

THE C. M. B. A.

Editor CATHOLIC RECORD:—Your kindness in offering space in your valuable paper affords great pleasure to the members of the C. M. B. A. The many well written letters contributed are interesting to all on account of the new arguments brought forward by the writers. I respectfully submit the following in order to discuss some of the propositions and also to submit my own.

One particular feature noticeable in the uniform manner the correspondents accept the N. F. C. rate and 4 per cent., as the only proper rate for the future of the Association in the outset of their letters; and then invariably they commence to tell us that it is not applied in a proper manner, and that it should be applied in some other way, such as at present age, which would have the effect of lessening the cost of insurance to the members; thereby affording an opportunity to pay an insufficient rate in a different manner than at present and also destroying the one essential feature of that rate—soundness.

The great mistake made in fraternal insurance has been the levying of a rate not high enough to insure the stability of the association. The N. F. C. rate, based on it is the actual mortality found by the experience of some forty Fraternal Societies, is the most reliable and up-to-date in existence and is the net cost of insurance without any additional charges as found by their experience, and any deviation from it which would lessen the cost, destroys all the virtues it possesses and would not be safe insurance. We are all anxious to buy insurance at as low a cost as it can be obtained providing we are sure the cost is sufficient for the solvency of the insurance company. But there are no insurance companies that can pay something with nothing. Each member must pay to the Association an amount equal to what he expects his heirs to receive at his death otherwise the Association would not have the money to pay his claim. One feature entirely overlooked by the correspondents is the fact that the protection afforded to members has a money value. In nearly all cases the amount of assessments quoted are not sufficient to pay the actual cost of the protection afforded let alone form a surplus in order to provide for the higher cost of insurance as they get older, thus the cost of insurance per \$1,000, at age thirty years, is \$5.38, while at age sixty years it is \$21.87 and at age seventy years it is \$51.58 and the level rate must be high enough to provide for this constantly increasing cost as age advances. For example, in your paper of the 27th inst. appears a letter from the President of the Chesterville Branch comparing the amount he paid, some \$1,148.90 in thirty years joining at age forty-five years, in 1900, with one who would join at the same age in 1915, paying for thirty years, also with an amount of \$741, only he states that he is penalized to the amount of \$406 because he joined fifteen years before the other. Of course he had fifteen years more protection, therefore he would have to pay for it just as he would pay for fire insurance on his house for the protection afforded and if the second party had no insurance on his house he would not pay anything. The second letter is from Smith Falls. He states he paid since 1888 the sum of \$578.90 on \$2,000, or \$286.65 for \$1,000. Now the cost of the protection alone afforded him is \$199.80, which leaves only \$378.85 of a surplus and he is now fifty-three years, which will all be absorbed in a few years, whereas the present value of what he expects to leave per \$1,000 is \$885, and if he does not provide it who will? He states if the proposed new rates are put in force, and he lives to be sixty-five years old, he will have paid in \$1,483.30 on a \$2,000 policy and if he dies at sixty-five years where does he expect the C. M. B. A. will get the \$2,000, he expects to leave \$2,000, paying the cost of a \$2,000, paying the N. F. C. rate at age twenty six years, \$4 per cent., is \$1,258.89 per \$1,000 insurance or \$2,517.78 for \$2,000 and he must contribute an amount which will provide for it at 4 per cent. in order to make a company solvent. The difficulty to overcome in the proposed rate is the hardship it inflicts on members over fifty-five years of age who find it so high as to be prohibitive, causing them to drop their insurance at an age when they are unable to obtain any other, and any proposition which would enable them to retain the interests of the younger members or the solvency of the Association I am sure would meet with the approval of all members irrespective of age.

At the Kingston meeting I made a motion to the effect that the maximum rate be \$8 per \$1,000, members up to fifty-three years paying the new rate. This motion carried, and a committee was appointed to have an actuary prepare a statement for the Grand Council on that basis. In the meantime I have prepared one and forwarded it to the trustees, and if we have a special convention will have an actuary's opinion on the soundness of the proposition forwarded to them. At the present time we should have nearly \$5,000,000 to be solvent; the proposed rate will entirely wipe out the deficit as soon as it comes in force, because the present worth of the promised contributions will equal the present worth of all policies. Under the proposed rate of \$8.00 per \$1,000 over fifty-three years there would only be a deficit of

\$1,119,165 against which we have a surplus of some \$700,000 along with a surplus of \$243,619 provided by the difference in the present value of contributions under fifty-three years, and the Single Premium of the N. F. C. will only leave a very small deficit some \$175,546 which would easily be offset in several ways.

1st. If our death rate is not as high as the N. F. C. mortality table.

2nd. All the lapses themselves would soon provide for it.

3rd. A higher rate of interest than 4 per cent. on surplus funds.

By these means our C. M. B. A. would be perfectly sound and solvent and the rates would never have to be increased and all members could retain their insurance.

To any branch which writes for it a copy of this proposition as laid before the Grand Council will be forwarded, providing enough ask for it to warrant having it printed, and if it meets with their approval all branches should request the Grand Council to adopt it.

I humbly apologize for taking up so much valuable space.

Yours respectfully,  
M. BRODERICK,  
Pres. Br. 23, Seaford, Ont.

NOTICE

Post Office Dept., Ottawa, Can.  
ONE CENT WAR TAX ON LETTERS AND POST CARDS MAILED IN CANADA FOR DELIVERY IN CANADA, UNITED STATES OR MEXICO, AND ON LETTERS MAILED IN CANADA FOR DELIVERY IN THE UNITED KINGDOM AND BRITISH POSSESSIONS GENERALLY AND WHEREVER THE TWO CENT RATE APPLIES

A war tax of one cent has been imposed on each letter and post card mailed in Canada for delivery in Canada, the United States or Mexico, and on each letter mailed in Canada for delivery in the United Kingdom and British Possessions generally, and wherever the two cent rate applies, to become effective on and from the 15th April, 1915.

This War Tax is to be prepaid by the senders by means of a War Stamp for sale by Postmasters and other postage stamp vendors.

Wherever possible, stamps on which the words "War Tax" have been printed should be used for prepayment of the War Tax, but should ordinary postage stamps be used for this purpose, they will be accepted.

This War Stamp or additional Stamp for War purposes should be affixed to the upper right hand portion of the address side of the envelope or post card, close to the regular postage to that it may be readily cancelled at the same time as the postage.

In the event of failure on the part of the sender through oversight or negligence to prepay the war tax on each letter or postcard above specified, such a letter or postcard will be sent immediately to the nearest Branch Dead Letter Office.

It is essential that postage on all classes of mail matter should be prepaid by means of ordinary postage stamps. The War Tax stamp will not be accepted in any case for the prepayment of postage.

IRISH FAITH

Under the above heading, the Monitor (Newark, N. J.) has the following: "We heard a story the other day of an old Irish woman—she was eighty years of age—a story full of faith and pathos. This good old woman lived five or six miles away from the church—now in Monmouth County. But distance nor the weight of years deterred her from going to Mass on Sunday morning. She carried with her a little stool and when she grew tired of the walking she rested for a while on her tiny stool before she resumed her journey. It took her a long while to

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reach the church and there was many a spell of rest; but what a comfort and consolation for the aged saint when she knelt before the Eucharistic God Whom she loved so much! What a lesson for the young and strong who live within a few blocks of the church! What a display of that grand Celtic faith—strong enough to move mountains as it moved miles! May we be worthy of such an ancestry!"

POPE BENEDICT ON PREACHING

The Holy Father, in his address to the parish priests and Lenten preachers of Rome, laid stress chiefly upon making their sermons fruitful. One passage from the address of His Holiness is as follows:

We have referred to the fruits of preaching. Be not impatient, dearly beloved sons, if we insist on this point, and tell you openly that a sacred orator must not aim so much at correcting the intellect as in reforming the heart, may the very act of correcting the errors of the mind must be ordained by the sacred orator to the betterment of the practical life of his hearers. Let no one among you, therefore, content himself with a beautiful exposition of Catholic truth, still less be satisfied with a brilliant refutation of modern errors, without descending to the practical applications in both cases. Oh! how often it happens that the hearers are unable of themselves to draw the consequences which are contained in premises recognized to be beyond discussion. It is for you, heralds of the Divine word, to perfect your work to bring home to your hearers how and when they are to alter their conduct, now by abstaining from doing something which they formerly did, now doing that which they formerly failed to do. Do not be deterred by the fear of being lacking in the esteem due to those who listen to you; the concrete indication of the fruit which is to be drawn from a sermon is for many an absolute necessity; for no one can be superfluous just as the words of a friend are not superfluous when he encourages another in a good action which has already been decided upon.—Sacred Heart Review.

BELGIAN TOT'S GRATITUDE

In connection with the gigantic amount of relief supplies sent by the United States to Belgium, which fed millions of stricken people, there is perhaps not a more tender episode than the recent exchange of letters between two children, nine years old, of the foreign land and President Wilson. When the children in the Temple cried out, "Hosanna to the Son of David," and the chief priests and scribes said to the Saviour, "Hearst thou what these say?" He quoted to them by way of reply the words of the Psalmist, "Out of the mouths of infants and of sucklings thou hast perfected praise." And the royal singer continues: "Because of thy enemies, that thou mayst destroy the enemy and the avenger."

The letter of the Belgian tots is worth preserving:

"Dear Mr. Wilson: Thank you very much for the good bread. The poor people in our villages were starving, forty had nothing to eat, but now that you have sent over to our dear little country a big provision of wheat both rich and poor can live—thanks to the Americans. Best love and wishes from little

PUSSEY DESPOELBERG

Pussey's brother added by way of postscript:

"I join in with my sister in thanking you, too, for it is jolly good bread, enough to satisfy any school-boy's hunger."

President Wilson's answer is one which no doubt will be preserved for these children as a historic legacy:

"My Dear Little Friends: Your letter touched me very deeply and I thank you for it with all my heart. It makes me very happy to think that what generous Americans have done to relieve the hunger and distress in your country has brought you the help you needed and given you a little happiness in the midst of these terrible days of war. I hope that you will grow up to be strong to

do the work that will have to be done in the days of peace that are coming. It would be a great pleasure to me if some day I might see you both when those happier times have come.

Your sincere friend,  
WOODROW WILSON

One touch of sympathy makes the whole world akin, and it is best appreciated from the lips of the innocent, of whom Christ said, "Suffer the little children to come unto Me and forbid them not; for of such is the Kingdom of God."—Intermountain Catholic.

WHY STAND YE IDLE?

In God's vast vineyard there is work for all; Those that stand idle He will there employ; Some tend and dress the Vine, and some destroy Those sins that cause His grapes are ripe to fall; Others extend the Vineyard at his call. Bringing the suckling and the girl and boy Into the fulness of the parent's joy, Away from worldly vinegar and gall.

Why stand ye idle in the market place When there awaits you work so full of grace. Transcending all the toil that ends in dust? Go ye in faith and undertake the task, Nor reason on the wages ye shall ask, For He Who calls you loves you, and is just.

—GEORGE BENSON HEWITSON

THE TABLET FUND

Toronto, April 1, 1915.  
Editor CATHOLIC RECORD: I thank you for giving space to the Appeal for the Tablet Fund for the Relief of the Belgians. So far I have received because of this appeal:

- Previously acknowledged.....\$418 04  
Isabel Macdonell, Brockville..... 1 00  
E. A. Malloy, Toronto..... 1 00  
Mrs. Ellen Toner, Porcupine..... 3 00  
James Dolan, Shelburne..... 1 00  
James Garvey, Mono Mills..... 1 00  
Misses M.A.K. Garvey, Mono Mills..... 1 00  
Miss Annie McMillan, Orangeville..... 1 00  
Harry Blee, Lexington, Mo..... 1 00  
Reader of the RECORD..... 5 00  
Irogouls..... 1 20  
Separate School, Barrie..... 1 00  
Mr. Lee, Taber, Alta..... 1 00  
Mrs. Jordan, Taber, Alta..... 2 00  
Reader of the RECORD..... 1 00  
Savanne..... 1 00

If you would be good enough to acknowledge publicly these amounts in the columns of the RECORD I would be very grateful.

Respectfully yours,  
W. E. BLAKE,  
98 Pembroke St.

A PICCADILLY ANGEL

One Saturday evening, when the fog was at its worst in Piccadilly, London, the van of the Sisters of Nazareth was returning from its round of begging goods for the poor. The amateur driver, an inmate of Nazareth House, was unequal to the difficult and even dangerous situation. The Sister in charge therefore alighted and led the horse. Three smart young men emerging from a club at once took charge of the horse's head, sent the Sister inside, and themselves escorted the van through the city of dreadful night two miles westward, to the door of Nazareth House. They then disappeared before the Sister had time to express her gratitude. "Perhaps they were angels," suggested somebody who had begun to believe that the age of human chivalry was dead. "Yes," said the Sister, "I might have said the same, but one of them was smoking a cigar."—Standard and Times.

DIED

KANE.—In Chatham, Ont., March 25th, 1915, Mrs. Elizabeth Kane, aged seventy-six. May her soul rest in peace.

O'MARA.—In Dover Township, March 25th, 1915, Wm. O'Mara, interment in Wallaceburg, Ont. May his soul rest in peace!

McCOOL.—At Pembroke, Ont., on Feb. 17, 1915, Mrs. John McCool. May her soul rest in peace!

WALSH.—At Toronto, Ont., on Monday, March 22, Mrs. Rose Walsh, beloved wife of Thos. J. Walsh, Chief Engineer at the High Level Pumping Station, Toronto. May her soul rest in peace!

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New York City

TEACHERS WANTED

CATHOLIC TEACHER (MALE OR FEMALE) fully qualified to teach and speak French and English for C. S. No. 2, Colchester North, for the term beginning at Easter. Applicants please state salary and experience. Address D. A. Ouellet, R. R. No. 1, Amherstburg, Ont. Phone 114-12, 1924.

A QUALIFIED NORMAL TRAINED CATHOLIC teacher for Separate school. Duties beginning after Christmas holidays. Apply stating salary, to W. Ryan, Box 23, Charlton, Ont. 1924-4.

WANTED FOR S. S. No. 6, HUNTLEY, A second class professional teacher. Duties to commence after Easter. Salary \$500 per annum. Apply to W. J. Egan, West Huntley, Ont. 1924-4.

LADY TEACHER WANTED FOR S. S. No. 2. Properly qualified. Duties to start at once. Apply stating experience to Geo. A. Miron, Sec. Treas., Espanola, Ont. 1924-4.

POSITION WANTED  
WANTED BY REFINED CATHOLIC LADY position as housekeeper to widower, fond of children. No objection to farm. Can furnish good recommendations. Apply to Box 75, Hill City, Minn., U. S. A. 1924-4.

HELP WANTED  
WANTED A GENTLEMAN WHO IS CAPABLE of leading a small choir in a live voice choir. State occupation so that other work may be obtained. Address Box W, CATHOLIC RECORD, 1924-4.

CHAUFFEUR, SOBER, HONEST, RELIABLE, good mechanic and repairman, seeks engagement with private Catholic family where real work is appreciated. References furnished. Immediate correspondence invited. Apply at once to Box X, CATHOLIC RECORD, London, Ont. 1924-4.

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SLIGHTLY USED GASOLINE ENGINE AND cream separator for sale. Both in first class condition. Bargain. Address Box V, this office. 1924-3.

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ASSISTANT MATRONS WANTED  
WANTED ASSISTANT MATRONS, APPLY to The Matron, Assumption College, Sandwich, Ont. 1924-3.

Pope Benedict's Prayer For Peace

We are now in a position to supply the official prayer for peace issued by His Holiness, at the following prices: 250, 75c.; 500, \$1.00; 1,000, \$1.85. Postpaid on receipt of price.

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The Catholic Record

LONDON, CANADA

Actress Tells Secret

A Well Known Actress Tells How She Darkened Her Gray Hair and Promoted Its Growth With a Simple Home Made Mixture

Miss Blanche Rose, a well-known actress, who darkened her gray hair with a simple preparation which she mixed at home, in a recent interview at Chicago, Ill., made the following statement:

"Any lady or gentleman can darken their gray hair and make it soft and glossy with this simple recipe, which they can mix at home. To a half pint of water add 1 oz. of bay rum, a small box of Orlex Compound, and 2 oz. of glycerine. These ingredients can be bought at any drug store at very little cost. Apply to the hair twice a week until it becomes the required shade. This will make a gray haired person look 20 years younger. It is also fine to promote the growth of hair, relieves itching and scalp humors and is excellent for dandruff and falling hair."

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APPRECIATION

A prominent Canadian Insurance Periodical, under date March 10th, 1915, says of the Capital Life Assurance Co.:

Capital 1914 Figures The CAPITAL continues to make that sound progress which those who recognized its admirable start quite expected. The assets have increased to \$289,695, from a little under \$200,000; and the surplus, excluding capital, is \$147,035, plus \$7,780 reserves held above Government basis of valuation, making a total surplus of \$154,765. As this is very little less than the surplus last year, it means to say that the Capital has been able to maintain itself in its third year with the expenditure of very little capital. This is in some ways a really wonderful achievement.

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