

Bread Money, Not Blood Money.

BY REV. FATHER HARRISON.

Extract from address delivered in Milwaukee by Catholic Divine.)

My experience leads me to believe that a little money is a very good promoter of morality, and I would encourage all men—Catholics in particular—to be more frugal, and to have a few rainy day dollars carefully laid aside. And one of the best ways to save money is by life assurance. I would encourage every young man, and especially every father of a family, to have his life assured for at least \$1,000, and not have the widow or dependent friends—in case of misfortune—humiliated to the very earth in seeking the charity of this or that organization.

Some men seem to be perfectly insensible to the possible needs of others. They follow out a selfish and narrow-minded policy. Among the worst of men must ever be ranked those who wilfully refuse to provide for their families. Not long ago I was present at the death of a comparatively young man, who left his widow and five children to be provided for. His great regret was that his wife had persuaded him to discontinue his life assurance payments in order to purchase a piano on the instalment plan. That good woman, I fear, will have more music as a result of her folly than she expected.

I say, as a result of her folly! It is unpardonable foolishness for any woman to barter away the necessities of life for accomplishments dubiously probable. I would advise a young lady to demand of any young man, as the first introduction to her friendship, a policy of at least \$1,000 written on his life. In this I am perfectly serious. His life assurance policy and marriage certificate should both adorn the preliminaries to the wedding breakfast. I would advise mothers of families so to importune their husbands that life assurance would be the only condition of domestic peace.

"Oh! but it costs so much." This is an excuse that springs from shiftlessness. It does not cost five cents per day for a \$1,000 assurance policy. What is \$20 a year to a man who spends double that amount to gratify his whims? Usually those who are alarmed at the expense have more money to squander in some life destroyer than in life assurance.

"But life assurance in dull times must be paid or lost?" Here, again, is another mistake. A life assurance policy is good security for a man, and it will serve at any time to help the holder out of temporary embarrassment.

"But life assurance money is blood money!"

No; it is bread money, and the man who needlessly denies it to his family does not deserve to have a family.



Mr. Pheroze C. Sethna.

We are pleased to learn from the Bombay (India) Times, in its edition of the 6th April, that this Company's secretary for India, Mr. Pheroze C. Sethna, has been elected to the Chairmanship of the Standing Committee of the Bombay Municipal Corporation for the present official year. The executive qualities so requisite for so important an office have been already demonstrated during the years of faithful service Mr. Sethna has rendered this Company, and we therefore feel sure that he will display the same energy and keen interest that he has shown in business affairs. SUNSHINE joins his numerous friends in wishing Mr. Sethna splendid success during his term of office.



A man's first thought and chief ambition—if he be the right kind of man—is to have his own hearth-side, and it is his chief joy and pride to see his family comfortably gathered about it. The right kind of man builds his home and rejoices in it, but he could not find comfort in it if it rested on an insecure foundation and if it required his constant efforts to save it from perishing. He must build it strong, and protect it from danger. It must stand, whether he lives to work for it or not.—Mutual Interests.