The Catholic Record

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LIFE INSURANCE IV THE PREMIUM

In reading the history of mortality tables one can not fail to be struck with the slow progress made through out the ages, as well as with the inaccuracy of the results of intelligent effort. Two explanations will suggest themselves. In the first place, life insurance is quite a modern institution so that it is not surprising in the absence of a great impelling motive that our forefathers should fail to ascertain facts and principles which were of comparatively little importance to them. And some at least in our day will unhesitatingly attribute their failure to the general ignorance prevailing before our en lightened age. Both explanations are, however, entirely inadequate baseless and misleading. A fact unfortunately, which would no pre vent their ready acceptance by the average man of our day suffering as he does from the prevailing superficial knowledge with its attendant ill-informed or mis-informed self-

As a matter of fact the intelligent management of the discount and sale of life annuities requires precisely the same knowledge as is required for the intelligent accumulation and management of the life insurance fund. And Governments, three hundred years ago as well as to-day, were keenly interested in this form of finance. The motive was there then as now. Moreover Sir Isaac Newton and Edmond Halley are names mentioned with grateful and reverent respect by the greatest scientists of the present time. Though actuarial science now has in its service many of the keenest minds in the world it is doubtful if a single one is as competent as Edmond Halley who, two hundred years ago, published the first mortality table mpiled on a scientific basis. Nevertheless Halley's table, as we have seen, was grossly inaccurate. Why? For the simple reason, as shown in our last article, that the were wholly inadequate. Just try to realize the fact that in all England no record was kept of the age at which people died. In his diligent and conscientious effort to collect the necessary data he had to get the registers of Breslau-the War will have extended everyone's geograph. ical knowledge to this city to dayand instead of the accurate census information so easily accessible now he had to estimate as best he could the population.

All this enables us to realize the stupendous distance that separates Halley's age from our own in which accurate vital statistics are available for the whole civilized world. We may now know exactly the death rate for any country, for any city, for any district, and for any period of time. We insist on this because it is of vital importance if we would grasp the significance of mortality tables. We can calculate with marvellous accuracy the number of deaths that will occur under normal conditions in any country or city, or district, five years hence, twenty years hence.

But there is another step to be taken. Every one is not insured. Every one is not insurable. Only such as pass satisfactorily a medical examination can be insured. If such examination reveal any of safety. thing in the applicant's physical condition, or habits, or family history he is either rejected altogether or is ditions which make the amount he has to pay and the amount payable to him or his heirs commensurate with the risk. Evidently the death rate of insured persons will differ from that of the whole community. able

And hence we have mortality tables for insured risks. Millions are insured. The statistics of the various companies doing business for fifty or sixty years past are kept with abso curacy. On these the mor tality tables used by insurance com panies are based. Men keen and com petent have studied the data thus supplied and we have as a result what is called actuarial science. In the strict sense of the word it is properly called a science, for these men know precisely how many deaths have occurred in a thousand insured persons of any age. They know no nore than anyone else when any particular person insured or uninsured will die. But they can fore ast the general death rate with scientific accuracy. They can, there-fore, determine the number of death claims which an insurance company will be called on to pay in any and every year.

Now let us get back for a moment to the central, essential and constituent factor of insurance - the common fund.

Let us take an example. acilitate clear thinking we shall discard all non-essential details.

Farmers suffer occasionally from fire. Let us supposed that, impressed with the hardship and loss sustained by certain victims of this calamity, a thousand farmers agree to distribute the burden amongst them. Farmers are much more intelligent, business-like and clearthinking than some people give them credit for being. So we shall assume that they agree to create a common fund from which unfortunate sufferers will be reimbursed in case of fire. They agree to pay \$5 each into this fund. The first year there is no fire; there are \$5,000 in bank Next year a member is paid \$1,000 for the loss of a barn, another \$1,500 for a burned house. They have now \$7.500 in the fund not counting interest. Let us assume that the fund grows, that the surplus is invested in farm mortgages at five or six per cent, instead of resting in the bank at three per cent. It reaches \$100,000. That fund assures these farmers against loss by fire. That fund is fire insurance. Properly managed, the amount paid in may be reduced may even cease in time altogether. The invested fund remains grows perhaps, the interest more than paying the fire claims. It may even pay a dividend to the farmers who created it. It is entirely their business, but it requires business management. Their shrewd common sense will tell them that what is everybody's business is nobody's busi ness. They will engage one of their own number, or someone else, to give it the necessary business attention And they will pay him well for work well done.

Here we have insurance, a c non fund, which distributes amongst all the members of a group of persons the loss sustained by some

Now fire-insurance has its statis tics, but we are not concerned with

We have taken fire insurance in the example so that pet life insurance prejudice may not obtrude itself.

Life insurance differs in this some buildings will burn, but all men must die. It is the unexpected death, the premature death, the untimely death, that causes loss and suffering. To distribute this loss and suffering, in so far as money is concerned, is the business of life insurance. To do this a common fund must be formed ; that common fund is life insurance. Now the question arises :

How much should each pay into this common fund? That matter is determined by insurance mortality tables. The amount is called the premium. There is no guess work about it: it is no hanhazard hit-or-miss affair. The pre cise amount can be determined and is determined by the information available in insurance mortality tables. To this net cost must be added an amount sufficient to cover salaries, rents and other legitimate charges connected with the collection, investment and management of

Anyone who has followed our remarks will have perceived that there is such a thing as a correct premium obliged to accept insurance on con- for life insurance, a premium which is adequate for the risk assumed and to cover expenses. There is a standard by which to judge premiums. If premiums are charged which fall below this standard to any consider-

the fund, and furnish a fair margin

they are supposed to cover must be unsound. Those who buy any article with the sole consideration of its cheapness must expect often to get a worthless article. Life insurance is no exception to the general rule. The common fund must be sufficient or there is no insurance. Nothing comes out of the common fund that is not put into it. Therefore the amount to be paid by each one—the premium—is all important. It it is adequate, the common fund—life in surance—is absolutely as safe, stable and permanent an institution as it is possible for human wit to devise. And the amount of the premium can be determined with an accuracy im possible in most of the safest busigess affairs of human life.

HOW LONG WILL THE WAR LAST?

Patient and conscientious reader of our censored version of the War news must be able to forget quickly in order to preserve their faith. It is now several months since the Austrians were beaten, smashed, completely annihilated; early last fall Przemysl could not hold out s week; a great and decisive battle was to take place at Cracow months ago which would clear the way for the march on Berlin. The very latest news is that the Russians are just going to demolish the Austrians again. Let us hone a specimen or two may be preserved for some favored ethnological museum. for the Germans there are still left some military-mad officers, and some but not so many, flends incarnate the mass of the able bodied, peace loving, deluded, German soldiersfor whom we entertain kindly feelings of respect—we have killed off. Their fighting forces now are mostly boys and old men. Germany is bank rupt and her people are starving And it is painfully, piteously funny to read the impossible official news the German Government feeds them up with. But they must soon find out the truth; some German will see it in any one of our patriotic papers and write home. Then all that is left to do will be done by the man makers.

The thought struck us the other day that perhaps some of our readers would like to see what the military critic of the London Times has to say in answer to the universal question. How long will the war last? Like Cæsar's wife, the London Times is above suspicion; still its patriotism s of a different type from that of the average Canadian newspaper; not better, because the Canadian news paper patriotism is unquestionably the best of its kind, but different. Of course this writer, on account of his military knowledge, traditions and prejudices, cannot be expected to take quite such a cheerful and unbiassed view as our own newspaper men especially the headliners, interpreters and prophets; besides he is rather too near the dust of the con-However that may be, this is the way the Times' military critic writes for

the Times' readers : "This war is the biggest thing in the way of wars that has ever hap-pened to the old world since the dawn of history. It transcends all thought imagination and reason. We little creeping things cannot see more than a fraction of it. Even if we climb painfully to the top of the highest ladder of thought we are still pyg-mies; and the war still towers above ns. We see the raging torrents at veiled in impenetrable mist. Try as we may to preserve a distinct unbroken view of the scene before us, the clouds of suspicion, prejudice ignorance and optimism constantly obscure our vision. We look, gasp wonder and are dumb. This war for once, is bigger than anybody No one dominates it. No one ever

understands it. Nobody can." After saying that no one can nswer the question, How long will the war last? he points out the much more useful and practical question which each should ask himself, What can I do to bring the war to a speedy conclusion? And he continues:

" All this means a certain amoun of plain speaking which frightens our invertebrates. (He evidently has some readers who would prefer our Canadian newspapers). For Heaven's sake don't talk of a long war! Allow people to think the war will be over soon and lead them on from stage to stage, dangling con-stantly before each man the speedy conclusion of the war like a carrot before an ass to make him move.

"All this is part of the grand motherly system of dealing with free peoples, born of a totally false and dangerous view of the situation. We which to judge premiums.

allies are men, not infants. We resent it when disasters are secreted and casualties are doled out in home.

Catholic names. In his tury of military service and casualties are doled out in home.

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good children and swallow our pill secause it is a little one."

Speaking of faults he says our chief fault was " lack of preparation on land and sea," which is some what surprising so far as the sea is concerned. After the war there will be investigation " and if some people get their deserts they will be hanged." He praises Kitchener's "prodigious activity," but "he is no magician." In view of the varied and conflicting reports of the strength of the British orces in France this statement is interesting: "Practically the only roops we have been able to use vet are those of the army as it existed before the war." And yet "we are turning out troops as fast as our actories can clothe and arm them, and there is no material possibility of going faster than we are going

"The organization, enthusiasn and conduct of the French Field Armies are spledid," but " while the exact figures are not known France has never had in the field the number of troops commensurate with the number of her trained men." The Times' critic throws some light on conditions in France by suggesting that "perhaps she is husbanding her resources until the supply of boots, clothing, equipment and artillery enable her to add to the number of Army Corps at the front.' Which recalls Clemenceau's indignant outburst at the beginning of the war, and does not help one to believe that the grafting atheists who plundered the religious orders and squandered the proceeds were strictly conscientious in the matter of war supplies.

Russia's failure in Poland he at tributes to bad communications and nggests how much worse things will be " when the Russians are on the German frontier and exposed to the full effects of the German Railway system." The only remedy he can see is for Russia to build railways, which, to strengthen her trans-Siberian line in 1904 5, she showed herself capable of doing at the rate of 10 or 12 miles per day.

Concluding the Times' military critic thus answers the question, How long will the war last?

"The measure of time which the war will last is the measure of the energy which we display in shortening it."

> GENERAL SIR THOMAS KELLY.KENNY

After a distinguished military career General Kelly-Kenny died on Christmas day at his home, Doolough Lodge, County Clare, where he lived since his retirement from active service in 1907.

Born in 1840 and educated at Carlow College he entered on his chosen profession at the early age of eighteen. And so long ago as the China War in 1860 he saw active service and was mentioned in despatches for valorous action in the taking of Tangku and the Taku forts : for this he was presented with the service medal. In the Abyssinian war, 1867. 68, he was mentioned in despatches and again received a similar honor.

A long period of home duties followed during which he passed through the various steps until he became Assistant Adjutant-General and Inspector General of Auxiliary Forces and Recruiting, a dual post he relinquished at the outbreak of the South African war in 1899 to take temporary chief command at Aldershot; later he commanded the 5th Division during this war and was promoted Lieutenant-General of the staff for the distinguished services in the field. He was twice mentioned in despatches for services in this field. He was knighted in 1902 while Adjutant-General of the Forces, which position he held from 1901 to 1904. He enjoyed the high regard of the King, and in 1905 accompanied Prince Arthur of Connaught on a special mission to the Mikado, from which he received the Grand Cordon of the Red Eagle and Grand Cross of the Rising

It may be interesting to note a fact mentioned in The Catholic Who's Who. General Kelly-Kenny was the son of Matthew Kelly of Treaumannagh, County Clare. He added the surname Kenny in 1874. Though the reason is not given, presumably he was sufficiently proud of his maternal ancestry to desire to add the name to that of Kelly-a name by the way which fills several pages in the Catholic Who's Who. At any rate they are both good Irish and We Catholic names. In his half-century of military service General Sir Thomas Kelly-Kenny earned dis"SOGGARTH AROON"

Reading in the Tablet Father Ring's appeal to the women of his parish we were so struck with the evidence of those qualities which have endeared the Irish priest to the Irish people that we feel sure our readers will be glad and grateful for the opportunity of reading it. English papers, it may be useful to men tion, are discussing the temperand question as it concerns the enlisted men. Saddest of all that is said are the charges of drunkenness which are brought against soldiers' wives. Father Ring's appeal to the women of his parish runs thus : "May I remind you that over three hundred Catholic men of our parish

of the country? They are your husbands, your sons, your relatives or Some have already died in wounded, all are suffering, and are prepared to suffer hunger, cold, and sickness unto death to protect you and the children from oppression. What can you do to help them and the cause they are engaged in? Are you powerless and unable to them any help? No, you are You can render mighty aid b your prayers and self sacrifice is one heroic act which you can do to bring God's blessing on them and on yourselves and on the children. It is to promise and to pledge that you will not touch or taste intoxicating drink for one year ours to find fault with others, or to blame the poor creatures who spend time and money around public houses. I ask the Catholic vomen who will hear my voice most of them the children of faith ful Irish mothers—to turn to God and to His blessed Mother with this generous act of sacrifice on their lips. You will set an example which will lift others up. You will honor the Church and the faith to which you belong, and you will express devotion to Him whose thirst on the Cross was endured to encourage you. year's self sacrifice is not much. what this means in the festive times of marriages and christenings and in the hospitals do not complain ardships untold me ask you to sign the annexed slip, so that I can tell His Eminence the Cardinal that the women and girls of Commercial Road are, the men of the Guild, a credit to themselves and to the Church.'

The slip is this : "With the bless ing and help of God I promise not to taste intoxicating drink for a year at least from this date."

In the first place can you fail to appreciate the simple, direct, and effective way in which Father Ring deals with his problem? It ought to make good Sunday reading for social unlift workers" if these good people could be induced to read with interest and reflection any thing so much at variance with their up to date methods.

The opening sentences remind one of the sermons in the Monday morning papers—they are so different. No boasting, no suggestion of self-praise, and thank God, no suggestion of rancor or hate, no grandiloquence : simply a reminder to the women that three hundred of their menfolk, their have offered themselves to the service of their country. They are suffering, dying for our sakes. He dwelling on this suffering-too well no need: vet his pitving, paternal ove is akin to the pitiless kindness of the surgeon.

How he compresses a whole ermon on Charity into the sentence: 'It is no business of ours to find fault with others, or to blame the poor creatures who spend time and money around public houses." Just a matter of course with them, so well does the heart of the people understand the priest, and so well does the priest-heart understand the people. But he tells them what is their business - self denial, selfsacrifice; the old uncompromising vet sweet story that Jesus preached by word and example. The story of Him was the Truth the Way and the Life. Sure its just what they expect. it is quite a matter af course. God bless them, priest and people; and God pity the Irish man or woman who does not understand. But does he denounce and terrify? Not Father Tim, soggarth aroon. But mind you its self sacrifice he is preaching—not hygiene or self-interest-and he would never degrade the things of the soul though he puts the sympathy and understand ing of his priest-heart into what he says: "I ask the Catholic women who will hear my voice-most of them children of faithful Irish mothers-to turn to God and to His blessed Mother with this act of self-sacrifice on their lips." Oh the heart-searching force of such an appeal-the menace of it even—to people to whom

Reality." They would hardly dare pray for their loved ones if they did not heed it.

Then remembering the hardness of the life of the London poor, their few opportunities for joy or merrymaking-indeed the memory can never be very far away from the priest of the poor in the greatest of the world's cities-with the soggarth aroon's own understanding sympathy he tells them; "I know what it means-it is a sacrifice, especially at weddings and christenings;" but with the surgeon's unflinching steadiness, the priest's tender severity he adds : "but the poor soldiersyour husband, your son-." And finally, — "Come now sign in God's name and God bless you."

Read over Father Timothy J. Ring's appeal again. It is, in its way, a masterpiece. Yet it is not art-unless, indeed, a specimen of the art of arts, the cure of souls. And as every artist leaves the unmistakable impress of his own individuality on his work, so Father Ring unconsciously gives us a picture of the Irish priest and his people, the reverence in which both priest and people hold the priesthood of Christ, and all lit up by the mutual love and mutual understanding, so hard to express, so easy to feel, that make the Irish priest of Irish people sui generis.

Can you wonder that the Irish though they have forgotten the speech of the Gael, have everywhere preserved one Gaelic term for which the speech of England, or any other country has no equivalent—Soggarth

THE PASSING HOUR

In that delightful book, "The Lectures of a Certain Professor, within whose covers are recorded the philosophic reflections of gentle Irish curate, there is a thought-compelling discourse on Life" from which we quote the following seasonable lines : " If I were asked what is the most

plastic of all things, I would answer

-hours. They pass, one by one,

through our hands, and, as modellers

in clay mould images, so we, whether

consciously or unconsciously, mould

each hour into a miniature likeness

of our present selves; and these

likenesses, be assured, will remain

to confront us long after we have forgotten all about them. The hours are visitors from heaven, each with a gift in hand, but it hides the gift under its grey robe, and needs to be importuned, nay to be forced into giving it. Bringing possibilities a hundred fold, yet seeming as if it grudged them all, it will not bestow one unless under pressure of compulsion. The hour loves to be treated as the mother is treated by the children who dive into her pocket for the treasure of sweet stuff which she longs to give but will not give till she makes it all the sweeter by the enhancement of discovery and surprise. Of old the gods came in humble guise, hiding their majesty and if overlooked or insulted, went does not harrow up their souls by away leaving no boon. Only to those whose eyes were keen enough to the Irish heart of him knows there is pierce through their disguise, and still more to those whose simple wont it was to treat God and guest to like hospitality, did they reveal themselves by their benefits. So it is with the hours. They come, silent ner and the I. W. W. disturbers, guests, one now, another again, never two together. They look on us with eyes that beseech us to ask their secret; unquestioned they will not speak. All absolutely alike, yet each wearing a new face—for the hour is the veritable Proteus-we, poor mortals, think each so unlike the other-This hour is so commonplace, some hour that has passed was, by comparison, so full of interest. Above all, the great hour has not come yet. But remember, if it ever be to come, great hours must lead up to it. And after all, when it does come, it may steal by in shoes of list, and mock us across the great gulf impassible, with airy phantoms of 'things that might have been.' We should hold each hour as Jacob held the angel, and refuse to let it go until it bless us."

Beginning a new year this extract from Father O'Farrell's too little known book supplies a very profitable subject for reflection. It is indeed true that each man makes his own life to his own likeness. That of choice makes each one of us the architect of his own destiny. moulders. Let us resolve to use make of our lives a thing of beauty anything that would soil his hands.

'spiritual things are the supreme | that shall be worthy of a place in the heavenly treasure house. COLUMBA

NOTES AND COMMENTS

THE NUMEROUS projects under way in Canada and the United States for the relief of Belgian sufferers, for Red Cross work, and for other purposes incidental to the War are entirely creditable to their projectors and to those who out of their poverty or their abundance have become contributors to them. If there is no other bright side to the conflict there is at least this, that, over-riding all other considerations, the inherent charity and brotherhood of the race has been indicated in no uncertain way. Applying the words of St. Paul to this great international crisis "The charity of everyone abound-

IT IS TO be feared, however, that the occasion is also being made use of by unscrupulous and designing people for their own base ends, and that, under the guise of patriotism or philanthropy, money is being diverted from its proper channel and going into the pockets of a class of social highwaymen or women. One such case has come under our own observation in which an individual was going from door to door selling an article for the benefit, it was claimed, of the homeless and destitute in Belgium. A little cross-questioning put the plea in a very questionable light, and further enquiry clearly demonstrated its fraudulent character. The worthiest of pleas was being prostituted to private

THIS MAY HAVE been an exception. al case, but we have heard of others. It would be well therefore when confronted with such a plea from strangers to demand credentials and to scrutinize them closely. In a crisis like the present there is no place for wolves. Nor should pleas of the "endless chain" variety which have shown themselves be treated with more ceremony. There is an abundance of legitimate Funds before the public upon which to expend one's benevolence, and no need to dally with doubtful ones. A dollar wrongfully diverted is a dollar lost to the homeless and the suffering.

THE LITERACY test for immigrants which is now under consideration in the Senate at Washington has drawn out many timely protests against a measure which, if enacted, would, in the estimation of thinking people, spell retrogression in the United States. It would also mean the practical deification of literacy, a tendency towards which has been growing more and more pronounced in recent years. No one will gainsay the value or desirability of the spread of elementary knowledge in regard to letters but to make it the final test of virtue, manliness or goodcitizenship is to perpetuate a falacy Christian morality. A man may be wholly ignorant in the matter of "book larnin." and vet in the essen. tials of good citizenship far outshine his educated neighbor.

IT is pointed out that the most vociferous advocates of the measures now before the Senate are the loudmouthed Socialists of the street corwhose sole object is to corner the labor market and by squeezing honest men out of the Unions make them vehicles for propagating unhindered their dangerous doctrine. It is well known to those who have had any experience on this question that there is little danger to this continent or its institutions from the able-bodied illiterate immigrant but rather from the fellow who has a little education and has been caught up by the Socialist shibboleth of the hour. It is very seldom that the anarchist is an illiterate man in the sense usually applied to that term.

A RECENT EDITORIAL in the New York Times headed "Pushing the Immigration Bill," has occasioned many interesting comments. One correspondent writes: "As a large employer of labor for forty-five years I know that the illiterate, able bodied immigrant will make a safer citizen and be more likely to bring up an inblessed, but terribly responsible gift dustrious family and be worth far more to this country than the mouthing Socialist." Another says: "Stop Time is the clay; we are the immigration to this country for ten years and nearly all our great induswisely the hours that God is now tries would be paralyzed, as Young giving into our hands, so that we may America is not inclined to work at