### Old Times, Old Friends, Old Love.

There are no days like the good old days-The days when we were youthful; When humankind were pure of mind And speech and deeds were truthful; Before a love for sordid gold Became man's ruling passion, Before each dame and maid became Slaves to the tyrant fashion.

There are no girls like the good old girls— Against the world 1'd stake 'em— As buxom and emart and clean of heart As the Lord knew how to make 'em. They were rich in spirit and common sense, A piety all supportin. They could bake and brew and had taught school, too, And they made the likeliest courtin'.

There are no boys like the good old boys, When we were boys together, When the grass was sweet to the brown bar fast

feet That dimpled the laughing heather : When the pewee sung to the summer dawn Or the bee in the billowy clover. Or down by the whippoor will Echoed his night song over.

There is no love like the good old love – The love that mother gave us. We are old, old men, yet we pine again For that precious grace—God gave us. So we dream and dream of the good old

times, And our hearts grow tender, fonder, As those dear old dreams bring soothing gleams Of heaven, away off yonder. Eugene Field.

### COLORED NUNS SOUTH.

Ball Room Changed to a Convent.

A sight which invariably attracts the attention of strangers in New Orleans is the colored Sisters. One so seldom hears of negroes professing the Roman Catholic faith that when he meets a colored nun for the first time he can but gaze after her in open-mouthed wonder. Accustomed as we are, moreover, to associating the black robes of the nun with white, pale faces, the effect is a little startling when a nearer view of a Sister of Charity discloses the meek brown face of a mulatto. This little band in New mulatto.

Orleans is known as the Holy Family of Sisters. It was founded as far back as 1842 by four colored women, who, educated and wealthy, resolved to de-vote their time and money to those of their race so much less fortunate. The oldest of the four became Mother Juliette, who continued at the head of the sisterhood till her death, eight years

ago. The convent is what was once the famous Orleans street ball room, and many are the tales which are told of many are the tales which are told of the dancing and revely which for four years held sway within its walls. The building is an immense brown structure, fronting directly on the The grea marrow French street. The great windows have shutters, always closed, and there was such an air of quietude when I visited the place that I quite started when the bell gave a loud clang, clang, as I pulled it. I felt that I had aroused unwilling echoes, perhaps awakened the ghosts of long ago, and was almost tempted to run away when I heard footsteps within coming toward the door. But instead of meeting a frown of disapproval, as I half expected, I was admitted by a dark faced nun, who appeared to consider it no unusual occurrence that a stranger desired permission to enter.

The hall was dim and wide, with a gray stone floor, and white pillars at the further end. While I was inwardly commenting upon its severity and scrupulous neatness, Sister Frances

### INEXCUSABLE LOITERERS.

The saying, "better late than ever," says the Sacred Heart Review, may apply in a measure to people who have fallen into the habit of being late at Mass, but it would be well if custom were to reform it altogether, for there can be, as a general thing, no good reason for it. Those who are behind time at church, rarely, if ever, miss a railroad train, and are always in their seats before the curtain rises on the first act of a play, no matter how trashy the dramatic trifle may be that is engaging the attention of the frivolous public

Late church goers are a great annoyance to those who are in their places on time, and the spectacle of three or four men filing out of a pew into the aisle to admit some tardy woman, who has found time to put on all her furbelows, is not an edifying one, and when she leaves the print of her dirty feet upon the kneeling-bench, as she frequently does, she is short of a public nuisance. Men, however, are equally guily with women in being tardy, although they usually content themselves with remaining in the best ground as with remaining in the background near the door where they can readily make their exit long before the priest has left the sanctuary, for the dilatory ones at Mass are always the ones who want to get home early. Indeed, it seems as if they begrudge the time they give to God on Sundays and holydays, and if they fling their Creator an hour or a half hour they think that is all that is demanded of them in the way of worship. These are the kind of people worship. These are the kind of people who go to their duty only once a year and imagine they are buying a ticket direct to heaven by this concession to holy Mother Church. They are hardly worthy of the name of Catholic, though in charity they are allowed to not in in charity they are allowed to retain

the title. If they were really Catholics in spir it, as well as in name, they would be in church at least a few minutes before Mass began. The time need not be wasted. It could be passed in a spiritual exercise that would prepare them properly for assisting at the holy This would cause them to sacrifice. realize the solemnity of the service, and would make them pious and de-vout Christians, instead of indifferent sinners who expect to be eventually saved by clinging to a frail plank in the storms of the troubled sea of the

world. They then might say, with Sir Galahad :

" My good sword carves the casques of men, My tough lance thrusteth sure. My strength is as the strength of ten, Because my heart is pure."

" CONVENTUAL REFORMA-TORIES.

Mrs. Spooner, whose efforts to ameliorate the condition of that un fortunate class of mortals whom the community, for its own safety and in the hope of effecting their reformation, feels obliged to imprison are well known, declared at the meeting of the Massachusetts Prison Reform League held in this city last week that she strongly favored placing female prisoners in conventual reformatories.

"If this cause a religious discus sion," she added, "let the Catholic convicts be placed under the care of the Sisters and the Protestants in came to show me about. She was charge of the deaconesses and other rather a small mulatto, with a slender, consecrated women of the Protestant and the net increase of \$14,015,05,040116 to leave a large reinsurance reserve and an additional surplus. A detailed statement of accounts is hereto annexed. They have been certified to by John Overell, Esq., P. A., as correct. In this connection it might be mentioned that Mr. Overell each month presents to the board a full financial state-ment and makes a half yearly balance sheet of the standing of the company. LEGELATION. churches." At present it may be not interesting face, black eyes, demurely practicable—in fact, it is partially im-practicable—to do this ; but in so far lowered, and long brown hands meekl tolded. Her uniform was of black serge, with a wide, white linen as Mrs. Spooner would subject all female prisoners - and male offenders guimpe, a white linen bonnet, the should also be included-to religious customary black veil, and the inevit influences she has the right idea of of the standing of the company. LEGISLATION. For more than twenty years we have been calling the attention of the Government to the utility of appointing an official for the purpose of examining into the causes of fires of unknown origin, and too many cases thought to be of incendiary character, but notwith-standing the enormous yearly loss to the country, a deat ear was turned to our repre-sentations. It was only the other day, when a human life was lost, did the authorities wake up from their lethargy and send de-tectives up to Melancthon, who unearthed a conspiracy to defraud insurance companies that was never dreamed of, outside of insur-ance circles. Now it is hoped that as the eyes of the Government will attach to the insurance inspectors' office for Ontario, an official who will have power to act as marshal, with such assistance as he may require into all doubtful fires. To put such a method into able black beads and cross. We LEGISLATION. prison reform. For as Father Moriarascended the wide, easy staircase, and ty of Concord pointed out-in that adon the first landing I was confronted with the words: "I have chosen dress of his a few weeks ago before the with the words: "I have chosen rather to be an abject in the house of National Prison Association, comment on which appeared in the Review at the time-religion is the greatest corrective agency that can be employed for reformation of offenders against the law. And that being the case, it would be for the advantage of the State, which is supposed to desire that reformation, and for the benefit of the prisoners themselves, that the latter should be placed where religious influences may best be brought to bear upon them. The Catholic Church hereabouts may not be fully equipped as yet for the undertaking of such a work as Mrs. Spooner suggests ; but it is not] wholly unequipped, with such institutions as the House of the Good Shepherd, the Home for Destitute Children, the House of the Angel Guardian and other similar institutions in the State; and should the authori-ties sanction some such a plan as Mrs. Spooner urged, Catholic charity and zeal would unquestionably do all that In this convent of the Holy Family would be required of them in the matthere are at present sixty eight Sisters, ter in the line of erecting the necessary twenty six novices and six candidates. buildings, provided the State would The candidates remain six months pay for the support of the inmates comand if at the end of that period they mitted to them. While such a plan as Mrs. Spooner suggests would unquesstill wish to continue they become novices. The novitiate lasts two years, after which the novice takes tionably be a great advantage to the State and the unfortunate prisoners, the black veil. Even then, however, we have no anticipation, however, that that "non-sectarianism" which the vows only become permanent when they have been renewed ten years in

LONDON MUTUAL FIRE INSUR-ANCE CO. Annual Meeting - Highly Gratifying

Annual Meeting - Highly Gratifying Reports of the Business for the Past

Year. The annual meeting of the London Mutual Fire Insurance Company was held on the 3rd February, at their rooms, Richmond street, and attended by a large number of policy holders. The various reports showed a very satisfactory year's work, and con-tained suggestions as to methods which might be adopted by the company. Capt. T. E. Robson, the president, had been called away on business, and Mr. Angus Campbell, vice president, was called to the chair. Mr. D. C. Macdonald, manager, was appointed sceretary, and read the report of the board of directors, which was adopted, or motion of Angus Campbell, seconded by C. C. Hodgins, both of whom expressed their great pleasure at the excellent showing. Following is the DIRECTORS' REPORT. The London Mutual Fire Insurance Com-

C. Hodgins, both of whom expressed their great pleasure at the excellent showing. Following is the DIRECTORS' REPORT. The London Mutual Fire Insurance Com-pany of Canada: To the Members-Gentlemen-Your board of directors, according to their duty, beg to lay before you the 37th annual report, show-ing the standing of the company at the end of their fiscal year, 1806. They have pleas-ure in the fact that in the 38th year of its ex-istence the company enjoyed the full confi-dence of the members and the public, as evi-denced by the fact that in each month of the year an increase was shown over the corre-sponding months of the year 1803, the busi-ness of which fell for renewal in 1836; and this in the face of keen opposition, and the fact that the pruning knife was freely used, and some 1,200 applications cut off and re-jected as not coming up to the company's standard. A considerable weeding out will no doubt occur in the fature from the msthods intended to be instituted, which are alluded to hereafter in this report. By these and other means, no doubt the losses falling on the company will be reduced, so far as human agency will permit, to a minimum. POLICIES. In the year 16,716 policies were issued, covering property to the extent of \$20,317, \$80,59 gross. Of these \$7,630 were on the cash system, insuring \$\$,039,21; on the premium note system, 7,529, for \$10,293,203, all dwelling and farm property, and on gen-eral business \$1,960,856.59, under 1,491 poli-cies. LOSSES.

all dwelling and farm property, and on gen-eral business \$1,960,856.59, under 1,494 poli-cies. LOSSES. The losses for the year exceeded those of 1895 by \$6,730.47, making the total losses \$126,767.17. This increase was wholly unex-pected, for up to the first week in September our general losses were comparatively light, but in three days wemet over \$22,000 in losses from the unprecedented lightning storms that took place in the western section of the province, where we carry heavy lines of in-surance. Of the losses paid \$5,670.77 were for claims of the year 1895, which were not claimed for or inspected at the end of the year, and \$1,000 for claims the board did not lieel justified in passing, but which the mem-bers at the annual meeting assumed, owing to extenuating circumstances. The table of losses appended hereto and the inspector's report thereon, points out in detail the sums paid and the probable cause of each loss, but it is feared that the cause of fire in too many cases should be placed under the head of in-cendiarism; for in hard times, imas of commer-cial depression, the evil principle runs anneck, opens wide its monstrous jaws, swallowing the good, and leaving behind in the too eager incendiary, which are made to explode on all convenient occasions. Insomuch so, that when the cause of fire is given as " from lamp, explosion," professional insurance people at once place the statement as a ghost story. Criminal and careless use of coal oil lamps is a fitting term to apply to such cases. The inspector calls your attention to the use of lamps, and his remarks are worthy of your consideration. EXPENSES such as are controllable, it has been the care of your directers to knew at the base of the

of lamps, and his remarks are worthy of your consideration. EXPENSES such as are controllable, it has been the care of your directors to keep at the lowest ebb, but other expenses, owing to the present state than appearances warrant, yet we hope for a but not dependence of the state of the state of the state of things, such as law costs, have been larger than appearances warrant, yet we hope for a but sto adopt a fresh policy (as the instructions given to the newly-placed inspectors herein after alluded to show). But our total expenses es, taking the enormous business we are do-ing into account, are lower in comparison to any other company in the Province. ASSETS Notwithstanding the heavy bill of losses, the general assets of the company have in-creased during the year from \$366 067.84 to 57 \$389,791.53, a gross increase of \$23,723.69, and the net increase of \$14,045.05, tample to the all alled and the statement of additional argue reinsurance reserve and an additional argues. A detailed statement of

adopted, and only varied by special con-tract. TERRITORIAL DISTRICTS. It has occurred to the board that it would be of advantage to the company and a great saving of expense, to divide the Province into three districts, having an inspector in each district. A material saving in travelling expenses would at once take place. Long trips by rail, often doubled, would be avoid-ed, and the inspector would be on the spot to give immediate attention to any loss that would occur in his district, to get personally acquainted with the character and ability of all local agents over whom he would have control, to inspect and report on all risks in his territory, to value the buildings before-hand, and not wait till they are reduced to ashes, when it is impossible to valuate, to see that the rules of the company are observed by the agents, to consult with members of the company as to the buildings. to see that the interest of the company is more of a local concern than a stranger to its mem-tor the interest of the company. I hare sav-ing in losses and expenses is anticipated from this arrangement. *BCENTS*. The agents as a rule have done their work well. Many of them have shown a devotion to

this arrangement. AGENTS. The agents as a rule have done their work well. Many of them have shown a devotion to the company's interests that is indeed com-mendable, and derelicts in future will be handled by the inspectors as they deserve. BETHING DIRECTORS. Three directors retire according to the char-ter of the company. They are Richard Gibson, Charles C. Hodgins and Robert McEwen, Esquires. D. C. MACDONALD.

D. C. MACDONALD, Manager and Secretary. INSPECTORS' REPORT

INSPECTORS' REPORT. The reports of the company's inspectors were then presented and adopted, as follows: Gentimen-Your inspectors beg leave to re-port that during the past year they have in spected and reported on 5% claims against your company. Six of the claims amounting to 83 150, have been rejected by the board. leaving 570 adjusted (after deductions made in them) at \$180, 767, 17. up to the Sist day of December, 1896. Of this we find: 158 From defective chimneys and

2,49519,524 14,997 11,051

From unknown causes.... From lanterns and lamps. From incendiary causes From other burning buildings. From tramps. From burning lumber. From Agricultural boiler (one of

these \$1,000 passed by annual meeting)	$\begin{array}{c} 1.201 \\ 950 \\ 727 \\ 600 \\ 250 \\ 212 \\ 110 \\ 93 \\ 40 \\ 28 \\ 16 \end{array}$
1 Flom cigat star	And in case of the local division in which the local division in t

of the above losses, 55 were on general busi-ness, \$18,302 52. Our losses are \$6,730 47 more than in 1885, the excess being nearly all on the general branch. but as our business was the largest in our ex-perience, the average loss was no heavier. Our losses for detective chimneys and pipes still hold the lead, and we are of the opinion that in a great many cases they are due to gross carelessness and neglect. In some local-lites, the assured state it is the practice to allow stove pipes and chimneys to burn out when they become foul, instead of cleaning them out. This is a dangerous practice, as few chimneys, from their faulty construction, can stand that severe test. We consider this class of loss to a great extent preventible and a con-ventent way to have a fire. Lighting losses are in the largest our ex-perience, the early part of the season being favorable, but the severe electrical storm that visited the western part of Ontario for three days last summer was the worst ever experi-enced by your company. Lamber of the season being that season being the season being the

visited the western part of Offario for more days last summer was the worst ever experi-enced by your company. Lamps and lanterns were responsible for the largest losses in our experience, and we think it would be in the public interest if the statu tory conditions were so amended as to prohibit the use of of such engines of destruction around outbuildings. A comparatively safe lamp can be secured for a few cents that would reduce this class of loss to a fraction of the present amount, but they would not be nearly so handy for those anxions to have a fire. The incendiary's torch has been a little more active in the class acknowledge as such, but a great many of the foregoing micht safely be placed on the same list. Our losses in the general branch have increased a triffe over our increase of business, but still leaves us a fair margin. Cheese factories proved bad risks, as was to be expected from the depression in the markets in the early part of the season. All of which is respectfully submitted. (Signed) LAUCHLIN LEITCH, A. K. MCINNIS, Inspectors.

Financial Statement.



FEBRUARY 13, 1897.

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### FEBRUARY

### FIVE-MINUT Sixth Sunday A

HOW TO I

In the Gospel of of heaven is likene The mustard seed size of the tree wh the least of seeds. mean to say, of co not larger trees e where it attains Neither does He sa seed is the very What He does say seed and the tree it there is the gre that the effect is v startling when cause. This is th cause. This is thable, and a little it clear how true ord is speaking God without us-t or of the kingdon

that is, the life of souls. In our times we God spread thr world numbering dreds of millions. the hundreds of of the nations she men and women nursing fathers Natio mothers. gone, but the Ch have grown and mighty, but she l stripped them all, them have forme kingdom. And spring? Whence origin? From, t smallest and m causes. Go to th hem, to the holy the cross and Ca room in which gathered togethe the source and s from which the m

Church have bee shall we say of within us? In grace of God wa as a seed to gro habits of faith, h then given to u on and as we gro passions increase enemies, the wo devil, grew fier seed planted in a storms and held and strife? The tion depends u upon our own co gan the good w ertainly carry are willing to d has given us to the seed. He with His grace, fire of His love. And first we

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enough to say a mechanical way need, in times our hearts to Go est petitions fo And next we m means which He -His holy S nust we receiv Body and Blood ve shall always oore than suffi must not tempt into danger : 'b weakness, we greatest care th If we are in

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by the white Sisters who devote their lives to religion and charity. And yet in all these years there has been only one who has left the sisterhood after taking the final vows.-Boston

The colored people as a class are always so light hearted and laughterloving, so fond of gayety and amuse-ment, that such rigid self denial must BLOOD Purifier. Chronic Derangements of the stomach, Liver and Blood, are speedily removed by the active principle of the ingredients enter-ing into the composition of Parmelee's Vege-table Pills. These Pills act specifically on the deranged organs, stimulating to action the domant energies of the system, thereby removing disease and renewing life and vitality to the afflicted. In this lies the great secret of the popularity of Parmelee's Vege-table Pills. necessarily require even greater strength of purpose than that displayed

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rules-or rather misrules-these mat-One must thoroughly ters will sanction that plan.-Sacred understand the character of the colored

my God than to dwell in the tabernacle of sinners. In the boarding department of the convent, Sister Frances told me there were nineteen students. These came from Louisiana, Mexico and even South America. They are not only South America. given a good ordinary education, some of them graduating at eighteen, but they also have the advantage of instruction in music if desired. Indeed, I could hear the monotonous run of the scales as I passed through the halls, and wondered if the little colored maids hated to practice as much as we used to do when at school. I fancy not, for occasionally I caught glimpse of figures seated at the piano, and saw on the little dusky faces expressions which spoke neither of fatigue nor discontent. Connected with the convent is a home for aged and infirm colored

race to fully appreciate the sacrifice entailed by these vows of renunciation.

men and women.

novices.

succession.

Transcript.

opened, the Government will attach to the insurance inspectors' office for Ontario, an official who will have power to act as marshal, with such assistance as he may require into all doubtful fires. To put such a method into force machinery would be quite simple and inexpensive. Every fire should be in which it occurs, in the same manner as births, deaths, etc., are now registered, and notice sent at once to the insurance depart-ment in Toronto. The insurance depart-ment in Toronto. The insurance depart-ment in Toronto, the insurance depart-ment in Toronto is the same manner as of the officer, knowing that thousands of dol-lars, in the falling off of losses, and the cost of insurance, would ensue. Many persons argue that the country does not suffer when the party whose property has been burned out is insured ; this fallacy should be laid to one side, for every person insured is taxed and becomes a contributor to the loss by be-ing charged a high premium for his insur-ance, whether in a mutual or a stock com-pany than he would have to pay were losses smaller. In stock companies the premium is graged by the profit of the business to the should be urged by the people on their representatives in Parliament, and these facts in generated a high premium for his insur-are to be revised. Several years ago, owing to reduce the cost of insurance, and these facts are to be revised. Several years ago, owing to reduce the cost of insurance is a committee and the result was the framing and adopting of "statutory conditions." These were furform the experience gained by the fram-ers in their private practice ; yet this com-mittee was not fully satisfied with its work, but strove to cover up defects and omissions by allowing "variations to conditions "have has arisen therefrom than in the days when conditions were allowed without restriction. It is to be hoped that in framing or revising the statutory conditions care will be taken to make them clearer, so that even the uninit-

The report of the financial condition of the company, which was read and adopted, proved highly satisfactory to the members. It is as follows: RECEIPTS. Cash balance from 1895..... Molsons bank. Received from agents. Assessments. Bills payable. Bins payable Interest Transfer fees Assessments in advance. Old assessments. Extra premium Cancelled policies Re-insurance..... Steam thresher licenses...... Total ..... DISBURSEMENTS. Adjusted losses of 1895..... 120,029 8 30,034 8 Commission to agents..... Salaries of officials, clerks and auditors ..... Paid agents in settlement of ac-counts..... Loss inspection and inspectors' sal-

5.194 4 2.198 6 aries ..... Printing, advertising and stationary aw expenses irectors' fees eneral postag Agents' postage. Agents' inspection Re insurance, premiums on large risks. 572 1  $\begin{array}{c} \mathbf{1}, 213 & 5 \\ 477 & 0 \\ 182 & 6 \\ 94 & 9 \\ 100 & 0 \\ 67 & 4 \\ 63 & 75 \end{array}$ risks Taxes Water rate, foel and light. Dominion Government inspection... Ontario Government license fee. Expenses, Underwriters' Association. Discount on stamps and fined letters. Incidental expenses, telegrams and telephone, etc. Returned premium on cancelled Dank commission.

575 1 488 7 policies Bank commission Molsons bank Cash balance 2,29791,7235.....\$189,297 Total.....

Capital Account.

ASSETS. Amount available of premium amount avalable of promotions and Amount due on assessment No. 34 ... Amount due on assessment No. 35 ... Amount due on assessment No. 36 ... Balance due by agents... Office furniture .\$239.01

. \$389,791 58

Total assets..... LIABILITIES.

LIABILITIES. Losses adjusted but not due \$ 6,709 80 Bills payable...... 20,000 00

ned) JOHN OVEREI	ditor.
on, Ont., Feb. 3, 1897.	
	V

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engravings. This Bible will prove not only a every Catholic household, but an as well. The size is 12 x 10 weighs 12 pounds, and is beautif weighs 12; pounds, and is ber For Seven Dollars (cash order) we will send the Bible any rart of the Dominion, c riage prepaid; and besides for one year's subscription of riage prepaid; and besides will gil-for one year's subscription of THE C RECORD. The Bible and the Rei who live where there is no express? have book forwarded to the one near residence. Please note that if, on ation, anyone is dissatisfied with chase, the book may be returne expense, and the money will be 1 Bibles similar to these have for yes sold by agents for ten dollars each.

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## Heart Review.