

The Catholic Record

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LONDON, SATURDAY, JANUARY 9, 1915

LIFE INSURANCE

THE PREMIUM

In reading the history of mortality tables one can not fail to be struck with the slow progress made throughout the ages, as well as with the inaccuracy of the results of intelligent effort.

Let us take an example. To facilitate clear thinking we shall discard all non-essential details. Farmers suffer occasionally from fire. Let us suppose that, impressed with the hardship and loss sustained by certain victims of this calamity, a thousand farmers agree to distribute the burden amongst them.

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.

Now fire-insurance has its statistics, but we are not concerned with them. We have taken fire insurance in the example so that yet 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.

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 absolute accuracy. On these the mortality tables used by insurance companies are based.

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. To facilitate clear thinking we shall discard all non-essential details. Farmers suffer occasionally from fire.

Let us suppose 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 clear-thinking than some people give them credit for being.

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

Now the question arises: How much should each pay into this common fund? That matter is determined by insurance mortality tables.

Anyone who has followed our remarks will have perceived that there is such a thing as a correct premium for life insurance, a premium which is adequate for the risk assumed and to cover expenses.

They are supposed to cover must be unbound. Those who buy any article with the sole consideration of its cheapness must expect often to get a worthless article.

HOW LONG WILL THE WAR LAST?

Patient and conscientious readers 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 Przemyśl could not hold out a 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 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?

"This war is the biggest thing in the way of wars that has ever happened 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.

After saying that no one can answer 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?

"All this means a certain amount 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 constantly before each man the speedy conclusion of the war like a carrot before an ass to make him move.

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

Speaking of faults he says our chief fault was "lack of preparation on land and sea," which is somewhat 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."

"The organization, enthusiasm and conduct of the French Field Armies are splendid," 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."

Russia's failure in Poland he attributes to bad communications and suggests 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."

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.

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 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.

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 Treamannagh, County Clare. He added the surname Kelly 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.

"SOGGARTEH 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.

"May I remind you that over three hundred Catholic men of our parish have offered themselves to the service of the country? They are your husbands, your sons, your relatives or friends. Some have already died in battle, some have been terribly wounded, all are suffering, and are prepared to suffer hunger, cold, and sickness unto death to protect you and the children from oppression.

In that delightful book, "The Lectures of a Certain Professor," within whose covers are recorded the philosophic reflections of a gentle Irish curate, there is a thought-compelling discourse on "Life" from which we quote the following reasonable 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 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 husbands, sons, relatives or friends, have offered themselves to the service of their country.

How he compresses a whole sermon 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.

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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 blessed, but terribly responsible gift of choice makes each one of us the architect of his own destiny.

"spiritual things are the supreme 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 merry-making—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 soldiers—your husband, your son—"

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 art, 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 Aroon.

THE PASSING HOUR

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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.

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.

THIS MAY HAVE been an exceptional 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 to 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.

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 defilement of literacy, a tendency towards which has been growing more and more pronounced in recent years.

IT IS pointed out that the most vociferous advocates of the measures now before the Senate are the loud-mouthed Socialists of the street corner and the I. W. W. disturbers, whose 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.

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 industrious family and be worth far more to this country than the mouth-breathing Socialist."