

THE C. M. B. A.

Editor CATHOLIC RECORD.—Seeing that one column of your valuable paper is offered for discussion regarding the proposed increase of rates in the C. M. B. A., I hereby solicit permission to submit the following:

While we believe that the great majority of the members will agree that the National Fraternal Congress rate is fair and reasonable for younger members or even for those who join the Association up to the age limit, but to apply these rates to the older members who joined prior to 1907, at age now advanced, is decidedly unfair, unjust and inconsistent when worked out. Let us suppose the N. F. C. rates were adopted by the Association in 1900 and a member joined at that year, becoming a member at age forty-five, and pays N. F. C. rate \$2.00 monthly on \$1,000 certificate, \$24.72 per year during a period of fifteen years up to 1915, total amount paid \$370.80 without interest, which in order to simplify we do not intend to compute. He has now attained the age of sixty years, and according to his schedule he is now taxed \$4.32 per month, \$51.84 per year, which he pays for the next fifteen years, reaching the not uncommon age of seventy-five years.

His total payments for the last fifteen years would amount to \$770.40 plus \$370.80, total \$1,141.20 for the 80 year period.

B. joins in 1915, at N. F. C. rates, age forty-five, pays \$2.00 per month for a straight period of thirty years, total \$741.60.

Now we ask if A. should be penalized to the amount of \$408.60 because he joined fifteen years before B. or for the purpose of making the Association actuarially solvent?

The above is merely an example of the injustice of the application of these rates to the old members at present age attained, as we are informed by Grand Council if these rates pass unchallenged and are adopted, no necessity will ever arise for an increase.

We readily admit that the members who joined before 1907 have not been paying enough. Why not solve the difficulty by asking these members to make good the deficiency or have same recorded as a lien against their certificates and allow them to continue on N. F. C. rates at age when added.

This would place all members on an equal footing and by lessening the liabilities on those certificates whose shortages remain unpaid with the increase in the funds from those who are willing to pay the deficiency, together with the general increase in the value of money, should, we believe be ample to tide us over the present crisis and leave this grand old society, which has been such a power for good in the land, in a position to continue in its charitable and praiseworthy course.

J. CLEMENT,
Pres. Br. 309, Chesterville.

WHY DO PROTESTANTS NOT USE BIBLE MORE?

The Protestant who becomes a convert to the Catholic faith soon notices the greater use made of the Holy Scriptures in the Catholic service than in the case in the Protestant churches, says a writer in the Missionary. He is somewhat surprised at this, for he had believed that the Catholics laid aside the Bible, and in its place made use of a composite sort of volume that was partly Christian, partly a selection from religious books and partly pagan. He is astonished to find that the whole of the Catholic services is practically taken from the Scriptures. In the Mass he listens to the reading first of an Epistle from the New Testament, and then to a Gospel containing the words of Christ, from the same holy volume. The whole of the service as far as the Offertory comes direct from the Bible, with the exception of the reader for the day, which, as a reader of the translated form of the Protestant Prayer Book will know, is for the most part made up of phrases quoted from the Bible, and the confession and absolution, of which the same may be said. The same is also true of the Preface; and the "Sanctus" is a Biblical quotation. The Canon of the Mass, with the exception of a few passages containing proper names, consists of quotations from different parts of the Bible. The Consecration, the "Agnus Dei," and post Communion are all direct from the Bible. Benediction consists chiefly of hymns and prayers which, of course, are not to be found in the Bible any more than are Protestant hymns and prayers, though both are, again, composed mainly of Bible phrases, as is also the Litany of Our Lady. Vespers services often contain four or five of the Psalms of David. The Rosary prayers, with the exception of thirteen words, are taken entirely from the Gospels. The question really ought to be reversed: Why do the Protestant services make so much use of the Bible than the Catholic ones? And the answer is very obvious. The Sacred Book is displayed conspicuously, indeed, in Protestant churches, but in Catholic churches it inspires, even when it does not actually provide every word that is spoken.

AN OLD WOMAN'S ROSARY

I bless myself, and I kiss the cross,
And the holy Creed I tell;
And the Paters and Aves I strip off my tongue,
For it's me that knows them well.

For it's many a day these old beads I told in the same old way—I got them my first Communion morn,
And that's sixty years this May.

'Twas the Joyful Mysteries then I liked
(And I said them joyfully),
When Our Lord was only a Child Himself
At His Blessed Mother's knee.

Ochone! but it's many and many a year,
I've turned from the joyful deeds;
I've cried on the Sorrowful Mysteries
With tears as big as my beads.

For my beautiful boy with the fever went,
And "himself" next morning died,
Do you wonder I think of the Mysteries
That end with the Crucified?

For it's then as I'm telling each blessed bead,
Akeening beside my bed,
We two women, God's Mother and me,
Have many a talk of our dead.

And that's why I'm liking the beads that tell
Her pains and her darling Son's;
It's plenty of time I'll be having in Heaven
To think of the Glorious ones.

250,000 IRISHMEN FIGHTING FOR BRITAIN

JOHN E. REDMOND SAYS THE NATION IS NOW FIRMLY UNITED IN ENGLAND'S CAUSE

Manchester, England, March 14.—John E. Redmond, leader of the Irish Nationalist Party, in a speech to 5,000 persons here to-day, said he had often addressed meetings of Irishmen in Manchester, but never before an assemblage of Irishmen and Englishmen "firmly united in a common purpose."

"Ireland has been admitted to her proper place in the British Empire, with which she had as much to do in building up as England," Mr. Redmond continued. "She has already taken her proper place, with perfect and absolute good faith and loyalty."

Official figures covering the period up to Feb. 15, he said, showed that 99,700 Irishmen from Ireland had joined the colors, 115,000 from other parts of the United Kingdom, and enough more from the dominions to bring up the total to a quarter of a million. Furthermore, the recruiting of Irishmen was proceeding steadily.

"Ten years ago the Kaiser might have found a divided Empire," he said, "but he had forgotten the march of events. The rule of the people has been substituted for the rule of the Emperor, and the Empire is united on the sure foundation of liberty. In fighting for the Empire, Irishmen are fighting for Ireland."

THE TABLET FUND

Toronto, March 18, 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.....\$288 52	Rev. J. Chisholm, St. Andrew's, N. S., 6 00
	C. Cunningham, Cleveland, Ohio, 2 00
	A Friend, Black River Bridge, A Friend, Port Dover, 1 00
	A Friend, McDonalds Corners, 1 00
	Rev. Fr. Fuent, West Lorne, 8 00
	Rev. Fr. Vantighem, Taber, Alta., 5 00
	Mrs. Ellen Walsh, Wildfield, A Friend, 10
	P. A. Devine, Downeyville, 25
	Angus R. McDonald, Brook Village, N. S., 2 00
	Rev. A. McMartin, St. Joseph, Man., 10 00
	Mrs. T. Barnes, 5 00
	Rev. Bernard Gillis, East Point, P. E. I., 1 00
	Sacred Heart Parish, Grand Forks, B. C., 12 00
	Mrs. Will Greiner, Ridgeway, 5 00
	M. B. Perth, Ont., 1 00
	Kathleen Forrest, Summerberry, Sask., 2 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.

PRELATE LAEMENTS MEXICO'S FATE

AGED ARCHBISHOP OF MEXICO CITY SEES NO HOPE TILL EUROPEAN WAR IS OVER

The Sun, Baltimore, prints the following dispatch from New Orleans under date of March 5:

Archbishop Jose Maria Mora y del Rio, head of the Catholic Church in Mexico, sees little hope for his country until the end of the European war.

The venerable prelate, bowed down by the sufferings in the Southern Republic and aged beyond his years by the sorrows inflicted on him by the rebel hordes, sat in his apartment at the Ursuline Convent to-day and told the story of disaster to the Church in his field.

The Archbishop was informed that his story was being prepared for publication and that it was the desire to have him read and approve it before it was telegraphed from here. "He did, and expressed himself as sorry that, for ecclesiastical reasons, he could not go more into details."

"All is with God," said he, foiding his thin white hands above his breast, as if for a moment praying for his country and his people.

"Thousands of brothers of the Church still are in Mexico with no hope of escape, and it is useless to appeal to the United States, for even if President Wilson took immediate action the Carranzistas, Villistas, Croquetistas and other heads of bandits would exterminate all these priests and all the remaining Sisters of the faith before an American army could cross the Rio Grande. Until the European war is ended and the nations take concerted action against the barbarians who are misruling Mexico it is useless to ask temporal aid."

ONLY ONE PER CENT. AT WAR, HE SAYS

"Ninety nine per cent. of the 16,000,000 persons in Mexico are at peace; they do not want war; they have not mixed in any of the revolutions. All they want is an opportunity to live and work in society. Yet the remaining one per cent. barely 160,000 men and women, have terrorized the country until, in a fashion, they control it."

"But, Senor Archbishop," was asked, "why do not the 99 per cent. arm themselves and restore peace to the country?"

"Because," the prelate replied, "the 1 per cent. has deprived the 99 per cent. of all their arms and made it impossible for them to obtain more. Everything with which resistance could be made has been confiscated, and if peace comes to Mexico, it must come from the outside. Meanwhile the United States is selling arms to the 1 per cent. of anarchists and Socialists who have practically destroyed the country."

"One hundred and eighty priests are still in jail in Mexico City," the Archbishop went on; "hundreds of others are scattered through the Republic, just as badly off as if they were in jail, because they cannot escape from the towns in which they have been marooned by the bandit bands."

WORST IN MEXICO CITY

"The entire nation is suffering from hunger, but the worst situation is in Mexico City, where the 650,000 inhabitants are unable to get food. The Madero revolution imposed Madero money on the people; the Villa regime forced them to take paper bearing the signature of Villa, and now the Carranzistas, under Alvaro Obregón, have declared both the Madero and Villa money illegal and imposed their own money on the people."

"Most of the inhabitants of Mexico City had Madero and Villa money; now it is worthless and they cannot even pay food, and their debt is, let alone, buy food. On the other hand, all the people fear that the Carranza

The Choir

No Choir can do themselves justice with a poor Church Organ.

KARN Church Organ

will help your Choir immensely and will also please the congregation and managers. You get lasting satisfaction in a Karn.

The Karn-Morris Piano & Organ Co., Limited
Head Office, Woodstock, Ont.
Factories, Woodstock and Listowel

NEW MOTHER GENERAL OF THE RELIGIOUS OF THE SACRED HEART

On Feb. 22 the Reverend Mother de Loew was elected General of the Religious of the Sacred Heart by the general congregation assembled in Rome.

The new Mother General was born in the Rhineland of a Belgian mother and a German father. Her family has long been distinguished for its interest in the welfare of the Church, one of her uncles, General de Loew, doing heroic service for Catholics during the Kulturkampf. Mother de Loew, who was educated at Blumenthal, Holland, has had a distinguished career. At twenty six she was mistress of novices in Brussels; later, in 1899, she went to Italy, where she held various important offices, becoming first mistress general of studies in an important convent in Rome, then superintendent of the same convent and mistress of novices, too, and finally, in 1906, vicar of all the Italian houses. On the death of the lamented Mother Stuart, Mother de Loew became vicar-general, and now the general congregation has conferred upon her the high but difficult office of general. — Standard and Times.

DEATH OF FATHER TRAYLING'S MOTHER

On Friday morning, March 12th, Mrs. B. Trayling, mother of Rev. Father Trayling, Rector of St. Michael's Cathedral, Toronto, died at the residence of her daughter, Mrs. Gray, St. Patrick's street. The deceased lady was a native of Ireland and was in her eighty-third year.

The funeral, which was largely attended, was held from St. Michael's Cathedral on March 16th at 9 o'clock when a solemn High Mass of Requiem was sung by her son, Rev. Father Trayling, assisted by Rev. P. J. Fiannigan as deacon, and Rev. William J. Kelly of Orillia as sub-deacon, and Rev. Father Pennington as Master of Ceremonies.

The following members of the clergy assisted in the sanctuary: Right Rev. Monsignor Whelan, V. G., Right Rev. Monsignor Kidd, President of St. Augustine's Seminary, Very Rev. Dean Hand, Rev. Fathers W. McCann, Murray, Oshawa; Bonner, Ed. Kelly, Thornhill; Doherty, Treacy, Gibney, Alliston; Staley, A. Staley, M. Boylan, O'Connor, Hayden, Bench, O'Brien, O'Malley, O'Reilly, McBride, O'Hara, C. S. R., Doyle, Finegan and Longo, R. I. P.

KNIGHTS OF COLUMBUS WIN LIBEL SUIT

In the District Court of Le Sueur county, A. M. Morrison and G. E. Morrison, father and son, editors and publishers of the Mankato Morning Journal, Mankato, Minn., pleaded guilty to the charge of criminal libel and were fined \$25 each or in default of payment, thirty days in jail. The case took place in Le Sueur County on Thursday, February 25, before Judge Orr, of the District Court of Ramsey county. It was an appeal from the sentence imposed on the defendants by Judge Dreesel, of Waterville, on July 29, 1914, in an action of criminal libel, brought by E. M. Lawless, editor of the Waterville Sentinel, against the Morrisons, who charged Mr. Lawless with having taken the bogus fourth degree Knights of Columbus oath.

Being a criminal case, the action was brought in the name of the State.

Shortly after the work of appealing a jury had begun the attorneys for the defendant asked for a conference with the attorneys for the State, and as a result agreed to plead guilty to the charge of criminal libel. After the plea had been entered Attorney Morris explained that since the former trial every effort had been made by him to obtain evidence in support of their contention that Mr. Lawless had taken the bogus Knights of Columbus oath, but that they were unable to secure a scintilla of proof in support of their assertion.

There was no desire on the part of the Knights of Columbus to prosecute the case further. They were satisfied with the confession of guilt made by the defendants. — Catholic Bulletin, St. Paul, Minn.

ASSISTANT TO JESUITS' GENERAL

A press despatch from Rome says: "The Rev. Father Thomas Gannon, S. J., of New York has been chosen assistant to the general of the Society of Jesus, for the American assistance. The American members have hitherto been under the jurisdiction of the assistant in charge of the English-speaking peoples. The English assistance has now been divided into two parts, with an assistant for England and one for America. The American assistance is expected to have charge of the United States and Canada, with the understanding that his jurisdiction will be extended to Mexico and Cuba."

Father Gannon was born in Cambridge, Mass., sixty years ago. He was rector of Fordham university from 1893 to 1897. Recently he has been instructor of tertians at the Novitiate of St. Andrew's-on-Hudson, Poughkeepsie, N. Y.

ANGLICAN CONVERTS

MANY HAVE BEEN MEMBERS OF THE COWLEY FATHERS

The following is a list of converts from the Cowley Fathers, an Anglican community of religious: Father Luke Rivington; Father Basil Maturin, at present working amongst the Oxford undergraduates; Father Ernest Grimes, rector of the Catholic Church at Brigg; Father Randolph Trull, rector of the Catholic Church at Thame; Father Cyprian Alston, O. S. B., rector of the Catholic Church at Dulwich.

Besides these, who were all "professed" at Cowley, the novitiate has given us Father Charles Heurlity of the Oratory, Birmingham, and Father Gorman, C. S. R.

Father Grimes was precursor at Cowley, and soon after he became a Catholic, the organist and these of his choir boys followed. The organist is now Father Wilfrid Shebbears, O. S. B., Downside. Several of the lay-brothers of Cowley have also made their submission to the Holy See. — St. Paul Bulletin.

BIRTH

CUTHBERT.—At Arcola, Sask., March 15th, to Mr. and Mrs. J. A. Cuthbert, a daughter.

DIED

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

\$1.50 Rapid Vacuum Washer \$1.00

The real, original vacuum washer. The only one that will wash anything—shirt buttons, dirty cuffs, collars, anything in three minutes. That is what the RAPID does. For a short time only we will send the RAPID post-paid for \$1.00. But this offer is only good until it is gone. Don't miss this chance—it won't be repeated. Send \$1.00 today with this ad. If not satisfactory, your money will be returned.

FISHER-FORD MFG. CO.
DEPT. 7 TORONTO, ONT.

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: 25c, 75c; 50c, 1.00; 1.00, 1.85. Postpaid on receipt of price.

EVERY PARISH SHOULD HAVE A SUPPLY

The Catholic Record

LONDON, CANADA

Big Money in War Cards

PATRIOTIC AND WAR CARDS ARE ALL THE RAGE NOW. We have the very latest and best designs, just arrived from Britain, and at our price, 2 for 5c, you have only to hand them out and take the money.

BOYS AND GIRLS ARE FAIRLY COINING MONEY BEING GUARANTEED ONE AGENT, A BOY OR GIRL, HAS TO CLEAR OVER \$200.00 IN ONE MONTH BEING GUARANTEED \$100.00 IN AN HOUR AS A B.F. What they have done, you can do. Our posters are just what the people want. We have an endless variety of MAGNIFICENT, COLORED WAR CARDS OF ALL SORTS, including flags with portraits of the battlefield in France and Belgium. Also, PATRIOTIC CARDS OF ALL SORTS, including flags with portraits of King George, General, Admirals, Soldiers, Sailors, Bill Doggs, etc., all the very latest.

PRINTED IN COLORS. In the kind you need the most, you have only to show them to sell them. TO YOU! THE WE WILL SEND YOU \$3.00 WORTH TO TRY, AND YOU NEED NOT SEND ONE CENT IN ADVANCE. Just send us the \$3.00 and we will give you \$3.00 worth to sell for yourself, and after that, when you know how easy it is to sell our cards, you may order all you like. TO MAKE THE START IS EVERYTHING. When you find how easy and pleasant this work is, you can go on and earn a good, steady income in your spare time, all the year round.

Don't ask for one or two kinds only, for the greater variety the faster you will sell. Experience has taught us what kinds go best, and if you will have the selection to us, we will send you nothing but the very best.

IN SEVENTEEN YEARS WE HAVE PAID OUR AGENTS OVER \$200,000.

This is your chance to start a good paying business of your own without having to invest any money.

FOR THE KNOCKING AT YOUR DOOR, right now!

The Gold Medal Card Co., Dept. R. 10 Toronto, Ont.

MEMORIAL WINDOWS STAINED GLASS

The N.T. LONDON GLASS CO. manufactures stained glass windows.

TEACHERS WANTED

CATHOLIC TEACHER (MALE OR FEMALE) fully qualified to teach and speak French and English. C. S. S. S. No. 3, B. Colchester North, for the term beginning at Easter. Applicants please state salary and experience. Address: D. A. Ouellette, R. R. No. 1, Amherstburg, Ont. Phone 114, 12, 1909-4.

A QUALIFIED NORMAL TRAINED CATHOLIC TEACHER

fully qualified to teach and speak French and English. C. S. S. S. No. 3, B. Colchester North, for the term beginning at Easter. Applicants please state salary and experience. Address: D. A. Ouellette, R. R. No. 1, Amherstburg, Ont. Phone 114, 12, 1909-4.

J. J. M. Landy

EVERYTHING IN Catholic Church Supplies

Why not equip your Altar Boys with new Cassettes and Surplices for Easter?

Also looking orders for **PALM FOR PALM SUNDAY** AT 405 YONGE ST.

Long Distance Phones Main 6555 and 5498 College 452 Toronto, Ont.

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 \$239,695, 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.

Let us Write You for a Policy. You Need the Insurance

Think it Over and Write Us

The Capital Life Assurance Company of Canada

Head Office - Ottawa

Old Style Piano Playing

Way of the Right Hand

Easy Form B--A-G-G-EE--D

Made Easy as A B C

By This New "Easy Form Method" that enables a Child or a Beginner to Play well in one Evening

No more mysterious, difficult notes to learn before you can play the piano or organ. No more spending of years in study and practice. Why? Because music has now been simplified so that anybody who can read printed letters—A-B-C-D-E-F-G—can read music. "Easy Form" is a system of music that is placed in a book of the key-board, showing you where to put the fingers of both hands on the right keys every time.

When the Music Says "You Can't Get Wrong" You Can't Get Wrong! Mrs. (Rev.) Jas. Graham

No chance for failure—anyone can learn quickly. Young children and old people learn to play in a few hours, and amaze and delight their friends. Just send the coupon. Complete instructions, key-board guide, and 200 pieces of selected music, popular and dance "Easy Form" music, will be mailed to you. Test it and enjoy it for seven days—then either return it and owe nothing, or keep it and send \$1.50 down, and \$1.00 per month until a total of \$6.50 in all is paid. Read what these Delighted Customers say. After trying our Easy Method music, I have decided to keep the book for my grandchild, and I do certainly think it wonderful. She is 11 years old and never had a lesson. Mrs. (Rev.) Jas. Graham

We accept your offer and enclose \$5.00 in full payment of "Easy Form" music sent at the Home. Sisters of the Holy Rosary.

FREE TRIAL COUPON EASY METHOD MUSIC COMPANY.
No. 115 Wilson Bldg., Toronto, Ont., Canada
Please send the "Easy Form Music Method" and 200 pieces of music for 7-day free trial as per terms of this advertisement.
No. of keys on piano or organ..... Do you play old-style note music?.....
Name..... Address.....



Teachers Wanted

Catholic Teacher (Male or Female) fully qualified to teach and speak French and English. C. S. S. S. No. 3, B. Colchester North, for the term beginning at Easter. Applicants please state salary and experience. Address: D. A. Ouellette, R. R. No. 1, Amherstburg, Ont. Phone 114, 12, 1909-4.

Qualified Normal Trained Catholic Teacher

fully qualified to teach and speak French and English. C. S. S. S. No. 3, B. Colchester North, for the term beginning at Easter. Applicants please state salary and experience. Address: D. A. Ouellette, R. R. No. 1, Amherstburg, Ont. Phone 114, 12, 1909-4.

J. J. M. Landy

EVERYTHING IN Catholic Church Supplies

Why not equip your Altar Boys with new Cassettes and Surplices for Easter?

Also looking orders for **PALM FOR PALM SUNDAY** AT 405 YONGE ST.

Long Distance Phones Main 6555 and 5498 College 452 Toronto, Ont.

Big Money in War Cards

PATRIOTIC AND WAR CARDS ARE ALL THE RAGE NOW. We have the very latest and best designs, just arrived from Britain, and at our price, 2 for 5c, you have only to hand them out and take the money.

BOYS AND GIRLS ARE FAIRLY COINING MONEY BEING GUARANTEED ONE AGENT, A BOY OR GIRL, HAS TO CLEAR OVER \$200.00 IN ONE MONTH BEING GUARANTEED \$100.00 IN AN HOUR AS A B.F. What they have done, you can do. Our posters are just what the people want. We have an endless variety of MAGNIFICENT, COLORED WAR CARDS OF ALL SORTS, including flags with portraits of the battlefield in France and Belgium. Also, PATRIOTIC CARDS OF ALL SORTS, including flags with portraits of King George, General, Admirals, Soldiers, Sailors, Bill Doggs, etc., all the very latest.

PRINTED IN COLORS. In the kind you need the most, you have only to show them to sell them. TO YOU! THE WE WILL SEND YOU \$3.00 WORTH TO TRY, AND YOU NEED NOT SEND ONE CENT IN ADVANCE. Just send us the \$3.00 and we will give you \$3.00 worth to sell for yourself, and after that, when you know how easy it is to sell our cards, you may order all you like. TO MAKE THE START IS EVERYTHING. When you find how easy and pleasant this work is, you can go on and earn a good, steady income in your spare time, all the year round.

Don't ask for one or two kinds only, for the greater variety the faster you will sell. Experience has taught us what kinds go best, and if you will have the selection to us, we will send you nothing but the very best.

IN SEVENTEEN YEARS WE HAVE PAID OUR AGENTS OVER \$200,000.

This is your chance to start a good paying business of your own without having to invest any money.

FOR THE KNOCKING AT YOUR DOOR, right now!

The Gold Medal Card Co., Dept. R. 10 Toronto, Ont.