

AMERICAN CATHOLIC CHURCHES.

Annual Statements of the Pastors.

FALL RIVER.—The annual financial statement was rendered by Rev. Owen Kiernan, pastor of the Immaculate Conception Church, at the last Mass Sunday. The total income during the year reached \$7,000, and about \$200 in excess of the income was expended. This was due to the great improvements made during the past year. A tower was erected on the church, a bell placed therein, the interior of the church redecorated, and the front entrance extended about twelve feet nearer the street, making a good-sized porch especially convenient in stormy weather. Together with the running expenses, these items were responsible for the excess of expenditure over income. Father Kiernan complimented his people very highly for the fine showing they had made, despite the fact that this is the smallest parish in the city. It is likely that the seating capacity will be increased by erecting two galleries. The only existing debt on the parish is that of \$2,400 on the society hall, and that will soon be paid. Father Sullivan, in his recent canvass of the parish, has estimated the population at 1,500 souls, and Father Kiernan considers this statement of great credit to them.

Rev. Matthias McCabe, rendered his annual statement of the financial condition of the Sacred Heart parish at the last Mass Sunday. The total income reached \$13,100 and the expenditures during the year were very close to that amount. The principal item of expense was the payment of \$4,000 on the church debt. This reduces the church debt to \$14,000. The pastor commented on the statement and expressed his gratification at the assistance of his parishioners during the past year. It is his intention to complete the tower this year and perhaps put in a bell, and this will be a valuable addition.

NEWPORT.—Rev. Father Mcenan, of St. Mary's Church, read the annual financial statement last Sunday. It showed receipts of \$18,816.84, from the following sources: Cash on hand January 1, 1899, \$251.91; pew rents, ordinary, \$6,582; pew rents, special money, \$1,244.87; operetta, fair and societies, \$5,756.85; revenue, James-town chapel, \$473.39; donations, \$1,525; diocesan collections, \$1,129.77; Easter collections, \$879.30; church collections, \$972.74; total \$18,816.84.

The expenditures were as follows: Salaries and sanctuary, \$6,325.07; fuel, light, improvements, repairs of house, church, convent and school, orphanage assessment, clergy fund, infant asylum and church, \$8,616.33; collections, \$1,867.82; miscellaneous, \$538.84; Jamestown chapel 1,026.41; cash on hand, Jan. 1st, \$412.37; total \$18,815.84.

Interesting statistics of the church for year 1899 follow:

Number of baptisms, —; converts, 7; children, 174, total, 181; first communion, adults, 7; children, 187, total, 194; Easter communions, 2,900; marriages, 37; number of people in parish, 3,800; teachers in schools, 12; registered pupils, 545; total

number of societies connected with church, 2,225.

Sunday there was read at all the Masses at St. Joseph's Church, the annual statement of the finances of the parish, which shows the congregation to be in a satisfactory condition. During the year, in addition to paying the current expenses of the parish, \$4,000 was paid on the new church property on Broadway, besides making a number of repairs on the church and school. Rev. Louis J. Deady, pastor of the church, said in reference to the report, that a comparison with the previous annual report of the parish show the work done by the congregation during the year past is one of the best in the history of the congregation. The total receipts for the year were \$15,204.54, and the total expenditures \$14,667.65, leaving a balance on hand of \$536.89. In addition to the above there was collected from the Sanctuary society, \$69.72, Young Ladies' Sodality, \$98.98, making a grand total collected from all sources during the year of \$16,003.24.—Providence Visitor.

BALTIMORE.—The Baltimore correspondent of the New York Freeman's Journal says:

The financial statement of the receipts and expenditures of the Cathedral for the year 1899 has been made public by Rev. Father Thomas, rector, and treasurer. The receipts aggregated \$21,212.70, including a balance on hand, Jan. 1, 1899, of \$935.86; from pew rents, \$8,300.39; offertory collections, \$4,463.62; diocesan and special collections, \$1,871.78. The expenditures aggregated \$20,598.33, consisting of salaries of the Cardinal and clergy, \$4,792; choir (salaries and music), \$2,693.63; annual masses (foundations), \$163; repairs to church, \$474.46; gas, \$261.34; fuel, \$301.20; sundries, \$1,942.88; altar breads, wine and candles, \$171.01; sexton, \$950.04; Metropolitan Bank, \$1,000; collections (diocesan and social), \$1,871.78; improvement, \$2,005.80; interest, \$183.34; maintenance of the Cardinal's house, \$1,142.42; maintenance of the Cathedral school, \$2,646.215. This left a balance on hand January 1st, of this year of \$614.37. During the year there were 74 marriages, 47 funerals and 63 baptisms, 14 of which were adults.

In referring to the statement from the pulpit last Sunday, Father Thomas, remarked that the receipts were satisfactory, except in the matter of offertory collections. These were in no wise liberal, and ought to have been double the amount reported. He hoped during the present year a more generous spirit would be exhibited in this direction.

It would appear, however, that the offertory collections are dwindling in amount in nearly all of the churches, and the pastors have made it a subject of much complaint. The cause of this is hardly attributable to a want of zeal or a parsimonious spirit, but probably to the fact of so many calls being made upon parishioners for contributions for church purposes during the year.

mighty dollar can do in America, and especially in social circles. But in England it rules society far more than in this country.

When Mr. Carnegie goes to England he is welcomed. He gives splendid entertainments, and society gladly receives him. His wealth can procure him more social favors abroad than in this country. Not that he is not deserving. Oh, no! He has a witty Scotch way about him which makes him a welcome guest.

His plan that all rich men should give away their fortunes before they die is an admirable one—a charming idea. It may work in this country, but surely not in England.

In England a man would have to borrow all he could on his fortune before he could give it away, and I fear the money lenders would hold on to a good portion of it.

It is too bad for Mr. Carnegie's plan that English estates are entailed.

DIOCESAN CHURCH INSURANCE.

From an editorial in the Cleveland Catholic Universe, (Jan. 5th) we quote the following interesting reflections on this important and timely subject says the St. Louis "Review."

The old stock insurance companies with their "boards of underwriters" and their inevitable "rates" and lack of opposition, demand their exorbitant prices, and as things are we must pay or go without fire protection. They are not in the insurance business for the benefit of the insured. The best customers have to carry their share of losses on dangerous risks. It is acknowledged that the best risks are on Catholic Church property. The buildings, as a rule, are well constructed, widely separated and conscientiously guarded. Our losses aggregate about \$3 on each \$100 we pay; or the companies give us back with no thanks \$3 on each \$100 we give them for protection. To keep us "good," they threaten to make us pay more for the gracious mantle of their protection. We must submit to them unless we meet them with the club of association. No wonder Bishop Gilmore, after considering the question said: "We are fools not to do our own insurance."

In the last twenty years the People of Massachusetts paid \$148,000,000 for insurance. Notwithstanding the two immense fires in Boston during that period, the losses amounted only to \$77,000,000.

We have some late statistics on fire insurance taken from the World Encyclopedia of 1900. We learn that the capital stock of all the companies is \$73,229,136. The assets, exclusive of premium notes, \$400,531,757. Total cash income during the

year, \$178,820,217. Paid for losses during year \$90,051,512. Paid for dividends, \$15,658,862. Salaries, commissions, etc., \$58,568,135.

Read the figures and reflect. Do a little computation and you will confess that we are paying dearly for "the whistle." Such reflection and computation and applying the results in a practical way made the School Board of Cleveland a few years back resolve to carry its own insurance. The railway companies, the Standard Oil Company, and many other companies have cut off from paying unnecessary prices and carry their own insurance.

These corporations have found it profitable to pay the premiums which otherwise would go into the treasury of the fire insurance companies, into a fund to provide for fire losses.

The Church has an inviting field here. We have no money to waste needlessly. We have most desirable risks: we ought not to give them away and make them the source of unnecessary burdens on our people. The Methodist Church in national convention adopted a church insurance scheme. The people of the world are wiser in their generation than the children of light. There is no reason why we should continue to swell the millions of profits for the old stock fire insurance companies. For every \$1,000 of capital they carry about \$230,000 of fire insurance.

We are pleased that the movement towards diocesan insurance is growing. We hope in time that all profits in insurance will go to a fund from which struggling churches may be assisted, as proposed in Scranton.

MEN AND THINGS.

An earnest and energetic effort is being made in Paris, so the special cablegrams inform us, to put a stop to expectation in the street.

In arguing for the passage of a law making the practice an offence, the dangers of the transmission of tuberculosis are graphically depicted. Each year fifteen thousand persons die from the dread disease in France, a loss of human life, exceeding the ravages of an epidemic.

If France deems it necessary to stop the practice of expectation, how much more necessary is it that it should be abolished in this country, where it has become a habit both filthy and abominable, owing to the tobacco chewing habit that goes with it.

Martin Bergen, the catcher of the Boston Beanebat team, killed his wife, two children and himself.

William J. Bryan will not oppose New York as the place for holding the Democratic Convention, and the choice is supposed to lie between Milwaukee and the metropolis.

A report from Calcutta informs us that the council to-day considered the famine situation. The official estimates show that the cost to the government of the relief work, etc., to the end of March will be 440,000,000 rupees. About twenty-two million persons are now affected in British territory, and about twenty-seven millions in the native States.

The Viceroy, Lord Curzon, of Kedleston, said the famine area had expanded, surpassing the worst years, and they were now facing a cattle, water, and food scarcity of a terrible character. About 3,250,000 persons, he continued, were already receiving relief.

In one generation 4,000,000 emigrants, who left Ireland penniless, have been possessed of real and personal property, in America, to the amount of \$655,000,000 sterling besides having sent home to their friends in Ireland since 1851 almost \$40,000,000 of money, the larger portion of which has found its way into the pockets of landlords.

The Railway Age, which keeps record of these things, reports that in twenty-four years 824 railroads, with a mileage of 108,510 and stocks and bonds of \$6,478,417,000, have passed through the hands of the receiver to

Francisco, a Catholic priest who was an army chaplain in the Philippines, in giving his observations on that country says:—"One of the best known institutions in Manila's what is popularly called the Archbishop's Bank. The good man does not own any of it, but it is its presiding and guiding spirit. It is not exactly a bank, but a great big pawnshop, and a mighty good one. It was designed to help the poor, and all those who might find themselves temporarily in financial embarrassments. The Church founded the institution, and controls it even to this day. It is a place where one may borrow money on anything of value, whether furniture, jewelry or wearing apparel. It was intended by its founders principally to offset usury."

"There are no small pawnbrokers in the Philippines—there is no field for them, because at this bank money may be borrowed at the yearly rate of one per cent. interest. One may present a watch, for instance, and the value of it, as appraised at the bank, will be given him. He is given as much for it as he could possibly receive on any sale. At the end of six months or a year he may redeem or rebuy his article at the same price, paying simply for the use of the money in the meantime the extraordinary low rate of interest above quoted."

A PHYSICIAN'S TERRIBLE EXPERIENCE.

A Scotch physician, now resident in New York, has been telling a story of a mad-house doctor, whose presence of mind alone saved his life. "A friend of mine was for a considerable time the medical superintendent of a lunatic asylum near Glasgow. One day in making his customary rounds he had occasion to visit the patients in the kitchen who were preparing the dinner. There were seven of them—all big, sturdy fellows, who were believed to be harmless. The keeper looked in upon them only now and again, feeling that his constant presence was unnecessary. The doctor unlocked the iron-barred door of the kitchen and went in among the lunatics. There were five large boilers containing scalding water, ready for making the day's dinner for the patients. One of the lunatics, pointed at the boiler full of hot water, and laying his hand upon the doctor's shoulder said: 'Doctor, you'll make a fine pot of broth.' The words had no sooner been uttered than the other six madmen shouted in a voice of delight. 'Just the thing,' and seizing the doctor, were in the very act of putting him into one of the large boilers of scalding water, when the doctor had the presence of mind to say, but not a second too soon:

'Capital broth, but it would taste better if I took my clothes off.' The madmen, with a yell of delight, said, 'Yes,' and the doctor asked them to wait a moment while he went and took his clothes off, but as soon as he got out of the kitchen he turned the key in the lock and ordered the keeper to see to the lunatics being put under restraint.

"The doctor's presence of mind saved him, it is true, from a terrible death, but he died shortly after ravaging mad. The experience had destroyed his reason."

THE FEARLESS MAN

It may be permissible to say that there are three kinds of courage; that, in fact, some men are born courageous, some achieve courage and some have courage thrust upon them. Says Walter M. Egginton, in the current number of Donahoe's Magazine. With regard to the statement that some men are born courageous, hardly any

further explanation is necessary than the assertion that some men are naturally brave just as they are quick or slow or clever or dull. It is equally indisputable that men are sometimes forced to be courageous simply because of the desperation of their situations. If you drive a stag which has fled from you with the speed of the wind, into a corner it will turn and fight because that is all that remains for it to do and courage has been, so to speak, thrust upon it. So, there are human stags who can be driven into a corner. But the truest case of all is that of the man who achieves courage; and it is this sort of courage that we meet with most frequently. Achieved courage is the courage we read of, talk of, delight in, and admire. We hear of desperate courage only once in a great while and men of great natural courage are rare enough to be almost unheard of; but the men of achieved courage are the men whose deeds are recorded on every page of history, the men of whom we make heroes, the men in whom "a good cause makes a stout heart."

Who would not despise fear when a just and honorable cause is his? No one can stand so well the blows and insults of an unthinking world, no one can so easily hold in contempt its good opinion for which other men wear out their lives, as the man in whose secret consciousness lies the knowledge that he is doing what is right and in the best way he knows. This is the courage that has made heroes on the battlefield, martyrs in the persecutions, saints in the sinful world, and noble men always.

We are courageous because we are fearless; and the fearless man may be said to be the honest man. The man whose whole life and whose every action is such that he is always ready to proclaim himself, to acknowledge his convictions, is the man who is fearless. With no secrets to hide, no thoughts that cannot bear too strong a light, he is never in dread of a surprise or suspicious of discovery.

So, if we would have true courage, our ambitions must first be true, our ideals able to bear the light of day and our aims open; then courage must follow and when there is such true courage there must be success in the end.

To be honest; to be kind; to earn a little and spend a little less; to make, upon the whole, a family happier for his presence; to renounce, when that shall be necessary, and not be embittered; to keep a few friends, but these without capitulation; above all, on the same grim condition, to keep friends with himself—here is a task for all that a man has of fortitude and delicacy.

Six hundred and fifty thousand pounds of tea are consumed in Britain every day, which gives 5,200 gallons a minute, night and day, throughout the year. The tea drunk in Boston in a year, would make a lake two and three-fifths miles long, one mile wide and six feet deep.

All the funerals in Paris are conducted by a single syndicate, which has a licensed monopoly of the business. There is a regular tariff of rates, a first-class funeral costing 400 pounds, and a cheap, or ninth, class, one pound.

The Queen Regent of Spain recently inherited a large fortune from a bachelor, Alexander Solar, and has given 120,000 pounds of it to charities.

Fifty thousand Bank of England notes are, on the average made daily.

MAX O'RELL ON CARNEGIE.

It is all very, very funny. "It is to laugh," as some of my American author friends say. When I took up the morning paper, to behold:

In catchy headlines (the headlines of the American papers always serve as an inspiration to me, always bright and refreshing) the news was given the world that Andrew Carnegie, the multi-millionaire, had lectured before poor young men on the advantages of being poor and that poverty was the most blessed heritage with which to begin life.

I was forcibly reminded on reading this great millionaire's words of advice to young men of an address I once heard the Archbishop of Canterbury make to a number of poor factory girls on the subject of thrift.

"My dear children, be saving, be thrifty, and you will all prosper," was the point of the famous Archbishop's remarks.

The Archbishop at the time was in receipt of a salary of a hundred thousand or more dollars a year. Not a factory girl in his audience received more than three dollars a week. To me the sight of this great and wealthy church prelate telling three-dollar-a-week factory girls to be saving and thrifty was quite funny.

When Mr. Carnegie said it was his earnest hope that none of his hearers were burdened with the care of riches, I can imagine what the poor

young men thought to themselves. I am afraid that most of them stood ready to take up Mr. Carnegie's burden of wealth, although, of course, they wouldn't hurt his feelings by saying so under the circumstances.

In my new book there appears this line: "When you see a book on how to keep house on three thousand a year, take it for granted that the author is a millionaire."

In the morning's dispatches from Birmingham, England, was the news that Joseph Chamberlain had announced at a meeting of the Mason University College that "Andrew Carnegie had anonymously given one hundred thousand pounds." As though Andrew Carnegie could "anonymously" give anything.

But Mr. Carnegie no doubt does great good with his wealth. Now, if he were to give—well, I am not thinking of myself! Oh, no; not of myself—say one million dollars to well, to me, for instance, what would I do with it?

I would spend that million dollars by placing in the Cabinet of every civilized Government a high-priced Minister at a salary well up in the thousands who could influence his fellow cabinet members would be the greatest kind of boon to the world and to the world's progress. We always hear about what the al-

Perfect Health can be yours.

Do not try experiments with your health. If you are not well use only a medicine known to cure. Dr. Williams' Pink Pills are not an experiment. They have cured thousands of people, who had tried common medicines and failed to find health. Some of the cured are in your own neighborhood.

Mr. F. Mission, Deleau, Man., writes:—"I can speak in the highest terms of Dr. Williams' Pink Pills as a medicine for rebuilding the system. Previous to using the pills I was suffering from headaches, loss of appetite and extreme nervousness, which left me in a very weak condition. The least work would fatigue me. I can now say, however, that I never felt better in my life than I do at present, thanks to Dr. Williams' Pink Pills. Similar sufferers—and there are many—will find it to their great advantage to use these pills."

Do not take anything that does not bear the full name "Dr. Williams' Pink Pills for Pale People." It is an experiment and a hazardous one to use a substitute. Sold by all dealers or post paid at 50 cents a box or six boxes for \$2.50; by addressing the Dr. Williams' Medicine Co., Brockville.

