales qui ont répondu à l'Appel de la Succursale No 161 de Nicolet P. Q. fait en faveur de frère Z. A. Langlois, ainsi que du montant souscrit par chacune d'elles.

(Voir la partie Anglaise pour la liste des succursales et du montant souscrit.)

Le frère Langlois est bien éprouvé toute sa famille ayant été malade depuis le 15 Déc., jusqu'à il y a quelques jours où, pour comble de malheur le mort vient d'enlever à son affection dans l'espace de huit jours, deux de ses garçons bien-aimés, dont l'un âgé de 9 mois, et l'autre de 13 ans. La santé de la femme de notre frère est aussi très précaire, et inspire des craintes sérieuses.

Pour un frère éprouvé,
Voilà un frère éprouvé.

Nous engageons humblement les succursales qui n'ont pas encore répondu à l'Appel de frère Z. A. Langlois de bien vouloir le faire au plus tôt possible, vu que la condition de la famille de ce frère est vraiment critiquable.

P. A. Gouin, Ptre,
Aviser Spirituel, Suc. No. 164, A. C. B. M.
Nicolet, P. Que.

Noces d'Argent.

A une assemblée des membres de la succursale St. Alexandre, No. 270 de l'A. C. B. M., tenue le 2 Mars 1898, il a été unanimement résolu que leurs plus sincères félicitations soient présentées au Révérend Frère Charles Frs. Jos. Bourque, Ptre, chancelier et directeur spirituel, à l'occasion du 25^{ème} anniversaire de sa prise et que le Secrétaire Archiviste soit autorisé à publier dans l'organe officiel LE CANADIEN.

Accuses de Reception.

Révd. A. E. Burke, Grand Député Provincial et Agent de l'A. C. B. M. pour l'île du Prince Edouard:—

J'accuse, pour les bénéficiaires, réception de \$1,000, montant de la police sur la vie de feu D. F. Murphy dans l'Association Catholique de Bienfaisance Mutuelle du Canada.

Je prends ce moyen de remercier le Grand Conseil de l'A. C. B. M. du Canada, au nom des bénéficiaires de feu Frère Murphy, et je recommande par la présente l'A. C. B. M. à tous les jeunes gens Catholiques comme une association qui, à part d'autres avantages, fournit l'assurance sur la vie à des taux que l'on trouve parmi les plus bas que l'on peut se procurer en Canada.

E. WALKER, Exécutour,
Rollo Bay, 20 Février, 1898.

St. Jean, N. B., 31 Mars, 1898.

Aux Officiers et membres de la succursale No. 267, A. C. B. M. Truro, N. E.

Messieurs—J'accuse avec reconnaissance réception, par l'entremise de votre Secrétaire Archiviste, Mr. John B. Jacobs, d'un chèque de \$1,000, montant de la police d'assurance sur la vie de mon défunt mari, James Hennessey, dans votre association. Je désire vous exprimer ma sincère et profonde gratitude pour votre prompt remise et j'espère que tous les Catholiques qui ont à cœur le bien-être de leurs familles ne tarderont pas d'entrer dans votre association.

Que Dieu bénisse l'A. C. B. M., c'est la prière sincère de

CLARA HENNESSEY.

Truro, N. E., 24 Mars, 1898.

Aux Officiers et membres de la Succursale No. 267, A. C. B. M., Truro, N. E.

Messieurs—J'accuse réception, par l'entremise de votre Secrétaire Archiviste, Mr. John B. Jacobs, d'un chèque de \$1,000, montant de la police

d'assurance sur la vie de mon défunt fils, John McIsaac, dans votre Association. Je désire en même temps vous exprimer ma profonde appréciation et ma sincère gratitude pour l'intérêt fraternel et charitable que vous m'avez porté dans la mort si soudaine de mon défunt fils et particulièrement à l'occasion de ses funérailles.

Votre association mérite le support de tous les Catholiques qui ont à cœur le bien-être de leurs familles ou de ceux qui dépendent d'eux.

Je demeure, Messieurs, avec beaucoup d'estime et de gratitude,
Mary McIsaac.

COMMUNION PASCALE.

Le Dimanche des Rameaux les membres de la succursale No. 1, London, Ont., ont reçu la Sainte Communion, en corps. Il y avait un grand nombre de membres que d'habitude, du sans doute à une circulaire très bien rédigée que le président, Frère J. P. Murray, fit parvenir à chaque membre. Frère Murray est, croyons-nous, le plus jeune membre qui ait occupé la position de Président de cette succursale, et sa détermination de faire adhérer aux règlements fondamentaux de notre association ceux parmi lesquels il préside, reflète certainement beaucoup de crédit sur lui.

DESIGNEZ VOTRE BÉNÉFICIAIRE.

Dit, The London Free Press:—

Les polices d'assurance dans les sociétés fraternelles et de bienfaisance doivent désigner la personne ou les personnes auxquelles la police est payable, ou la somme en question sera sujette aux réclamations des créanciers de l'assuré. Mads. James Fawcett, de Dunnville, Ont., n'a pu, en Cour à Toronto, dernièrement, recouvrer \$2,000, le montant de la police de son mari dans les "Select Knights of Canada," parce que la police était faite payable suivant testament, et le testament lui laissait la balance après les dettes payées. Un Statut d'Ontario, concernant les sociétés de bienfaisance stipule que telle assurance jusqu'à concurrence de \$2,000 sera exempte de toutes réclamations de la part des créanciers de l'assuré, et à sa mort sera payée à la personne ou aux personnes y ayant droit d'après les règlements de la société, ou sera appliquée par la société tel qu'il pourra être pourvu par ces règlements, à l'exception de toutes réclamations par le représentant personnel ou les créanciers du défunt. Si la somme est ainsi payée en bonne foi par la société, mais à la fausse personne, cette somme ne peut être recouvrée de la société, mais peut l'être de la personne qui l'a reçue injustement. Son Honneur le juge Street a obtenu, en déboutant la demande de la veuve sous cet acte, que vu qu'elle n'était pas désignée comme bénéficiaire sur la police l'acte ne s'appliquait pas.

CONVENTIONS TRIENNALES.

Moncton, N. B.

Mr. l'Éditeur:—

Cher Monsieur et Frère, A en juger par l'impulsion de l'opinion que l'on entend émettre de tous côtés et particulièrement dans les colonnes de notre organe "LE CANADIEN," à l'effet que les mots "Conventions Biennales" dans la clause 32^{ème} de la constitution seront éliminés à la prochaine convention et remplacés par "Conventions Triennales," si cet amendement est

adopté il sera certainement apprécié par un grand nombre des membres de l'association comme un acte dans la direction propre à réduire les dépenses de nos conventions devenues si coûteuses. Les bons résultats de ces conventions, soit socialement, financièrement ou numériquement, s'il y en a, ne nous dédommagent pas si l'en fait de l'énorme dépense encourue. Si nous avons à la tête de notre association les meilleurs hommes possibles et en lesquels, à cause de leur mérite et de leurs principes des affaires, nous plaçons notre entière confiance, de même que les affaires de notre association, pour deux ans, pourquoi ne pas continuer cette même confiance durant trois ans. Le Comité des Finances fait l'audit des livres de l'association, lesquels il trouve corrects, la position financière de l'association est dans une condition satisfaisante, les syndics remplissent leurs devoirs en la même manière assidue: qu'est-il besoin de plus, leurs rapports nous sont transmis par "LE CANADIEN?" Il n'est pas nécessaire de faire une dépense de sept à huit mille dollars pour accepter leurs rapports, tel que soumis, car, Mr. l'Éditeur, il y a très peu en plus de cela à notre convention, à part la modification de quelques clauses de la constitution, et souvent sans nécessité.

Vous remerciant pour l'espace, j'offrirai, dans votre prochain numéro, une suggestion pour procéder à faire la convention Triennale moins dispendieuse même que nos Conventions Biennales actuelles.

Fraternellement à vous,
JOHN SUTTON, Jr.

L'A. C. B. M. est la moins coûteuse, la plus sûre et la meilleure association pour les Catholiques. Pas d'incertitude, pas d'intérêts contradictoires, pas de dépenses extravagantes, pas de surplus énormes, pas de caprices d'officiers, pas de fluctuation dans la valeur des polices, pas de bureau d'un million de dollars, pas d'officiers recevant de gros salaires, pas de spéculation sur placements de l'argent des membres dans l'A. C. B. M. 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 sur le plan des cotisations ou organisation d'assurance sur la vie, sur le continent.

Resolutions de Condoleances.

A une assemblée de la succursale No. 238, Québec, P. Q., les résolutions de condoléance suivantes ont été adoptées:

Proposé par Frères L. V. Dion, J. F. Arcl et E. Bergevin, secondé par Frères L. Z. Trudelle, E. A. Matte et J. Savard—Que cette succursale a appris avec regret la mort de Frère E. Michot, président de la succursale No. 246 du Cap St. Ignace et que cette succursale offre ses plus sincères sympathies à la famille du défunt pour la perte qu'elle vient de faire et il est aussi résolu que copie des présentes résolutions soit adressée à la succursale No. 246 avec prière d'en transmettre copie à la famille du défunt.

Proposé par Frère Ed. Lebel, secondé par Frère J. E. Roy. Que cette succursale a appris avec regret la mort de la mère de deux de ses membres, les frères C. J. Dunn et Albert Dunn, et aussi belle-mère du président de la succursale et que les membres de la dite succursale leur offrent leurs plus sincères sympathies pour la perte qu'ils viennent de faire.

A une assemblée régulière de la succursale No. 193, St. Jean Baptiste, Man., la résolution suivante fut proposée et adoptée unanimement:

Attendu qu'il a plût à Dieu dans Sa sagesse infinie de rappeler à Lui le fils chéri de notre estimable frère Joseph Ste Marie, il est résolu.

Que les membres de cette succursale reconnaissent avec un profond regret la perte éprouvée par Frère Ste Marie par la mort

de son fils bien aimé et lui expriment ainsi qu'à sa famille éplorée leurs cordiales sympathies dans leur douleur et que copie de ces résolutions soit remise à Frère Ste Marie et une copie au journal officiel, LE CANADIEN.

Extrait des minutes d'une assemblée régulière des membres de la succursale No. 129 de l'Association Catholique de Bienfaisance Mutuelle, tenue à Granby, P. Q., le troisième jour du mois de Février mil huit cent quatre vingt dix huit, sous la présidence de Mr. le Président frère H. E. Comtois.

Il est proposé par fr: L. A. Lessard.
Secondé par fr: J. Bte Jeannot.
Que c'est avec une vive douleur que les membres de la Succursale No. 129 ont appris la mort de Madame M. Craig, Epouse bien-aimée de leur confrère P. L. Hamel, et qu'ils sympathisent de tout cœur avec lui dans le malheur qui vient de le frapper.

Extrait des minutes d'une assemblée régulière des membres de la Succursale No. 129 de l'Association Catholique de Bienfaisance Mutuelle, tenue à Granby, P. Q., le troisième jour du mois de Mars, mil huit cent quatre vingt dix huit, sous la présidence de Mr. le Président, fr: H. E. Comtois.

Il est proposé par fr: O. N. Paré.
Secondé par fr: James Lynch.
Que c'est avec un profond chagrin que les membres de la Succursale No. 129 ont appris la mort de fr: Félix Gatiou, Chancelier ancien de cette succursale; Et qu'ils sympathisent de tout cœur avec sa digne Epouse dans le malheur qui vient de la frapper, et lui offrent leurs plus sincères condoléances.

Et que copie de la présente résolution soit transmise à l'Epouse du défunt, ainsi qu'au journal officiel de l'Association, "LE CANADIEN."

A une assemblée régulière des membres de la Succursale No. 209 de l'A. C. B. M. de Louisvillle, tenue dans ses magnifiques salles, lundi le vingt huitième jour de Février 1898 à 8 hrs. P. M. il a été unanimement proposé et adopté ce qui suit:—

Proposé par frère L. A. C. Boucher secondé par frère L. P. Dallaire, que c'est avec un véritable chagrin que les membres de la Succursale No. 209 de l'A. C. B. M. ont appris la mort du père de notre estimé président Louis Asselin, que les membres de cette succursale désirent offrir à M. Asselin, leur plus sincères condoléances dans le malheur qui vient de le frapper. Adopté.

Proposé par frère L. A. Nobert, secondé par frère F. X. O. Lacoursière, que copie des présentes résolutions soient transmises à la famille Asselin ainsi qu'au journal officiel de l'Association "LE CANADIEN."

A une assemblée régulière de la succursale No. 289, St. Joachim, Ont., la résolution suivante fut proposée et adoptée unanimement: Attendu qu'il a plût à Dieu dans Sa Sagesse infinie d'appeler à Lui la fille aînée de notre estimable frère Pitre Levasseur.

Résolu:—Que les membres de cette succursale reconnaissent avec un profond regret la perte éprouvée par frère Levasseur par la mort de sa fille bien aimée et lui expriment ainsi qu'à sa famille éplorée leurs cordiales sympathies dans leur douleur.

A une assemblée de la succursale No. 87, Montréal, P. Q., tenue le 16 Janvier, la résolution suivante a été adoptée:

Proposé par frère A. Dupatier, secondé par Frère G. Renaud, que les membres de cette succursale ont appris avec regret la mort de l'Epouse de frère Joseph Mayer.

A une assemblée régulière de la Succursale No. 164, de Nicolet P. Que, tenue le 21 Mars 1898, la résolution suivante a été adoptée à l'unanimité: Proposé par le frère Z. A. Langlois, secondé par le frère A. O. Clouthier, que les membres de cette Succursale ont appris avec chagrin, la mort de Mr. Jos. Denis Hormisdas, enfant bien-aimé de frère Denis Beliveau.

Que la famille veuille bien accepter les sympathies et condoléances des membres de cette succursale.

Que ces résolutions soient inscrites dans les Archives, qu'une copie soit transmise à la famille, et une autre, à notre organe officiel "LE CANADIEN" pour être publiée.

A une séance régulière de la Succursale No. 164 de Nicolet P. Que, tenue le 21 Mars 1898, la résolution suivante a été adoptée unanimement.

Proposé par le frère E. L. Desilets, Président, secondé par frère H. Duval, Asst. Sec. Arch.

Que les membres de cette Succursale ont appris avec un profond regret, la mort de Jos. Edward Mendoza âgé de 9 mois et de Jos. Arthur Georges, âgé de 13 ans, tous deux enfants bien aimés de frère Z. A. Langlois, Sec. Archiviste.

Que la famille veuille bien accepter les sympathies et condoléances des membres de cette Succursale.

Que ces résolutions soient inscrites dans les Archives. Qu'une copie soit transmise à la famille.