

SOUND ADVICE.

Remarks of Grand Deputy Edward J. ...
Officers of Branch 12,
C. M. B. A.

This appears to me to be a most suitable time to reflect for a few moments upon the past of the Catholic Mutual Benefit Association, and to draw from its history, if we can, practical reasons for future guidance.

You are acquainted with its origin; you have heard of the three Catholics of Niagara Falls and Lockport, who, solicitous for the welfare of those dependent upon them, wished to join a co-operative insurance association, with the intention of securing the benefits it offered to their families after they were called away.

But, being good Catholics, they asked the opinion of their bishop, before making application to join an organization whose character they knew nothing of. He advised them to try to start an organization like it, but to limit its membership to those of the Catholic faith.

They, encouraged by the suggestion, coming from such a source, succeeded in making a start, but you can easily believe that it was up-hill work, and I doubt that they would ever have succeeded if that same prelate, the Rt. Rev. Bishop Ryan of Buffalo, had not come to their assistance, with his influence, co-operation and advice.

We will not go into detail regarding the struggle for success of the organizers of the C. M. B. A., during the early years of its existence.

Suffice to say that the present state of the association, its character and its financial standing, show conclusively with what care and ability it has been managed since its organization—fourteen years ago. Upon reading the reports of the various Grand and Supreme Council conventions, one must be convinced that we have had as representatives, men of character and ability, who have in the result of their deliberations shown the best of judgment and great patience, and who have at their elections made choice of officers who have governed and served the association honestly, faithfully and intelligently.

Their wisdom and foresight is proven particularly when, in looking over our assessment notices, we are able to console ourselves that provision has been made for our relief, in case, through any unusual cause, our assessments would reach more than a certain number in any one year, by the creation of the reserve fund, which now has the handsome sum of over \$70,000 to its credit. Now, in justice to the founders, organizers and the officers who have placed in our charge an organization which they succeeded in bringing to such a complete state of perfection, is it not proper that we should seriously consider what our duties are regarding the future of this association, so that we will not be accused of being unworthy of the trust imposed upon us?

After having been engaged in a business enterprise which has been unusually successful and remunerative, is it not well to consider to what cause or source we should attribute our success and ascertain if there may not be some hidden dangers somewhere which may overwhelm us with mortification and defeat? That dangers can exist and have large associations has been a complete or partial disaster to a number. One such fact of members merely for me to increase receive political a selfish similar. They meetings were for disapp and no are

Having called the attention of the officers to their several duties, I would consider my duty but half performed, did I not allude to the duties of members generally, duties due by them to the officers and the association. Before an applicant is allowed to enter the session room, he is asked, among other questions, if he is willing to obey the laws, rules and regulations of the association. We have all answered yes. Of course we are willing to do most any thing good, but in some cases that is the end of it. We find that after having been admitted some members still possess that willingness, but the act of doing as they promised has become conditional; they will do it, but they want to make their own rules in regard to the manner in which it should be done. After having been admitted into the room, and before we take the obligation, our attention is called to the symbols of the association, we are told that the characters inscribed thereon are emblematic of Brotherly Love, Unity and Affection.

One sometimes thinks that our symbol possesses a supernatural power, from the manner in which some members become imbued with those three virtues. Their love is so strong, that it would excite a mother, wife or sweetheart to feelings of envy, but for the fact that their love lasts only so long as you are united with him in his schemes, and agree with him in his ideas. If you should oppose him, he will show an affection for you certainly very affecting.

After that the candidate takes upon himself the obligation, that he will not knowingly defraud the Association or any of its branches or members. Is it not defrauding the Association, to advise an applicant, when making out an application, not to insert plain, honest names of diseases, that were the cause of the death of some member of his family, or to insert the words "Don't Know" instead of truthful answers to the questions? You fear that the applicant who, for some reason or another, you are anxious to have elected, will not be admitted if those questions are answered truthfully.

Is not that defrauding the Association, on your part by giving such advice, and is not a member guilty of fraud in gaining admission under such circumstances? It is your solemn duty to give to the Association the benefit of all doubt in such matters. Are you not wronging members in advertising their faults or shortcomings? We all have faults, we all are liable to make mistakes, but the trouble is some members do not seem to know that the object of this Association is to improve the mental, moral and social condition of its members. They imagine it to be a medium through which they can show their ill natures, their contemptible selfishness and their love for creating scandal, by holding up to public contempt the faults of other members.

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A Comfortable and Convenient House at Low Cost.

This is, undoubtedly, the most economical arrangement of rooms that can be devised for a small dwelling. It is so planned that the entrance hall, parlor, dining room and kitchen are grouped in such a manner that one chimney is sufficient for the whole house. The staircase hall is of good size, and serves as a reception room, with a corner fireplace, in which is an open grate for burning coal.

The parlor is immediately adjoining the reception hall, at the front of the house, separated only by an archway hung with heavy portieres, which may be thrown back, making the parlor and reception hall, as it were, one room when desired. The dining room is immediately back of the parlor, separated from the latter likewise by portieres. Both parlor and dining room are provided with open grates and wood mantels in keeping with the finish of the rooms.

The kitchen is at the rear of the house adjoining the dining room. The passage from the kitchen to the dining room is through the pantry, which is placed in the extension at the rear of both, with suitable china closet and storeroom conveniently placed.

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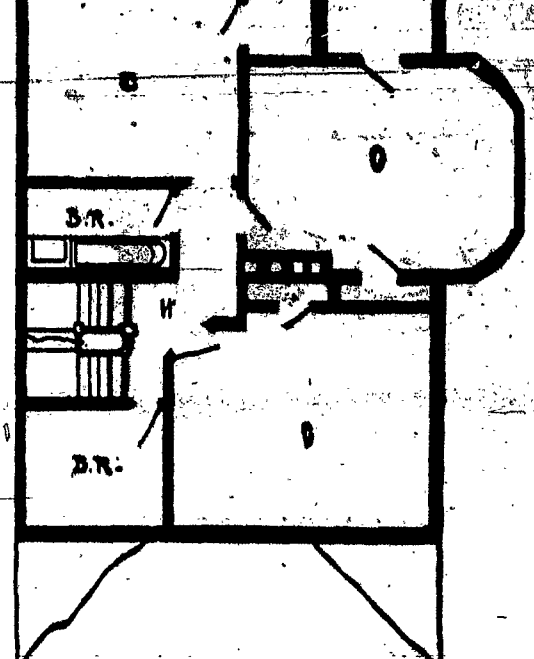
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SECOND FLOOR PLAN.
oak, filled and varnished with three coats, rubbed smooth. Mantels to correspond with finish of rooms.

ESTIMATE OF COST.
Mason work..... \$100
Carpenter work..... 1,000
Plumbing..... 50
Painting..... 20
Furnace..... 100
Mantels and grates..... 100
Total..... \$1,470
DAVID W. KELLY.

W. Foster Kelly, ARCHITECT,
8 and 9 Osburn House Block.

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GRAI
Brief Ex the
He Tells Kind Order- tremor-
We give article on Dean of G trated Ma introducti
It was when I fir roofs and monastery for severa its vast e quaint, bl up behind confusion, of dark pl I knocked entrance t white-rob welcomed Through t into a wid not a plar monoton their mon the awfu courtyard corridor, then into fire.
I had a General o at the Gr a court tea ceive me e and that-i ceive eve which the An immr guests' re ing out of to me. The fur my narro coverlets, only orna cifix over looking in yard in w early in A Nothing hosts. Th had, eggs, withered; fish—I thi ordinary f was at all taste. Th when he s before me "You se our honor There w gundy, an treuse, ver nary stren and the w for any l viands.
After th I wished to ice, and ti very cold sleeping wood fire neighbor self up in two or thr About a night ser placed me over-looki long, narr unadorned into two i stalls in brothers at The time to the sole with readi begged me said I was damp air o longer it w With rea him, and w factory fire I was with I soon sle morning n One of t solemn nig the samene sian liturg from the el monoton; subject of 1 statutes no lowing spo Seeing the made up of us use our ward joy-eb for those c duced. By aw this goal in gers' singin have a tend feelings, wh wrong a chant- at Many of t services fin