

CATHOLIC CHURCH FIRE INSURANCE.

Under the heading "Fire Insurance—Catholic Churches—Increased Rates" the Catholic Universe of Cleveland says:

We are told that the fire companies are now in a humor to be confronted or questioned by policy-holders concerning rates; that the losses in Baltimore and in Rochester have made them sore and sensitive.

In the next breath the same agent, to give us the impression that his companies are the ne plus ultra, says: "We have paid all our losses from our surplus earnings."

Since business is business and since there must be at least two parties to a contract, the insured ought to "get the floor" in his turn. As far as Catholic Church property is concerned, all the fire insurance companies list it as A1. Hence it is very desirable and is considered the "silk" and "velvet" of the business.

To show how "fine" it is in this diocese with its millions of insurable property, we need but mention the fact that for the past thirty years and we might say since its foundation in 1847, the fire losses have not amounted to three per cent of the premiums which have been paid to the companies.

We are so prudent and so timid and so business-like that we have petitioned Tom, Dick and Harry who fill out insurance policies, to please give us three cents for each good dollar we hand them. Tom, Dick and Harry condescended to oblige us at that rate for years, but now they have perfected a "board organization" and their ultimatum is: "You must give us \$2.50 for 3 cents or we won't play the game any longer, and we won't let anyone else play with you or deal with you. We know it has been for us 'Heads we win and tails you lose,' but we want larger coins in the game."

Poor we find ourselves on hard lines and "up to it." We have been "real good" for years to the companies, but the companies now have a board and if we are not a good deal better we will get it.

What shall we do? Take our bills and write 50. Take our own insurance and carry it. Keep our own dollars and not barter them away at 3 per cent of their value. Let us not permit ourselves to be treated as imbeciles any longer. Let us saddle our own strong horse that has been idle too long. If we had not thrown so much "fat" into the fire companies' ungrateful tills, we would not need to seek the king's favor.

We have taken up this subject once more by reason of the high-handed work of the local board. The Ursuline Convent of Cleveland, a well built brick and stone structure, isolated and well cared for, has been lately re-rated by the board. The Sisters found that the rates on the expiring \$40,000 insurance has been so increased that the amount now demanded is 140 per cent of the original cost. Think of that. Look at it. Compare it with our fire losses. How can it be justified?

One board member says: "The companies have suffered much in Baltimore, they suffer much in losses on manufacturing plants and the rates must be readjusted." We said: "Possibly you may kill the goose that has been laying the golden eggs." Possibly and probably the goose may make a nest of its own. If it does not it will be a very stupid goose indeed. Wise insurance men would at least have let the goose alone for the sake of the golden eggs.

A man may find that he is paying too much for "futures." Many have so found and were then "made wise." The public school buildings in Cleveland were regularly insured some 25 years ago. The cost made the board of education "wise," and the schools carry their own risks. Many corporations do likewise. The best properties of all, widely scattered and well guarded, except from insurance sharks, are still at the mercy of board combines and board rates—these properties are the churches, the schools, the convents, the hospitals, the asylums, the pastoral residences of the Catholic Church.

Some say, "Anything for a quiet life," and pay dear for peace and then do not get it. When a strong man armed keepeth his court these things are in peace which he possesseth. The Church in this diocese and in the province is strong. It should arm in self-defence against companies whose agents combine to collect triple fares. There should be a Church insurance company. It would thrive on a 75 cent rate for five years. It could loan its surplus at 10 per cent to struggling churches. Were it made general, the profits would support the Indian and negro schools and missions.

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Should a Provincial Insurance Company be formed, it should be a stock company. The stock of \$500,000 or even \$1,000,000 would soon be taken were the franchise, if we might so designate the exclusive right to the insurance of all Church and school buildings, given to such a company. The stock could be taken by the dioceses, or by individuals or by communities. The affairs of such a company should be conducted on strictly business principles. The rate of insurance could be settled and agreed upon in the "franchise," and be approved by the bishops of each diocese represented in the company.

Some dioceses have inaugurated plans for at least partial insurance. We would like to see the insurance ship so strongly built and so well manned that it could launch out for deep waters.

The Methodists have for years carried on an insurance company for their church property. We do not know if they carry all the risks or not, but they have an insurance association.

We are rather pleased that the board has raised the rates. Fire is not quenched with tow. It requires a good deal to arouse us. The companies have always found us "easy" and placid and quite amenable to increased rates. They combine, we don't. "Everybody's business is nobody's business." "Fools make feasts and wise men eat them." We have furnished a lot of fat for the companies. Possibly the increased heat will make the spit less tolerable to those who are spitted. "God help the rich, the poor can beg." The Ursuline Convent is being held up. Others will get their turn. Are we to be spitted? Who will raise a voice on this subject? Will there be an organization? The Bishops can give the word to move. "He who stays in the valley will never get over the hill."

Through Intercession of Mother Bourgeoys. A cure obtained through the intercession of Venerable Margaret Bourgeoys—Ste Anne de Beaupre, January 12th, 1904. Dona Barette, a young girl of about twelve years of age, having been obliged on account of bad health to leave the boarding school of the Franciscan Sisters, stayed at home for nearly two years. During that time, general debility, inflammation of the intestines, and intermittent fever, rendered her unable to digest even groats, the only food she was allowed to take. Then the doctor advised the parents to confide the sick girl to the care of a specialist at the Hotel Dieu of Quebec. But they did not like to be separated from their dear child. In October last they invited a Rev. Father to visit the sick girl. Seeing her pitiful state, he counselled her to begin a novena to the Venerable Sister Margaret Bourgeoys, and handed her a picture of the "Saint of Canada." The whole family began at once to recite ten times the Hall Mary in her honor, adding the invocation, "Good St. Anne and Blessed Gerard, pray also for the sick girl." From that very first day, a change took place and little Dona could enjoy any food whatsoever. But on the third day of the novena, she had a severe attack of colic and nervous convulsions. Then she applied once more the picture at the aching place, and the suffering grew less intense and finally disappeared. Since that time, Dona goes once more to Church, which she could not do for more than a year. A neighbor marvelled at seeing this wonderful improvement, for, as he said, she was surely done for. Three months have elapsed since the novena, and, according to her mother's statement, Dona now works, takes all kinds of nourishment, sleeps soundly and regains her former stoutness. The parents and the sick child had pro-

Methodical Study. At the inauguration of St. Colman's Hall in Newry on Monday night by the Lord Bishop of Down and the Rev. Father Finlay, S.J., in the course of an instructive address, spoke of the usefulness to the youth of the country of such places of resort, both as centres of social intercourse and educational improvement. Associations cluster round the building opened last night calculated to inspire patriotic ideals, but the practical benefits which it is to be the medium of affording the youth of the border town, in order to prepare them for the battle of life, have been kept well in view. In his encouraging and practical address Father Finlay referred to his recent visit to the United States as a member of the Moseley Commission of investigation on American educational methods, and related instances of the self-sacrificing efforts of young people there some only a short time from Ireland towards advancing themselves in their particular spheres of work. He conceded that in Ireland we had not the same facilities for study that were to be found in America and elsewhere, but there was no occupation in which they were engaged in which they could not improve themselves by methodical study. The institution opened last night provides excellent means to engage in useful studies.

Father Finlay advocates the cultivation of the critical faculty as being especially necessary in a country like Ireland, where all of them were so very liable to become the slaves of figures of speech. "One of their besetting sins," he said, "was the extravagant use of rhetoric. Rhetoric appeared to have an intoxicating effect upon them, and whether uttering to themselves or listening to it from others it seemed to take in them the place of sound reasoning. In that manner thoughtful, critical reading would help them greatly to think and to think rationally, and to view from a rational standard the thought and the words of others." The splendid hall of St. Colman under its improved conditions has had a good send-off on its new career, and it is to be hoped that the facilities for self-improvement which it offers will be fully appreciated, and the rewards of diligent and honest endeavor alluded to by Father Finlay be an inspiration to those who take advantage of them.—Irish News, Belfast.

SAT UP IN COFFIN. While the nuns in the convent of the Sisters of St. Anne, at Aversa, near Naples, Italy, were engaged in reciting prayers for the dead over the coffin of aged Sister Josephine recently, who was supposed to have died the day before, Sister Josephine sat up in her coffin, which was encircled with lights and flowers. The Sister was finally carried to her cell, put to bed, and died during the night.

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Patent Report.

For the benefit of our readers we publish a list of patents recently granted by the Canadian Government through the agency of Messrs. Marion & Marion, Patent Attorneys, Montreal, Canada, and Washington, D.C. Nos. 85,661—George Bryar, St. John, N.B., joint for lead pipe. 85,663—Albert L. Nowry, St. John, N.B., lock nut. 85,684—Stanislas M. Barre, Winnipeg, Man., apparatus for pasturizing or leaping cream and milk. 85,686—Jas. C. Anderson, Victoria, B.C., preserving jar. 85,695—Edward F. Wilson, Elkhorn, Man., fruit harvester. 85,773—Richard L. Myres, Winnipeg, Man., fence construction. 85,880—James T. Griffith, Lachute Mills, Que. Carding machine attachment. 85,933—Fred. E. Woodworth, Gratton, N.S., saw-mill feed. 85,934—Arthur Lattinville, Hamilton, Ont., shoe lace. 85,935—Alexander Murray, Golspie, Ont., gate latch.

A REMINDER. Some men go through life injuring their fellow-men in deceitful ways. They seem secure. But the day of the death-bed will dawn—and then remorse.—Exchange.

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Business Cards.

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Society Directory.

ST. PATRICK'S SOCIETY.—Established March 8th, 1856, incorporated 1863, revised 1864. Meets in St. Patrick's Hall, 92 St. Alexander street, first Monday of the month. Committee meets last Wednesday. Officers: Rev. Director, Rev. M. Callaghan, P.P. President, Hon. Mr. Justice C. J. Doherty; 1st Vice, F. E. Devils, M.D.; 2nd Vice, F. J. Curran, B.O.L.; Treasurer, Frank J. Green; corresponding Secretary, J. Kahala; Recording Secretary, T. P. Tanney.

ST. ANN'S T. A. AND B. SOCIETY.—Established 1863.—Rev. Director, Rev. Father McPhail; President, D. Aillery, M.P.; Sec., J. F. Quinn, 625 St. Dominique street; M. J. Ryan, treasurer, 18 St. Augustin street. Meets on the second Sunday of every month, in St. Ann's Hall, corner Young and Ottawa streets, at 8.30 p.m.

ST. ANN'S YOUNG MEN'S SOCIETY organized 1885.—Meets in its hall, 157 Ottawa street, on the first Sunday of each month, at 2.30 p.m. Spiritual Adviser, Rev. Father Flynn, O.S.S.B.; President, P. Kenahan; Treasurer, Thomas O'Connell; Rec.-Sec., Robt. J. Hart.

O.M.B.A. OF CANADA, BRANCH 26.—(Organized, 1823) November, 1878.—Branch 26 meets at St. Patrick's Hall, 92 St. Alexander St., on every Monday of each month. The regular meetings for the transaction of business are held on the 2nd and 4th Mondays of each month, at 8 p.m. Spiritual Adviser, Rev. M. Callaghan; Chancellor, F. J. Sears; President, P. J. Darcy; Rec.-Sec., P. J. McDonagh; Fin.-Secretary, Jas. J. Costigan; Treasurer, J. H. Feeley, Jr.; Medical Adviser, Dr. H. J. Harrison, E. J. O'Connell and G. H. Merrill.

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NOTES

MORE PROTESTS.—number of Protestant Missions in England out the Empire, who are the members of the Imperial League to remove the removal of Roman Catholicism. They have sent all the members of the League to the Catholics. They say if this Bill becomes law disabilities be removed from Catholics, the throne of God would be in great danger. It would make it possible to sit upon the throne of Britain. What a fearful imagination the man must have, who can conceive such far-off possibilities, them as arguments in favor of a vast section of the best subjects perpetually shadow of an ostracism unjust and humiliating, not the least surprised at the obsolete and now ridiculous oath, like all those that A.P.A.'s invention, like all the terrors one time by the mere name Jesuit, and like all attributed to the Catholics all which have long since faded—this fear of a Catholicism upon the throne, seem from minds that are feverish and distorted with Time was when the saints were invoked against the Catholics of preferment in profession; yet we have seen of Chief Justice of England Catholic, and the world did to revolve on its axis, no constitution or laws of Great Britain in any way suffer—quite the contrary. These holy members of Christian organizations see the matter the same as the unchaining of a manly wild beasts—giving liberty tigers. In the latter case would be almost a certain liberated animals would do damage; in the former they the remotest chance of the Catholics committing a crime to deprive the legitimate possessor. Still would seem to be the same and even learned, and in an amiable man, say to "Let us not remove all the legal chains—from the those Catholics. They yoke under the weight of certain ties, and it is better to be so." Not but they would generous and considered far well as broad-minded, but that terrible dread of some occult powers that secretly possess, and that freed from legal disabilities might use to the destruction established institutions.

Yet history is there to show there is nothing secret in either Church or her aims, or her She does not belong to the temporal politics; her kingdom of this world, any more than of her Founder. Here is a life and none other concerns only. She has no ambition the thrones and crowns of the Pontifical throne and are enough for her needs. The appearance of this cry of fear-mention of the more possible Catholics being legally freed their unjust chains indicates a total weakness of the organs of those who make use of it.