

THE WESTERN ASSURANCE COMPANY
INCORPORATED 1881
FIRE and MARINE
HEAD OFFICE - TORONTO, ONT.
CAPITAL \$2,000,000

Assets: \$1,500,000
Annual Income: \$350,000
Losses paid since organization: \$1,000,000

DIRECTORS
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Incorporated 1889.

Our Annual Report for 1901 shows as the result of the year's operations the following substantial increases in the important items shown below:

Gross Assets\$769,618 75
Reserve Income\$139,282 45
Surplus Income19,721 61
Assets477,802 89
Reserve399,928 53
Surplus in force4,429,750 50

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CAPITAL \$1,000,000
RESERVE (unpaid) \$1,000,000
INVESTED FUNDS (unpaid) \$500,000
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THE HERO.
(Will Read Dunroy)
The bravest man is not the one who roars
In panoply of vaunting night,
Facing the world with muscles tense
as steel
And eager to essay the fight,
But he who, helpless, watches where
he stands
With manacles upon his willing
hands

The bravest man is not the one who shouts
And lunges to the furious fray,
Spurred on by plaudits of the waiting throngs
Who cheer him as he stands at bay,
But he who, pale and helpless, views the fight,
By circumstances shorn of his high might.

The bravest man is not the one who leaps
Across the chasm filled with fear;
Nor he who rushes headlong down the steep
To cope with dangers creeping near.
But he who, wounded, grinds his teeth in pain
And pants to feel his useless muscles strain.

The bravest man is not the one who overcomes,
And vanquishes what he assails;
But rather he who battles grimly on
Although his enemy prevails.
Who, fighting hopelessly, yet stands serene
And scorns to do an action low and mean.

The bravest man is not the one who fights
With flesh and blood before the world,
In lofty combat where the world may see
Him triumph, or to earth be hurled;
But he who strives to reach the final goal
By fighting enemies in his own soul

CATHOLIC NEWS
Westminster Cathedral has a flourishing choir school. At the recent distribution of prizes in the Archbishop's House, Mgr. Canon Fenton, V. G., distributed the prizes to the successful among the boys, and delivered an address congratulating them and inspiring them to lay the foundation for a tradition for study, efficiency and manliness for the guidance and encouragement of future generations of the boys' choir school.
The Sisters of Nazareth House, Mission of St. Ignatius is in a flourishing condition, elementary having recently been added to the college for secondary education, and an imposing church edifice being in the course of erection.
The Sisters of Nazareth House, Cardiff, demonstrated their gratitude for the late Marquis of Bute's charity by presenting to the Lord of Bute an address on vellum by one of the Sisters.
The children of the Church of England School at Dorchester are re-

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quired to say the "Hail Mary" as far as "Holy Mary, Mother of God," to attend the children's Mass (Protestant) and to bow to the altar, those refusing to bow receiving chastisement. The affair has caused indignant comment in the House of Commons.
The last official act of the late Cardinal Ledochowski was to hand the press an important letter from our Holy Father securing to the new seminary in Athens for young clerics of the Latin rite who speak Greek an endowment of 300,000, and placing the institution under the care of the Propaganda.

Mgr. Fonti, from being Nuncio Apostolic to the republic of San Domingo, has been appointed Nuncio Apostolic to Brazil.
The late Lord Acton, on being asked on a certain occasion by what means the conversion of some Protestant friends might be brought about, said: "I would give them some books and leave them to themselves."
Marchioness Susannah Maria Lloyd Menabrea de Vall Dora (nee Crowhurst) was received into the Church in the convent church of the Sisters of St. Clotilde at San Remo, Italy, Bishop Ventimiglia officiating. The order of services composed: Solemn abjuration, profession of faith, exorcism, baptism, followed by prayers, absolution, etc., as in the Ritual, then administration of Confirmation to the neo-convent, and Solemn Mass by the Bishop during which the happy convert received the Blessed Sacrament for the first time. The Marchioness is reported to be a convert from "Anglicanism."

The revolutionists have attacked Cumana, a city on the Gulf of Caracas of 10,000 inhabitants, and are resolved to take it. There are only 350 Government troops against 1,110 of the revolutionary force.
Premier Combes openly accuses the royalists of showing themselves favorable to the religious schools, and threatens to call them to account. The French Catholic press denies Combes' allegations.
A Protestant missionary to China has devised a Romanized alphabet for Chinese. By its means two bright country boys learned to read at sight within a single week.

Mgr. Joseph Schroeder, formerly of Washington University, has been chosen rector of the new University of Munster.
About fifty Colonial troops, who, with a number of comrades in arms, were visiting Edinburgh attended High Mass in the Cathedral on a recent Sunday. After the Gospel the Very Rev. Administrator spoke a few words of welcome to the men.
The German Minister of War has addressed to the commanders of all German army posts a circular touching the observance of various religious feasts on the part of the army. The Catholic soldiers are dispensed from all military duty on the feasts of Easter, Pentecost, Christmas, Circumcision, Ascension and Corpus Christi.
The Minister of Instruction of Chile has granted subsidies to a number of public institutions. The Salesian Church and school of St. Vincent de Paul, Valparaiso, get \$6,000 and \$2,400 respectively, while the school of the Our Saviour Asylum receives \$600, and the Foundling Asylum \$1,500. In Santiago the normal school of the parish of St. Michael gets \$1,200 while the school of the Franciscans receives \$1,500. In Copiapo the College of Physicians gets \$2,400 and the young ladies' school of the Immaculate Conception receives \$4,600. In Talca the parochial school receives \$1,200 and the College of Physicians \$1,500.

The following statement contained in a recent publication, "A. B. C for Catholics in Every Station of Life," by Rev. P. F. X. Brots, S. J., is provoking contradiction over in Germany; "A heretic is one who knowingly and in defiance of the voice of conscience quits the true faith. This is surely a most grievous sin, for which, as Holy Scriptures teach, he deserves to be damned everlastingly. Hence, heretics have likewise deserved temporal death."
The skull of the celebrated 18th century philosopher, Leibnitz, has just been found in the cemetery at Neustadt, Hanover. Its cerebral capacity is 1422 cubic centimeters, giving a cerebral weight of about 1,357 grammes. It will be remembered that although Leibnitz died in the Church of his birth, he was well disposed towards Catholicity and sought to make way for the return of Protestantism to the old Church.
A pilgrimage to Gladbach, Germany, has been in progress from August 18. Among the pilgrims

participating in the pilgrimage were a number of young clerics of the Latin rite who speak Greek an endowment of 300,000, and placing the institution under the care of the Propaganda.

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THE Catholic Almanac OF ONTARIO, 1902
WE HAVE ON HAND a few hundred copies of "THE CATHOLIC ALMANAC OF ONTARIO," 1902, which we have been giving away as a **PREMIUM** to paid-up subscribers of our paper. Any of our readers who have not as yet procured a copy of same, may have a copy free by sending us 10c. (ten cents) for postage, etc., together with their name and post office address. Postage alone costs 5 cents. The Catholic Almanac bears the endorsement of:

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It contains list of **The Ontario Clergy, The Parishes of Ontario, The Liturgical Calendar** prepared by **The Rev. J. M. Cruise, Toronto.**
A list of The Holy Days of Obligation, Fasting Days of Obligation, the Abstinence Days, the Rules of the Church regarding Marriages, Masses of the Dead, and Indulgences.
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Unreflective minds possess thought only as a jug does water, by containing them. In a disciplined mind knowledge exists like vital force in the physical frame, ready to be directed to tongue, or hand, or foot, or other, anywhere, and for use desired.
Opportunities do not cry their value stamped upon the air; every one must be challenge dawns, quite-like other dawns; but in that day hour the chance of a us. To face every opportunity thoughtfully and bravely and earn way to meet.

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A Dictionary of English
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served as a cover for a paper fragment from a... used by Our Blessed Lord and His disciples on that occasion... articles from the cross on which Christ was crucified, etc. The number attended in large numbers.
Great commotion and legal proceedings are the result of the following strange occurrence: A babe having been born to a couple of a mixed marriage and the father having reported the event to the Protestant minister with a view to baptism, a Sister of Mercy took the infant to the Catholic pastor of the place by whom it was baptized.
At the recent election of officers of the University of Berlin for 1902-3, Horneck, the noted rationalistic ecclesiastical historian, was elected dean of the theological faculty. Dr. Gorko becoming dean of the university. Dr. Th. Kipp the romanticist dean of the law faculty and Occultist Von Michel dean of the philosophical faculty. The clinical department of the medical faculty has a successor to the noted Dr. Gerhardt deceased, in the person of Prof. Von Leubemot Wurzburg.

DOMESTIC READING.
A drop of ink may make a million think.
To love God is not to have a will of your own.
It is easy finding reasons why other folks should be patient.
The most ferocious natures are soothed and tamed by innocence.
God pardons like a mother the kisses the offence into everlasting forgetfulness.
An "unkindness has no remedy at law," let its avoidance be with you a point of honor.
As we grow older we set a greater price upon fidelity, and where is there such faithfulness as in the Cross?
The farther the author holds himself from the crowd, the more may he hope to find thoughts in which are hidden germs of immortal life.
Let us correct the habit of believing in men, and of placing our hopes in them; let us not correct ourselves of the habit of loving them.
He who unintelligently attempts what is beyond his power must leave undone his own proper work, and thus his time is wasted, he is ever so closely occupied.
However great the distance we should make it with pleasure, in order to have the happiness of assisting at the Holy Sacrifice of Mass and the sacred mysteries.
Do you wish to experience a great joy which concentrated itself in your soul embracing it for long hours? Do so much good as possible, as secretly as possible.
Four things are required of a woman—that virtue should dwell in her heart, that modesty should shine upon her brow, that sweetness should flow from her lips, and that labor should employ her hands.
He that knoweth not what he ought to know, is a brute among men. He that knoweth no more than he hath need of, is a man among brute beasts. He that knoweth all that may be known, is a god among men.
Our prayers are ships. We send them to no uncertain port. They are destined for the throne of grace; and while they take a cargo of supplications from us they come back argosies laden with the riches of Divine grace.

I am sure that no man can know peace who has not come through storm. Peace follows battle. It draws its meaning from contrast. And, oh, how inestimable the delight when the clouds break and the sunshine gleams forth!
"I have never understood," says Eugenie de Guerin, "the confidence of those who present themselves before God with no other support than social good conduct, as if our Father were enclosed in the narrow circle of this world."
We are not called upon to keep and make ourselves laugh because the day is dark. Tears are good, and silence is a blessing. Only we must not let our grief be bitter or selfish, and our dark days must never be days of gloom or complaint.
The years of old age are stilled by the cathedral of life in which for aged men to sit and listen and meditate and be patient till the service is over, and in which they get themselves ready to say "Amen" at the last, with all their hearts and souls and strength.
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