

THE C. M. B. A.

Editor CATHOLIC RECORD: In my letter, which you kindly published in your issue of Feb. 27th, I gave some instances of the injustice done to young men, members in the class joining previous to Nov. 1st, 1907. This was calculated for a period of fifteen years. Now let us take the case of young men joining just previous to the Montreal Convention. By the 1st of next July they will have been paying for seven years and eight months, a rate that is declared by the actuaries to be higher than is necessary, and yet, by advancing their rate to the acquired age, it is further increased, although already too high. Take the case of a friend of mine, who, at the age of forty-four years, became a member, and now at fifty-five, would have the rate advanced. In less than six years such advance would pay up any deficiency that occurred, and at the age of sixty-one he would have \$15.96 to pay yearly to the end of his life, more than the Fraternal Congress rate. Take the case of another member who joined at forty-nine, and has been a member for twenty-one years. The proposed advance would, in four years, make up the deficiency, and he would have \$182 yearly more than he is entitled to pay. I think I have pointed out the injustice of the proposed rate to both young and old. If this rate is the correct result of actuarial science, then, I, for one, must be excused from my respect for actuarial science. Give me in preference plain, homely, common sense.

And now I am going to make a statement that may call down on my humble head the condemnation of the actuaries, and other authorities, including the insurance department. I do not believe that a huge reserve fund is necessary for fraternal insurance. Undoubtedly it is reasonable to demand a sufficient reserve to be kept by stock companies, doing business for a profit, to protect policy holders, but why should millions be tied up in the case of individuals in the case of fraternal insurance? I can see no possibility of the reserve being called upon, provided there is a sufficient rate, unless in a crisis caused by an abnormal death rate, from an epidemic or from war; or a falling off in membership through want of confidence in the executive. This piling up of a huge reserve, seems to me, like as though a man with a good and sufficient business, and a snug deposit to his credit in the bank to meet emergencies, should decide to draw upon his resources for the purpose of building up a fund to be used by his assignee when he became bankrupt.

The C. M. B. A. has been doing business for thirty-five years, paying all just claims, from what has been called an inadequate rate, and now when we are to have an adequate rate, why anticipate failure? When the rate now being paid was adopted at the Montreal Convention, nearly all funds, except the reserve, were depleted, but from month to month, until recently, a surplus has been accumulating in the Beneficial Fund, until it reached nearly \$200,000. Since the publication of the new rate this surplus has been decreasing, the assessments paid being less than the death claims.

I have been reading carefully all the letters appearing in this column, and would object to two phrases used in one communication, viz., as to those wanting insurance for less than cost, and as to members having had protection in the past. Old members object to paying a fine on the low premiums of the past, but not to a sufficient rate in the future. As to protection, no one can be protected from that which it was not God's will should occur. The old members contributed to a fund that paid dependents of deceased members and received nothing for it, but expect protection when death comes to them, if not deprived of it by this proposed iniquitous rate.

There have been proposals for the settlement of this question, and I will suggest two, first that all members be assessed at the F. C. rate, at the age of entry, and that all members who have been "retired" since the publication of this rate be allowed, upon paying arrears, and without medical examination to be placed in good standing; or, that a convention be called, to take the place of that of 1916, with all the powers of the regular convention, including the fixing of the rate, and the election of officers, to be followed in 1919 by the regular convention.

In conversation with a brother member, who seemed in the past to have inside information from the Grand Council, he implied that their intention was to relieve the insurance account of \$4,000,000 through lapses of old men. If this is correct, then those gentlemen have betrayed the trust reposed in them. They were as much bound in honor and honesty to protect the individual in his certificate as they were to protect the deposits placed in their charge. Whether such was their intention or no their act had the result of driving hundreds, and it may be, thousands of the best members, with a probability of many years to live, out of the order, but those who were falling in health doubtless remain.

This inept and unjust rate has already done an immense amount of injury not only to the C. M. B. A., but to fraternal insurance in general, a situation hailed with joy doubtless by competing systems.

I trust that a radical change may come in the course pursued by the Grand Council, so that those threatened by a grave wrong may be placed in a safe position and the C. M. B. A.

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be not made a byword and reproach to the Catholic community, but rather an outstanding instance of all that is just, upright, honorable, yet even generous in its dealings.

I have the honor to be respectfully,
JAMES O'REILLY,
Br. 426, Hastings, Ont.
April 29th, 1915.

MOTHER HOUSE OF THE CHRISTIAN BROTHERS FOR ONTARIO

The contractors have resumed work on the Christian Brothers new Training College at Oak Ridge, and the architect, Mr. J. P. Hynes, expects to have the building completed by next fall, as the foundations were erected last year.

Oak Ridge is on the Metropolitan Electric Line, 20 miles up Yonge Street, and forms the height of land between Toronto and Lake Simcoe. The Brothers' property comprises 115 acres and is beautifully diversified by hill and dale, grove and lake.

The main building will be located 400 feet from the carline and will afford a commanding view of the surrounding country with Aurora and Newmarket in the distance. It will be an up-to-date fire-proof construction, 4 stories high, and 180 feet long, laid throughout with battleship linoleum and terrazzo instead of wood floors, provided with steel sash window frames, equipped with a science and chemical laboratory, a well-furnished gymnasium, and various class and living rooms.

Accommodation is also provided for a resident chaplain. Other buildings for heating, manual training, storage, etc., will be located some distance from the main building.

This building when completed will be the Mother House of the Brothers for the Province of Ontario and will be known as the De La Salle Training College. It has been designed to accommodate 120 students, in 3 departments, the Junior Novitiate, the Senior Novitiate and the Scholasticate. The course of studies in the Junior Novitiate is that of the High Schools of Ontario and the students are prepared for the examinations for entrance to the Normal School and the Faculty of Education. After the students have passed the above examinations they are admitted to the Senior Novitiate where they receive the habit of the Order and spend a year in learning the nature and duties of the religious life. They are then promoted to the Scholasticate from which they attend the Normal School or the Faculty of Education. At present there are 57 students in their temporary quarters at 28 Duke Street.

As in education so much depends upon the teacher, every effort is put forth to provide our boys and young men with competent male teachers, must meet with the approval of all persons interested in education. The ability to submit to a simple academic test is not sufficient guarantee of a teacher's competence. Men proficient in every branch of learning, possessed of broad sympathies, loving hearts, lofty minds, and noble characters are the teachers we need to-day. Long years of professional and academic training under expert masters and in an atmosphere of religion free from the distractions of a worldly life are required to train such teachers for their noble and all-important functions as Christian educators.

This is the spirit in which the work will be carried on by the Christian Brothers in their training College at Oak Ridge.

IN THE WRONG PEW

The Protestant Bishop of Zanzibar, who last year started the Kikuyu controversy by bringing heresy charges against two Protestant Episcopal bishops in America for administering bread and wine, in the rite of the Last Supper, to Methodists, Presbyterians and Baptists, has now excommunicated the Church of England Bishop of Hereford for appointing to a parish the Rev. B. H. Streeter, the author of some books in which fundamental Christian doctrines are denied. The Bishop of Zanzibar is out of place in the wide open Church of England. He ought to come where there is certainty of doctrine, holy orders, and apostolic authority.—Catholic Columbian.

THE WAR TAX

Post Office Dept., Ottawa, Can.

Enquiries having been received in regard to postage stamps being used for the payment of war duties on bank cheques, bills of exchange, promissory notes, express money orders, proprietary or patent medicines, perfumery, wines or champagne, as well as upon letters and post cards, postal notes and post office money orders, notice is hereby given that this use of postage stamps is in strict accordance with the provisions of the special War Revenue Act, 1915, which provides that postage stamps may be used in lieu of inland Revenue War Stamps in fulfillment and discharge of any requirement under the Act that adhesive stamps be affixed.

The public is at liberty at all times to use postage stamps for any purpose for which inland Revenue War Stamps may be used, but it is especially provided in the Act that inland Revenue War Stamps are not to be used on letters, post cards, postal notes or Post Office money orders, the only stamps allowed on these being ordinary postage stamps or postage stamps upon which the words "War Tax" have been printed.

THE EUCHARISTIC CONGRESS

To be known as the National Canadian Eucharistic Congress, to take place July 13th, 14th, and 15th, in Montreal.

Differing from Congress of 1910, e. g. (1) Not International but Canadian; (2) Chiefly intended to arouse enthusiasm of priests, Bishops and priests only to write papers; but laity by no means excluded, as one day of two devoted to study of sanctification of people by Eucharist. Laity also to participate in certain public demonstrations.

PROGRAMME

Tuesday Evg., July 13th. Solemn opening at Notre Dame; address in French and one in English by Rev. Thos. Burke, Paulist, of Newman Hall, Toronto.

Procession of the Most Blessed Sacrament. Presided over by His Eminence Cardinal Begin, who is Honorary President; Archbishop Brochu, Active President.

Fathers of the Blessed Sacrament in charge of organization. Right Rev. Mgr. Lepailleur, Chairman of Reception Committee, French Section.

Rev. Gerald J. McShane, S. S., Pastor of St. Patrick's Church, Chairman of Reception Committee, English Section.

Wednesday, 14th; Thursday, 15th, devoted to congress meetings. Meetings: French Section at Laval University, St. Denis St. English Section in Congress Hall, the handsome new building just completed adjoining St. Patrick's Church and to be dedicated with great solemnity on Sunday, July 11th.

Much enthusiasm already aroused throughout country. Holy Father Benedict XV., sent beautiful letter accompanied by letter of Cardinal Secretary of State. Bishops have sent warmest letters of commendation and acceptance to be presented. English papers mostly all to be contributed by Bishops, among whom are:

Bishop McDonald, Victoria, B. C.; Bishop Morrison, Antigonish, N. S.; Bishop O'Brien, Peterborough, Ont.; Bishop O'Leary, of Charlottetown, P. E. I.; Bishop Ryan, Pembroke, Ont.

EXCURSION RATES

A.—ROUND TRIP TICKET EXCURSIONS:

1. Territory.—From Kingston, Sharbot Lake, Renfrew, Harrowsmith and east to and including Riviere du Loup and Megantic.

2. Fare Basis.—One way ordinary first class fare plus 25 cts. for the round trip.

3. Going dates.—Good going p. m. trains, July 12th, all trains July 14th, and a. m. trains July 15th.

4. Return limit.—All tickets valid leaving Montreal until and including July 16th, 1915.

B.—CERTIFICATE PLAN

One-way ordinary first-class fare plus 25 cts. on certificate plan. One-way first class tickets and standard convention certificates to be issued from all stations in Eastern Canadian Passenger Assn. territory to Montreal July 9th, to 15th inclusive, and properly validated certificates to be honored at Montreal up to and including July 19th, 1915, for tickets for the return journey on payment of 25 cts. to the special agent at the time certificate is validated.

This will mean that a passenger from Toronto, for example, on purchasing a one-way first class ticket, at \$10.00, to Montreal, will receive a certificate, which it will be necessary for him to have signed at Montreal by the Secretary of the Congress, and after same has been presented to Special Agent of the Eastern Canadian Passenger Association for validation (for which latter service charge of 25 cts. will be made) same to be honored for free return via the route used on the going trip.

CATHOLIC TRUTH SOCIETY

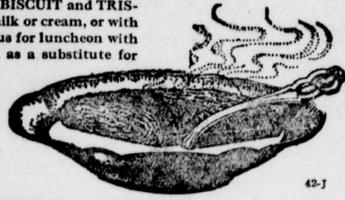
We are requested to announce that the Annual Meeting of this Society will be held in Columbus Hall, Toronto, on Monday, May 17th. Members and friends are requested to attend.

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Make your "Meat" Canadian Wheat—but be sure it is the whole wheat prepared in a digestible form—that's what you get when you eat SHREDDED WHEAT the food that puts you on your feet. It is not what you eat, but what you digest that makes muscle, bone and brain. SHREDDED WHEAT is a complete food for building the perfect human body. Ready-cooked and ready-to-serve.

Shredded Wheat is made in two forms, BISCUIT and TRISCUIT—the Biscuit for breakfast with milk or cream, or with fruits; Triscuit, the water-toast, delicious for luncheon with butter or soft cheese, or for any meal as a substitute for white flour bread.

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THE CATHOLIC PRESS

NECESSITY OF A CONSTANT AND CONSCIENTIOUS USE OF IT

"The Catholic Press" was the subject of a talk by the Rev. P. H. Casey, S. J., Philadelphia. He spoke as follows:

"I have to speak to-day on the Catholic press. By the Catholic press I mean Catholic papers, Catholic magazines and Catholic books. I have nothing to say of such Catholic publications as a help to devotion or as a means of pleasant mental recreation. I speak of them as an absolutely necessary means for the correct and full understanding of your Catholic faith.

You see it is not my intention to criticize the Catholic press or point out any of its shortcomings. Nor is it my intention to praise it for all the good it has done and is doing in the face of terrible odds, especially the apathy of so many Catholics. Nor am I going to ask you to 'support' the Catholic press. This would sound like charity, and I am not preaching a charity sermon.

"What I wish to urge upon you, with all the power I can, is the necessity of a constant and conscientious use of the Catholic press. You need its help for your own growth in knowledge and power. You need its help if you are to be Catholics in action, and not dumb, helpless, timid creatures when you come face to face with the religious ignorance and error of the day. The general topic of the noonday talks is 'Catholicism in Action.' The title means that the Catholic Church has a battle to fight—a battle against ignorance, error and prejudice. And it is you, business men and women of the Catholic Church—it is you who are on the firing line—you meet the foe face to face, and not we Catholic priests. And it is you who must have the knowledge and understand Catholic teaching if the Church is to win the battle.

MUST HAVE THE WEAPON OF KNOWLEDGE

"Prejudice you may overcome by your own exemplary lives, by your purity, honesty, nobility of character. But if you are to win against ignorance and error you must have the weapon of knowledge. And let me tell you at once that any kind of knowledge will not do. Your knowledge of Catholic doctrine must be ready, accurate and up to date knowledge. Your knowledge of the catechism may suffice for your own salvation. It may do in the ordinary routine of Catholic life. But when you meet a living adversary equipped with all the modern ways of putting an old difficulty and armed with modern difficulties besides, you have to know far more than you learned in the catechism long ago.

"Old errors are constantly changing their form. New events are happening in the religious world, and new accusations are being fashioned during the last ten years. A new anti-Catholic propaganda has sprung up, the outgrowth of Socialism and its dread of Catholic strength. This anti-Catholic propaganda is supported by a press that finds nothing too low or vile for its work of hatred and libel. Its publications circulate chiefly in the smaller towns, but they also find their way into the big cities, and are often forced into the hands of Protestants who despise them no less than we do. But the work is going on. No effort is being spared to keep our fellow-citizens in ignorance and error regarding the real teaching and the real aims of the Catholic Church.

A CONTRAST

"What a difference between the man who reads his Catholic paper carefully, who reads some new book on Catholic doctrine for the purpose of understanding his faith more fully—what a difference between him and the man who never reads anything except the daily paper and his prayer book. The latter may be ready to fight for his religion, to die for it,

but he will be a very poor exponent of it. Whereas the man who is well informed about his religion—though not anxious to start a controversy, is not afraid when a controversy is started. He knows where he stands. He is sure of his ground and he can speak with confidence.

"I do not like the disputations Catholic. I do not like the man who goes around searching for a dispute and who is never happy except when he has started one. But I do like the Catholic who, when the occasion offers, can give a reason for the faith that is in him. I do like the Catholic who can listen with serenity to an objection against his faith, knowing that he has the answer and sure that his answer is the right one.

"NOT" IN THE BIBLE

"Let me give you a few illustrations of what I mean. If you are fully instructed in your religion (1) you will not be frightened when some one tells you that such and such an article of your faith is 'not' in the Bible. (2) You will not fly into a fit of anger when some one calls you 'narrow minded' (3) You will not feel like fainting when some one says you have forfeited your 'liberty of conscience.'

"You will calmly tell your Protestant friend that the very first article of the Protestant creed is not in the Bible. Their first article is that the Bible is the only rule of faith, that 'everything we have to believe is contained in the Bible,' that 'the Bible is all sufficient.' No, these statements are nowhere in the Bible, and still they constitute the very first article of Protestant belief.

"Again, if you are 'narrow-minded' because you will not admit your friend's point of view, why, he is equally narrow-minded because he refuses to admit yours. The charge of narrow mindedness works both ways. It is a two-edged argument. You may tell him, however, that on many questions of religion you are really narrow-minded. For the possession of truth narrows the mind against error. The firmer held you have on a truth the more narrow-minded you become in regard to the opposing error. The man who can afford to be most broad minded on a question is the man who knows the least about it.

WE NEED A GUIDE

"Lastly, you do not forfeit your 'liberty of conscience' by placing your judgment in religious matters under the guidance of one who has more knowledge and experience than you. Religion is an ocean strewn with errors as the North Sea is strewn with mines. Two vessels steam in the North Sea. The captain of one, not trusting to his own knowledge or the obscure chart that he has before him, takes a pilot on board who knows where the mines lie hidden. The pilot beside him, and he brings his ship safe to the harbor. The other captain, trusting in his private judgment, feeling quite sufficient to pick out his own course, asks for no guidance from a pilot, but steers his own way. Suddenly there is a roar from the sea, the ship is torn to pieces and the captain and his men have to battle for their lives in the cold, pitiless waters. You see the application as well as I do. Religion, as it is to-day, is an ocean strewn with errors as the North Sea is strewn with mines. We need a guide. And we have that guide in the one true Church of Christ.—Philadelphia Standard and Times.

PILGRIMAGE TO STE ANNE DE BEAUPRE

The twenty-fifth annual Pilgrimage to Ste Anne de Beaupre, via Montreal and Quebec, and under the patronage of the Most Reverend M. J. Spratt, D.D., Archbishop of Kingston, will be run on July 20th, on C. P. R., G. T. R., and C. N. E. Tickets will allow stop over at any station on return trip. For further information see circulars, or apply to Rev. J. J. Keeley, P.P., South Mountain, Ontario.

DIED

O'MEARA.—In the Township of Alice, Renfrew Co., on April 26th, Patrick O'Meara, aged eighty-nine years. May his soul rest in peace.

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LONDON, CANADA

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The Catholic Record

LONDON, CANADA

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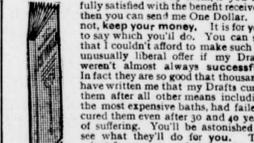
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