

## WHAT LIFE INSURANCE DOES

It is no uncommon thing to hear of families which have been living in the greatest luxury brought almost to penury by the death of the bread winner, the wasteful extravagance of the past ending in mean humiliations, the clipping of reasonable aspirations, the giving up of those reasonable hopes of education and preferment, hope which only those who have stood near to and lost can ever appreciate. And this takes place down through the whole gamut of society, from the reputed millionaire to the office clerk, simply because each lived up to all he had, was satisfied with the day and took no thought of the morrow and this will continue even more in the future than in the past, because of the changing conditions and because men who ought to know better are too careless or too weak to practice economy or to take thought for the future.

How does insurance effect this? The answer is extremely simple. When a man has to save, or lose some part of what he has saved, he is apt to make an effort to lay away just so much every little while. The real difficulty of saving anything lies in making a beginning; but if that beginning be once made, if a man has become in the habit of saving so much regularly, he begins to take an interest and pleasure in saving, and therefore saves a little more. He may look forward to building some day. A little money comes in and he lays it aside for that purpose, places it at interest, and as the house becomes more and more a probability, he takes an interest in seeing the amount saved for that purpose grow to the required sum. Again there may be a boy to educate, whose education can only be given to him by economy on the part of the family, and, if economy is not practised, the boy must go to work. These cases are not mere incidents of the imagination; such inducements beset men every day, and the solution of the problem is so easy.

A nucleus only is wanted to start from—something for the fragments to attach themselves to; and, once made solid and started a rolling, like a snowball the nucleus grows larger and larger until it amounts to something. Size does not cause it to grow slower, for the larger it grows the more it can take up; so what were in the beginning a few little economies become capital.

Insurance, then, possesses values distinct from its general features. Not only does it relieve distress, obviate pauperism and keep the family from want, and help each man to become a capitalist in greater or less degree, but it teaches forethought and forms habits which all the sons of men would do well to cultivate, and whose culture, if general, would make a happier race of people and a more prosperous community.—Travelers Record.

## FRENCH-SCOTCHMEN IN QUEBEC.

A New York man who has had business relations with several concerns in the Province of Quebec had occasion to visit them recently. On his return he was recounting his experiences to a party of friends. Said he:

"For several years I had been corresponding with several concerns and I thought they were all Scotch, both from their names and their close business methods.

"When I got to Quebec I called at the office of Duncan McDonald & Co.

That is not the name, but the real one is quite as Scotch. I asked a clerk for Mr. McDonald, and he replied, with a marked French accent, that Monsieur McDonald was in an inner room. I stepped in and found a dark, middle-aged man, who looked as little like a Scotchman as any I ever saw, and I asked him if he was Mr. McDonald. "Oui, monsieur," he answered. Then he spoke to me in French, of which I know, imperfectly, about 20 words. I shook my head and said, "Non comprend." He laughed and called "Donald!" and the clerk came in. He said something to him in French, and Donald turned to me and told me that Mr. McDonald did not speak English, and that he would act as interpreter. It took us half a day to transact business that might have been got over in an hour if the "Scotchmen" had spoken English.

"I took the clerk up to the hotel to lunch with me and he expatiated the situation. Mr. Duncan McDonald's grandfather had been a Scotchman who had been a trooper in the English army. After his discharge he had settled in the country and married a Frenchwoman. His children were given Scotch names, but their mother looked after their religion and their education. As a result, they all spoke French in spite of their being Duncans and Dugalds and Jamies. His own father's father, the clerk explained, had been a Scotchman, and the only reason he could speak English was because he had lived several years as a clerk in a Maine factory.

"The Province of Quebec is full of Scotch Frenchmen or French-Scotchmen, whichever they may be. At Chicoutimi, at the mouth of the Saguenay River, I went to an hotel kept by a man named Martin. "Here is another of those French-Scotchmen," I thought. But when I got to the hotel I found him to be a big, red-bearded, porridge and haggis Scot. But, alas! his wife and his sons and his daughters were all uncompromisingly French, and not one of them could speak English. You can give a French-Canadian a braw Scotch name, but you can't make him eat oatmeal and say "Hoot mon!"

"After that whenever I heard a Scotch name, I always asked, 'French Scotch or Scotch Scotch?'"

## WHEN SICK.

If you are attacked by any considerable illness, let your first care be to send for your spiritual physician, and settle the state of your soul. This is done much better in the beginning of a sickness than afterward, when the severity of the disease and the strength of the medicines render a person unfit for so great a work. Illness is often sent as a punishment for sin; and therefore a sincere repentance and confession of sins, is often a more effectual means of recovery than any other.

Engage your best friends to give timely notice if your distemper should prove dangerous. Do not depend for this upon your doctor unless he happens to be a conscientious Catholic. Too many are prepared for death when they have no strength left for that work because false friends and neglectful physicians do not give timely warning of the dangerous nature of the sickness.

Take proper care for the discharge of your debts, and all other obligations incumbent upon you. Make your will if you have not already made it. For

give all those who have in any way injured you, and ask pardon of those you have injured. Receive your sickness from the hand of God as a just punishment for your offences. Frequently offer yourself to Him and beg that He will give you patience, and sanctify your sufferings. Often offer up your pains in union with those endured by our Saviour. Tell Him that as He suffered for you, you are willing to suffer for His sake.

Often procure some friend to read to you such prayers as are most affecting, and most proper for your present condition. Have a crucifix at the foot of your bed or in such a position that you can easily see it. Think often of the sacred passion of our Saviour. When suffering most look up to Him Who for your sake suffered more.

Try to make your every action meritorious for heaven by doing all and suffering all patiently for God's sake. Make frequent ejaculations of faith, confidence and love, and desire the company of those who aid you in raising your thoughts to Heaven. Ask to receive the last sacraments and especially the Holy Viaticum.—St. Joseph Messenger.

## TUBERCULOSIS.

Everywhere the need of preventive measures in dealing with tuberculosis is gaining recognition. A pamphlet has been widely circulated by the Public Health Department of the Vestry of Hammersmith, giving the following rules for preventing contagion:

"No milk should be used which has not been thoroughly boiled.

"All meat should be thoroughly cooked before being eaten.

"Meat suspected to be diseased, should not be eaten.

"The expectoration from a consumptive patient should, as far as possible, be burned.

"It is a source of serious danger when it is dry and becomes dust, and so contaminates the air. A patient should, as far as possible, spit into a vessel containing some disinfectant. The contents of the vessel should be burned or emptied down the drain. They should never be allowed to dry on a handkerchief.

"In cleaning rooms which have been occupied by a consumptive patient, the formation of dust should be, as far as possible, prevented by using damp dusters for furniture, and tea leaves or damp sawdust before sweeping the floors.

"All culinary utensils used by a consumptive patient should be thoroughly washed in boiling water before being used by other persons.

"The wearing apparel of a consumptive patient should be kept scrupulously clean.

"The kissing of a consumptive patient should be avoided."

## THE CROMAR CLAIM.

Before the North American Life, in the interest of Their Policy-holders, Will Pay, they Must have More Information.

After the death of the late Alexander Cromar, Insurance Agent, of Toronto, it was announced that he had a very large amount of insurance on his life, and some surprise was expressed later on when it was learned that but a very small sum was in favor of his wife, and the balance, aggregating over \$200,000, was claimed by a Mr. Brophy, of Holloway, Ont.

It appears that in due course claim

papers were furnished the different companies interested. These included all the leading life insurance companies transacting business in this country, and among the companies the North American Life, having submitted the papers to their solicitors, found it necessary to have more information. Such information has not been furnished and the solicitors of the North American Life therefore advise the company that they cannot deal with the case intelligently upon the information now before them, and that steps should be taken to compel discovery of all the facts.

The North American Life, under the advice of their solicitors, and to protect the interests of their policyholders, have taken the only course open to them, and issued a writ with a view to obtaining the information desired, which will then decide whether the claim is a proper or an improper one.

It is likely that Mr. Brophy who is stated to be an educated, intelligent man, may possibly not have been aware that there could be any question as to the legality of the transactions into which he entered.

## CORRECT AND INCORRECT.

It is the correct thing—  
To stand while being incensed at Solemn High Mass.

To remember that the vestibule of the church is not a reception room for the interchange of friendly greetings and current gossip.

It is not the correct thing—  
To march up the aisle to a front pew if one enters the church after Mass has begun, especially during the sermon.

For men and boys to loiter around the church entrance staring at passers-by.

To leave the church as if exhausted and glad to get out of it.

It is the correct thing—  
To remember that for each day of week there is a special devotion.

Sunday—The Holy Trinity.

Monday—The Souls in Purgatory.

Tuesday—The Guardian Angels.

Wednesday—St. Joseph.

Thursday—The Blessed Sacrament.

Friday—The Sacred Heart and the Passion.

Saturday—The Blessed Virgin.

It is the correct thing—  
For ladies occupying the end seats to move up when others enter the pew.

For gentlemen occupying the end seat to move up or rise and let ladies pass in before them.

It is not the correct thing—  
To be late for Mass.

To stalk hurriedly and noisily up the aisle.

To ignore the holy water font at the entrance.

To give a little bobbing curtsy instead of the proper genuflection before entering the pew.

For persons occupying end seats to force others holding seats in same pew to climb over them.

To make a rush for the doors before the priest has even descended the altar to begin the concluding prayers.

The Equitable Life Assurance Society has won the suit brought against it to recover on a contested policy for \$100,000, issued to a New York broker who shot himself a month afterward. Men who contemplate both life insurance and suicide should read their policies with great care.