

The Catholic Record

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LIFE INSURANCE

ASSESSMENT INSURANCE

If we have repeated and emphasized certain things it is because they are fundamental and essential; and without a thorough grasp of fundamental and essential principles there can be no useful discussion of life insurance nor of anything else.

Let us go back for a moment to our example. We left our thousand farmers with a common fund of \$100,000. This fund insures them. This fund and nothing else is their fire insurance.

Now let us suppose that some one of our perennial crop of persons who see graft and greed and folly in every institution, private and public, conceives the idea of saving farmers this "useless and unnecessary" accumulation of money and all expenses connected with its administration.

"Insurance at cost" is his attractive catchword. You pay nothing until there is a fire and then "chip in." Keep the \$100,000. Simple is it not? Just assess yourselves what is necessary to make up the loss and no more. Save all expenses. Well, despite our good opinion of farmers we know that some of them have taken this bait.

They have sometimes even tried co-operation to buy pepper and salt at wholesale prices and get rid of the financial tyranny of the cross roads grocery. For a time things are likely to go all right with the assessment plan. But to collect the assessment some expense must be incurred. Also to tell the members when and how often they should chip in some people must be employed.

Then some one must pay over the amount. The milkmaid of our school readers while counting her unbatched chickens dismissed the trifling cost of the food they would require because "they take but a grain at a time when they feed." The insurance-at-cost societies find that they must have local collecting agencies and a general administration. Just how the expenses of the insurance-at-cost societies compare with those of straight business insurance companies may be considered later.

But where is the insurance? Where is the assurance that when a fire occurs the loss will be made good? It rests solely on the continued willingness of each and all to chip in when required. Some, realizing that this is as flimsy a basis for insurance as for any other business, may withdraw and join real insurance companies. Others follow their example. Those left must pay more. And if it should happen that the losses in any year should call for assessments higher than safe and sane common-fund companies impose, there is likely to be a stampede. The unfortunate who is burned out about this time is likely to be cured of insurance at cost.

But assessment fire companies—assessment companies generally arrogate to themselves the term "mutual"—cause no such general harm as assessment life societies. A fire policy can always be taken in a sound company. Age and state of health must often preclude the taking out of a new life policy. The history of assessment companies and societies is invariably the same. Assessments increase, sound members drop out and reinsure elsewhere. There is no alternative, assessments must further increase or the death indemnity decrease or both. The process accelerates and dissolution follows. It has been so in many hundreds of cases. A Catholic professional man has just told us the experience of his partner who was a Protestant. He carried \$18,000 in fraternal assessment insurance societies and stood with every one of

them while it lasted. At his death his family received just \$8,000. Over half of his insurance-at-cost societies had died before he did. Of course he belonged to no Catholic society.

But Catholic insurance societies founded in imitation of the secular, sectarian or secret fraternal insurance societies must reach the same destination if they follow the same road. There is no doubt about the generous motives and good faith of their founders and promoters in many instances. Their inception dates back into the golden age of apparent prosperity of fraternal assessment insurance. Hundreds, yes thousands, of failures of such societies—so far as insurance is concerned—taught many to appreciate real insurance; but alas, what a costly lesson for those who are unable to reinsure.

Apart from the fraternal assessment societies a weedy crop of commercial assessment societies sprang up, flourished, withered and died; only such as reorganized on sound lines can hope long to survive. The Insurance Act, 1910, section 72, reads in part thus: "Every assessment life insurance company which neglects to print the words 'Assessment System' on any policy, application, circular or advertisement, as required by Part II. of this Act . . . shall, on summary conviction before any two justices of the peace, or any magistrate having powers of two justices of the peace, for every offence be liable to a penalty not exceeding \$50 and costs and not less than \$20 and costs."

If any one wants to buy insurance in assessment companies he may do so; but such companies may be severely fined if they attempt to palm off their wares as anything else than "Assessment" insurance. More, they are adjudged guilty if they do not print "Assessment System" on every policy application, circular or advertisement.

Such companies were licensed when our representatives in Parliament did not know as much as they do now about insurance. But in future they will not be licensed; see sections 112-118 of Insurance Act, 1910.

Before the passing of this act the Government made a thorough investigation of the business of insurance. Following is an interesting extract from the evidence given by Mr. William Fitzgerald, Dominion Superintendent of Insurance, on March 15, 1906, before the Royal Commission investigating life insurance in Canada:

Answer.—With regard to the business of assessment life insurance in general: I think it was a mistake ever to have permitted companies to do business on that basis in Canada. The history of them in this country has not been satisfactory, and it would be my recommendation that hereafter no company shall be licensed to do business upon the assessment plan.

Question.—What do you consider to be the weakness of that system of insurance? Answer.—Well, understand, the system of insurance is this: they pretend to collect as they go along; during the earlier years, when death losses are small, they have not much to pay. They levy small assessments. As the company advances, and the death rates get a little larger, then they levy still larger assessments, and so it goes on. By-and-by the time comes when the assessments are getting tolerably large. Then the members begin to find fault, and they drop out, many of them. The good lives will drop out and only those that are impaired will stay on, and they will stay on because they cannot get insurance elsewhere; and the time is not far distant when they have to close up, and really the company is found to be of no service whatever when the policy-holder really wants security.

Question.—Does such a company require to carry a reserve? Answer.—No. Question.—Not required under this Act? Answer.—No, there is a special provision in it that the company is not required to carry a reserve. Question.—Instead of having the system where you take a level amount, and keep it for a reserve, the premiums increase with age? Answer.—Yes. Question.—And the reserve is supposed to stay in the pockets of the policy-holders? Answer.—Yes, and it stays there for all time. Question.—And for that reason, in view of the experience, you think it was a mistake to commence to charter or incorporate these companies, or license them under the Dominion Act? Answer.—Yes. Assessment companies are dead or dying or reconstructing themselves. Assessmentism, however, lingers on where it originated, in fraternal organizations, and there to day it is, as a rule, waging a losing battle.

Each and every member with a zeal not according to knowledge discusses and decides questions that in well-

informed insurance circles are as settled as the Copernican system. The management—for they have all discovered they must have a management of some sort—may be at fault, may have been so culpably ignorant as not to recognize, or so lacking in moral courage as not to face their problems until too late. It must be admitted that they were not chosen for their technical knowledge and that they are pretty well out of from the best insurance environment. The membership generally get so far away from their own first principles as to protest and enjoin whenever the management does make any move, not realizing that their protests and injunctions are really against themselves.

Subsection 4 of Section 3 of the Insurance Act exempts societies or associations of persons "for fraternal, benevolent, industrial or religious purposes," but they may apply to the Minister to come under its provisions. Does, then, the future hold nothing good in store for fraternal insurance? Those societies which can pass through their present severe struggle toward adequate premiums and financial solvency, will no doubt continue their existence indefinitely. Those which lacked the moral courage or necessary knowledge of insurance principles to face in time the question of readjustment and reconstruction will pass out of existence. Any new societies hereafter formed will begin on a sound basis with adequate premiums; and these may perform a valuable public service. Except for the feature of fraternalism, however, they will tend to become identical with ordinary life insurance companies.

THE MANTLE OF FATHER SHEEHAN It seems a short time since "My New Curate" was running as a serial in the Ecclesiastical Review—and yet since that time Father Sheehan became known and loved wherever the English language is spoken, and is now gone to his reward. There is no doubt that in placing his clerical novel before the priests of America the Review did Father Sheehan the inestimable service of submitting his delineation of the priestly character to the most severe and at the same time the most appreciative of competent critics. Father Sheehan's clerical characters were real human-hearted men and true Irish priests. They had to be both to get the unanimous verdict of such a jury. Then, Protestants as well as Catholics gave a full-hearted welcome to this new thing in English literature.

In the same Review there is now running, we believe, another epoch-making serial with the unattractive, not to say repellent, title, "Socialism or Faith." Socialism presents itself to working men as a constructive, economic scheme to remedy a concrete condition admittedly bad and insistently demanding amelioration. Heartick must be the Dean Driscoll's of real life of the dreary orthodox refutations of Karl Marx and others; the hammer and tongs denunciation of the poor socialist devil who may be weak in logic and not quite statesmanlike in their social views, but whose facts are conceded by Leo XIII.

Father Maher deals with a concrete condition—"a condition little better than slavery itself"—in a concrete way. No denunciation, no empty-handed destructive criticism, none of the abstract orthodoxy that leaves the real problem—the cause of Socialism—untouched. No; he makes God's priest go down amongst his people and face squarely the problems that enter into their very life-blood. There is no shirking the awful fact that their condition is little better than slavery itself. With Father Maher it is no abstract question of the doctrines of Karl Marx or the dogmas of the Church. His people live and toil and suffer and struggle to be free. It is real life with real life tragedies; the human heart pulsing with all the human passions and emotions. And all held in the relentless grip of the up to date Ebenezer Scrooge—the modern Captain of Industry acting entirely within his legal rights. Thus Father Maher comes to grips with realities; but if he does not theorize about principles and dogmatic truths he is far from shirking the much more difficult duty of their practical application. The eternal and the spiritual are supreme; but the temporal and material are as actual in his pages as they are in real life. Man does not live by bread alone, but he must have bread.

It will be seen, then, how grotesque is the charge of our correspondent's anti-Irish friends that the Sinn Fein and Clan-na-Gael are "Catholic organs of John Redmond."

However it is not much more absurd than the unconvincing asseveration of those exuberantly loyal but not very well-informed Irishmen who maintain that the Irish were always loyal—meaning loyal to England. In Parliament at the outbreak of the war John Redmond honestly admitted—that would be folly to deny—that for causes deep-rooted in centuries of history, the sentiment of Ireland had been estranged from England and the Empire; that this is the first great war in which the national sympathy and national sentiment of Ireland were unreservedly with Great Britain.

That honest admission of past estrangement and the equally honest emphasis of the present radically changed condition of things was hailed by every English member of Parliament and every English newspaper, Unionist as well as Liberal, as a great and statesmanlike speech. And it received immediately the unreserved endorsement of Nationalist Ireland.

We must expect for some time yet in the by-washes of the great current of imperial affairs to find the old ignorant anti-Irish prejudice. But it is not by equally ignorant or insincere protestations that the Irish were loyal in times when "loyalty" incurred the contempt of honest Irishmen that those unfortunate victims of hereditary prejudice will be brought to realize that they are away behind the age.

It is in honestly facing the past that we realize the wonderful significance of the present understanding sympathy and cordial co-operation of the people of England and the people of Ireland. This is something so great that it is independent of the fate of any party or of any party measure. It softens the memories of the past, sweetens the relations of the present and projects its light far into the future.

JOHN AYSCOUGH A note attached to the concluding chapter of John Ayscough's latest novel "Fernando" invests with a peculiar interest this delightful autobiographical story which has been running in the pages of our very estimable contemporary The Magnificat. The note informs us that as he wrote he was hourly expecting the summons "to hurry away and take up duties familiar for over thirty years on the unfamiliar field of war." The call came before the chapter was finished. "So it must remain half a chapter," he tells us. Since then John Ayscough has exchanged the quiet of the author's study for the horrors of the battlefield, and has been mentioned in despatches by Sir John French. It is not by any means his first acquaintance with the tented field. After joining the Catholic Church in 1878 he became attached to the Army Chaplain's Department, and exercised his duties as Senior Catholic Chaplain at Plymouth, Malta and Salisbury Plain. But if we mistake not this is his first meeting with the demon War. It surely seems incongruous to associate the gentle Ayscough with the din of battle. May the fates deal kindly with this gifted English cleric. With Canon Sheehan dead, and Benson now, too, numbered with the silent majority, we can ill afford to lose John Ayscough.

The Right Rev. Monsignor Bickerstaffe Drew (John Ayscough), is, we fear, to a great extent unknown to the Catholic reading public. Benson and Sheehan have a greater vogue, and yet Ayscough has a charm that the others lack. It is certainly not to our credit that his books should be strangers to our bookshelves. We have money to purchase, and time to waste on, the "best sellers," soulless things at best, purulent and erotic at worst, but we have neither money nor time for the works of one of our own writers who scorns to prostitute his talents to the service of Satan. Ayscough is not a "best seller" because the world wants its authors to write of the things that interest it—the things of sin and shame. And we who are supposed to be in the fashion, and so we follow the crowd. In doing so we are guilty of two faults—we extend the empire of the gutter press, and we curtail the field of influence of good literature. It is high time we examined our conscience in this regard. We owe it to these writers who are spending themselves for the cause of Truth, we owe it to

SINN FEIN AND CLAN-NA-GAEL A correspondent asks for information with regard to Sinn Fein and Clan-na-Gael. Though Irish our correspondent knows little or nothing of either; in this he is pretty much like 99 per cent. of the Irish in Canada. Sinn Fein is Gaelic for "Ourselves Alone" and is the name given to a little Irish movement with a relatively insignificant number of adherents who are bitterly hostile to the Nationalist party. In looking to the British Parliament for redress of grievances the Nationalists violate the fundamental doctrine of the Sinn Feiners. They are anti-English, anti-everything except "ourselves alone." They have about as much influence on the political or national life of Ireland as the Doukhobors have on Canada.

The Clan-na-Gael—the clan of the Gael—is the remnant of an Irish-American revolutionary society that had at one time some influence on Irish-American sentiment. It is also bitterly hostile to John Redmond. It is quite a negligible quantity amongst the irreconcilable Irish of the United States. Even the name is rarely mentioned.

the Church we love, we owe it to ourselves, to be loyal to our own Catholic writers. And we have no reason to be ashamed of them. Benson and Sheehan and Ayscough have written novels that rank with the very best. Francis Thompson and Alice Meynell are without compare in the field of letter day poetry. Why then should we prefer a Caine, a Chambers, or a Service to these writers of our own? And why should we not see that the works of such Catholic authors find a place in our public libraries? Our Catholic people pay taxes to support these institutions. Their wishes should be considered. And thus many of our people who cannot afford to buy books would be enabled to make the acquaintance of our own splendid writers. Books have been our playthings since first we learned to read, but we confess to a feeling of nausea when we contemplate the groaning shelves of our libraries. We grieve to think that such worthless verbiage should supply the mental pabulum of the masses. Let us remedy it all we may by pressing the claims of the writers worth while upon the library authorities. Our own experience is that they will be found only too ready to meet our just demands.

To those who scan these lines we say, make John Ayscough's acquaintance, confident that they will bless us for the advice. Begin with "San Celestino," the greatest of his books. Follow it up by "Mezzogiorno," in which we see God's goodness to stunted and twisted souls; "Maroz," a soul's reparation for ancestral sins; "Hardcott," the influence of a pure life upon others; "Dromina," "Faustula," and "Gracechurch."

COLUMBA NOTES AND COMMENTS ARCHBISHOP McNeill's sermon in St. Michael's Cathedral two weeks ago ranks among the timeliest and most patriotic utterances on the War that has yet been given voice in Canada. It is in perfect harmony with the convictions and sentiments of Catholic prelates in every national crisis in history. True patriotism is a Catholic instinct and the Church has ever nurtured and fostered it.

WHILE, THEN, the Rev. R. J. Campbell's conception of such a council may not accord with the Catholic ideal, the fact of such a proposal being made at this time by a minister of considerable prominence in the English-speaking world constitutes, to our thinking, the most hopeful symptom which the prevailing aspiration to unity among Protestants has yet manifested. That it will find an echo to any noticeable degree among his brethren we are not so sanguine. The idea of unity, as finding expression in Protestant deliberative assemblies and as re-echoed in the public press, seems not towards conserving dogmatic truth and safeguarding the integrity of the Scriptures, but rather towards mere levelling and the surrender to purely economical considerations, of convictions which have been sacredly cherished in the past. In other words, truth, or what was conceived to be truth, is giving place to expedient. The Bible as a rule of faith has been dethroned and bald rationalism sits in the seat of the "reformers." To what extent this tide might be stemmed by the adoption by the sects of Mr. Campbell's proposal is a hypothetical question upon which it would be premature here to enter. The very fact of the proposal being made, however, is, we repeat, honorable to its maker and hopeful of better things.

A WELL-INFORMED writer in the Atlantic Monthly is responsible for the statement that knowledge of the Bible is far less general than it was a generation or two ago. What he terms the "amazing familiarity" with the sacred book with which the historian John Richard Green credits the people of England in the days of the Commonwealth, had, says the writer in the Atlantic, persisted until his boyhood among the sons of the Puritans in New England and in New York State. It was not universal, but, he avers, it was general. Now, such knowledge is decidedly the exception, and the prevailing ignorance of the Bible among college students and pupils in secondary schools is classed as "astounding."

It is not a little remarkable that this decrease in general acquaintance with the Bible should have gone hand in hand with the results achieved by a so-called "Higher Criticism." The more savants have professed to know about exegesis, text-

jected so magnanimous and Christ-like an overture in the sixteenth century they would have had an opportunity of stating their grievances—whether real or imaginary—and by the light which would have been shed upon them is their discussion before so august an assembly, their eyes might have been opened to the truth and the sore of division still in the raw, been effectually and forever healed. The responsibility and the sin of the rejection of the Holy See's proposal in that great crisis are upon the leaders of the revolt—the consequences have been the inheritance of their followers ever since.

OTHER PRECEDENTS for such a council might be cited from more remote periods—in regard to the Arian heresy of the Fourth Century for example, and other critical periods in ecclesiastical history. The Church has ever shown herself a tender and indulgent mother, ready to reason and council with those whose faith had weakened or who had embarked or showed tendency to embark upon wrong courses. It is not necessary however to go back to periods so remote for a precedent, nor, for that matter, to the Protestant revolt of the sixteenth century. We have one, ready to hand, in the Council of the Vatican of our own time. In convoking that great assembly—the greatest in point of attendance in the history of the Church—Pius IX., the reigning Pontiff, extended to every considerable body of non-Catholic Christians throughout the world a cordial invitation to send representatives to its deliberations, and to state before that authoritative tribunal just what, in their estimation, were the obstacles that stood in the way of their return to their true mother. Had they chosen then to accept, how much in the interval might have been done to restore that unity for which Christ prayed. But the invitation was scornfully rejected and, as a result, the gaping wound of division still exists as a stumbling block to the heathen world, and as a scandal to the weak in our very midst.

RECENT PHOTOGRAPHS of the Kaiser which have found their way out of Germany show him to have aged at least a decade since the War began. His hair has turned white, his cheeks are sunken and the sparkle has gone from his eyes. It is said also that he has lost the power of sleeping soundly—all of which is not surprising. Perhaps the spectre of a lonely figure on the island of St. Helena a century ago is not long absent from him. Whatever the duration of the War its end cannot come too soon for the well-being of Germany or for the peace of its Emperor.

THE MOST widely known of the English Nonconformist clergy, the Rev. R. J. Campbell of the City Temple, London, is out with a proposal for a General Council of every denomination of Christians, for the purpose of bringing to an end the fratricidal strife which is now convulsing Europe and disturbing the equanimity of the whole world. There is only one person, he opines, who could summon such a council with any hope of success, and that is His Holiness, the Pope, as head of the largest, most ancient, and only world-wide body of believers. The Archbishop of Canterbury could not do it, nor could the Metropolitan of the Orthodox Eastern Church, nor the acknowledged head of any of its numerous divisions. Rome, and Rome only, in Mr. Campbell's judgment, holds the key of the situation, and despite inherited prejudices, to him alone would the world give heed, did he take action upon this striking and significant proposal.

TO SOME THIS suggestion of the famous London preacher may seem grotesque—to others laudable enough but impossible of realization. A little reflection would show that it is neither the one nor the other. Mr. Campbell himself cites the precedent of the Council of Trent which was convoked expressly for the purpose of healing the wounds from which Christendom unquestionably suffered at that time, and to the deliberations of which representatives of the already numerous sects of Protestantism were invited. But, as he further remarks, the invitation was not accepted and the opportunity accordingly of averting the scandal of a divided Christendom was lost. Had not the "Reformed churches" in their pride and rebelliousness re-

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