

# THE CAPITAL LIFE AS IT STANDS TO-DAY

## "CATHOLIC RECORD" EDITORIAL OF MARCH 17th, 1917

### THE CAPITAL LIFE

The Banks, the Insurance companies and the Trust and Loan companies control practically all the accumulations of capital in the country. In round numbers, but well under the actual figures, the Banks have at their disposal a billion dollars, the Insurance and Trust companies two billions. To this vast reservoir of capital countless Catholic streams contribute their quota; but Catholics have an infinitesimally small voice in its control.

Mature consideration of this condition of things suggested the obvious remedy. Catholics of high standing, great influence and wide experience in the business and financial

world felt impelled, in order that a reasonable proportion of the country's capital should be under Catholic control, to establish the Capital Life Assurance Company and the Capital Trust Company. In this there was nothing to which non-Catholics could reasonably object; and as a matter of fact no such objection, reasonable or unreasonable, has ever been made by them. As well might they object to Catholics entering into competition with others in any line of business, great or small.

We are not, however, far enough removed from the time of the odious penal laws against Catholics not to feel some lingering remnants of their degrading effects. So—however

incredible it may appear to self-respecting Catholics—we occasionally find that such commendable enterprises as the Capital Life and the Capital Trust represent are regarded with a certain amount of disfavor by timorous co-religionists whose forefathers must have had more than the ordinary unhappy experience in penal days. The children of even such as these must be taught that they are free men in a free country. The success of the Capital Life, besides the attainment of the objects in view at its foundation, may have no small influence in this direction.

From Canadian Insurance, a journal devoted exclusively to insurance matters, and one, therefore, whose expert opinion

carries weight, we clip the following editorial comment:

"That excellently managed company—the Capital Life—had a good year in 1916. It increased its net premiums by \$16,261; it reduced its expenses by \$6,969; it increased its new business by \$81,378 over the 1915 figure. The actual new business in force was \$399,756, which is better than the average experience. The total assets were \$338,428 at the end of the year invested to produce 6.22% interest. It would be difficult to find a company which has had such an excellent record as the Capital in the same stage of its career, and we cannot but think that its management is extraordinarily capable."

## EDITORIAL FROM "CANADIAN INSURANCE," MAY 2nd, 1917

### The New Companies Not Thirty Years Old

The Canadian companies founded in the past thirty years are as follows:

Alberta-Sas. ....1913	Great-West.....1892	Provincial.....1910
British Col.....1909	Imperial .....1897	Saskatchewan.....1914
Capital.....1911	Manufacturers.1887	La Sauve'de.....1903
Continental.....1899	Monarch.....1906	Security.....1911
Crown.....1900	National.....1899	Sovereign.....1902
Dominion.....1899	Northern.....1897	Travellers.....1910
Equity.....1904	Policyholders..1909	W. Empire.....1911
Excelsior .....1889	N. Western.....1916	Western.....1911

This is no less than 24 out of the 30 Canadian companies existing today. Amongst them one can easily recognize several very powerful institutions, and most of the others enjoy very capable management, and are unquestionably also destined to be powerful one day. Take the case of the Great-West Life. It is without doubt one of the most powerful life companies today.

Yet, when it started, critics held that there was no need for a new insurance company, and consequently the "conservative" school of thought promised it all sorts of trouble. The experience of the Great-West has been the experience of most of the other institutions founded in the past thirty years.

### Companies With Certain Futures

Then again, of the youngest institutions not so long established, several are of such vigor and of such capable management that they are already well established in the proper sense of the term, and only time is needed to bring them to an equality with much older institutions. Companies like the Sovereign, Monarch, Capital, have a future that is unquestioned, and they have arrived at their present solid basis in far less time than institutions founded thirty or forty

years ago. Perhaps it is not extravagant to say that a company founded today and given capable management by a man like Mr. Stewart, of the Monarch, or Mr. Corrigan, of the Capital, or Dr. Melkjohn, of the Sovereign, have a far better chance of succeeding than any of the companies started, let me say, about 1870 had in their early years, and of establishing itself soundly, more quickly. He would be a bold man who would declare that this experience is not going to be accentuated in the next few generations in a new and developing country like ours.

## ARCHBISHOP IRELAND SAYS

"I cannot understand why there should be a single individual with any responsibility whatsoever, who has not an insurance upon his life. I have very little regard for any man who leaves this world without having been able to leave behind him a life insurance policy—so that those depending upon him are provided for—so that any debts he may have are paid—so that he himself, if he has not much of an estate, may be buried in decency and honor."

The Directors of THE CAPITAL LIFE are desirous of having as many Catholics as possible interested in the financial success of the Company, both as Policyholders and Shareholders. Particulars may be obtained from the Managing Director, Ottawa, Canada, at any time. Write regarding our policies and premium rates.

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### REAL "WAR-BREAD"

HOUSEKEEPERS ARE URGED  
TO DEMAND BREAD THAT  
IS ONE HUNDRED PER  
CENT. WHOLE WHEAT

In these days of threatened food shortage people are being admonished to avoid waste in cookery and food preparation.

The great food staple of the world is whole wheat. It is man's staff of life. Every particle of the whole wheat berry is good for man even the outer bran coat which contains cellulose (for stimulating bowel exercise) and valuable mineral salts.

In the modern milling process a good part of the wheat berry is thrown away. Strictly speaking, it is not thrown away, but we do not get it in white flour. It is sold in the form of middlings and bran. This waste has been going on for years without much serious protest. Now that we are threatened with shortage in all kinds of food supplies, food experts are urging housewives to demand one hundred per cent. whole wheat flour in place of white flour. Prominent among those who are demanding that we return to the whole wheat bread of our fathers is that John the Baptist of food reform, Dr. Harvey W. Wiley. In a recent interview published in a number of American papers Doctor Wiley said:

"The biggest war work in which the women can engage at this moment is this: demand war bread. By war bread I mean whole wheat bread—one hundred per cent. bread.

American millers discard twenty per cent. of the wheat. The people who eat the resulting white bread dig their graves with their teeth. And more than one-fourth of the wheat supply is thus thrown away."

This crusade for food conservation in England has resulted in the fixing of government standards for wheat bread which requires millers to use a very high percentage of the whole wheat grain in making flour. In this country the only breadstuff that complies with these standards is shredded wheat biscuit. It is in fact one hundred per cent. whole wheat. It is the real "war bread."

Intended originally as a "breakfast cereal," it has become the standard whole wheat cereal food and is eaten by thousands for breakfast, lunch and dinner. It has taken the place of meat in many homes, being far more nutritious, much cheaper and more easily digested. It is the entire wheat grain thoroughly steamed, cooked, or boiled, then drawn out into filmy, porous shreds, then baked crisp and brown in coal ovens. Two or three of these little loaves of baked whole wheat with milk or cream and a little fruit make a nourishing, satisfying meal at a cost of not over six or seven cents. That such a meal will supply all the strength-giving nutriment needed for a half day's work has been demonstrated by tens of thousands of persons representing all kinds of physical and mental employments.

### HEALING THE SICK

Misconception with regard to things Catholic on the part of those outside the Church is so common that it no longer occasions comment. We are accustomed to broad statements on our practices and doctrines, that are completely at variance with the facts. In the pulpit and in private conversations, where there is no danger of challenge, non-Catholics are by no means chary of hazardous remarks founded merely on vague impressions; but greater caution has been the custom in printed books. "Does Christ Still Heal?" a volume just off the press and written by a Protestant divine, is an exception.

Finding that the practice of anointing the sick has fallen into desuetude outside the Catholic Church, Dr. Wilson, the author, urges that it be readopted. He is a bold man to take up the commission given by Christ and recorded by St. James, v. 14, 15, for non-Catholics are very noticeably at sea about the meaning of St. James' words: "Is any man sick among you? Let him bring in the priests of the church, and let them pray over him, anointing him with oil in the name of the Lord. And the prayer of faith shall

save the sick man; and the Lord shall raise him up; and if he be in sins, they shall be forgiven him." Not content, however, with giving his own interpretation of the passage, with which even he scarcely hoped to find much agreement among his religious brethren, he tells his readers of the errors of the Church, where, awkwardly enough for himself, he finds the practice of anointing the sick in full vigor. He says:

"In the Roman Church the apostolic custom of anointing the sick began to lose its original character about the eighth century. From this period on one may mark its development into the modern sacrament of the Church, the object of which is preparation for death, not the healing of the body." (Italics inserted.)

There are several false statements in this sentence, but as they rest on the authority of the Rev. F. W. Paller, whose aberrations are not unknown to Catholic theologians, they may be disregarded. The italicized words will excite the amusement of Catholics. It would be hard for the author to discover a single Catholic in the whole world, who has ever heard or read a sermon or instruction on Extreme Unction, in which insistence was not laid on the fact that the Sacrament is intended also for the health of the body; and it is safe to say that the doctor will not find a single Catholic catechism, a single book of Catholic doctrine, or a single Catholic theological treatise on the Sacraments, in which there is not clear and explicit teaching to the effect that Extreme Unction was instituted by Christ not merely to remit sins and serve as a preparation for death, but also to act for the supernatural healing of the body. Where then did the doctor get his information? Why do non-Catholics refuse to consult easily accessible sources of authentic information? When will they stop writing absurdities about the Church?—America.

### PROTESTANT "POET SCOUT"

John Wallace, better known as "Captain Jack" Crawford, a noted Indian fighter of early frontier days, died recently at his home at Wood-raven, Long Island.

Capt. Crawford wrote a number of plays, stories, and poems and was known as the "Poet Scout." He was chief of scouts under Gen. Custer at the time of the Custer massacre, but it is said that he was on his way to Custer's headquarters with dispatches when this event took place. Later he played an active part in the pursuit of Sitting Bull. He was not a Catholic.

Several years ago, during the A. P. A. movement, Captain "Jack"

paid the following beautiful tribute to our good nuns.

"Oh, friends, oh, friends! theirs is a noble work! How many a veteran of the war, who wore the blue or the gray, can yet recall the soothing touch of a Sister's hand, as he lay upon the pain-tossed couch of a hospital? Can we ever forget their sympathetic eyes, their low, soft-spoken words of encouragement and cheer, when the result of the struggle between life and death yet hung in the balance? Oh, how often, how often have I followed the form of the good Sister Valeria with my sunken eyes, as she moved away from my cot to the cot of another sufferer, and I breathed from the most sacred depths of my faintly beating heart the fervent prayer: 'God bless her! God bless her!'"

"My friends, I am not a Catholic, but I stand ready at any and all times to defend these noble women, even with my life, for I owe that life to them."

### FAMILY CONVERTED THROUGH MERCY SISTERS' CHARITY

How a conversion of a family was obtained through the charity of the Sisters at Mercy hospital was told to the Knights of Columbus recently by the Rev. E. J. Mannix. Some time ago, he said, a young Jew came to him.

"I had a friend," the visitor declared, "a Jew, who came here for tuberculosis and found the institutions crowded. His funds ran out, and he was about to give up in desperation, when the Sisters of Mercy heard about his case and took him in. They kept him for several months, without asking a cent in return. I want to know something about a religion that can make Catholic women do this for a penniless Jew."

"Today," said Father Mannix, "the Jew who visited me and his family are fervent Catholics."—Denver Register.

### NO EXCUSE FOR HIGH PRICE

The Federal Trade Commission, in a preliminary report, states that the retail prices of hard coal are unwarranted by existing conditions. It warns consumers against buying larger quantities of coal than usual. No good reason exists why the usual summer discount should not be made, and the Commission proposes to "expose any unscrupulous wholesaler, jobber or retailer who seeks to mislead the public into a belief that exorbitant prices are justifiable, or that there is any necessity to join in a frenzied bidding to secure immediate delivery for far future needs."

Prices for May at the mines are quoted at \$3.61 a net ton for egg, \$3.84 for stove, and \$3.93 for chest-

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nut coal. The Commission recommends action by Congress to eliminate the element of speculation and the charging of an exorbitant price, or the withholding from use of this necessity of life. Senator Hitchcock, who suggested the investigation resolution, declared, when the report came before Congress, that it "shows that the people have been robbed by speculators, and that consumers have contributed by their panicky condition." He hoped that the people would know that there was an abundance of anthracite, and that there was no warrant for the advance in prices.—Sacred Heart Review.

### STARVED BY SPECULATORS

"American children already feel the pinch of war," says the New World. "They are hungry. For though wages have increased 5% since the outbreak, prices have advanced 23%, and parents are unable to provide proper nourishment. (April Bulletin of U. S. Bureau of Labor Statistics.) Medical examination of New York school children has disclosed the fact that 160,000 children show the stigmata of prolonged under-nourishment, and that 200,000 are not getting enough to eat. This is the largest number of hungry children ever recorded by the New York Department of Health. New York is probably not untypical of other large American cities."

Life is not all night and conflict; morning breaks at last.

### DIED

DAKE—At the residence of her daughter, Mrs. C. Batty, 96 Wellington St., Brantford, on April 21st, Mrs. Johanna Dake, widow of the late Cornelius Dake of Norwich. May her soul rest in peace.

CONNOLLY—At her late residence, Belmar, N. J., on May 3, 1917, after a few days illness, Mrs. Patrick Connolly, nee Sarah Kain, sister-in-law of the late Rev. John Connolly of Ingersoll. May her soul rest in peace.

Scanlan—At St. Michael's Hospital, Toronto, on March 11, 1917, Mr. John Francis Scanlan. Funeral from his father's residence, Formosa, on March 14. May his soul rest in peace.

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