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LONDON, SATURDAY, JANUARY 2, 1915

A BAPPY NEW YEAR Another year with its indelible record of good and evil has rolled hack into the irrevocable past : a new year dawns with its pages of virgin white on which we begin to write anew. Despite the cynic's sneer and the cheap wit's ridicule this is the time for new year's resolutions. For it is only by honestly and humbly looking backward over the dving year's mistakes and failures and sins that with new courage and firm will we may enter on the new born year resolved to rise on our dead selves to better things. " Of our vices we may frame a ladder if we but tread beneath our feet each deed

Standing on the threshold of this new year, whether we cast our eyes backward or forward, we see the porentous spectacle of the World War. "An outbreak of medievalism" we are told by those typically conceited and typically ignorant gloriflers of the half baked philosophies known as modern thought, and of the coarse and selfish materialism called modern progress. It takes a good deal of conceit and a good deal of ignorance just at the present time to invit comparison of our age with the age of spirituality and chivalry, the age which conceived and raised the glori ous cathedrals which we are batter ing to pieces. True the world pro tests against such vandalism ; but when the vandals of peace in France struck with greater savagery at all that the cathedrals stand for. when they warred on peaceful men and de fenceless women, when they plun dered property and outraged liberty, the world was silent.

This War is essentially a product of the age, absolutely modern. Nor. despite befuddled pacifism and baffled modernism is war-even this world-war-the greatest evil of the age. Naturally a materialistic and selfish and self-glorifying age regards the greatest material evil as the greatest of all evils. Each side with characteristically modern assumption of intolerant infallibility. with equal vehemence and equal sincerity, blames the other. Altruism is the euphemistic name of the modern substitute for,-shall we say the medieval - virtue of Christian charity, the greatest and holiest and most God - like thing that ever lightened the darkness of human life or sweetened the sorrow of this vale of tears. In the name of altruism Germany would impose its "Kultur" - the German sub. stitute for Christianity-on an unenlightened world. In the name of altruism we would crush and cripple and disarm Germany, sink her fleet, destroy her armament works, send her Kaiser to St. Helena and divide her territory-all for Germany's own good ; the only good Germany is a dead Germany. Germany with devilish pride sings "Deutschland Ueber Alles" while we with all reverence and humility hymn"RuleBritannia,"-

ditions in times of pe Our hearts melt, thank God the sight of the starving and homeless Belgians ; but they remained hard to the millions of fellow countrymen suffering from malnutrition in places that we are not ashamed to call their homes. Is it so much worse to die on the battlefield than to live underconditions which recruit the ever - growing ranks of degenerate unemployables Is the battle fury at its worst more inhuman than the soul-stifling life conditions of millions of our industrial peace army ? We would free the German people, free Europe, from

the tyranny of German militarism but we were far from unanimous in the war for the freedom and right to decent living of the millions whom our industrial civilization had reduced to "a condition little better than slavery itself." The War has sowed some seeds that will blossom and bear fruit when, chastened, we face again in peace the social problems for which Germany is not reponsible.

The war is lifting the souls of people above the petty, selfish interests of dreary materialism ; selfsacrifice is ennobling those who fall in battle and those who mourn their fall. And far and away above all else the great heart of the people-of all the peoples doing their duty with heroic self-sacrifice on both sides—is turning in humble acknowledgment of unworthiness and sin to God, the Searcher of hearts, Almighty and Allmerciful. Those who can see nothing in the

War but useless waste of money and lives,-money first instinctively,may have their vision broadened by such incidents as this described in a Baden newspaper :

An exalted person has visited the tombs of our soldiers fallen in August and September, on the banks of the Oise, and found among many others two large mounds with wreaths of flower laid upon them. The first bore the inscription : "Offered by the women of France to the German soldiers, our brothers in Jesus Christ." A second inscription read : "For the German soldiers our brothers in Jesus, dead fai away from their country, wept by their families. We pray for them." German mothers will read, certainly not without emotion, how France treats their sons fallen in the great battle.

Those who speak as though the nission of Christ, the Prince of Peace, were a failure, have neither aith nor understanding. Christ did not come to banish war; man's life is a warfare; the supreme evil is not war but sin. "Peace on earth to men of good will" was the angelic hymn at His birth. Peace be to you was His greeting after His resur rection when He committed to men the ministry of reconciliation - of peace. My peace I leave you; my peace I give you. Not as the world giveth - nor as the world understandeth-but peace with God, peace with ourselves, that peace which nothing can disturb but sin. the peace of soul in which Christ, the Prince of ury led Dr. Edmond Halley, the for peace in the higher, the Chris minent mathematician and astrontian sense. omer, whose name is familiar to us From millions of lips, from th from the recent visit of the comet depths of millions of hearts, goes up named for him. to examine the subto God the inspired prayer of the ject. The parish registers of Eng Royal Psalmist : land at the time took no note of age "Have mercy on me, O God, acat death, and Halley, perceiving that cording to thy great mercy. And the average duration of life in large eccording to the multitude of thy groups of persons can only be deender mercies blot out my iniquity. termined when ages at death are Wash me yet more from my in known, sought in vain a statistical ignity and cleanse me from my sin. basis for such inquiry in his own The way to peace is through humil and many other countries. But it ity and penance. Through War the happened that the city of Breslau in world is learning the way to Peace Silesia kent such records, and he Tired of the husks of boastful and succeeded in obtaining the registers blatan materialism we are coming for five years, from 1687-1691, inback from the far country to our cluding 6,198 births and 5,869 deaths Father's house. Even though the No census of the city being taken, road be rough, and through the crash Halley had to estimate the and roar of battle, yet joy and peace population as best he could. await us at the end of the journey. and computed how many of a thou-In this sense and in the spirit of sand children taken at the age of one Christain faith and hope and charity, year will die in each succeeding year. though the clouds of battle darks Arranging the results in three parthe horizon, we wish to each and all allel columns, showing in successive a happy new year. May its close lines the age, the number living at find us all nearer to that peace which that age, and the number of deaths passeth understanding; and may

sision or New Year's Day, The Spiphany, The Ascension, The Immaculate Conception, The Assump-tion, SS. Peter and Paul, and All Saints; also the feasts of Patron Saints where these are solemnly bserved. Should any of these feast fall on a Friday (or other day of fast or abstinence) there is no special dispensation required, nor any an ouncement of the general dispense tion ; there is neither fast nor abstin ance on any of the feasts enumerated Consequently Friday of this week

being New Year's Day, is not a day of abstinence from flesh meat.

LIFE INSURANCE ш MORTALITY TABLES

As the stability and permanence of Life Insurance as a present-day institution are very largely due to what is known as mortality tables we shall give a brief history of their development. The sketch is summarized from the Encyclopædia Britannica article by Charles Thomas

Lewis, Ph. D., and Thomas Allan Ingram, M. A., LL. D., of Trinity College, Dublin. Dr. Lewis was at one time lecturer on Life Insurance at Harvard and Columbia Universities, and on Principles of Insurance

Cornell University. Guesses at the probable length of life for the purpose of valuing or commuting life-estates, leases or annuities were made even by the ncients, and crude estimates of the number of years' purchase such interests are worth occur in Roman Law and in many medieval writings In 1540 the English parliament enacted that an estate for a single life

should be valued as a lease of seven years, one for two lives at fourteen years, and for three lives at twentyone years. More than a century later a standard work in England with a certificate of Sir Issac Newton to its accuracy, proposed as a remedy for the inequity of this fanciful rule. to value a single life as ten years, two lives as nineteen, and three lives as twenty-seven years. No distinction of ages was recognized so that the results, tabulated to decimal parts

of months, are worthless. Thus the coremost minds of the world had as yet no apprehension of the true method of reasoning on the subject. Now we find all this of supreme and stimulating interest. Attempt to talk to the average man who has theories and convictions as to life insurance, and he will probably dis. miss the subject as of no practical importance with "Oh I know all about that," and proceed to discuss with a zeal not according to knowl. adge his pet theory or pet grievance. Nevertheless it took the human race a long time to come to its

present knowledge of mortality ables. Governments in the 17th century discounted future revenue by the sale of annuities. They had no mortality tables and they paid dearly for their ignorant assumptions. This loss to the public treas-

THE CATHOLIC RECORD

The Northampton Table (1780) in spite of gross defects remained for a entury by far the most important table of mortality and was adopted by the courts practically as a part of mmon law. In 1872 the Institute of Actuaries (England) published tables founded on the experience. up to 1863, of twenty life insurance companies. It is only since the middle of the

19th century that actuarial science has rapidly advanced in other coun tries, chiefly under the stimulus of the extending practice of life insur-

This historical sketch will make plain why some insurance societies within the memory of living persons were founded without the knowledge of underlying principles and facts which are the common possession and guiding light of life insurance to-day.

FROM OUR READERS' POINT OF VIEW

These letters from subscribers though not written for publication may be useful as well as interesting to our readers. It is always good to see things from different points of view.

> CATHOLIC FRANCE Dresden, Ont.

Editor CATHOLIC RECORD : With this enclosure of my annual subscription to the RECORD, permit me to express my hearty apprecia-tion of your recent editorials on France. Although of pure Anglo-Saxon descent, environment has caused me to place a very great stress upon the relationship of France with holy Mother Church. Born and bred in a non Catholic comm with all that it implies, having liter ary tastes and compelled to drink of springs drugged with the ever present venom of religious bigotry, o at any rate insidious even if hones resentation, I have turned misre misrepresentation, I have turned towards France as a thirsty wanderer might turn towards a fertile casis in the desert. To me she has been a sort of fabled city, the home of all that is great and noble, the shrine of all that the Cath olic heart could long for. Did I wish for dauntless explorers ? There were La Salle and Cartier. Champlain and Hennepne! Was it military splen-dor that attracted ? Who might vie with her mighty warriors? Was it missionary effort that inspired? Who but her devout sons might carry the cross through fire and flood to make fitting oblation to the Most High!

And yet there are Catholic edito who would forget these things and in the hour of her flery trial turn from her and gratify those who secret ly hate her by heaping ignominy upon her brow. Oh how narrow and short sighted is this policy. Her glory is all our glory; her shame our Continue your good work then

Tell us Eldest Daughter of Holy Church.' To-day her armed chivalry is shatter-ing the greatest foe that democracy ever had. Shall we not share in the glory of her victory?

A WIFE'S CONVERSION

Transcons. Dec. 19, 1914 Editor CATHOLIC RECORD, - En osed please find one year's sub to your valuable paper. cripti should like to give my experience as an illustration of the value of good Catholic papers in the home. I was married about eight years ago to a well bred Presbyterian, an only daughter. Of course being well trained in her faith she could not see her way clear to come with me for the sake of marrying, nor did I try to persuade her; but I always thought that by having Catholic literature in our home she would gradually come to know the truth. So with the CATH-RECORD and North West Re view visiting us weekly and "The Faith of Our Fathers" and other books explaining our holy religion, as well as fervent prayers to the Sacred Heart and to Our Blessed Mother, the effect came last May. Voluntarily, and much to my glad surprise, she told me she felt that the Catholic Church had more help for her and she wanted to be baptized and become a real good Catholic. On request our parish priest gave her instructions and the more she learned the more she liked, the Faith. We have three children and you can just imagine the feeling of joy joy en. that overcame me when en-tirely of her own accord, without so much as a suggestion from me she announced the good news-truly for good tidings of great joy." me "good tidings of great joy." My dear wife, the mother of our little ones, is now a good practical Catho-iic. In our happiness and gratitude we would like all Catholics to join with us in thanking the tender Heart during the year, he formed the first of the loving Jesus for His great mortality table. The arrangement mercy to us. I always felt that I should be itself was a discovery, exhibiting at a glance the essential data for valuing satisfied to wait in faith and hope for fifteen years, but it has taken only half that time for the Sacred Heart life-risks, and suggesting solutions for problems which had puzzled the of Jesus to draw the mother heart of my wife to the fullness of His nd to the sacramental treas

BUSINESS AS USUAL ?

The good business man always nakes it a point to take stock at certain fixed periods. Otherwise he would go on from day to day never mowing on which side of the book the balance stood. But in the great business of life how few ever think of going over the books. We are all of us trading with the securities of heaven, and yet how many of us would be ready to hand over our books if the Head of the firm came now and demanded a return ?

Beginning a new year it is well for us to think of these things. Exer-Catholic world. cising the prudence of the children of the world we should go over our accounts and see how our business

stands. How have we traded in the year that has passed out into eternity ? Have we made a profit or suffered a loss ? How does the talance stand ? What amount is credited to us in the great bank of heaven ? Have we advanced in virtue ? Have we more of the grace of God ?

Business as usual" is a very good no doubt addressed. His two other slogan for those who trade in the known writings, included in this coin of the realm. But it will not do series, were of an historical character. One is entitled "Founders of at all for the business that has to do with the things of the soul. For the the New Devotion," 1840-1489, and trader in spiritual things the slogan comprises the Lives of Gerard Groote, Florentius Radewin, and must be "bigger and better business." their followers. The other, "Chron-To profit by the mistakes of the past, icle of the Canons Regular of Mount to give ourselves more generously to the affair of our salvation, such Agnes," is a further account of the should be our resolve. "Business as same movement. Both have, for the first time, been available in Engusual" for many of us means very lish since 1905.6. And both add to poor business. And very poor busithe volume of evidence uncovered in ness will not do at all. We must do good business. And we must begin recent years that in the pre-Reformation life of Europe much greater now, for the passing of the dead year reminds us that the night cometh scope existed for the exercise of inwhen no man can work. As 1914 has dividuality and freedom of discuspassed so will the remaining years sion than was possible after the in cendiary outbreak of the sixteenth of life pass. The bell that tolled for the dead year will one day toll for century. In other words, it was in the Middle Ages that the meaning of us. And then how shall we dare to liberty was best understood. The face the Master if our coffers are license of the sixteenth century both empty of aught else but dead hopes narrowed the limits of human freeand vain regrets ? dom and for mankind in general Doing good business for God will

spilled the cup of Christian gladnot only ensure our happiness in eternity but it will make us happy ness. here below. Looking back on the

years of our life that have passed for DEVOUT STUDENTS of the author of ever from us let us ask ourselves the Imitation may recall the incident what profit we have had in the things told of him that in the midst of recreof which we are now ashamed? The ation or of discussion in the com things that were not done for God munity room of his monastery he are they not worse than useless? would sometimes pause, and address. What brings us the most satisfaction ing his brethren say : "I must leave you now-there is someone waiting now-the time spent in amusement. and even in sin, or the time for me in my cell." Who the unspent in prayer? So it will be named Guest was is well understood at the end. We shall then be prouder by all who read the Following of of one Hail Mary well said than of Christ. The spirit of that precious all the praise that the world may volume and of its saintly author is admirably interpreted in the followhave heaped upon us. For God will ing sonnet, the author of whom is praise us for the Hail Mary, and His praise is the only praise that counts. unknown to us. Perhaps someone

COLUMBA

NOTES AND COMMENTS

ADMIRERS OF Sir Walter Scott (an who that loves the pure and the good in literature, or steadfastness and integrity of character, is not his admirer ?) are not, we assume, generally aware that he had a brother

translation with the result that five additional volumes of pious meditation were placed at the disposal of devout readers. "None of them, however, have become well known for the reason perhaps, that the daily life in the home of England's author's name has been so long identified exclusively with the Following, or the Imitation, as not his age, who, in that famous house to admit readily of other association. hold at Chelsea, exemplified alike It goes without saying, nevertheless, that all that Thomas à Kempis has the beauty of holiness. Margaret written is worthy of earnest study and meditation, and that his less known works will in time become household treasures throughout the

THREE OF THE writings of Kempis just mentioned are of the

"Prayers and Meditations on the So with St. Elizabeth of Hungary, Life of Christ)" "A Meditation on with Cecelia Gonzaga, the child of the Incarnation of Christ," and the Italian Renaissance, and with "Sermons to the Novices Regular." Marie Jeanne D'Aumale of Paris. The author was a member of the Each of them has a touch of kindred Brotherhood of Common Life and it with the girls of this day and generawas to its novices these latter were tion and an unobtrusive lesson of virtue and womanliness to impart. In such company, Scott's heroine, Marjorie Fleming, or the Puritan maiden, Anna Green Winslow of Boston, may seem a little out of place. But Mrs. Concannen is not narrow in her sympathies or in her regards and in an age of increasing laxity respecting woman's place in the economy of life it is fitting that the time-honored ideal of womanhood as inspired and developed by Christianity should be recalled. whatever the narrowing influence of sectarian environment. This Mrs. Concanner has essayed to do, and, notwithstanding minor blemishes, with a considerable degree of success.

A NEW AND rather startling develpment of Presbyterianism in Scotland is the revival of prayers for the dead. Quite recently there was celebrated in St. Giles, Edinburgh, a function which was announced as a service of intercession for those who have fallen in the war." Dr. Wallace Williamson, a leading Edinburgh minister, officiated, and with him were associated others scarcely less well-known. The Lord Provost and other civic dignitaries attended in their official capacity. Necessarily there were many features in the celebration inappropriate to such a form of service, such as the reading of the lesson used by Catholics in the Mass of All Saints' Day and the singing of hymns referable only to the Saints in Paradise.

BUT IT IS certainly remarkable that a Presbyterian Moderator should bid a congregation to remember the Faithful Departed and should offer what are described as "prayers of intercession and rememb In view, however, of the widespread growth of pure ration. lism in the Presbyterian as in other sectarian bodies, there is much consolation in the thought that there exists also a conservative re-The place of perfect peace. And action, which displays an increasing nev to nr

JANUARY 2, 1915

"A GABDEN of Girls," is indeed

very entertaining as well as an instructive book. In the sketch of Margaret More, for instance, we have a delightfully human account of great Chancellor, Blessed Thomas More, the wisest and wittiest man of the charms of Christian mirth and was her own father's daughter, and whether amidst the joviality around the hearthstone or in her father's cell in the Tower, waiting for the hour which was to raise him to the

great company of Saints and Martyrs. exhibited in her person the grace and dignity of Christian maidenhood. same class as the Imitation, viz.,

"All thine shall be the subject main And every shore it circles, thine."

But judgment has not fled to brutish beasts, men have not lost their reason. Out of the great evil of this war will come-has already come - much greater and higher good.

We have already lost all interest in the superficial analysis of diplomatic documents immediately preceding the war. We recognize that the causes lie much deeper. We admit that under the conditions obtaining war was sooner or later inevit able. This is one great step toward clear thinking and honest examination of conscience.

We who stand aghast at war's awful toll of human life had grown callous and indifferent to the countless deaths due to sweat-shops and Christmas, (as before) The Circum-

every nation have learned to know the things that are for its peace.

NO FAST NOR ABSTINENCE ON FEAST DAYS

All Catholics know that when ablest students. Christmas falls on a Friday there is But while Halley thus firmly and no fast nor abstinence on that day. astingly drew, in outline, the theory Not yet so well known is the fact of life contingencies, through lack that the late Holy Father, Pius X., by of sufficient data the numerical a decree dated July 2nd, 1911, exresults attained by him were grossly tended the same general dispensation

innacurate. Throughout the eightfrom the law of fasting and abstinteenth century the treatment of life ence to the following feasts : annuities was as chaotic and fanciful as before.

ures of His love. . . . Wishing you and your staff the compliments of the season. -----

There is luxury and luxury; ease that makes us forget God, and ease that makes us only more conscious of heavenly blessings that are to be. -Charles Fiske.

probable, would become a resident of Upper Canada. Sir Walter was the third son of a large family born to his father, a member of a younger branch of the great Border family of Buccleuch. One of the elder sons Thomas, was a man "of great talents," (as Sir Walter, in a letter which we have seen, describes him). who devoted himself to the legal profession, and became, in due time, a Writer to the Signet, a title corresponding to that of Barrister in Canada.

IN 1817 it was proposed to appoint AMONG RECENT publications of an additional Judge in Upper Can-Longmans Green & Co. (New York), ada, and Thomas Scott's name was s "A Garden of Girls, or Famous put forward by influential friends choolgirls of Former Days." by Mrs. for the office. There is in existence Helena Concannen, a well-known a letter of Sir Walter's, addressed to contributor to the Irish Rosary. In John Wilson Croker, the celebrated the avalanche of books for youth diarist, emphasizing his brother's constantly issuing from the pressfitness for the post and soliciting most of them of an extremely doubt-Croker's influence in his behalf. In ful or even pronouncedly deleterithe event, the aspiration was not ous character-it is well that now realized, and the possibility which and then we should have a book of hinged upon it of the great Bard the character of Mrs. Concannen's visiting Canada, and possibly making Garden." which instructs while it it the scene of one of his romances entertains and elevates while it departed. Thomas Scott himself relaxes the tension of modern averwas once thought to be the author of age life. The author selects nine Waverly. girls from various periods dating

from the time of Ireland's great THE NAME of Thomas & Kempis is Patroness, St. Brigid, and while relating the little drama of their lives (for they are not all 'famous') en. deavors to place them in touch with world is prone to lose sight of his the trials, the joys, the hopes and authorship of other books which in the aspirations of the girls of to day their day were highly valued by and to show that human nature Christian readers. A few years ago amid the many mutations of time re mains substantially the same in all republish some of these in an English ages.

For meditation, where no idle prate Of the world's ways may come, rest thee and wait. very quiet. Thus doth still Heaven entreat. With rev'rent feet, his face so worn so fair, Walks one who bears the who waits the crown. Tumult is past. In those calm eye

The image of the Master, Christ alone. And from those patient lips I hear

one prayer : "Dear Lord, dear Lord, that I may be like Thee !'

among our readers can supply the

Turn with me from the city's clamor-

Where throng and push passions and lusts and hate,

And enter, through this age browned,

For many summers' birds a sure re-

information :

ous street,

ivied gate,

treat,

I see

Tis

eenth century, and to return to the salutary practices of their forefathers. A generation ago a demonstration such as described would have convulsed Presbyterianism in Scotland and split the Kirk in twain. May it not be that now it points the way to the only solution of the evergrowing desire for Christian unity ?

ON THE BATTLE LINE

The developments of the war situation during the past week though important may be summed up in few

The Austro - German victory in Poland is very far from breaking down Russian resistance. Still stubbornly fighting they have fallen back to new lines. The inexhaustible supply of men at Russia's disposal will be a big factor in determining the ultimate result. Though it must be borne in mind that the effective fighting force is definitely limited by Russia's arm, equip and feed her soldiers in the field. How-ever the farther the Russians fall back and the farther the Germans advance, the more nearly are the hostile forces on equal terms in this respect.

One item of news may be of vital importance. The Russians are again on the plains of Hungary. If they are there in force, and if they can strike heavily the Austro-German ad. vance may be not only neutralized in effect but turned into a disaster. The Servians rallying after their defeat and retirement have routed the Austrian army which has with drawn entirely from Servian

tory. The following reports throw a light at least on the probabilities or possibilities in the development of the situation and may be of greater interest than the accounts of pro-gress and reverses along the far

so inseparably connected with that inexhaustible repository of devotion, "The Following of Christ," that the an effort was made to collect and