

EIGHT

THE C. M. B. A.

RE MR. BRODERICK'S PROPOSED READJUSTMENT

To The Editor—In a recent issue of the CATHOLIC RECORD there appeared a letter from Mr. Broderick, President of Branch 28 of the C. M. B. A. at St. Catharines, Ont. I was struck with the fairness of the writer and his evident desire to solve the difficult problem of the readjustment of rates for the C. M. B. A. so as to accomplish two great objects: 1st, the placing of the Association on a sound financial basis, and secondly, that in doing so the burden should be made to fall as lightly as possible upon the membership. I would now ask you to reprint the letter again, believing that it merits the fair and full consideration of every member of the C. M. B. A.

We are sorry to hear Mr. Broderick's letter a second time—Ed. C. R.

I desire to express my appreciation of Mr. Broderick's fair, intelligent and comprehensive review of the general situation and the principles underlying life insurance. He has shown very clearly that the time has arrived when the rates of the C. M. B. A. should be adjusted on a basis that would provide an adequate rate and that any attempt to deviate from that principle "would destroy all the virtue it possesses and would not be safe insurance."

In addition to this Mr. Broderick submitted a proposition as a basis for readjustment which he thinks would be not only financially sound but would be acceptable to the membership at large inasmuch as it would bear less heavily upon them than the proposals submitted by the Board of Trustees and Grand President in September last.

Not being an actuary it is not to be wondered at that he should have fallen into some error. The surprising thing is that he should have dealt with the matter with so much penetration and insight. His general views as expressed in his letter are in the main sound (except as to the sufficiency of his proposed scheme) and should do good. If I could satisfy Mr. Broderick of his errors in his calculation he should prove a most valuable support to the Executive in their present efforts to place the Association on a sound solvent basis. I have seen a copy of the plan prepared by Mr. Broderick and have gone into the figures very carefully. In this plan Mr. Broderick admits that his scheme might not make the Association actuarially solvent, but none the less solvent from the ordinary business standpoint. Again he states "It may not be actuarially sound but it is adequate and sufficient to place the C. M. B. A. solvent in any other sense of the word." It is perhaps unnecessary to point out that actuarial solvency, adequacy and sufficiency are nothing more or less than business terms, adequacy and sufficiency.

To test the sufficiency of an association such as the C. M. B. A. and the adequacy of its rates it is necessary to make an actuarial investigation, such as Mr. Broderick had endeavored to do, but avoiding certain important errors into which he has fallen.

For the present accepting Mr. Broderick's calculations to be sound in theory and correct in arithmetical work it should be noted that he figures out a deficiency of over \$175,000, assuming (1) that each member is assured for \$1,000, and (2) that all the present assets of the Association could be appropriated for the members over fifty-three years.

A very large portion of the assets must, however, be left for those who entered since 1907, as their rates are not to be increased as at age attained. A large number of the policies of those affected by readjustment are \$2,000 so that even if all the assets could be appropriated for the aged the deficiency would be over \$100,000.

On Nov. 1, 1907, a new table of rates took effect. These rates for all ages of entry, were the full N. F. C. 4 per cent, net monthly rates, less 5 per cent, and all members entering since that time have, of course, been paying according to this scale. This new class which carries almost one quarter of the total outstanding insurance is solvent beyond all doubt. In other words not only have the members admitted since Nov. 1, 1907, claims currently arising among them, but they have contributed in addition an amount which, with its earnings, is sufficient to cover the reserve proper to their certificates, amounting approximately to about \$800,000, therefore this reserve belonging to the class admitted since Nov. 1, 1907, is not available for the purpose of relieving the conditions of the members admitted before that time.

Mr. Broderick assumes that the \$175,000 would be made good out of (1) favourable mortality (2) lapses (3) interest in excess of 4 per cent.

As to the error underlying Mr. Broderick's calculations it will be noted that he bases his calculations on the expectations of life. The expectation of life at any age is merely the average number of years of life which will be lived after that age by a large number of observed persons. We refer to that of 1,000,000 living at age twenty, 500 die twenty to twenty-one; 501, twenty-one to twenty-two; 502, twenty-two to twenty-three; and so on to the end of life. If the numbers dying twenty,

twenty-one, twenty-one to twenty-two, twenty-two to twenty-three, etc., are assumed to live one half year, one and a half years, two and a half years etc., after age twenty, then if we take the total years so calculated and divide by 100,000, we will have 45.6, the average lifetime or expectation of each at age twenty, as shown by Mr. Broderick.

Mr. Broderick assumed that the present value of the payments to be made by members is the same as if each member were certain to pay for a term of years equal to his expectation and no longer. It would, however, be manifestly more correct to find the present value of the payments which would be made by each of 100,000 up to death as shown by the N. F. C. table and divide the total by 100,000. If Mr. Broderick had done this he would have found the present value of contributions at age twenty to be \$211.06 as against \$228.90 as shown by him. The following table shows for quinquennial ages the present value of the proposed contributions in comparison with Mr. Broderick's.

Age	Annual Contribution	Mr. Broderick's Calculation	By N. F. C. 4% Annuities
20	\$10.56	\$228.90	\$211.07
25	11.88	241.76	229.84
30	14.04	262.17	265.78
35	16.68	310.59	294.45
40	20.16	360.93	330.05
45	24.72	410.87	378.81
50	30.06	467.85	430.72
55	36.12	531.13	499.54
60	42.84	570.70	551.46
65	49.28	646.80	606.80
70	55.32	705.18	683.69

It is thus clear that Mr. Broderick places too high a value on the contributions throughout.

Mr. Broderick in effect assumes that the amount of \$1.00 invested for two years plus the amount of \$1.00 invested for fifty years would be the same as \$2.00 invested for twenty-six years, the average period of investment in the first case. The former amount would be \$8.19; the latter \$5.54.

I am unable to ascertain how Mr. Broderick has calculated his present value of single premium per N. F. C. rate for \$1,000 insurance, column (8). At first I thought he had made the same assumptions as in the calculation of the valuation of the contributions, namely, that all members would die at the end of a number of years equal to the expectation of life. This, however, does not appear to have been the assumption. The following table shows Mr. Broderick's single premiums in comparison with N. F. C. 4 per cent, single premiums:

Age	Mr. Broderick's	N. F. C. 4%
20	\$115.17	\$120.60
25	220.93	241.76
30	271.52	271.52
35	368.71	368.71
40	431.48	431.48
45	491.24	491.24
50	549.77	549.77
55	607.31	607.31
60	663.84	663.84
65	719.37	719.37

Mr. Broderick's single premiums in whatever manner calculated are about the same as the N. F. C. 4 per cent, rates for ages under forty-five. From forty-five onward there is a marked falling away. That Mr. Broderick's figures are incorrect is at once evident from the fact that his single premiums decrease with the increase in age for all ages over fifty-four. It would be manifestly absurd to sell \$1,000 of insurance for a single premium of \$483.77 at age of fifty-five, and for \$278.38 at age of seventy.

Mr. Broderick's proposal does not differ in principle from that already advanced by the Executive. He holds, however, that the maximum rate could be fixed at a lower age than found by the C. M. B. A. Actuary. As Mr. Broderick's calculations are based on erroneous assumptions of importance, his case must be regarded as unproved. Judging from the material before me, I am disposed to think that Mr. Broderick will readily appreciate the importance of the errors underlying his calculations.

In conclusion I believe that there is no means whereby any considerable reduction can be made in the maximum rate of contribution. The members rated as an age attained will do more than pay their own way. To help out the aged there is only a few hundred thousand dollars. All that can be done is to make calculations to see how far it will go. In making such calculations actuaries are accustomed to such work and are quite unlikely to fall into any serious error.

EDWARD RYAN, M. D.
Supervising Medical Examiner,
Kingston, Ont.

CANADIAN EUCARISTIC CONGRESS

Coincident with the holding in Montreal of the Canadian Eucharistic Congress on July 13th, 14th, 15th next there will take place (in that city) the solemn dedication of the new Congress hall adjoining St. Patrick's Church. The new building is of reinforced concrete faced with Montreal lime stone and is of the most thoroughly fire proof construction available and cost approximately \$175,000.

It includes besides a spacious auditorium in which the Congress meetings of the English Section will be held, a number of other interesting departments, viz.—A Lady Chapel, Vestry for Clergy and Sanctuary Boys' Choir Practice Room, two Assembly Halls for Societies, a Board Room, a Banquet Hall and Kitchen Annex.

The handsome edifice destined to serve as headquarters for the various activities of the foremost English speaking parish of Montreal, will be dedicated by His Grace Archbishop Bruchesi in presence of a large attendance of Bishops, priests and laity, on Sunday July 11th.

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ROSARY HALL

If young women coming from our own country to the city could be assured beforehand of a safe, comfortable home to which they might go at once and find themselves surrounded by Catholic influences and a friendly feeling of hospitality, it should make their entrance into an oftentimes strange city, a good deal more pleasant than it unfortunately is, to the many who experience the feeling of being that very undesirable stranger in a strange place.

Rosary Hall, 218 John St., Toronto, is a place that supplies all the requisites of a comfortable and safe residence for girls or women employed in the city or who may be seeking employment in Toronto. The institution is carried on under the auspices of Rosary Hall Association, of which a number of the most reliable Catholics are directors and have office on the Board, and has as matron a kind, capable woman, who takes a motherly interest in any who may come as strangers under her notice. Room and board may be had at reasonable rates—from \$8.25 to \$5 per week. There is also accommodation for transients who while shopping or transacting other business might like to remain at the Hall. The Bloor street car may be taken from the Union Station, which without transfer would bring the traveller to within a minute's walk of Rosary Hall. Anyone desiring accommodation should apply at once to the Matron at above address.

METHODIST MINISTER TO BECOME A PRIEST

From the Savannah Press, May 7.

Yesterday afternoon at 3 o'clock at the Cathedral of St. John the Baptist, Rev. Wilmoth Alexander Farmer, of Atlanta, was confirmed as a member of the Catholic Church, after having served for fourteen years as a missionary of the Methodist Episcopal Church, South, in China.

Bishop Kelley, who confirmed Mr. Farmer, announced to his congregation two weeks ago that there would be service of this character in Savannah soon, but it was not until yesterday afternoon that the name of the convert became known. It is Mr. Farmer's idea to become a Catholic priest and if possible return to China to resume his missionary work in his new station.

Mr. Farmer, who is a native of Conway, and who has resided in Covington and Atlanta, has many friends throughout the State who will be interested in his change of faith. He is a graduate of Emory College, class of 1898, and he has a number of friends in Savannah who went through Emory at the same time he did. After graduating, Mr. Farmer entered the mission field and was sent to Cheh-King province, Huchow-Fu, China. He remained there, except for occasional vacation trips home, until last November when he returned to the United States and has been there since.

Discussing his change of faith and the circumstances that led up to it, Mr. Farmer said:

"To state all the minute details and inducements which have led me, after being Protestant missionary to China for fourteen years, to leave the church of my childhood and embrace the Catholic faith could not, of course, be given in few words, and besides would be out of place in an interview like this.

"I think I can sum it up by stating that the most powerful argument which really includes all, at least to my mind, is the historical one. I have always loved the study of church history, and in no department of literature have I devoted more earnest, serious and devout study. The past two years or more of my life in Central China have been such as to cause me to turn afresh to the annals of the Christian Church. The nature of my work at that time and the loneliness of my condition tended to drive me to my books for companionship as never before.

"I went to China at twenty-four years of age and after having had, besides a good collegiate education, a splendid English theological course,

But when a year and a half ago I began to turn my attention again to a serious study of Christian doctrine, its development, dogmas, together with the history of the Church, I, of course, brought to it a maturer mind and a fund of much experience derived from active pioneer missionary work in inland China.

"I had come to feel more and more as many others are doing, the necessity of union in Christian work; and at the same time crushed at the sight of abortive attempts on the part of Protestant Christianity to effect a united message to the heathen world. It is a deplorable fact that the Protestant world stands today before an unbelieveable materialistic age in an attitude of division and irreconcilable difference regarding the original faith of Christianity. Christianity is an objective fact in the history of the world, as well as the greatest subjective experience of the individual intellect and heart. It came into the world with divine credentials, having a certain definite meaning, and demanded of mankind absolute faith and obedience if he would attain unto eternal happiness and glory.

"When I came in the course of my studies to English Christianity, I naturally felt a deeper interest; especially anything centering around Oxford, because as a Methodist its very name had become endeared to me. The Tractarian movement, led by John Henry Newman and others, drew my attention as never before. I bought his 'Apologia' and read it with the greatest of interest, and was most forcibly struck with his arguments and, above all, his intense sincerity. Knowing, of course, something of his position in the Christian world, I wished to know more of the man and his work.

Accordingly, I sketched two or three other volumes of his which chance to be convenient. I then ordered his great 'Essay on the Development of Christian Doctrine,' which he wrote at the time of his leaving the Anglican church for Rome. This book, in connection with my Protestant Church History, more than any other, so completely upset and convinced me of the value and of historic evidence in favor of the Catholic Church, being the true Church founded by Christ and His Apostles, that I conscientiously felt that I could not continue longer in the work in which I was engaged. In a word, I owe more to John Henry Newman than any other author I have ever read, because he taught me to value historic Christianity.

"As I look down the course of history I find that there is only one Church which has existed from the beginning of Christianity to the present, teaching one faith and being under the same ecclesiastical jurisdiction of Rome. This is established beyond doubt by Scripture, tradition, patristic writing and by all history. In a word, as Cardinal Manning has so tersely put it, 'If Christianity is historical, Catholicism is Christianity.'

"It takes a mind of wonderful inconsistency, illogical and unhistorical agility to jump from the council of Nicea to the time of Luther, ignoring in its prodigious leap twelve centuries concerned with the Christian faith. Alas, that the so-called reformers, in their desire to purge the Church of many unquestioned abuses, ended by actually attacking the faith itself, and attempting to give to many of its ancient formularies and practices a new meaning, entirely perverted of the original and true content of Christian revelation.

"It is so apparent to any impartial student of Church History that Christianity had scarcely made its appearance known in the world before a host of philosophical heresies arose, and with a subtle subtlety endeavored to incorporate it with their systems: Arianism, Monophysitism, etc. The Church was compelled, and she had the divine prerogative to decline faith and reject error, if the truth itself would remain incorrupt, and she did it. Hence the definition of many of those fundamental dogmas concerning the Godhead, trinity, incarnation, and so on, tenaciously and jealously held by Protestants against those who differ with them, as well as by Catholics. To admit her decisions then makes it logical and imperative necessary to admit them now for the still stands in the midst of an unbelieving, critical, materialistic and philosophical age as a mighty bulwark against the disintegrating and corrupting forces of modern rationalism and as a source of the truth, faith and practice for her children.

"It was this historical view of the Church and her prerogatives which convinced John Henry Newman when he studied the question of Arianism, Monophysitism, and so on; and it is this view which makes me so unconvincedly true that I could do nothing else but how in submission to the claims of the Catholic Church. 'How true it is one does not become a Catholic part with one lot of truth he already possesses, but merely adds that which gives him a richer and fuller creed and places him in vital communication with the Church of the ages, its apostles, saints, martyrs and doctors. I can truly say I find the deepest peace and the fullest satisfaction in Catholic truth and Catholic worship, and I wonder that I could have been so blind before to what are indubitable facts regarding her teaching and practices, which proves beyond all doubt that she is what she claims to be.

"Naturally, a treasure so great as this could not be obtained at a light

price, and consequently it has cost many tears, heart-sore, misadventure, painful severance from the past; all of which are made more unbearable when I recall the deep love, kindness, goodness and even honor which have unstintingly been manifested towards me by my dear brethren of the Methodist communion. For me to enter the Catholic Church has been to face the literal renunciation of everything the heart holds dear.

"But as Christianity is a divine revelation, whose message has no uncertain meaning and demands of man absolute faith and obedience, no relation or tie upon earth, not even life itself, may be considered before it; and to paraphrase and make personal the words of another who once gave up all he had to buy this priceless treasure—I can truly say: Time is short, eternity is long. I cannot put from me what I have found; it is not a matter of mere controversy; I cannot refute it; I cannot convince myself that it comes of disappointment, or disgust, or restlessness, or wounded feelings, or undue sensibility, or other weakness. I cannot wrap myself in the associations of past years, nor determine that to be true which I might wish to be so, nor make an idol of cherished anticipations. Time is short, eternity is long.

"But no one ever for the sake of the Lord Jesus Christ foretook all but what he found even in this life a hundred fold blessing, and will certainly have a glorious reward in the world to come. I am not the first one who has taken this step, and most assuredly will not be the last."

ANOTHER "TRUCE"

One of the humors of the time is the suggestion that the movement for Church Union should be abandoned until the war is over. It is represented as undesirable that there should be any provocation to strife and discord. The implication is that a movement for peace and unity within the churches cannot proceed with propriety during a state of war is a new revelation of the human spirit. Apparently we can neither divide in politics nor unite in the churches.

MR. EDITOR OF THE "PROTESTANT MAGAZINE"

The man who loathes exercise thinks himself a hero when he has walked half a mile. Just so the bigot considers himself a man of profound liberal views when he acknowledges a single virtue in Catholicism. The editor of the Protestant Magazine advises us of his anxiety to deal fairly with Catholics, to do by Catholics as he would like them to do by him. He submits an editorial proof to us to demonstrate his broadmindedness, from which we quote a paragraph: "Furthermore, it is unfair and un-American to indict civil disabilities upon Roman Catholics indiscriminately because they belong to a church which dabbles in politics and teaches un-American political doctrines. There are many Roman Catholics who are better than their creed, and each individual should stand upon his own record."

Shall we do by you, then, Mr. Editor of the Protestant Magazine, just as you have done by us? Hearing you assent, we say: There are many Protestants who are better than their creed. To admit any "yes," Mr. Editor. What's that, Mr. Editor, or finite mortal better than his creed? Then that creed can not be the religion of the Infinite God! So Protestantism is really only a man-made religion since a finite being can excel it? Thank you, Mr. Editor, but let us tell you at the same time, no Catholic was ever better than his religion, for his religion is that of the Infinite God—New World.

MARY AND THE POSITION OF WOMAN

A gentle Hebrew maid bending tenderly over a cradle of Divine Language—has the picture ever been surpassed for loveliness, or can it, by any chance, ever be born of its splendor? It contains all the elements that make for strength; all the charm of maidenhood, all the glory of motherhood, all the filial deference of sonship.

As we see them together, Mother and Babe, somehow or other the insistent, rasping voices that sound about us to-day, clamoring to be heard; speaking of "recognition," of "equality," and of many things strange to the ears of the Lily of Israel, seem charged with a note that is common and bizarre.

Surely, it is well that woman be given her place in the world's scheme of social service, of education, of politics. Only let us remember that the according it is but the restoration to her of a confiscated right, not the granting to her of a privilege.

When Mary bowed her head in acceptance of the honor conferred upon her from the high sea was exalted with her. If woman has been dishonored it has been at the behest of a modern civilization, so-called that has, wherever it has flourished outside the Church's sphere of influence, dehonored Mary from her place in the hearts of men.

But where the Catholic religion has had free course there has been slight cause for stressing the "rights of woman." This long time past the non-Catholic world has felt its loss,

and whatever victories Catholic women may win for home, for country or for God will be won through Mary; and whatever laurels they may wear will be but faint counterparts of the crown of glory that shines on Mary's brow.—New World.

DIED

KELLY.—At Bray's Crossing, Ont., on May 10, 1915, Mr. Edward M. Kelly. May his soul rest in peace!

O'BRIEN.—At Paris, Ont., Mr. Timothy O'Brien, in his seventy-sixth year. May his soul rest in peace!

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