



Canadian

PUBLISHED IN THE
INTERESTS OF THE
GRAND COUNCIL OF THE

C. M. B. A.
OF CANADA.

Volume 6.

LONDON, ONTARIO, DECEMBER, 1900

Number 12

Star of Bethlehem.

As shepherds watched their flocks at night
And mid night shadows dulled the light
On Juda's fields so green.
Far in the East's soft, azure blue,
Like angel's smile pure stealing through,
A star-beamed bright, serene.

The shepherds saw the Star of Love
And felt its beams, sent from above.
Throw sweet his smiles on them:
And long they wondered—gazed on high
And watched it kiss the Christmas sky—
That Star of Bethlehem.

And soon they know. With all his train
God's angel came and sweet his strain
Did fill the hearts of men:
Love's canticle stole o'er the earth—
The promised Hope!—the welcome Birth!
The Crib of Bethlehem!

The shepherds knelt and clear a peal
Of angel voices soft did steal
Far o'er glad Juda's hill:
"To God be glory!"—Hark! They sing:
"This day is born your Saviour—King!"
"Peace to men, of good will!"
—J. WILLIAM FISCHER.

The C. M. B. A. Well Satisfied With the Year 1900.

The growth of the C. M. B. A. this year has been continual, substantial and solid, and there is no good reason why it should not be so next year also. Realizing the sublime character of the C. M. B. A., its fraternal bond and its high moral influence, it must not be forgotten that for all of us it is, too, a business organization, and in its financial strength to a great measure rests its security. What hope and confidence this year's work should inspire in us all!

Let us, therefore, unite as one man in a spirit of union, progress, determination and increasing diligence. Let us all work to get in those who do not belong to the C. M. B. A. and who are eligible for membership and then we may rest assured that 1901 will be another successful year for our Association.

The C. M. B. A. is now nearly a quarter of a century in existence, and we must not forget that many of our first members will soon be called home, they will soon have paid their last assessment: our death rate must necessarily increase and with this increase in our death rate must come an increase in our expenses or assessments, but this increase in assessments may to a great extent be kept down by a continued increase in our membership. Brothers, you see then what is required—increase our membership.



THE STAR OF BETHLEHEM.

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 between the 10th and 15th 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.

Correspondence will please to the number 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 briefly much desired.

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

ASSESSMENT SYSTEM.

LONDON, DECEMBER, 1890

ADVERTISEMENTS.

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

For further particulars address
M. R. BROWN, Editor and Manager,
Catoe Block, London, Ont.

The C. M. B. A. wishes its members a Merry Xmas and a Happy New Year.

THE PRESENT YEAR

With this issue closes another official year for the C. M. B. A. of Canada. We rejoice to say it has been one of the brightest in the annals of the Association. Our increase in point of members has been most satisfactory, and this increase has taken place more especially in branches already formed, showing an interest, a vitality, a fraternal energy on the part of our membership in the old branches worthy the highest commendation. And it is a fact which ought to be borne in mind that this increase in membership is accomplished at far less expense than in the organizing of new branches. This leads us to the thought that our great fields of labor are not the fresh and the new, but those that have been indifferently tilled. Seek applicants for membership where branches are already established. Strengthen the old branches. Let us fill first the houses we have erected, then let us build others. There is a great field of labor where branches already exist: and here every member can be an organizer. He does not have to travel. He can work at home. He does not incur any expense. The C. M. B. A. will speak for itself if brought in the presence of one desiring its protection. We would ask our brothers each one to look around and seek out among his neighbors eligible members. Place in his hand some C. M. B. A. literature. Give time for that to be read and digested. Then call again and keep on calling till you have gained

your object, and your neighbor becomes your brother in the ranks of the C. M. B. A.

OUR BRANCH OFFICERS

We desire to pay our respects to the retiring officers of branches and speak a few words to those whose installation will take place next month.

There are several reasons why the officers charged and entrusted by their fellow-members with so important a trust should use their best efforts to have the branch work efficiently transacted. Wherever true manhood exists there is a laudable ambition to acquit oneself well in a position to which he has been elected, and thus to merit the commendation of the good servant who had used his few talents judiciously. Besides, there is a very important factor—that of self interest which naturally influences every member of the association, and more particularly branch officers, who must become impressed that, while laboring to secure the esteem and confidence of their fellow men, they are at the same time rendering their own interest and those of their beneficiaries more secure and permanent.

The President, being the chief officer of the branch, to him in a special manner must attach the credit or odium for the manner in which the branch is conducted.

We are aware that, as he has not the selection of the other officers upon whom must devolve the real work of the branch he may feel that he should not be held responsible for the result of their neglect or want of efficiency: but he cannot evade the responsibility that attaches to his position. He is bound to exercise vigilance over the various branches of the work, and see that each officer attends to his duty, and that none of the branch work is permitted to fall behind. There are no doubt various degrees of competency in officers; but it seldom happens that the neglect is due to incompetency, and where an intelligent and strict supervision is exercised by the President, matters will go on well.

BRIEF HISTORY OF THE C. M. B. A.

The Catholic Mutual Benefit Association was instituted in the village of Niagara Falls, N. Y., December 1, 1876, with fifty-seven charter members. Several meetings of the Catholic men belonging to St. Mary's parish, Niagara Falls, had been held during the preceding months of July, August, September, October and November, pursuant to the request of the pastor, Rev. P. A. Moynihan, for the purpose of organizing a society which would be charitable and beneficial. It had been decided to organize an insurance association, called the "Catholic Insurance Society," and a committee had prepared a constitution which had been adopted at a meeting held October 15th. The matter was then laid before the Right Rev. Stephen Vincent Ryan, Bishop of Buffalo, and his approval

asked. The Bishop made a careful investigation of the aims and purposes of the proposed society, and gave it his hearty approval but suggested that the new society be called the "Catholic Mutual Benefit Association."

On the night of the institution of Branch No. 1, Niagara Falls N. Y. December 1, 1876, the recommendation of Bishop Ryan was adopted and the following officers were elected: President, Daniel Barrett; Vice Presidents, Michael Powers and James McGraw; Treasurer, Patrick Walsh; Recording Secretary, John J. McIntyre; Assistant Secretary, Thomas Durkin; Financial Secretary, Jacob Poetz; Marshal, Owen McCabe; Guard, Dennis Cullen; Directors, John Clifford, Sebastian Geyer, James Martin, Patrick Curry and James Hannan.

In the organization of Branch No. 1, Father Moynihan and Very Rev. R. E. V. Rice, of Our Lady of Angels Seminary of Suspension Bridge, took an active part, and both became members, Father Moynihan being the first name on the roll.

On December 27, 1876, at Niagara Falls, the first Grand Council was formed, and named the Grand Council of New York. The officers of this Council elected were Grand Spiritual Adviser, Right Rev. P. A. Moynihan; Grand President, Daniel Barrett; Grand Vice Presidents, John Clifford, Sebastian Geyer; Grand Treasurer, James Nolan; Grand Secretary, Joseph McKenna; Grand Marshal, Michael Powers; Grand Guard, Dennis Sullivan; Directors, John Clifford, Sebastian Geyer, James Martin, Antoine Biron and James McGraw.

On February 14, 1877, the Grand Council of the Catholic Mutual Benefit Association was incorporated, under the general law of the State of New York, with the following incorporators: Antoine Biron, John Clifford, Sebastian Geyer, James Martin and James McGraw. The first annual convention of the Grand Council was held at Niagara Falls, in October, 1877; four Branches were represented in that convention.

On February 27th, 1879, the Supreme Council was organized, and elected the following officers: Supreme Spiritual Adviser, Right Rev. S. V. Ryan; Supreme President, Daniel Barrett, of New York; Supreme Vice Presidents, Dr. M. C. Dunnigan, Titusville, Pa., and Fernando J. Reister, Buffalo, N. Y.; Supreme Secretary, L. McParlin, Lockport, N. Y.; Supreme Treasurer, Patrick Walsh, Niagara Falls; Supreme Marshal, R. Mulholland, Dunkirk, N. Y.; Supreme Guard, P. D. Corrigan; trustees, T. J. Mahoney, of Buffalo, N. Y.; C. B. Friedman, Titusville, Pa.; Thos. A. Bourke, Windsor, Ont.; James Martin, Niagara Falls, and John T. Keena, of Detroit, Mich.

On January 9th, 1879 the Legislature of the State of New York passed a special act, incorporating the Supreme Council of the Catholic Mutual Benefit Association, and naming as incorporators Daniel Barrett, John Clifford, Sebastian Geyer, Joseph McKenna, Patrick Walsh, Michael Powers, Jas. McGraw, James Martin, John J. McIntyre and Lawrence J. McParlin.

The Grand Councils of Pennsylvania and Michigan were instituted during the year 1879.

At the fourth annual convention of New York State Grand Council held in Rochester February 1st, 1881, the plan of graded assessments was adopted by that Council. Up to this time all members paid a flat assess-

ments \$1.10. At the Supreme Council session, held in Erie in March, 1881, the recommendation of New York Council was adopted, and a table of rates fixed. The total membership of the Association at that time was thirty nine hundred.

At the Grand Council session, held in Syracuse in August, 1882, Chancellor Martin Fisher, of Buffalo, offered a resolution, proposing an amendment to the constitution for the establishment and maintaining of a Reserve Fund, provided the measure was ratified by two thirds of all the Branches. This question of the Reserve Fund was discussed at every succeeding session of the Grand Council of New York, and of the Supreme Council, until at the Supreme Council, session, held at London, Ont., Sept. 14, 1886, the Reserve Fund Law was adopted. This Reserve Fund Law is considered one of the strongest features of the C. M. B. A., a measure tending to perpetuate the Association and secure its future prospects and stability. At the same session, held at London, Ont., the \$1,000 beneficiary was adopted, thus enabling men who could not afford to pay the expense of the assessments levied for a \$2,000 certificate an opportunity of becoming members of the Association, at a much less cost, by taking a \$1,000 certificate. At that time the Association had a membership of thirteen thousand one hundred and ninety-one.

Grand Secretary S. R. Brown took a very active part in the discussion of and was strongly in favor of the adoption of a Reserve Fund and also a \$1,000 Beneficiary Certificate.

At the fifth biennial session of the Supreme Council, held at Montreal, October 12, 1892, a \$500 beneficiary certificate was adopted. The Association has now a \$2,000, a \$1,000 and a \$500 policy. The membership of the Association at that time was thirty-seven thousand nine hundred and eleven. At this session the Grand Council of Canada petitioned for a separate beneficiary, necessitated by the provisions of the law known as the Ontario Insurance Act.

Branch No. 1 of the C. M. B. A. of Canada was organized at Windsor, Ont., on February 11th, 1878.

Branch No. 2 was organized at St. Thomas, Ont., May 5th, 1879.

Branch No. 3 was organized at Amherstburg, Ont., June 16th, 1879.

Branch No. 4 was organized at London, Ont., August 6th, 1879.

Branch No. 5 was organized at Brantford, Ont., November 9th, 1879.

Branch No. 6 was organized at Strathroy, Ont., June 24th, 1880.

These six branches gave sufficient membership in Canada to form a Grand Council.

The following delegates from said branches, viz., Brothers M. J. Manning, of Windsor; T. A. Bourke, of Windsor; John Doyle, of St. Thomas; C. W. O'Rourke, of Amherstburg; S. R. Brown, of London; John H. Barry, of Brantford and Rev. J. P. Molphy, of Strathroy assembled at Windsor, Ont., February 10th, 1880, and formed the Grand Council of the C. M. B. A., of Canada.

The first officers of our Grand Council consisted of:

- T. A. Bourke, Grand President.
- J. H. Barry, 1st Vice-President.
- J. Doyle, 2nd Vice-President.
- M. J. Manning, Grand Treasurer.
- S. R. Brown, Grand Secretary.
- C. W. O'Rourke, Marshal.
- C. W. O'Rourke, Guard.
- Rev. J. P. Molphy, J. Doyle, C. W.

O'Rourke, T. A. Bourke and J. H. Barry, Trustees

T. A. Bourke, Representative to Supreme Council.

They were installed by Supreme Deputy Keena of Detroit

The second Convention of the Grand Council of the C. M. B. A. of Canada was held at Welland, Ont., commencing Tuesday, the 5th day of February, 1881

The third Convention was held at St Thomas, Ont., commencing on Tuesday, the 5th day of August, 1882

The fourth Convention was held at Brantford, Ont., commencing on Tuesday, 13th day of May, 1884

The fifth Convention was held at Stratford, Ont., commencing on Tuesday, 10th August, 1886

The sixth Convention was held at Toronto, Ont., commencing on Tuesday, 14th August, 1888

The seventh Convention was held at Montreal, P. Q., commencing on Tuesday, 2nd September, 1890

The eighth Convention was held at Hamilton Ont., commencing on Tuesday, 30th August, 1892

The ninth Convention was held at St. John, N. B., commencing on Tuesday, 4th September, 1894

The tenth Convention was held at Ottawa, Ont., commencing on Tuesday, 25th August, 1896

The eleventh Convention was held at Quebec, P. Q., commencing on Tuesday, 23rd August, 1898

The Grand Council of the C. M. B. A. of Canada was incorporated in Ontario January 18th, 1890, and in the Dominion of Canada March, 1893. It received a Certificate of Registration from the Dominion Government December 27th, 1894 thus authorizing it to do business in any part of Canada

In 1892 the Grand Council of the C. M. B. A. of Canada formed itself into a separate beneficiary jurisdiction, thus severing its connection with the Supreme Council of the C. M. B. A. of the United States. It retained all the Reserve Fund that had accumulated to that date in Canada, and in December of the same year it issued beneficiary certificates to all members under its jurisdiction, returning to the Supreme Council all the beneficiary certificates said council had issued to the members in Canada.

Since that date the Association in Canada has made very rapid and satisfactory progress. Its membership today being about 15,000, with a Reserve Fund of about \$105,000. During the present year extra efforts have been made to increase its membership, a bonus of \$3 being given to each member who was instrumental in bringing in a new member. This plan worked very satisfactorily and the Board of Trustees thought it advisable to continue it until the date of next Convention

His Grace the late Archbishop Walsh was Grand Spiritual Adviser of the Association until the time of his death; then His Grace, Most Rev. Archbishop O'Brien of Halifax N.S., was chosen as Grand Spiritual Adviser. We attribute the great success of the Association here to the assistance given it by our Hierarchy and Clergy throughout the Dominion.

We intend in future issues of THE CANADIAN to give the address delivered by each of our Grand Presidents at the various Conventions.

A fault which is both an abundant and a persistent source of ventral stria can hardly be anything less than our ruling passion.

APPEAL.

Gananoque, Ont., Oct. 1st, 1900.

To the Brothers of the C. M. B. A. of Canada:

Dear Brothers—The members of this Branch, No. 7, deem it their duty to appeal to you, our sister branches, on behalf of our worthy brother, Frank O'Brien who has been ill some three months with a tuberculous of lungs, having seven small children and without any means

We have responded to each and every appeal that reached us, and we trust the same fraternal greeting will meet our case

Signed on behalf of Branch 7: DAVID BYRON, President; JOHN NALON, Recording Sec.; J. D. O'GORMAN, Spiritual Adv.

London, Ont., Nov. 17, 1900.

John Nalon, Rec. Sec. Branch 79, C. M. B. A., Gananoque, Ont.:

Dear Sir and Brother—The appeal from your branch in behalf of Bro. Frank O'Brien has been allowed by the Grand President and Board of Trustees.

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

All money to be sent to M. McParland, Treasurer Branch 79, C. M. B. A., Gananoque, Ont.

INITIATIONS IN NOVEMBER, 1900.

Initiations on November.

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

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

PERTINENT PARAGRAPHS FROM THE BULLETIN.

Of the 122 Toronto members of the Fire Contingent whose lives were insured by the citizens of this city, 64 have returned, 2 have died and the remaining 56 had from Cape Town

on November. As 14 of these were insured for one year only, their policies have expired. The other 50 policies will all lapse before they reach home. The City Treasurer, however, has been directed to arrange with the insurance companies for a month's extension of time, so that all will be covered until they have arrived home

Quite a stir was created in insurance circles when on October 20 the Canada Life gave notice that the unpaid capital stock of the company had been called up. The calls are payable as follows: One call of seven and one half per cent on 31st December, 1899 and eight calls of ten per cent, each on the last day of the months of March, June, September and December respectively, in each of the next two succeeding years, with the option to pay up in full at 31st December, 1900 or at any later time during the same period. The company is preparing to extend the scope of its business in the United States. It now operates in eight States only, but believes the American field offers excellent opportunity for expansion and will enter several additional States. Also, it is hinted that before the year closes the Company will be doing business in Great Britain. So far as we have seen, no reason has been given by the Executive for calling up the unpaid capital, which amounts to \$875,000. Various are the opinions expressed, some of them by no means favorable. But the future only can decide as to the verities of what now are mere rumors, or conjectures.

It seems that there has been some misunderstanding in England concerning the disposal of the money contributed to the Ottawa Hull Fire Relief Fund. It is claimed that the public has never been informed how the money was spent. Also that before the Fund was closed the committee had more money than they knew what to do with. Mr. George H. Perley, Chairman of the Committee, makes the following explanation of the matter: "Practically all the money received by the Ottawa and Hull Fire Relief Fund was distributed to the fire sufferers in August and September last, and no difficulty was found in making good use of the same. The auditor had to be approved of by the Governor in Council, and there was some delay in his appointment, on account of the press of work previous to the general elections. The audit is, however, now being made as quickly as the mass of work will allow, and immediately after its completion a report of the whole matter will be issued and distributed to all the large subscribers."

The character of the men handling the Fund insures a full and complete accounting for all moneys entrusted to them. When their report is published there will, we believe, be no further cause for misunderstanding or question in the matter.

So far, the Ocean Accident and Guarantee Corporation has paid twenty-one claims on the lives of Canadian soldiers killed in South Africa, under the policy of accident insurance arranged through Sir Charles Tupper. The amount of these claims is \$21,000. One or two claims are pending. At last, after more than two years of litigation the trouble over the settlement of members of the defunct Sole Knights of Canada has been settled by a compromise reached by the Division Court, the city, November 13. The

dispute originally went along about 1,000 members has narrowed down to about one quarter that number. By the consent of the court these are liable for one half the assessments. The amount is about \$1,000. When the court has will bring the assets up to \$1,000 against liabilities of \$1,000. In 1895 the winding up process began. The receiver Mr. J. B. Leubsdorf of St. Catharines, sought to recover assessments up to six months from members who had dropped out within the previous six years. As a result all members paid. The remainder was contested the claim. On reference to the local Master at St. Catharines, it was decided that those 1,200 members were liable. They appealed to Chief Justice Meredith. He decided that those who had dropped out prior to July 1, 1890, when a new constitution was adopted rendering those who did not pay their dues liable to forfeiture of membership were not liable. Over one hundred were thus released from obligation to pay. The remainder carried on the issue. By the terms of the settlement now effected, the exemption of those who dropped out previous to July 1, 1890, is confirmed. Those who gave proper written notice of withdrawal are also exempted from liability. The rest numbering about 1,000 are, as already stated, liable for half the assessments charged against them by the receiver. These assessments vary from a few cents to four or five dollars. There is no need to append a moral.

In the list of branches in the last acknowledgment by Branch 264 of additional contributions to the Thibodeau Appeal, Branch 264 should read Palmer Road, instead of Egmont Bay.

Mrs William Regan, of Ridgetown, is in receipt of a letter from her brother, Rev. Father John Snett, chaplain with the second contingent in South Africa, saying that he expects to be home for Christmas. He is now the only remaining Canadian chaplain in South Africa. Father Snett is a member of Branch No. 235 of the C. M. B. A. of Canada.

NEW BRANCH.

Branch 81 was instituted on November 16 at Ste. Catherine, Que. by Grand Deputy A. H. Spidding. The following is the list of officers:

- Spiritual adviser Rev. F. A. E. Benson; President F. A. Chabot; 1st vice president Joseph L. Givere; 2nd vice president A. C. H. Lusignan; Recording secretary Joseph Deslauriers; Assistant recording secretary Oscar Deslauriers; Financial secretary F. Logault dit Deslauriers; Treasurer F. George Asselin M. D.; Marshal Edward Barnes; Guard Thomas Lauxer; Trustees Eugene B. Lard, Prosper Deslauriers, Edward Barnes, Joseph Deslauriers, A. C. H. Lusignan.

ACKNOWLEDGEMENT

Marysville, Ont., Nov. 11, 1900. Dear Sir: As usual, I have been the orphan children of the late Mrs. Morgan J. Shearhouse, who has left me that I have received the sum of \$1,000. I desire in behalf of the late Mrs. Shearhouse to thank you for the sum of \$1,000. I am, Sir, your obedient servant, J. H. Shearhouse.

Statement of Assessments Received in November, 1900

Etat des Cotisations Recues Durant le Mois de Novembre

Branch No.	Assessment No.	Beneficiary Fund	Reserve Fund	Assessment No.	Beneficiary Fund	Reserve Fund	Assessment No.
1	12 & 8	884 74	62 72	11	12 & 8	59 76	3 06
2	do	291 50	15 67	11	do	79 38	4 27
3	do	88 14	5 63	11	do	61 5	3 45
4	do	321 21	17 22	11	do	29 09	1 40
5	do	186 29	9 29	11	do	10 64	56 285
6	12 & 8	91 58	4 82	11, 12 & 8	16 63	87 296	do
7	do	207 44	14 06	11	do	171 43	9 02
8	do	102 14	5 25	11, 12 & 8	52 18	1 22	do
9	do	25 05	1 25	do	62 61	3 30	do
10	12 & 8	459 59	13 84	12 & 8	41 33	2 17	do
11	do	83 27	3 44	11	do	54 91	2 83
12	do	129 92	6 66	do	38 29	2 00	do
13	do	145 83	7 57	12 & 8	42 95	2 29	do
14	do	27 67	1 15	do	212 01	12 21	do
15	do	257 64	13 25	do	10 61	5 24	do
16	do	35 77	2 88	do	274 53	14 97	do
17	do	129 64	6 82	12	44 4	2 2	do
18	do	30 31	4 75	11 & 12	34 82	1 78	do
19	do	123 31	6 49	12 & 8	10 88	5 7	do
20	do	57 24	3 11	do	17 4	9 2	do
21	11 & 12	251 90	14 25	12 & S	56 34	2 86	do
22	do	89 19	3 11	do	31 41	1 65	do
23	do	35 15	1 85	do	43 2	1 78	do
24	do	169 00	8 90	do	115 00	6 05	do
25	do	175 34	9 23	do	22 61	1 19	do
26	11, 12 & 8	66 98	3 52	11, 12 & 8	24 23	1 27	do
27	do	70 87	3 74	12 & S	100 42	5 26	do
28	do	31 83	1 80	do	11 67	5 5	do
29	do	51 29	2 71	11, 12 & S	74 01	3 90	do
30	do	205 09	10 01	do	10 07	5 1	do
31	do	156 09	8 21	do	45 74	2 56	do
32	11, 12 & 8	33 49	1 70	12 & S	62 61	3 29	do
33	do	49 50	2 60	do	92 53	4 87	do
34	do	218 31	11 49	do	82 08	4 32	do
35	do	182 75	7 05	do	161 62	8 50	do
36	do	162 88	8 27	do	48 07	2 53	do
37	do	45 22	2 38	do	241 02	12 67	do
38	do	145 92	7 08	do	84 17	4 43	do
39	13 & 14	70 30	3 70	do	66 81	3 89	do
40	do	142 50	7 50	do	118 47	6 23	do
41	do	5 84	4 66	8, 9, 11 & 11	56 24	2 96	do
42	do	101 98	5 37	do	54 25	2 85	do
43	do	184 20	9 70	do	55 42	2 92	do
44	do	70 02	3 68	11	43 13	2 27	do
45	do	180 07	8 88	do	27 12	1 43	do
46	do	68 12	3 68	do	51 17	2 69	do
47	do	239 69	12 61	do	87 30	4 60	do
48	do	112 10	5 90	do	121 46	6 30	do
49	do	76 57	4 03	12 & 8	124 45	6 55	do
50	do	76 06	4 00	do	36 7	1 62	do
51	do	65 08	3 42	do	108 69	5 61	do
52	do	81 80	4 30	11	39 33	2 07	do
53	do	39 19	2 06	do	63 03	3 23	do
54	do	52 44	2 78	do	25 08	1 32	do
55	do	48 53	2 37	do	83 88	4 39	do
56	do	89 57	4 73	do	58 90	3 10	do
57	do	211 59	12 71	8 & 13	66 31	3 49	do
58	do	148 94	6 10	12 & 8	13 63	7 22	do
59	do	30 88	1 62	do	52 63	2 77	do
60	do	51 20	2 70	do	37 43	1 97	do
61	do	182 50	9 66	do	61 66	3 25	do
62	do	60 61	3 19	do	94 62	4 88	do
63	do	112 48	5 92	do	73 62	3 88	do
64	do	147 88	7 78	do	75 43	3 97	do
65	11, 12 & 8	228 84	13 61	10 & 11	107 16	5 54	do
66	do	117 75	6 21	12 & 8	32 43	1 73	do
67	do	17 67	9 21	do	39 14	1 05	do
68	do	91 68	4 82	do	51 68	2 72	do
69	do	165 46	8 35	do	16 63	1 35	do
70	do	144 02	7 58	do	25 65	1 35	do
71	do	65 27	3 48	do	76 29	4 01	do
72	do	83 34	4 38	do	51 05	2 85	do
73	11, 12 & 8	156 57	8 23	12 & 8	185 19	11 31	do
74	do	148 20	7 50	do	318	15 84	do
75	do	26 79	1 41	do	318	15 84	do
76	do	64 36	3 30	do	45 36	2 39	do
77	do	78 42	4 13	do	92 64	4 58	do
78	do	31 73	1 67	12, 8, 13 & 14	38 13	2 01	do
79	do	32 97	1 73	do	25 37	1 33	do
80	do	133 94	10 31	do	61 67	3 23	do
81	11, 12 & 8	162 07	8 55	do	44 85	2 25	do
82	do	70 35	3 71	do	36 29	1 94	do
83	11, 12 & 8	159 17	10 48	do	20 14	1 06	do
84	do	115 76	6 09	do	67 12	3 53	do
85	do	96 26	5 10	do	135 65	6 61	do
86	do	43 39	2 21	do	28 31	1 49	do
87	10 & 11	226 69	13 43	do	43 08	2 17	do
88	do	73 34	3 86	do	68 11	3 58	do
89	12 & 8	107 45	5 78	do	29 04	1 56	do
90	do	73 38	3 82	do	26 28	1 41	do
91	do	140 13	7 57	do	55 44	2 81	do
92	do	100 31	5 59	do	119 74	6 30	do
93	do	116 29	6 12	do	16 44	7 86	do
94	do	30 56	1 62	do	149 72	7 86	do
95	do	117 28	6 17	10, 11 & 12			
96	do	24 51	1 22	12 & S			
97	do	9 00	3 16	do			

N. B. - All branches not appearing on the foregoing statement as having paid No. 12 Assessment with the exception of Branches 8, 13, 32, 40, 48, 51, 68, 72, 129, 167, 182, 203, 267, 284, 298, 310, 329, and 331 are on this date (December 1st, 1900) in arrears or under suspension. Said branches paid No. 12 in October.

N. B. - Les succursales qui n'apparaissent pas dans l'état ci-contre comme ayant payé la cotisation No. 12, à l'exception des succursales 8, 13, 32, 40, 48, 51, 68, 72, 129, 167, 182, 203, 267, 284, 298, 310, 329, et 331 sont à cette date (1^{er} Décembre, 1900) arriérées ou en suspension. Les Succursales ont payé la Cotisation No. 12 en Octobre.

ASSESSMENT SYSTEM—SYSTEME DE COTISATION.
 December Assessment, 1900. No. 15
 Cotisation du mois de Dec. Deaths (Nov. 1900) 102, 104, 101, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114.

The Grand Council of the C.M.B.A. of Canada. Le Grand Conseil de la C.M.B.A. du Canada.
 SECRETARY'S OFFICE, BUREAU DU SECRÉTAIRE,
 London, Ont., December 1, 1900. London, Ont., 1^{er} Décembre, 1900.

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

NO.	NAME.	BRANCH.	LOCATION.	POLICE.	ADMITTED.	DIED.	AGE.	CAUSE OF DEATH.
NO.	NOM.	BRANCHE.	SIÈGE.	POLICE.	ADMIS.	DÉCÉDÉ.	ÂGE.	CAUSE DU DÉCÈS.
101	Richard J. Mulloy	277	Brandon, Man.	1000	June 2 '97	Sep 1, '99	50	Typhoid fever
102	John McPhee	189	Sydney, N. S.	1040	Feb 20, '90	5, '99	22	Paralysis
103	B. Montague	2 St. Thomas, Ont.	200	May 5, '79	21, '99	53	Railroad accident	
104	Rev. F. M. Richard	278	St. Joseph, N. B.	1010	Dec. 4, '89	Oct. 4, '99	22	Appendicitis
105	M. J. Flannery	72	Formosa, Ont.	1000	June 2, '93	7, '99	43	Pulm. tuberculosis
106	Joseph Kuz	10 St. Catharines, Ont.	1000	Mar. 21, '91	10, '99	59	Drop of heart failure	
107	F. A. Langhis	110	Quebec, Que.	2000	Sep. 4, '90	27, '99	48	Accident
108	Jer. Coughlin	131	St. John, N. B.	1000	Jan. 21, '95	24, '99	47	Exh. from hemorrhoids
109	Inos. Curtis	8	Gnatham, Ont.	2000	Feb. 5, '84	2, '99	58	Heart trouble
110	Wm. B. Doherty	15	Toronto, Ont.	1000	May 17, '90	4, '99	51	Pleurisy
111	D. V. Sullivan, M.D.	9	Kilaston, Ont.	1000	June 29, '90	10, '99	51	Drowned
112	R. Doucette	180	Yamouth, N. S.	1000	Feb. 1, '90	15, '99	53	Dysentery
113	Alphonse Lenoir	210	St. Hilaire, Que.	2000	Nov. 3, '91	23, '99	55	Pleurisy
114	Felix Sabourin	116	Ormiville, Que.	2000	Nov. 3, '91	23, '99	55	Pleurisy

Statement of the Beneficiary and Reserve Funds for November, 1900. Compte-rendu du Fonds des Bénéficiaires et du Fonds de Réserve pour le mois de Nov., 1900.

BENEFICIARY FUND. FONDS DES BÉNÉFICIAIRES. \$

Amount on hand November 1st, 1900..... \$ 633 48
 Montant en caisse le 1^{er} Nov., 1900..... \$ 633 48

Received during Nov. from No. 8 and 9 Assessment 101 45
 Reçu durant le mois de Nov. No. 8 et 9 " " 101 45

No. 10 " " 134 02
 No. 11 " " 1,013 71
 No. 12 & Spl. " " 20,358 19
 No. 13 & 14 " " 323 13
 No. 15 " " 60 61

CR. \$ 250 00
 Nov. 10, benefits paid on account of L. Vigneault, Order 1,022 .. \$ 250 00
 [Bénéfices payés à compte de] J. Desmond, " 1,023 1,000 00
 M. Foley, " 1,021 2,000 00
 B. Paschion, " 1,025 1,000 00
 O. Labelle, " 1,027 1,000 00
 L. N. Deneau, " 1,028 1,000 00
 M. Mulrooney, " 1,029 2,000 00
 N. Carrier, " 1,030 1,000 00
 J. Kuz, " 1,031 1,000 00
 D. V. Sullivan, " 1,032 1,000 00
 A. Lenoir, " 1,033 1,000 00
 C. B. Doherty, " 1,034 2,000 00
 Rev. F. M. Richard, " 1,035 1,000 00
 M. J. Flannery, " 1,036 2,000 00

Dec. 1st, 1900, Balance \$22,824 57 \$22,824 57

Total amount of Beneficiary Fund collected since 1st January, 1883, to date.... \$1,250,589 71
 Montant total du Fonds des Bénéficiaires collecté depuis le 1^{er} Janv., 1883, à cette date.... \$1,250,589 71

Total amount paid to the Beneficiaries of deceased members to date..... \$1,257,015 14
 Montant total payé aux Bénéficiaires des membres décédés à cette date..... \$1,257,015 14

RESERVE FUND—FONDS DE RÉSERVE.
 Amount on hand Nov. 1st, 1900..... \$104,739 14
 Montant en caisse le 1^{er} Nov., 1900..... \$104,739 14

Amount accrued since last report 1,167 61
 Montant accru depuis le dernier rapport 1,167 61

Total..... \$105,906 75

SAM. R. BROWN, Grand Secretary.

To the Members of the C.M.B.A. of Canada—
 Aux Membres de la C.M.B.A. du Canada—
 Frères—L'état précédent de la cotisation No. 15 (Cotisation du mois de Décembre) est donné en conformité des Clauses 7ème et 8ème de notre loi concernant le Fonds des Bénéficiaires; l'avis légal de ces cotisations mensuelles régulières est donné dans notre Constitution. Vous devez payer cette cotisation au Secrétaire Financier de votre Succursale le ou avant le 3ème jour de Janvier, 1901. Les Trésoriers des Succursales doivent me faire remise du montant de cette cotisation le ou avant le 9ème jour de Janvier 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.

Brothers—The foregoing statement of Assessment No. 15 (December 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 3rd day of January, 1901. Branch Treasurers must remit to me the amount of this Assessment, on or before the 9th day of January, accompanied with Monthly Assessment Report. Members, and especially officers of branches, are requested to carefully read Sections 1, 8, 9, 10 and 11 of our Constitution in order to become acquainted with the regulations regarding Assessments.

Yours fraternally,
 SAM. R. BROWN
 Grand Secretary.

Fraternellement à vous.
 SAM. R. BROWN.
 Grand Secrétaire.

a cheque for \$2000 being the full amount due to me by your Association in respect of the beneficiary certificate held by my late husband Thomas Carr. I cannot permit this occasion to pass without expressing my gratitude to the Grand Council of the C. M. B. A. of Canada and to your branch for the prompt remittance of the above amount and for the many acts of kindness shown towards my husband during his illness and later towards myself and family.

Sincerely yours,
Mrs. F. CARR

Tecumseh, Ont., Nov. 10th, 1900.

Gentlemen: I gratefully acknowledge the receipt, through your recording secretary, of a cheque for \$2000 being the amount due on the life of my late husband, Michael Deme by your Association. Please convey to the Grand Council of the C. M. B. A. of Canada my appreciation for the prompt payment of said claim and accept my heartfelt thanks for the manner in which your branch members attended my dear husband during his illness.

Yours very respectfully,
Mrs. M. DAME

Toronto, Ont., Nov. 25th, 1900.

Gentlemen: Accept my thanks for the prompt and satisfactory manner in which you have settled my claim for \$1000, being amount due me on the life of my late husband, Basil Fashion by your association.

I also desire to express my thanks to the members of the branch in this city for the kindness shown towards my husband during his illness and later towards myself and family.

Yours truly,
Mrs. B. FASHION

ARE YOU INSURED?

If Not, You Should Be, and You Cannot Do Better than Join the C. M. B. A. of Canada

LETTERS OF CONDOLENCE.

At a meeting of Branch No. 3, Amherstburg, Ont., held October 17, 1900, it was moved and seconded that, whereas it has pleased Almighty God in His divine providence to remove by the hand of death our worthy and esteemed brother, Louis N. Deneau, therefore be it

Resolved that we, the members of this branch, desire to extend our heartfelt sympathy to the bereaved widow of our esteemed brother, coupled with the prayer that Almighty God may comfort her in this sad affliction; that our charter be draped for thirty days and that a copy of this resolution be sent to Mrs. Deneau, also published in THE CANADIAN

At a regular meeting of Branch 337, St. Albert, Oct. 22, 1900, the following resolution was unanimously adopted:

That whereas it has pleased Almighty God in His infinite wisdom to remove by death Brother John Morkin, be it hereby

Resolved that we, the members of Branch No. 337, sincerely sympathize with the afflicted family in their sad bereavement, and that the members of the above branch have a Mass said for the repose of the soul of our late brother; be it further

Resolved that a copy of this resolution be sent to Mrs. Morkin and also to THE CANADIAN and to the Catholic Record for publication.

RIGHT REV. DEAN KILROY, OF STRATFORD, HONORED

On Saturday, Nov. 24th, Right Rev. Dean Kilroy celebrated his 70th birthday, and on Monday the 46th anniversary of his ordination into the priesthood. As has been customary for some time, the children of the Separate school demonstrated their love and respect for the Rev. Dean by presenting him with an address, and en-

tertaining him at a small concert in the school auditorium. There were also present: Rev. Father Gnam of Hesson and Father Costello of Stratford, and Messrs. O'Flaherty, Hagarty, Dillon, Quirk and Coughlin as trustees. Besides quite a number of the parents of the children.

As the Dean entered the hall he was greeted by the welcome chorus, which he acknowledged with the usual fatherly smile. An address was then read by Frank M. Arden, on behalf of the children of the Separate school, congratulating the Dean on this, the anniversary of his birth, and also of his reception of the Holy Orders. It gave them cause for rejoicing when they witnessed how lightly old Father Time had traced the years on the brow of

The oak of seventy winters. They thanked him for his unceasing toil in their interest, and that of their school, that the means might be provided them for a good education. In conclusion, they hoped that many more years would pass over his reverend head.

SEVENTH ANNIVERSARY OF BRANCH 215

Branch 215, Summerside, P. E. I. celebrated its seventh anniversary with a dance and social, which was attended by about a hundred guests, including a number of representatives of sister Branches. Dancing took place in the Branch Hall, music being furnished by Miss Birdie Kenny, organ, Henry Dempsey, violin and a number of others. At midnight supper was served in the Queen's Hotel. This elegant repast was gotten up in the best shape for which this popular hotel is famed, and far surpassed that served on a similar occasion last year, good as that was. The whole affair passed off in the most quiet, orderly and pleasant manner, and was highly creditable to Branch 215 and the committee of management. The guests were loud in praise of the event, and especially of the Queen Hotel's part in it.

DONATION TO HOUSE OF PROVIDENCE, DUNDAS, ONT.

Arthur, Nov. 5th, 1900

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

Dear Sir and Bro.—At the last regular meeting of Branch 47 Arthur, it was moved by Bro. Kirby and seconded by Bro. O'Donnell that Branch 47 donate the sum of twenty dollars to the building fund of the House of Providence, Dundas.

The motion carried unanimously.

Yours fraternally,
J. D. CALLAGHAN,
Rec. Sec.

REPRESENTATIVES TO THE CONVENTION.

To the Editor of THE CANADIAN.

Dear Sir and Brother—As the date fixed for the holding of the triennial session of the Grand Council of the Catholic Mutual Benefit Association draws near, perhaps I would be pardoned for offering a suggestion for the consideration of that body. We have just been called upon in our each respective branch to elect one of our members to represent us at this parliament of our noble Association, and it appears to me that, as only those brothers who have passed the chair, are eligible for nomination, our resources are somewhat restricted. In small country branches a man, to fill

the office of President, need not necessarily be a scholar, nor need he possess any exceptional ability, to qualify him as the executive head, for the real work, from a business standpoint, devolves upon the Secretaries—who are invariably chosen by their fellow members, because of their fitness for those positions, and not as is often the case with the President because he is a jolly good fellow, etc. Every one knows who has ever served a term as secretary of a society that it is no small "beer and shettles." A Secretary, if he has the welfare of his branch at heart, and does his duty, is a constant worker for the interests of those who have placed him in that position of trust, and is most generally very inadequately recompensed for his time and trouble, and, sometimes, not even paid a cent from year's end to year's end. A branch that is fortunate in securing the services of good men for these offices is usually very reluctant to make a change, and we find that when a secretary is appointed he usually is kept in the same position (if he gives satisfaction) until at last he rebels and insists on some one else accepting a share of the work and responsibility of that office. Thus a brother who is made secretary of a branch rarely has the chance to accept the highest office in the gift of his branch, viz., that of President, and, as a natural consequence, representative to the Grand Council.

Now Sir, I consider this not only a hardship, but an injustice, and am sure that all will agree with me in saying that the workers should be given an opportunity to secure a fair share of the honors that are within the grasp of nearly all the members, except the Secretaries. What I would suggest is that the plan that was adopted by the A. O. U. W. some years ago, and which has been attended by such beneficial results, should be given a trial in our association, viz., "That a Recording Secretary, Financial Secretary or Treasurer, who has held office for three consecutive years, should be accepted as having passed the chair and be entitled to be placed in nomination for representative with the title of Chancellor." If this amendment to the constitution could be enacted, I believe it would be the means of encouraging some secretaries and treasurers to hold office for three years at any rate; and I further believe that it would be in the best interests of the association generally to have the men whom their brothers in the various branches have stung out to be their business managers, as it were, thereby showing their confidence in their integrity and ability, numbered among the delegates at the sessions of the Grand Council.

Apologizing for taking up so much of your valuable space.

I am, yours fraternally,

H. L. INGRAM,
Rec. Sec. Br. 211,
Rat Portage, Ont.

A person saves 10 cents a day for a year, and at the end of that time he has accumulated \$30. This we will assume is the extent of the ability of the person to save. Supposing he should at the end of a year die, he would leave as his estate \$30, a mean pittance. Had the same person contributed his little saving to a fraternal association in common with others during the year, and died, he would have left an estate of \$2000. In the light of such an illustration how can anyone be so blind to their own interests as to try and "go it alone."

FIRST PROGRESSIVE EUCHRE PARTY.

And Social of Branch No. 232 for 1900-1901.

Branch No. 232 held the first of the series of progressive euchre parties and socials inaugurated for the season of 1900 and 1901, in Drummond Hall, on Friday evening, Oct. 26th, and it was an unqualified success. The members of the C. M. B. A. with their families, to the number of 200 enjoyed themselves by participating in the progressive euchre, after which refreshments were served and then the devotees of the light fantastic took possession of the floor, and kept things merrily going during the remainder of the evening. President T. R. Cowan on opening the entertainment, made a felicitous speech, returning the thanks of the officers and members of Branch 232 to their large concourse of friends at the opening social, and he assured them all of a very pleasant evening, and called the attention to the fact that this was the first of a series of four entertainments to be given under the auspices of the Branch. After the rules had been read which governed the euchre playing, the occupants at forty six tables started in to win one of the handsome prizes which were kept on view on the stage. It is needless to say the playing was very spirited at all the tables. Fourteen games in all were played, and the fortunate winners of the six prizes were as follows:

Miss M. McCrory, 1st, lady's prize, large jardiniere and pedestal.

Miss M. Hamilton, 2nd lady's prize, jewel box.

Mrs. E. Rowan, 3rd, lady's prize, parlor lamp.

Mr. J. J. Legalee, 1st, gent's prize, large figure (Turk) in terra cotta.

Mr. A. Andriau, 2nd, gent's prize, set carvers.

Mr. M. Doyle, 3rd, gent's prize, loving cup.

The prizes were both handsome and useful, and the Branch sustained their previous reputation of giving the finest prizes ever competed for in progressive euchre socials. Bro. W. J. Shea was the caterer for the occasion, and he fully earned the praises allotted him. Everything was served up in a style and manner which considering the large number he had to look after, reflects great credit on him and ranks him as one of our foremost caterers of the city.

The entertainment from beginning to end went smoothly along, and the committee of Management deserve a word of praise, for they were unceasing in their efforts to make all enjoy themselves, and from the general verdict rendered by those present, it was conceded that Branch No. 232 was "all right," and knew how to entertain their patrons.

The following gentlemen, members of the C. M. B. A. were called upon to make the presentation of the prizes to the successful winners, and they performed their pleasant task with neat speeches to the recipients: Chancellor P. Doyle, Branch 50; Bro. F. Sears, Branch 26; President T. R. Cowan, Chancellor T. A. Lynch, Bro. J. H. Neilson, Bro. G. A. Carpenter, Branch 232.

Branch No. 232 will hold their next social, the second of the series, in Drummond Hall, 79 St. Drummond St., on Tuesday evening, Nov. 27, 1900, and as the tickets are limited for these entertainments, the friends of the Branch should obtain same without delay.

LECTURE BY BRO FATHER
CRINION, P. P. OF DUNN-
VILLE.And a Chancellor of Branch I. C. M.
H. A.

Rev J. F. Crinion, P. P. of St. Michael's church, Dunnville, Ont., after an absence of some years from the old country, made a trip to the old land last summer, and on his return The Chronicle and other friends who had never visited Europe urged him to tell of his trip in a public lecture. He consented, and chose as a title, "A Trip to Rome, via Paris and the Exposition." The lecture was given on November 2nd. To say that the large audience was delighted is putting it mildly. Father Crinion has a remarkable memory, and as he passed step by step describing his journey and the many wonderful things which came under his observation, sandwiching in enough humorous anecdotes to keep the attention of his hearers, the audience sat so quietly that you could have heard a pin drop. The speaker's descriptive powers are excellent; he is fluent, and made the most of his subject. We append a brief account of his lecture.

After a few introductory remarks the Rev. lecturer said that on June 5th he left Dunnville for Montreal, where he boarded the good ship "Corinthian" on June 6th. The sail down the St. Lawrence and the picturesque scenery were described. Before we return, he said, we are destined to see the rivers and scenery of many countries, renowned for the satisfying charm of their view, but our own St. Lawrence has a majesty and abounding appearance which excels all of them, and gives it a charm all its own.

The view of the ancient City of Quebec, with its massive fort, second only to Gibraltar as a fortress, and Point Levis immediately across the river, were graphically described; then down the Gulf through the Straits of Belle Isle, and the sensation of leaving terra firma behind and pressing out into the great deep, where there was nothing but sea and sky. He next described the modern ocean liner, its mechanism as explained to him by the chief engineer, and life aboard of it for a week, after which they catch the first glimpse of the Irish coast. Here he briefly outlined a visit to the Emerald Isle. In the course of a trip through it, he found that an act of vandalism had been committed on the royal and historic Hill of Tara by some Pickwickian antiquity hunters, who have been actually rooting up the historic spot for the purpose of discovering the ancient Ark of the Covenant, which according to traditions of Anglo-Israel Free Masonry, was deposited on the hill of Tara. The only place discovered was a stone chamber, which apparently looked to be a kitchen. It is sufficiently established that Druidical rites were celebrated on Tara before St. Patrick laid the foundation there of Christianity in Ireland, but all true archeologists are aware that the burial of the Ark of the Covenant on the Hill of Tara is a mere fantasy.

Rev. Father Crinion then conducted his audience to London, and through its chief places of interest, thence to Paris where he did the city and the Exhibition very minutely. From Paris we passed in rapid succession to Turin, Genoa, Pisa, and last but not least, Rome.

Some were disappointed at not having heard more about Rome, but the

length of the lecture and the lateness of the hour precluded it. It may form the subject of another even more interesting lecture in the future. — Dunnville Chronicle

A REMINDER OF THE NEW CENTURY.

The Canada Kalender for 1901 has reached our shores. This German Almanac has now been published for thirty five years by Messrs. Rittiger & Metz the owners of the Berliner Journal office, Berlin, Ont., and the issue for 1901 comprises sixty two pages of instructive, entertaining and amusing matter. Germans all over Canada will no doubt hail the new almanac with delight, and our advice to our English readers is to secure a copy of the Kalender, if they are in any way interested in German. The price is only 10 cents.

AN IMPORTANT DECISION.

The Supreme Court of Illinois has recently handed down an opinion that is of more than ordinary interest to fraternal insurance societies. A man named Peter Moerschbaecker, residing in Chicago, made application for membership in the Royal League. In his application he stated, among other things, that he was not engaged in the liquor trade, and in due course of time was regularly admitted to membership. The Constitution of the Order, when Moerschbaecker became a member, provided that if any member of the Royal League should become engaged in the business of saloon keeper subsequent to his admission, the Archon of the Council to which the member belonged should cause a written notice to be immediately mailed to the member, to the effect that his further continuance in such business or employment would forfeit all beneficial rights under his membership; and if he thereafter continues therein, the Archon shall at the next meeting declare him suspended in open Council from any and all benefits of, or interest in, the Widows' and Orphans' Fund.

After the membership certificate had been issued to Moerschbaecker, and before his death, an amendment to the Constitution was adopted, as follows:

"All beneficial members of this Order are prohibited from engaging in, or pursuing any of the occupations or employments enumerated in the preceding section of this law, and any members of the Order who shall, after obtaining membership therein, become engaged in, or pursue any business or employment enumerated in section 2 of this law, shall stand suspended from, and forfeit all interest in the Widows' and Orphans' Benefit Fund, from and after the date of his engagement in such prohibited business; and no benefit or benefits shall be paid to the beneficiary or beneficiaries of any member occurring while he is engaged in any of the said enumerated employments."

Moerschbaecker, when he was examined for admission to the Order, took his membership subject to the Constitution then existing, and also subject to such amendments thereto as might afterwards be made. The officers of the Council of which he was a member, knew that Moerschbaecker was engaged in the liquor trade, and his attorney in the Court below raised the point that having accepted his dues and assessments was a waiver of the Constitution, but the appellate and supreme courts, in reviewing the case, held it was not a waiver, as Moerschbaecker might, if he should abandon the liquor trade, at any time thereafter in his lifetime, enjoy the full benefits and privileges of the Order. The widow obtained a verdict for \$4 000 in the circuit court against the Royal League, but, as here stated, the judgment was reversed

in the appellate court and the finding of the latter tribunal has just been affirmed by the Supreme Court of Illinois.

This case is important to all fraternal societies as bearing upon their right to adopt laws for their own government and for the government of their members. In the Catholic Order of Foresters we hear it hinted from time to time that such and such provisions of the Constitution would not stand the test of the law, but that is a nonsense. The civil courts will at all times sustain any reasonable laws of the fraternal orders, and when a member signs the solemn obligation of a society that he will obey its laws, that obligation will be binding upon him as long as he remains in the Order. — Catholic Forester

A RECONCILIATION

"Come Agnes, let us hurry! Papa will be coming home to dinner and I'll not have my work finished." "Yes, mamma," and Agnes continued her prayer. — "our daily bread forgive us our trespasses, as we forgive those— Say, mamma, then the good God will never forgive us, will He?" "Why, so, my darling child?" "Because when I was in bed last night I heard you say in an angry voice, to Papa, 'I'll never forgive your mother, never; if she comes here, I shall order her to leave;' Papa cried and you came quickly to see if I was asleep; then I closed my eyes for fear you'd be ashamed dear little mamma."

The mother blushed and looked much agitated, her five year-old child had become her accuser. "What said the young woman, in an undertone. "Forgive my mother in law? never?" "Mamma," said the precocious child, "you don't make me finish my prayer."

In a tone which surprised even herself, the mother replied: "Leave me alone! I haven't time now."

The astonished child gazed long at her parent, then hiding her face, wept silently.

"Well one more day beginning!" said the young woman to herself. Then, to give a new current to her thoughts, she busied herself with her household duties. But, no matter how fast she went, her thoughts went faster. The child's remark was ever in her mind; "Then the good God will never forgive us." At last tired of combating her conscience, she said to herself: "Well, I'll ask my husband to tell her that I acknowledge I went too far, but also"—and faster went the broom, and the duster sought out the corners. And still the words recurred to her; "Forgive us, as we forgive those."

After reflecting on the discussion which degenerated into the quarrel that sufficed to close these two hearts against each other, the young woman said, "Well I'll watch my opportunity when grandma comes to the door, I'll pass as if by chance, and, without excusing myself, I'll simply say that I regret having allowed myself to be overcome by anger."

But away down in the bottom of her conscience, she heard a voice saying, "Is this pardoning? To pardon is not only to forgive, but to love as before."

There followed some moments of interior conflict, after which putting on her hat, she opened the door leading to the street and went out.

Grandmother was in her kitchen,

when she was knocked at the door. "Come in," she said without turning around.

Her daughter-in-law opened the door, her eyes full of tears and she said, "Mother forgive me, let us be friends again."

Whilst the young woman was still on the threshold not daring to enter, the grandmother graciously responded, "Yes my daughter!"

It is mid day and Papa is home from the shop. "For whom are the grand preparations?" said he, with a look of surprise. "You must expect guests." "Yes," replied the wife. "We are four today." At that moment grand mother entered and in smiles. The young man looked uneasy at his wife, but she said in a jovious tone, "Come mother we've been waiting for you."

While grandmother took off the shawl she wore only on grand occasions, the mother took Agnes on her knee and said, "Now my little angel, we can hush our prayer"—St. Joseph's Messenger

SELECTIONS.

The Catholics of Montreal have the right idea in their Catholic Sailors' Club. All summer the club has been giving regular concerts for the entertainment of the Catholic sailors who go in and out of that port. These poor fellows are lonely and a welcome such as the club gives them is exactly what they need to drive away the blues. It lets them see that a Catholic stranger is no longer neglected because of his Catholicity; it makes them feel that the Grand Old Faith is a tie that binds. It provides amusement and welcome hitherto furnished by the saloons alone. The Sailors' Club always had the best musical and other entertaining talent in Montreal. The Club needs such organizations as that of the seamen and she cannot have too many of them.

Toronto is about to make a great fight against the terrible White Plague—consumption. What is practically an Isolation Hospital, is to be built within thirty miles of this city, where cases of the disease will be treated. Whether the hospital is to be erected by private subscriptions or by public funds has not yet been decided upon, but a citizen has offered to pay for the building and his offer is now under consideration. Consumption is recognized as a contagious disease and the presence of those afflicted with the dread sickness is a menace to those who come into daily contact with them. The Anti-Consumption League, with headquarters in this city, intends to work upon the establishment of such buildings as it proposes to have erected for Toronto's patients, and will not cease until it has dotted Ontario over with these safe-guards to life. They cannot but be a boon to the afflicted ones, since they will furnish what treatment science has so far discovered and they will at the same time lessen the death rate from the great northern plague, in that they will isolate those who are afflicted with it. These hospitals will be a step in the right direction. We cannot do too much to lessen the number of cases in our midst, nor can we act too soon. — Catholic Register

It belongs to a humble heart to be docile and to acquiesce readily in the good advice or admonitions it receives. —Ven. Julianne Morel

SELECTIONS FROM CATHOLIC ALMANAC OF ONTARIO.

MILITARY LAND GRANTS—The following are the conditions of the grants of lands to be made by the Ontario Government to each volunteer who joined the South African contingents in this Province:

(1) That a grant of 100 acres of land be made to every person enrolled for active service in South Africa, who at the time of his enrolment was a resident of the Province of Ontario.

(2) That the land so granted shall be relieved of all settlement duties and provincial and municipal taxation, except for school purposes, for a period of ten years. If such land is, however, transferred to any other person within said period of ten years, then the laws now in force, or any amendments thereto, as to settlement duties and provincial and municipal taxation, shall apply.

(3) That any person having a right to claim lands under any act of the Assembly may select such lands in such townships as may be set apart for that purpose, provided that not more than 100 acres shall be selected in one block of 640 acres.

REV. FATHER O'LEARY, Catholic Chaplain to the First Contingent.—Rev. Father O'Leary's devotedness and heroism during the war, his zeal in attending the sick and wounded in the hospitals, have endeared him to all the Canadian soldiers, whether Catholic or Protestant, and have inspired a movement to present a testimonial that will be national in character to the Rev. Father.

Father O'Leary is a native of Quebec, his father, Mr. Maurice O'Leary, having been one of the founders of St. Patrick's church in that city. He was born June 28th, 1850; was ordained priest in 1876 by Archbishop, afterwards Cardinal, Taschereau, and when sent with the Contingent was doing duty as Chaplain to Belmont Asylum at St. Foy, near Quebec. He was also on the teaching staff of Laval University.

THREE CHAIRS in the Catholic University of Washington, representing an endowment of \$50,000 each, have been founded by American Societies: The Ancient Order of Hibernians, the Total Abstinence Union and the Knights of Columbus.

The Trappists, who had been at Tracadie, Nova Scotia, since 1814, have established their monastery at Cumberland, Rhode Island.

A "domestic school," where young girls are trained in every form of domestic industry, is conducted by the Franciscan Nuns in their monastery, Quebec.

A distinguished career, characterized by all those endearing virtues which make an Archbishop the beloved of his flock, was closed by the death of the Most Rev. Angus Macdonald, D. D., Archbishop of St. Andrew's and Edinburgh and Metropolitan of Scotland, on April 29. Archbishop Macdonald came of an old and distinguished Catholic Highland family, the Macdonalds of Glenaladale, who were so closely associated with the cause of the ill-fated Stuarts.

All Irishmen lost a warm friend, and the cause of Home Rule an ardent supporter, in the death of REV. DR.

BERNS, of Toronto, for many years Principal of the Hamilton Ladies' College (Methodist).

JUDGE JAMES REDMOND O'REILLY, the recently appointed Senior Judge of the united Counties of Stormont, Dundas and Glengarry, is the eldest son of the late Mr. James O'Reilly Q. C., the celebrated Canadian criminal lawyer.

The Ontario Government has issued to the Roman Catholic Industrial School Association a certificate for which the Association has long been besieging the Premier, to conduct a SEPARATE INDUSTRIAL SCHOOL FOR GIRLS. It has been named St. Mary's, and is situated on West Lodge Avenue, adjoining the Monastery of the Good Shepherd. In future all Roman Catholic girls whom an Ontario magistrate may see fit to commit to an industrial school will be sent here. The purpose of the Association is to train the girls properly in house work, fancy work, sewing and other useful and womanly employments. The school has been fitted to afford the proper facilities.

During the Queen's stay in Dublin, Her Majesty visited the Ladies of Loreto at Rathfarnham, the Ladies of the Sacred Heart at Mount Anville, and several other Catholic institutions devoted to works of mercy and education.

At the close of the nineteenth century the Catholic population of the world is nearly 300,000,000. This wonderful progress of the Catholic Church, as everybody knows, has been made in the face of the most insuperable difficulties.

SELECTIONS FROM THE DECEMBER LADIES' HOME JOURNAL.

It is a high attainment in politeness to allow others to be mistaken. Let a trifling misstatement pass unnoticed where no principle is involved, and when a mistake is past remedy it is best to let the subject drop. The argument of the "I told you so" character is always quite superfluous.

The simplest things are the things that really appeal to us most, and that is only because when we are simple we are natural. An enjoyment that is natural is always the deepest and truest. The moment the artificial, the conventional, comes into our lives, that moment the sweetest realizations go out.

I always like to see a girl and her father good friends, and by that I mean chummy, advisory friends, who can talk like equals about anything that comes up, in the family life or out of it. Such a girl is likely to be level-headed. She is apt to make up her mind more slowly and to keep it made up when she has once done so, after she has observed the cautious and judicial way in which her father's mind sets to work.

WILL TELEPHONE AROUND THE WORLD WITHOUT WIRES.

Wireless telephone and telegraph circuits will span the world in the next hundred years. A husband in the middle of the Atlantic will be able to converse with his wife sitting in her boudoir in Chicago. We will be able to telephone to China, quite as readily as we now talk from New York to Brooklyn. By an automatic signal they will connect with any circuit in

their locality without the intervention of a "hello girl."

A GIRL'S BEST COUNSELLOR IS HER FATHER.

"Trust your father's judgment of your men friends rather than your own at first." "The gay, witty, responsive young man who will probably most attract you, will not be the one who will be likely to have his serious consideration and respect. Talk over your men friends with your father, and see what healy, unemotional, sane 'man-standards' he will set up for you. I really think if a girl could have but one consider in her love affairs, it would better be her father than any one else. A man's mind is a great tonic to the somewhat diluted intellect of a girl in her first sentimental experiences."

COLD AIR ON DRAUGHT IN THE NEXT CENTURY.

Hot or cold air will be turned on from epigots to regulate the temperature of a house as we now turn on hot or cold water from epigots to regulate the temperature of the bath during the coming century. Central plants will supply this cool air and heat to city houses, in the same way as now our gas or electricity is furnished. Ringing early to build the furnace fire will be a task of the olden times. Homes will have no chimneys, because no smoke will be created within their walls.

GOOD MANNERS AT HOME.

Some of the Little Things that Go to Make Life Sweeter and Better.

Practical jokes are rarely indulged in by persons of nice perceptions, and teasing passes the bounds of good taste when it ceases to be a matter of pure fun on all sides. Inquisitiveness is always bad form. "Whom is your letter from?" "What makes your eyes so red?" are interferences with one's rightful privacy. A closed door should be respected and give assurance of seclusion.

One who is so disloyal as to repeat to any outsider, however intimate, anything to the discredit of the family deserves to forfeit all family rights and privileges.

There are no terms strong enough to condemn the vanity of parents who will allow a daughter's charms, prospects and advantages to be advertised in the public prints.

Society requires that whatever their private relations, husband and wife face the world as a unit, harmonious and with interests identical.

One thing good form imperatively demands—that by no mischance, no loss of self-control, shall family discords be revealed to strangers, children or servants.

An uncontrolled voice is always unmannerly and undignified.

A readiness to give up in little things is the most tactful appeal possible for a return of courtesy at other times when the matter may be of importance to us.

Personalities that are made to duty as family jokes are never funny to strangers.

ENTERTAINING GUESTS UNIFIES THE FAMILY.

Among influences that mould and refine the young persons of the household is the entertaining of welcome

guests. Those accustomed to the presence of visitors usually have more pleasing manners, are more at their ease and are consequently more graceful and tactful than who have not this advantage. Entertaining visitors unifies a family, all being pledged to the same end—the gratification of the guest.—

PEOPLE ARE TOO GENEROUS WITH ADVICE.

Some persons keep advice for gratuitous distribution, and give it at such length and with such energy that all free agency seems lost to the one addressed. A well bred reticence should be exercised both in asking questions and offering advice, respecting every one's natural desire for independent thought and action. The elders are apt to dogmatize, expecting their views to be accepted without question, forgetting that their correctness is not so evident to those whose minds have not passed through the same process.

THE VITAL QUESTION.

The vital question of the day is not, "How shall we preserve the sheep of the fold?" but "How shall we shelter the lambs?" Shall they be poisoned by unhealthy pastures which are so temptingly placed before them, or shall their tender souls be nourished under the guidance of those who are their divinely constituted shepherds? I am persuaded that the popular errors now existing in reference to education may arise from an incorrect notion of that term. To educate means to bring out, to develop the intellectual, moral and religious faculties of the soul. An education, therefore, which improves only the mind, to the neglect of moral and religious training is at best, but an imperfect and mutilated system. Even according to Webster's definition, to educate is to "instill into the mind principles of art, science, morals, religion and behavior." "To educate," he says, "in the arts, is important; in religion, indispensable."

God forbid that we should undervalue the importance and advantages of secular education, of which the Catholic Church has always been the fostering mother and munificent patroness. She founded and endowed the famous universities of Oxford, Cambridge, Paris, Padua, Bologna and nearly all the other great universities of Europe. From the sixth to the sixteenth century she labored with untiring zeal in establishing throughout Europe free schools for the education of the masses. "Ignorance," says Pope Benedict XIV., "is the source of all evil, above all, among the working classes." Parents, in having the minds of their children well stored with useful knowledge, bequeath to them a legacy far more precious than gold or silver. Young men who fall heirs to rich estates, but whose education is neglected, seldom reflect credit on their families or country. Their riches are too frequently a stumbling block in their way, an excuse for idleness, and an endless source of temptation.

Parents should endeavor, as far as circumstances allow, to secure for their children a solid and practical course of instruction; to develop their minds and hearts; to make them especially familiar with those branches of knowledge they are likely afterwards to pursue. They are armed with a lever by which they can elevate themselves in the social circle and become useful members of society.—Cardinal Gibbons.

LE CANADIEN

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

L'Association Catholique de Bienfaisance Mutuelle du Canada.

Est envoyé par la poste aux membres entre le 10 et le 15 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 la C. M. B. A., seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le gérant jugera ne pas être dans l'intérêt de l'Association ne seront pas publiées.

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

Adressez toutes communications à

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

LONDON, DECEMBRE, 1900.

Bonne Fête de Noël
Heureuse
Nouvelle Année.

LA PRESENTE ANNEE.

Avec ce numéro se termine une autre année officielle de la C. M. B. A. du Canada. Nous nous réjouissons de pouvoir dire qu'elle a été l'une des plus brillantes dans les annales de l'association. Notre accroissement en fait de membres a été des plus satisfaisants, et cet accroissement s'est produit plus particulièrement dans les succursales déjà formées, ce qui démontre un intérêt, une vitalité, une énergie fraternelle, de la part de nos membres. Dans les vieilles succursales, dignes de la plus haute louange. Et c'est un fait à remarquer que cet accroissement des membres a été accompli à un coût beaucoup moindre que d'organiser des nouvelles succursales. Ceci nous met en mémoire que nos grands champs d'action ne sont pas les frais et nouveaux, mais ceux qui ont été indifféremment travaillés. Cherchez des aspirants à l'admission là où il y a des succursales déjà établies. Renforcez les vieilles succursales. Remplissons d'abord les maisons que vous avons construites et ensuite nous en bâtiront d'autres. Il y a un grand champ d'action là où existent déjà des succursales, et ici chaque membre peut être organisateur. Il n'a pas à voyager. Il peut travailler à la maison. Il n'encourt pas de dépenses. La C. M. B. A. parlera pour elle-même si on la met en présence de personnes désirant sa protection. Nous demanderions alors à chacun de nos frères de regarder autour d'eux et de chercher parmi leurs voisins des personnes éligibles comme membres. Placez entre leurs mains de la littérature concernant la C. M. B. A.; donnez leur le temps de la lire et de la digérer. Ensuite repassez et repassez encore jusqu'à ce que vous ayez gagné votre point, et que votre voisin devienne votre frère dans les rangs de la C. M. B. A.

NOS OFFICIERS DE SUCCURSALES

Nous désirons présenter nos respects aux officiers des succursales sortant de charge et adresser un mot à ceux dont l'installation aura lieu le mois prochain.

Il existe plusieurs raisons pour lesquelles les officiers, chargés par leurs confrères d'une tâche importante, devraient faire de leur mieux pour transiger les affaires de la succursale avec efficacité. Chez l'homme sincère, il existe une ambition louable de bien acquiescer des devoirs de la position à laquelle il a été élu, et de mériter ainsi la louange d'avoir employé son talent d'une manière judicieuse. Il y a en outre ce facteur très important, l'intérêt personnel, qui naturellement exerce une influence sur chaque membre de l'Association et plus particulièrement les officiers des succursales qui doivent être imbus de l'idée que tout en travaillant à s'acquiescer l'estime et la confiance de leurs confrères, ils travaillent en même temps à assurer d'une manière plus sûre et plus permanente leurs propres intérêts et ceux de leurs bénéficiaires.

Le Président étant le principal officier de la succursale, à lui d'une manière spéciale doit s'attacher le mérite ou le blâme quant à la manière dont la succursale est conduite. Nous savons que parce qu'il n'a pas le choix des autres officiers auxquels est dévolu le travail réel de la succursale, il peut croire qu'il ne devrait pas être tenu responsable du résultat de leur négligence ou de leur manque d'efficacité; mais il ne peut éviter la responsabilité attachée à sa position. Il doit exercer de la vigilance sur les différentes branches du travail et voir que chaque officier rempli son devoir, et qu'aucune affaire de la succursale ne reste en arrière. Nul doute qu'il y a différents degrés de compétence chez les officiers, mais rarement il arrive que la négligence soit due à l'incompétence; et si une surveillance intelligente et stricte est exercée par le Président, les affaires iront bien.

COURT HISTORIQUE DE LA C. M. B. A.

L'Association Catholique de Bienfaisance Mutuelle fut instituée au village des Chutes Niagara, N. Y., le 1 Décembre, 1876, avec cinquante sept membres fondateurs. Plusieurs assemblées des Catholiques de la paroisse Ste Marie, des Chutes Niagara, avaient eu lieu pendant les précédents mois de Juillet, Août, Septembre, Octobre et Novembre, sur le conseil du curé, le Rév. P. A. Moynihan, dans le but d'organiser une société de bienfaisance et de charité. On avait décidé d'organiser une association d'assurance, qu'on devait appeler la "Société Catholique d'Assurance," et un comité avait préparé une constitution qui fut adoptée à une assemblée tenue le 15 Octobre.

L'affaire fut alors soumise à Sa Grandeur Mgr. Stephen Vincent Ryan, évêque de Buffalo et son approbation de mandée. L'évêque fit une investigation soignée des fins de la société projetée et lui donna son approbation chaleureuse, mais suggéra que le nouveau la société fut appelée l'Association Catholique de Bienfaisance Mutuelle.

Le soir de l'institution de la Succursale No 1 aux Chutes Niagara, N. Y., le 1er Décembre, 1876, la recommandation de Mgr. Ryan fut adoptée et les officiers suivants furent élus: Président, Daniel Barrett; Vice-Présidents, Michael Powers et James McGraw; Trésorier, Patrick Walsh; Secrétaire, Archibald, John J. McIntyre; Assistant Secrétaire, Thomas Durkin; Secrétaire Financier, Jacob Poetz; Commissaire-Ordonnateur, Owen McCabe; Sentinelle, Dennis Cullen; Directeurs, John Clifford, Sébastien Geyer, James Martin, Patrick Curry et James Hanahan.

Le Rev. Père Moynihan et le Très Rév. R. E. V. Rice du Séminaire de Notre Dame des Anges à Suspension Bridge, prirent une part active dans l'organisation de la Succursale No 1, et tous deux en devinrent membres, le Père Moynihan étant le premier nom sur le rôle.

Le 7 Décembre, 1876, aux Chutes Niagara, le premier Grand Conseil fut formé, et appelé Le Grand Conseil de New York. Les officiers de ce Conseil furent: Grand Aviseur Spirituel, le Très Rév. P. A. Moynihan; Grand Président, Daniel Barrett; Grand Vice-Présidents, John Clifford, Sébastien Geyer; Grand Trésorier, James Nolan; Grand Secrétaire, Joseph McKenna; Grand Commissaire-Ordonnateur, Michael Powers; Grande Sentinelle, Dennis Sullivan; Directeurs, John Clifford, Sébastien Geyer, James Martin, Antoine Biron et James McGraw.

Le 14 Février, 1877, le Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle fut incorporé, sous la loi générale de l'Etat de New York, sur pétition des suivants: Antoine Biron, John Clifford, Sébastien Geyer, James Martin et James McGraw. La première convention annuelle du Grand Conseil fut tenue aux Chutes Niagara, en Octobre, 1877; quatre succursales étaient représentées à cette convention.

Le 27 Février, 1879, le Conseil Suprême fut organisé, avec les officiers suivants: Aviseur Spirituel Suprême, Sa Grandeur Mgr. S. V. Ryan; Président Suprême, Daniel Barrett, de New York; Vice-Président Suprême, Dr. M. C. Dunigan, de Titusville, Pa., et Fernando J. Reister, de Buffalo, N. Y.; Secrétaire Suprême, L. J. McParlin, de Lockport, N. Y.; Trésorier Suprême, Patrick Walsh, des Chutes Niagara; Commissaire-Ordonnateur Suprême, R. Mulholland, de Dunkirk, N. Y.; Sentinelle Suprême, P. D. Cor-

rigan, de Titusville, Pa.; Mahony, de Buffalo, N. Y.; B. Friedmann, de Titusville, Pa.; Thomas A. Burke, de Windsor, Ont.; James Martin, des Chutes Niagara, et John T. Keene, de Detroit, Michigan.

Le 9 Janvier, 1880, la Législature de l'Etat de New York passa un acte spécial, incorporant le Conseil Suprême de l'Association Catholique de Bienfaisance Mutuelle, sur pétition des suivants: Daniel Barrett, John Clifford, Sébastien Geyer, Joseph McKenna, Patrick Walsh, Michael Powers, James McGraw, James Martin, John J. McIntyre et Lawrence J. McParlin.

Les Grands Conseils de Pensylvanie et de Michigan furent institués durant l'année 1877.

À la quatrième convention du Grand Conseil de l'Etat de New York tenue à Rochester le 1er Février, 1881, le plan d'une échelle de cotisations fut adopté par ce Conseil. Jusqu'à cette date tous les membres payèrent une cotisation uniforme de \$1.00. À la convention du Conseil Suprême, tenue à Erie en Mars, 1881, la recommandation du Conseil de New York fut adoptée, et une table de taux fut déterminée. Le nombre total des membres de l'association alors était de trois mille neuf cents.

À la convention du Grand Conseil, tenue à Syracuse en Août, 1882, le Chancelier Martin Fisher, de Buffalo, offrit une résolution, proposant un amendement à la constitution pour l'établissement et le maintien d'un Fonds de Réserve, pourvu que la mesure fut ratifiée par les deux tiers de toutes les succursales. Cette question d'un Fonds de Réserve fut discutée à chaque convention subséquente du Grand Conseil de New York, et du Conseil Suprême, jusqu'à ce qu'enfin à la convention du Conseil Suprême, tenue à London, Ont., le 14 Septembre, 1886, la Loi concernant le Fonds de Réserve fut adoptée. Cette loi est considérée l'un des points les plus forts de la C. M. B. A., mesure tendant à perpétuer l'association et à assurer sa stabilité future. À la même convention, tenue à London, Ont., le certificat bénéficiaire de \$1,000 fut adopté, donnant ainsi, à ceux qui ne pouvaient payer le coût des cotisations prélevées pour un certificat de \$2000, une opportunité de devenir membres de l'association, à un coût moindre, en prenant un certificat de \$1,000. À cette époque l'association comptait treize mille cent quatre vingt onze membres.

Le Grand Secrétaire, S. R. Brown, prit une part très active dans la discussion et fut très fortement en faveur de l'adoption d'une loi concernant un Fonds de Réserve et aussi d'un certificat de \$1,000.

À la cinquième convention biennale du Conseil Suprême, tenue à Montréal, P. Q., le 12 Octobre, 1892, un certificat de \$500 fut adopté. L'association émet maintenant trois classes de polices, savoir \$2,000, \$1,000 et \$500.

Le nombre des membres de l'association à cette époque était de trente sept mille neuf cent onze. A cette convention le Grand Conseil du Canada pétitionna pour avoir une juridiction bénéficiaire séparée, nécessaire par les dispositions de la loi connue comme l'Acte des Assurances d'Ontario.

La Succursale No. 1 de la C. M. B. A. du Canada fut organisée à Windsor, Ont., le 11 Février, 1878.

La Succursale No. 2 fut organisée à St. Thomas, Ont., le 5 Mai, 1879.

La Succursale No. 3 fut organisée à Amherstburg, Ont., le 16 Juin, 1879.

La Succursale No. 4 fut organisée à London, Ont., le 6 Août, 1879.

La Succursale No. 5 fut organisée à Brantford, Ont., le 9 Novembre, 1879.

La Succursale No. 6 fut organisée à Strathroy, Ont., le 24 Janvier, 1880.

Ces six succursales donnèrent assez de membres au Canada pour former un Grand Conseil. Les délégués suivants de ces succursales, savoir, les Frères M. J. Manning, de Windsor; T. A. Bourke, de Windsor; John Doyle, de St. Thomas; C. W. O'Rourke, d'Amherstburg; S. R. Brown, de London; John H. Barry, de Brantford, et le Rév. J. P. Molphy, de Strathroy, s'assemblèrent à Windsor, le 10 Février, 1880 et formèrent le Grand Conseil de la C. M. B. A. du Canada.

Les premiers officiers de notre Grand Conseil furent:

T. A. Bourke, Grand Président.
J. H. Barry, Premier Vice-Président.

M. J. Manning, Grand Trésorier.
S. R. Brown, Grand Secrétaire.
C. W. O'Rourke, Commissaire Ordonnateur.

C. W. O'Rourke, Sentinelle.
Rév. J. P. Molphy, J. Doyle, C. W. O'Rourke, T. A. Bourke et J. H. Barry, Syndics.

T. A. Bourke, Représentant au Conseil Suprême.

Ils furent installés par le Député Suprême Keena, de Détroit, Michigan.

La deuxième convention du Grand Conseil de la C. M. B. A. du Canada fut tenue à Welland, Ont., commençant le mardi 5 Février, 1881.

La troisième convention fut tenue à St. Thomas, Ont., commençant le mardi 5 Août, 1882.

La quatrième convention fut tenue à Brantford, Ont., commençant le mardi 18 Mai, 1884.

La cinquième convention fut tenue à Strathroy, Ont., commençant le mardi 10 Août, 1886.

La sixième convention fut tenue à Toronto, Ont., commençant le mardi 14 Août, 1888.

La septième convention fut tenue à Montréal, P. Q., commençant le mardi 2 Septembre, 1890.

La huitième convention fut tenue à Hamilton, Ont., commençant le mardi 30 Août, 1892.

La neuvième convention fut tenue à St. Jean, N. B., commençant le mardi 4 Septembre, 1894.

La dixième convention fut tenue à Ottawa, Ont., commençant le mardi 25 Août, 1896.

La onzième convention fut tenue à Québec, P. Q., commençant le mardi 23 Août, 1898.

Le Grand Conseil de la C. M. B. A. du Canada fut incorporé dans l'Ontario le 18 Janvier, 1899, et dans La Puissance du Canada en Mars, 1893. Il reçut un certificat d'enregistrement du Gouvernement de La Puissance le 27 Décembre, 1894, l'autorisant à faire des affaires dans tout le Canada.

En 1892 Le Grand Conseil de la C. M. B. A. du Canada se forma en juridiction bénéficiaire séparée, cessant ainsi sa relation avec le Conseil Suprême de la C. M. B. A. des Etats-Unis. Il retint tout le Fonds de Réserve qui s'était accumulé jusqu'à cette date au Canada, et en Décembre de la même année il émit des certificats de participation aux bénéfices à tous les membres sous sa juridiction, retournant au Conseil Suprême tous les certificats de participation aux bénéfices que ce Conseil avait émis aux membres au Canada.

Depuis cette date l'association au Canada a fait de très rapides et satisfaisants progrès, le nombre de ses membres étant aujourd'hui de près de 15,000 avec un Fonds de Réserve d'environ \$105,000. Durant la présente année des efforts extraordinaires ont été faits pour augmenter le nombre des membres, un bonus de trois plaques étant donné à chaque membre qui réussit à faire initier un nouveau membre. Ce plan a donné beaucoup de satisfaction et le Bureau des Syndics a cru opportun de le continuer jusqu'à la date de la prochaine convention.

Sa Grandeur, feu Mgr. l'Archevêque Walsh, fut le Grand Aviseur Spirituel de l'association jusqu'à sa mort; alors sa Grandeur Mgr. l'Archevêque O'Brien, d'Halifax, N. E., fut choisi comme Grand Aviseur Spirituel. Nous attribuons le grand succès de l'association à l'assistance que lui a donnée notre Hiérarchie et le Clergé par toute La Puissance.

Nous avons l'intention dans les numéros qui vont suivre du Canadian de donner le discours d'ouverture de nos Grands Présidents aux diverses conventions.

REPRESENTANTS A LA CONVENTION.

Editeur LE CANADIEN.

Cher Monsieur et Frère—Comme la date fixée pour la tenue de la session triennale du Grand Conseil de l'Association Catholique de Bienfaisance Mutuelle approche, on ne pardonnera peut-être d'offrir une suggestion pour la considération de ce corps. Nous avons été appelés dans chacune de nos succursales respectives à être un des nôtres pour nous représenter dans ce parlement de notre noble association, et il me paraît, vu que ceux seulement qui sont passés par le fauteuil présidentiel peuvent être mis en nomination, que nos ressources sont en quel que sorte restreintes. Dans les succur-

sales peu nombreuses de la campagne, un homme, pour remplir la charge de Président, n'a pas nécessairement besoin d'être instruit, ni de posséder aucune habileté exceptionnelle pour le qualifier comme chef exécutif, car le travail réel, au point de vue des affaires, est dévolu aux secrétaires qui sont invariablement choisis par leurs confrères parce qu'ils sont qualifiés pour ces positions, et non, comme il arrive souvent dans le cas du Président, parce qu'il est un bon et joyeux compagnon.

Quiconque a servi un terme comme secrétaire d'une société sait que la position n'est pas toujours aisée. Un secrétaire, s'il a à cœur le succès de sa succursale et fait son devoir, est un travailleur constant aux intérêts de ceux qui l'ont placé dans cette position de confiance, et le plus généralement est très insuffisamment récompensé de son temps et de son trouble, et, quelque fois, ne reçoit même pas un centime d'une année à l'autre. Une succursale qui a la bonne fortune de s'assurer les services de bons hommes pour ces charges est d'ordinaire très peu disposée à faire un changement, et nous voyons que quand un secrétaire est nommé, on le garde ordinairement dans la même position (s'il donne satisfaction) jusqu'à ce qu'enfin il se rebelle et insiste pour qu'un autre accepte une part du travail et de la responsabilité de cette charge. Ainsi un frère qui est fait secrétaire d'une succursale, rarement a la chance d'accepter la plus haute charge que peut donner sa succursale, savoir celle de Président, et, comme conséquence naturelle, celle de Représentant au Grand Conseil.

Maintenant, monsieur, je considère que cela est une injustice et je suis sûr que tous s'accorderont avec moi pour dire qu'on devrait donner aux travailleurs une opportunité d'obtenir une partie raisonnable des honneurs qui sont à la portée de presque tous les membres, excepté les secrétaires. Ce que je suggérerais c'est que le plan, qui fut adopté par l'A. O. U. W. il y a quelques années, et qui a donné des résultats si avantageux, fut essayé dans notre association, savoir: Qu'un Secrétaire Archiviste, Secrétaire-Financier ou Trésorier qui a rempli une charge pendant trois années consécutives, devrait être accepté comme ayant passé par le fauteuil présidentiel, et ayant droit d'être mis en nomination comme représentant avec le titre de chancelier. Si cet amendement à la constitution pouvait être décrété, je crois qu'il serait un moyen d'encourager quelques secrétaires et trésoriers à remplir la charge pendant trois ans dans tous les cas; et je crois de plus qu'il serait dans les meilleurs intérêts de l'Association en général de compter ceux que leurs frères dans les diverses succursales ont désigné pour être leurs gérants, pour ainsi dire, par la même montrant leur confiance dans leur intégrité et leur habileté, parmi les délégués aux sessions du Grand Conseil.

Voilà offrant mes excuses pour prendre autant d'espace précieux.

Je suis, fraternellement à vous,

H. L. INGRAM
Sec. Arch. Suc. 211.
Rat Portage, Ont.

L'homme qui cherche de l'assurance au-dessous de sa valeur ou celui qui néglige de payer ses taxes devraient entrer en société. Tous les deux paieront en plein plus tard et paieront aussi un intérêt en plus. La certitude de la mort et des taxes est maintenant presque généralement admise.

APPEL.

Gananoque, Ont., 16 Oct., 1900
Aux Frères de la C. M. B. A. du Canada:

Frères—Les membres de la Succursale No. 79, croient de leur devoir de faire appel aux succursales sœurs, en faveur de notre digne frère, Frank O'Brien, affecté depuis trois mois d'une attaque tuberculeuse aiguë des poumons, comptant sept petits enfants et sans aucuns moyens de subsistance.

Nous avons répondu à chaque appel qui nous est parvenu, et nous avons confiance que notre cas recevra le même accueil fraternel.

Signé au nom de la Succursale No. 79.
DAVID BYRON, Président.
JOHN NALON, Sec. Archiviste.
J. D. O'GORMAN, Av. Spirituel.

London, Ont., 16 Nov., 1900.
John Nalon, Sec. Arch., Suc. No. 79,
C. M. B. A. Gananoque, Ont.

Cher Monsieur et Frère—L'appel de votre succursale en faveur de Frère Frank O'Brien est permis par le Grand Président et le Bureau des Syndics.

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

Envoyez toutes contributions à M. McParland, Trésorier Succursale No. 79, C. M. B. A., Gananoque, Ont.

UNE DECISION IMPORTANTE.

La Cour Suprême de l'Etat d'Illinois a rendu récemment un jugement qui est d'un intérêt plus qu'ordinaire pour les sociétés d'assurance fraternelles. Un nommé Peter Moerschbaecker, résidant à Chicago, avait fait application pour être admis membre de la société appelée "La Ligue Royale."

Dans son application, il affirmait, entre autres choses, qu'il ne faisait pas le commerce de liqueurs et après avoir rempli les formalités d'usage il fut admis membre.

Lorsque Moerschbaecker devint membre de l'Ordre la constitution de la Ligue Royale pourvoyait à ce que: Si un membre subseqüemment à son admission ouvrait une buvette ou s'engageait dans le commerce de liqueurs, l'Archevêque du Conseil de la loge à laquelle appartenait tel membre était tenu de le notifier immédiatement par écrit, que s'il persistait à faire ce commerce ou à y être employé il perdrait tous ses droits comme membre de la société; si à l'assemblée suivante le délinquant n'a pas cessé, l'Archevêque devait le déclarer suspendu de tous les bénéfices ou intérêts dans le fonds des veuves et des orphelins.

Après que le certificat d'admission fut délivré à Moerschbaecker, et avant sa mort, un amendement fut fait à la constitution et adopté comme suit: Il est défendu à tout membre bénéficiaire de cet Ordre de faire le commerce ou de s'engager dans aucune des occupations énumérées dans la section précédente de cette loi; et tout membre de l'Ordre qui après avoir été admis comme tel s'engagera ou fera le commerce tel qu'énuméré dans la section 2 de cette loi, sera suspendu de et perdra tous ses intérêts dans le fonds des veuves et des orphelins à partir de la date de son engagement dans le commerce défendu, et il ne sera payé aucuns bénéfices aux bénéficiaires d'aucun membre s'il meurt pendant qu'il est employé ou qu'il fait le commerce défendu tel qu'énuméré.

Moerschbaecker, lors de son examen pour l'admission dans l'Ordre, assumait la responsabilité de se conformer aux

