

THE C. M. B. A.

Editor CATHOLIC RECORD:—Taking advantage of your generous offer of space in your valuable Catholic paper for the discussion of the affairs of the C. M. B. A., its rates and requirements, now a few remarks as to the N. F. C. rates.

Are they a correct rate for a fraternal life insurance institution? My contention is, they are not and I further contend that they are not a set of actuaries, not even the N. F. C. can, make a rate or schedule of rates that are adequate and only adequate without having a definite time to make their deductions to or from, a fact I think I can prove from the figures contained in that misleading and incorrect report given to the executive of the C. M. B. A. in 1912.

By the actuaries employed by them that report implies that the N. F. C. rate would have been the correct rate to have adopted at the inception of the Association and if the Executive of the Society had adopted the above rates they would have instead of a deficit of \$5,000,000, a surplus or reserve fund of \$5,000,000 at the present time.

Now assuming that such was the condition of the Association at the present time who would be the required assessment rate for to continue another thirty five years life insurance? Would we require another \$6,000,000 for the same number of members and them at the same age and if the Association still decided to continue life insurance for still another thirty five years would we still require the N. F. C. rate and another \$6,000,000?

Why in one hundred years the Association could dispense with assessments entirely and pay their current death claims of 20,000 members out of the earnings of the reserve fund.

This would be a very satisfactory condition to transfer over to a membership of 20,000 who will in all probability replace the present membership in about fifty years; but would it be justice or fair play to the present members?

Thanking you in advance. Fraternally yours, JOHN GLEESON, Treas. Br. 308, Napanee. Editor CATHOLIC RECORD: Kindly allow me space for a few words on the great question of new rates which is agitating the minds of our members at the present time. Having figured out the different options in the official notice sent out by the Grand Council in November last, I cannot find anything for the old members (say from fifty-five years and up) to do but drop out of the Association altogether. The rates have certainly not been adjusted with any degree of fairness to these members. As far as I can see it is a case of freeze out.

Now I would suggest another option. We will take a case which I am familiar with. A member joined the Association at the age of thirty-nine, in October, 1902, and took out a policy for a \$1,000. His rate was \$6.00, each assessment for say, 16 assessments a year, from 1902 to 1904; from 1904 to 1907, he paid 20 assessments and from 1907 to July 1, 1915, 24 assessments a year. He will have paid in altogether on July 1, 1915, \$179.40. Now according to rates given in Option 1 (of Official notice) he should have paid \$1.61 a month from the time he joined, or \$244.72 until July 1, 1915, making a difference of \$65.32 more than he actually paid. This, with compound interest at 4 per cent., would amount to say about \$80. Now my suggestion is to have the Association deduct the above amount of \$80 (which is the difference between what he actually paid in, and what he should have paid in, according to rates in Option 1) from his policy and issue a new policy for this member for \$920 and let him pay the rates of assessment as per Option 1, viz., \$1.61 a month for the balance of his natural life. This would be a great advantage to the Association as it would reduce their liabilities very much and would be very much more satisfactory to the members than anything yet offered, and I think would meet with the approval of a great majority of the members. Yours truly, J. S. PERRY, Branch 215, Summerside, P. E. I.

PRIVATE JUDGMENT

I turned first to Scripture, and tried to read it without prejudice, as if it were a direct message from God to me. I knew it was much more than this; but at least it was this. I had already read all on either side; but like the woman in the Gospel who had spent all her substance upon physicians, I grew worse. I tried, therefore, to set all these aside, and to come to Christ so far as He showed Himself to me in the garments of Scripture. Now my Private Judgment upon Scripture told me that the simplest interpretation of Christ's words, as regarded the authority by which Christianity must be interpreted, was that He appointed Peter to be the Head of His Church, and that He intended the office of Peter to be the permanent foundation of that Church. The "Good Shepherd" bade Peter feed His sheep; the "One Foundation" named Cephas as the Rock on which the Church should be built; the "Door" gave Peter the Keys. These, and twenty six other less significant texts, appeared in my Private Judgment, therefore, to support the Catholic claims. But how was I to test the soundness of my view? The only other guide I had was, as has been said,

History. So I turned to History in its broadest aspect; and there I became aware of a startling corroboration of my view. For I found, roughly speaking, that those Christians who based their religion upon that view, were remarkable throughout the whole world, and through the whole course of it, for complete unanimity upon all other points of doctrine; that they produced saints such as no other body produced; and that those signs and marvels accompanied them which Christ said should accompany His disciples. And, on the other side, I found that those who rejected the Petrine claims were notoriously disunited on points of doctrine, that they were beginning to give up even a belief in that kind of supernatural intervention which is called miraculous.

History, then, seemed to me to corroborate that which appeared to be the evident meaning of Scripture, and the record of God in His dealings with man in general. It ratified the record of that particular and unique dealing of God with men which we call Revelation.—Right Rev. Robert Hugh Benson, in "Beyond the Road to Rome."

"GIVE TILL IT HURTS"

(Lines suggested on reading an article on Belgium from which the above heading is quoted.) "Give till it hurts" is the message now flying. Fast as the lightning flash, over the wave; "Give till it hurts," for the people are dying. Dying of hunger in land of the brave. Listen, O World, to the wall of a nation Scourged without crime, as you very well know, Pleading with Heaven to stop desolation "Long the red trail of the merciless foe.

Haughty his words when he came to her line, Hatred of Britain was writ on his brow, "Let me pass over and wealth shall be thine, Take here my friendship or die the death now."

She could have stepped aside safe from the torrent, One shot sufficient a protest to make; But to her conscience the thought was abhorrent, Honour and virtue she would not forsake.

Principle holy whose home is in Heaven Guided her judgment for Justice and Right, Classing the bribe with the sin unforgiven Draw she the keen sword and rushed to the fight.

Thoughtless we slumbered when thus she arose Facing invader who sought but our life, Keeping at bay our inveterate foes, Giving us time to prepare for the strife.

Bravely she fought in that wild battle line, Humbling the Prussian in crucial hour, Drawing in streams the best blood of the Rhine, Stemming the tide of tyrannical power.

Chivalry's cause she has never betrayed, Fallen the foe was her object of care, Battle once over then clean was her blade, Stain of foul murder was never found there.

"Give till it hurts," for now she is weary, Pillage and slaughter have saddened the heart, Home late so cheerful is lonely and dreary, Famine and sword have too well done their part.

Low now she lies on her war smitten bed, Hasten, O brother, for soul is yet there, Share with her freely your ration of bread, Praying to Heaven her life yet to spare.

Rising from ashes in armour aflame, A new born Belgium, both happy and free, Phoenix of wonder, of lustre and fame.—D. D. BOURKE, New Westminster, B. C., March 6, 1915.

HENRY VIII BARRED THE BIBLE

But few people know that in the sixteenth century an Englishman was not allowed to read the Bible, yet it is perfectly true. Henry VIII, issued a decree prohibiting the common people from reading the Bible. Officers of state were exempt from this law. Probably the king thought these officials would be none the worse for perusing the sacred work, and noble ladies or gentlewomen might read the proscribed volume if they did so in their gardens or orchards, but no one was allowed even to read it to the lower classes.—Westminster Gazette.

This, from a secular daily newspaper, is interesting. After all the talk of the Catholic Church refusing to allow the "poor people hungry for the word of God, to read the Bible," and the further talk of how the Re-

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formation ended all this, it is also almost mirth provoking. Perhaps the "chain bible" has been discovered.—St. Paul Bulletin.

ST. PATRICK'S RELIGION

Even still there are people in Ireland who believe, or profess to believe, that the religion St. Patrick preached and taught to the Irish people was the same as the religion of Protestants to day—in short that St. Patrick was a Protestant.

To many Catholics this might seem intended as a joke, but there are those who make the claim quite seriously. How such claim could be established or entertained in view of well authenticated facts of Irish history, it is difficult to understand.

We cite a few, as quoted by the learned Irish historian, Abbe Macgeoghegan, who, in telling of the early life of Patrick and his resolve to join the ministry of the Church, says:

"At that time he was about twenty-three years of age, A. D. 396. He went first to the monastery of Tours, built by St. Martin, bishop of that city and uncle to his (Patrick's) mother. He (Patrick) received from him the clerical tonsure and monastic habit."

After the death of St. Martin, "The high character of St. Germain, Bishop of Auxerre, induced him (Patrick) to go to that prelate. He lived at Auxerre for many years under the discipline of that illustrious Bishop, and prepared himself for the example of such a master for the ministry of the Church."

"St. Germain sent him to Rome with instructions upon the mission to Ireland, and gave him letters of introduction to Pope Celestine, who received him with every mark of kindness and respect. Celestine himself then consecrated and appointed him Archbishop of Ireland, and sent him invested with all apostolical authority to preach the gospel to the inhabitants of that island."

In all this there was not much Protestantism, as we know it to-day, manifestly St. Patrick was a "papist" at the start. How much of a Protestant he was during his work in Ireland is exemplified in this brief summing up by the historian already mentioned:

"The holy apostle having established the Church of Ireland on a solid basis, and having ordained pastors for the several churches, set out for Rome, to give an account of his labors to the holy and learned Pope Leo surnamed the Great, to consult him on various matters, and to prove the doctrine he had taught to his people, by that of the first pastors of the Church, in the centre of its unity, where the common oracle of the Christians resided. He obtained this Pope's approval for his having made the Church of Armagh the metropolitan; which was afterwards supported by the honor of the pallium, and the title of apostolical legate in Ireland, to him and his successors."

These few facts out of many proofs should establish the authenticity of St. Patrick's Catholicity.—N. Y. Freeman's Journal.

HARMONY IN THE CHURCH

There is disagreement among nations and individuals, but there is one institution, which in so far as it is divine, is never disturbed by discord—the Church of Jesus Christ. The late Monsignor Benson wrote about the early days of his conversion:

"It seems impossible to make men of one nation agree even on political doctrines; but it has been found possible by the Catholic Church to make men of all nations agree on religious doctrines. While I was a student in the University of Cambridge, I used often to find in one lecture room men of one nation and six religions. When I became a student in the University of Rome, I found in one room men of six nations and one religion. It is conceivable that it is merely human power that makes such a thing possible."

The saying, "To be great, is to be misunderstood," is a true one, and finds strong proof in the personality and genius of St. Paul as well as many of the saints of God. The apostle of the Gentiles was misunderstood by Luther, and Protest-

ant commentators admit it with an emphasis. Harnack, the Berlin Bible student, says of St. Paul after his German fashion. "The only person who ever understood St. Paul was the Gentle Marcelin, and he misunderstood him." But the Catholic devout student St. Paul does not seem difficult to comprehend. Strong faith, a clean, pure heart, will help to comprehend his meaning. And he has the feeling of security that with the Church's guidance under the influence of the Holy Spirit he will not go astray.

At the Reformation the world tried to separate religion from dogma and morality from its divine sanction—now it attempts to separate the inseparable. For the divine sanction is substitutes human legislation. Yet human legislation without God defeats its own object. Laws cannot make a man moral. He is a free agent and unless he willingly accepts a change of heart, he cannot soar to the plane of righteousness. Science cannot make him moral or religious. The celebrated French mathematician, Henri Poincaré, said, "Science will never be able, of itself, to provide the moral imperative." Dr. Ferdinand Jeffreys, the eminent pathologist, speaks to the point in a practical case. "I do not know what religion is. I do not pretend to define it. But bearing exceptional cases, it is the result of my observation that the only permanent cure for chronic alcoholism is for the patient to 'get religion'—and get it hard."

There must be harmony and peace in the soul in order to keep sin away from our door—and this harmony is only found in the true Church of Jesus Christ—the Catholic Church.—Intermountain Catholic.

PRESENTATION TO PASTOR

On March 16th a large number of the parishioners of St. Francis Xavier parish, Thebes, Ont., waited on the pastor, Rev. Thos. H. Trainor and presented him with an address and a magnificent set of office furniture. The rev. gentleman made a fitting reply, and expressed his deep appreciation of the thoughtful kindness of his people.

DEATH OF SISTER MARY PRUDENTIA

Sister Mary Prudentia, of the Congregation of the Sisters of St. Joseph, of the Diocese of Detroit, was called to her reward in her forty-first year. Her funeral took place at the Motherhouse, Nazareth, Kalamazoo Co., Michigan, on the 20th inst. Her soul is recommended to your pious prayers. R. I. P.

GOOD FRIDAY

O Heart of Three—in the evening, You nestled the thorn-crowned head; He leaned on you in His sorrow, And rested on you when you need.

Ah! Holy Three—in the evening, He gave you His richest dowry; He met you afar on Calvary, And made you "His own last hour."

O Brow of Three—in the evening, Thou wearst a crimson crown; Thou art Priest of the hours forever, And thy voice, as thou goest down.

The cycles of time, still murmur The story of love each day: "I held in death the eternal. In the long and far-away.

O Heart of Three—in the evening, Mine beats with thine to day; Thou tellest the oldest story, I kneel—and I weep and pray.—REV. ABRAHAM J. RYAN

THE TABLET FUND

Toronto, March 25, 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.....\$374 87
Miss Hayes, Toronto..... 1 00
D. Miller, Toronto..... 1 00
A Canadian Friend..... 2 00
M. P. O..... 1 00
A Poor Catholic Farmer..... 2 00
Mother Superior, St. Mary's Convent, Souris, P. E. I..... 1 00
Pupils of Separate School, Bulger..... 5 00
Miss H. Sheehan, Bulger, Ont. Girls 4th Grade Dept. Congregation de Notre Dame, Sydney Mines, N. S..... 20 17

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.

Tact is a gift; it is likewise a grace. As a gift it may or may not have fallen to our share; as a grace we are bound either to possess or acquire it.—Christina Rossetti.

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TRIBUTE TO CATHOLIC SCHOOLS

One of the most notable tributes to the excellence of the Catholic parochial schools comes from Denver. The Protestants of that city, realizing the necessity of moral as well as intellectual training for the children, have made application for their admission to the parochial schools in such numbers that it is impossible to accommodate them. In order to care for the increased number of pupils several of the schools, among them, St. Dominic's and the Church of the Annunciation, have added new classrooms. In speaking of the matter Father McMenamin, rector of the Cathedral,

said: "We will admit as many as we can accommodate. Some Protestant parents have begged us to take their children. The action of so many Protestant parents in seeking to have their children enrolled in our schools answers an objection advanced by some Catholic parents for not sending their youngsters to the parochial school. The Protestants are endeavoring to escape the very 'fads' which some Catholic parents consider so essential to their children's welfare that they will not send them to a parochial school where they cannot be obtained. These have come to the conclusion that, judged from a purely academic point, ours is better." —St. Paul Bulletin.

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Capital 1914 Figures

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