

THE C. M. B. A.

NO UNBEARABLE BURDENS ON OLD MEMBERS

Editor CATHOLIC RECORD: I am sure the entire membership of the C. M. B. A. of Canada feel grateful to you for opening your columns to a discussion of the question that I desire to bring to the attention of the membership, and would seek some information in regard thereto from the Executive of the Association, who prepared the new schedule and the methods or options under which the new rates are to apply to the members.

In the years 1901 and 1902 the C. M. B. A. in the United States found itself confronted with the same conditions that have been facing our Association for the past number of years, that the insurance protection undertaken by the Association on behalf of this membership could not be furnished at the rates charged. The situation was at once faced in a business like manner. The conditions were first discussed by the Board of Trustees, and after due deliberation it was decided that it was necessary to adjust the rates in such a manner as to distribute the burden equitably upon the whole membership and at the same time give permanency and stability to the Association. This decision was arrived at a meeting held in July, 1902, and in September following the Supreme President, with the sanction of the Board, appointed a committee of fifteen, which he designated as Preliminary Committee on Rates, for the purpose of giving careful study to the whole question. This Committee devoted fourteen months of hard work to the whole question, with the result that the following Convention was in possession of tables, statistics and information, compiled from the best authorities available, and a prepared schedule of rates to enable the delegates to deal definitely and intelligently with the whole question. At the Convention the Supreme President, at the very opening, and in his report referred the whole matter to the Convention, recommending the appointment of a Committee of fifteen, selected from the delegates present, to whom the findings of the Preliminary Committee would be submitted and to report thereon. This recommendation was adopted; the Committee was appointed and before the close of the Convention a clear cut schedule of rates, with no string of options that a large percentage of the membership would be unable to figure out, each for himself, was submitted and by a roll call of the delegates present it was unanimously adopted. This schedule, based upon the N. P. C. rates, it follows, and was made to apply to the members then in the Association at the age at the date of their admission and to the incoming members at the date of their initiation:

Table with 5 columns: Age at nearest birthday, Initiation, For \$1,000, For \$2,500, For \$5,000. Rows show rates for ages 16 to 49.

It will be noticed that these rates are a very little higher than the rates of our Association, but they are made to apply equally to the whole membership, and as they are made to apply to the older members at the age at which they entered the Association they do not impose unbearable burdens upon those members who, for a long number of years, upheld and maintained the Association. The Association in the United States accepted the rates and under the schedule became one of the strongest fraternal organizations in the country. The question I would then respectfully submit to the Executive of our Association is why this schedule was not adopted by our Association and made to apply to the membership in the same way, without any options? So long as our rates do not come up to the full limit of the National Fraternal Congress Table of Mortality there is always the possibility that a further increase will become necessary. It would, therefore, be better to adopt the rates of the United States Association at once, so that there will be no further tinkering with rates, and that the Association can give most positive assurances that the rates will not suffer any further increase.

Thanking you for space. Yours very truly, James A. MacDUGALL, Branch 284, Glace Bay, N. S.

Let us never voluntarily dwell upon the faults of others when they present themselves to our minds. Instead of dwelling on them let us at once consider what there is of good in these persons. No one should think or say anything of another which he would not wish thought or said of himself.—St. Teresa.

DEATH OF REV MOTHER M. JOSEPH

ASSISTANT FOUNDRRESS OF THE URSULINE COLLEGE, CHATHAM Chatham, Ont., March 8th, 1915.

On the 4th inst., at 6 p. m., suffering from an acute attack of bronchitis, the life of Rev. Mother M. Joseph of the Ursuline College of this city ebbed peacefully away, her Community whom she had so long and faithfully served surrounding her deathbed and assisting her with their prayers and ministrations.

About two weeks ago, the last sacraments were administered and it was then known that her death could not be far off, though at times the astonishing vitality and indomitable spirit which ever characterized her asserted itself and gave a faint hope of her recovery.

Mother M. Joseph whose family name was Mary Henry, was born in Drumgarner near Kilras, Londonderry Co., Ireland, about eighty nine years ago, and when about twenty years of age came with her family to Philadelphia, Pa., where her two brothers, Lawrence and John, resided till their death and her sister, Mrs. Corrigan, and family still survive her.

In 1855, she and her friend Catharine Doyle, Mother M. Angela, who died in September, 1912, hearing that Mother M. Xavier had opened a school at Sault Ste. Marie, Mich., filled with missionary ardor, determined to join her and thence she came with the remainder of the little band who laid the foundation of the institution in Chatham in 1860.

She has thus been identified with the development of Catholic Education in Ontario for over half a century. "The Pines" is a noble monument to her and her zealous associates.

Further attempt to eulogize this saintly religious seems out of place in her particular case, as publicity was ever particularly distasteful to her.

To her the words of the poet seem specially applicable: "Hearts that are great beat never loud, They muffle their music when they come, They hurry away from the thronging crowd With bended brow and lips half dumb.

Hearts that are great are always lone, They never manifest their best, Their greatest greatness is unknown, Earth knows little—God the rest."

The funeral services were held in the Convent Chapel of the Holy Family at 9.30 a. m., Saturday. Very Rev. Dean Downey of St. Alphonsus Church, Windsor, officiating, assisted by Rev. Father Hermenigilde, O. F. M., deacon; Rev. Father Prosper, O. F. M., sub-deacon; Rev. Father Brady, P. P. Wallaceburg, master of ceremonies. Very Rev. Father James, O. F. M., preached a most eloquent sermon on the occasion.

BUILT FOR YEARS

This is not an organ simply built to sell. A

Karn Church Organ

built-to-day will give equal satisfaction years hence. Is not that the kind you want for your church? Let us estimate for you.

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

THE TABLET FUND

Toronto, March 11, 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.....\$281 52
Rev. T. P. Hussey, Kinkora..... 5 00
A Friend, Cornwall, Ont..... 3 00
Rev. T. H. Trainor, Thebesalon 3 00
Ladies of Loreto, Hamilton 2 00
Sisters of Charity, St. Vincent de Paul Hosp., Brockville..... 1 00
Rev. M. J. O'Brien, Montreal..... 2 00
Rev. R. Walsh, Wildfield..... 25 00
Friend, Pt. Hawkesbury, N. S. 2 00
J. Cantwell, Montreal..... 1 00
A Friend..... 1 00
Rev. M. J. Ranaud, Edmonton 5 00
Rev. Brother Charles Aul, Winnipeg, Man..... 2 00
Sisters of Charity, Mt. St. Vincent, Rockingham, N. S..... 5 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, 93 Pembroke St.

BLASPHEMER'S TERRIBLE FATE

Quite recently a terrible fate befell a blasphemer in the Allied trenches. The incident, as recorded by our European correspondent and which is vouched for by two priests, had been the cause, it is said, of the conversion of more than one careless man. The story is briefly related as follows:

An anti-Catholic lay teacher was highly incensed when a young Trappist was appointed to the regiment to act as chaplain, and a few days ago, seeing the young priest in the trenches, he said to his companions: "What do you want with him here, seeing there is no God. If there were a God He would at this moment break my gun."

As he lifted his gun above the rampart of the trenches a ball from the enemy's lines struck it, and smashed it in his hand, and the shot, ricocheting, entered his brain, so that he fell dead before the horrified eyes of his companions.—Church Progress.

THE ANNUNCIATION

How pure, and frail, and white, The snowdrops shine! Gather a garland bright For Mary's shrine.

For born of winter snows, These fragile flowers Are gifts to our fair Queen From Spring's first hours.

For on this blessed day She knelt at prayer; When, lo! before her shone An Angel fair.

"Hail, Mary!" thus he cried, With reverent fear; She, with sweet wondering eyes, Marvelled to hear.

Be still, ye clouds of Heaven! Be silent, Earth! And hear an Angel tell Of Jesus' birth.

While she, whom Gabriel hails As full of grace, Listens with humble faith In her sweet face.

Be still, Pride, War, and Pomp, Vain Hopes, vain Fears, For now an angel speaks, And Mary hears.

"Hail, Mary!" lo, it rings Through ages on; "Hail, Mary!" it shall sound Till time is done.

"Hail, Mary!" infant lips Lisp it to-day; "Hail, Mary!" with faint smile The dying say.

"Hail, Mary!" many a heart Broken with grief In that angelic prayer Has found relief.

And many a half lost soul, When turned at bay, With those triumphant words Has won the day.

"Hail, Mary, Queen of Heaven!" Let us repeat, And place our snowdrop wreath Here at her feet.

—ABELARD A. PROCTOR

A PAGAN KING'S THREE SONS BECOME CATHOLICS

The mission of Katoka, in the vicariate of South Nyassa, has endured many hardships since its foundation, and has always met with determined opposition from the king, Kasura. His sons, however, came in touch with the missionaries and decided to become Catholics. Though disapproving, the king made no decisive move, and three of them have been regenerated by the waters of baptism.

On the day of the baptism, two older brothers one of them heir to the throne, came to witness the ceremony. While the prayers were being said in the church they knelt in

MEMORIAL WINDOWS STAINED GLASS LYON GLASS CO. 1141 BAY ST. TORONTO, ONT.

the court, where they followed the little service closely. The Christians were in a state of great joy. When the afternoon benediction was over the entire congregation went in single file to the capital, bearing pitchers of pome and a bull intended as gifts to the king. Kasura accepted their congratulations and their gifts.

FROM A CONVERT

"Since I have been in the Church," writes a convert in the Ave Maria, "I have found the land of peace into which I came through the triple gateway of an assured faith, a firm hope, and an unquestioning love. The number of those who enter this triple gateway growing larger year by year. The raging of bigotry only helps, in many cases, to make plain to non-Catholics this hospitable portal of the land of peace."

DIED

MULDOON—At the residence of her daughter, Mrs. D. Laviolette, Ottawa, on Feb. 28, 1915, Mrs. Owen Muldoon, native of County Limerick, Ireland, aged seventy eight years. Interment at Guelph, Ont. May her soul rest in peace!

ANGLE—In London, Ont., on March 11th, 1915, Frank, youngest son of the late Thos. Angle and Mrs. Jane Angle, Biddulph, Deceased is survived by four sisters and two brothers, one sister being the late Mother Angle of the Sacred Heart Convent, London. May his soul rest in peace!

TEACHERS WANTED

CATHOLIC TEACHER (MALE OR FEMALE) fully qualified to teach and speak French and English for C. S. S. No. 1 B., Colchester North, for the term beginning at Easter. Applicants please state age and experience. Address: D. A. Ouellette, R. R. No. 1, Amherstburg, Ont. Phone 114. 12. 1915-16.

A QUALIFIED NORMAL TRAINED CATHOLIC teacher, for separate school. Duties beginning after Christmas holidays. Apply stating salary, to W. Ryan, Box 23, Charlton, Ont. 1915-16.

TEACHER WANTED, HOLDING FIRST OR second class certificate, for Catholic school, Fort William, Ont. Salary \$600 per year. Duties to commence March 15. Apply to G. P. Smith, Sec., 114 Simpson street, Fort William, Ont. 1915-16.

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: 250, 75c.; 500, \$1.00; 1,000, \$1.35. Postpaid on receipt of price.

EVERY PARISH SHOULD HAVE A SUPPLY

The Catholic Record LONDON, CANADA

"Our Length of Life Would Be Greatly Prolonged"

(Prof. Metchnikoff)

One of the world's greatest scientists has specifically stated that if, in infancy, our colons could be removed, we would be freed from the most prolific cause of human ailments, and live perhaps twice as long as now.

This is a strong statement, but not so surprising when we know that physicians are agreed that 95% of all illness is caused by accumulated waste in the colon (large intestine), that the first step a physician takes in all cases of illness is to give a medicine to remove that waste—and that probably more drugs are used for that purpose in this country today than for all other purposes combined.

The foods we eat and the manual labor or exercise that we fall to perform, make it impossible for Nature to act as thoroughly as she did in the past, in removing this waste, and so we are all, every one of us, affected by it.

This, and this alone, is responsible for the condition known as constipation, "auto-infection" etc., which are all the result of accumulated waste.

You see, if the presence of this accumulation would make itself evident to us in its early stages, we would be better off, but it does not and there lies the pernicious danger of it.

For this waste is the worst of poisons, as we all know—an atom of it in the stomach would inevitably produce Typhoid; and the blood constantly circulating through the colon, absorbs and is polluted by these poisons, making us physically weak and mentally dull, without ambition and the power to think and work up to our real capacity.

You know how completely a bilious attack will incapacitate you, and it is safe to say that such a complaint would be absolutely unknown if the colon were kept constantly free of accumulated waste.

Now, the reason that physicians agree that 95% of illness is due to this cause is that it weakens our powers of resistance so much as to make us receptive to any disease which may be prevalent, and permits any organic weakness we may have to gain the upper hand.

The effect of drugs is only temporary; they force Nature instead of assisting her, and the doses have to be constantly increased to be effective at all. Here is what the journal

of The American Medical Association says:—

"Every drug exerts a variety of actions, but only a few of the actions of any drug are of benefit in any given condition; the others are negligible or detrimental."

It may be surprising to you to know, however, that over a million Americans and Canadians have learned and are now practising the surest and most scientific method of keeping the colon consistently clean and free from accumulated waste.

Who have proven that by an occasional Internal Bath, taking about fifteen minutes of their time, their blood is kept pure, their intellects bright, their minds clear, their bodies strong and vitally powerful, their nerves relaxed, and every part of their physical being in perfect tune, therefore it naturally follows, in perfect health.

Perhaps you will be interested to know just what an Internal Bath really is—and while it cannot be described in detail here, it is no more like the commonly-known enema than a vacuum cleaner is like a whisk broom—but it uses the same medium—Nature's own cleanser and purifier—warm water.

Some years ago Dr. Charles A. Tyrrell of New York City was in a most serious condition—at the point of death, according to physicians who were summoned to attend him, and by the principal of Internal Bathing referred to here, and nothing else, he effected a complete recovery.

Since that time Dr. Tyrrell has specialized on Internal Bathing alone, and has devoted his entire time, study and practice to this mode of treatment.

The result of his researches, study, and practical, as well as scientific, experience on the subject, is summed up in a little book called "The What, the Why, the Way of Internal Bathing," which can be obtained without a penny of cost by simply writing to Chas. A. Tyrrell, M. D., Room 453, 280 College Street, Toronto, with a mention of having read this in the CATHOLIC RECORD.

There are many practical facts about the working of the digestive organs which everyone should know, but very few do, and inasmuch as the margin between good and ill health is inconceivably narrow, and it is apparent that so very little trouble is necessary to keep well and strong in advanced years as well as in youth, it seems as though everyone should read this treatise, which is free for the asking.

"POULTRY AND LIVESTOCK" FREE WE WILL GIVE FREE TO ANY person interested in stock or poultry one of our 50 page illustrated books on how to feed how to build hen houses; tells the common diseases of poultry and stock with remedies for same; tells how to cure scap in four days; tells all about our Royal Purple Stock and Poultry Remedies and Remedies Write W. A. Jenkins Mfg. Co., London, Canada.

CHILDREN FOR ADOPTION THE FOLLOWING NUMBER OF CHILDREN are available for placement in foster homes: Boys aged 2, 3, 4, 5, four aged 6, two aged 7, three aged 8, one 9 and one 10. Girls: two aged 2, one 5, 6, 7, 8, and three aged 9. These children are all wards of the Children Aid Society and are awaiting placement at the Shelters and Catholic Orphanages in the Province. Applications will be received by Wm. O'Connor, Inspector, Department of Neglected and Dependent Children, Parliament Buildings, Toronto, Ont. 1897-4.

C. M. B. A. Branch No. 4, London: Meets on the 2nd and 4th Thursday of every month at eight o'clock, at their Rooms, St. Peter's Parish Hall, Richmond Street. Frank Smith, President.

BELLS, PEALS, CHIMES Send for catalog. Our bells made of selected metal and East India Tin. Also brass for full sets of bells, with complete mounting. Write W. A. VANZANEN CO., First & Bloor St. Toronto (Leak 1837) or 2 Bond St. CINCINNATI, O.

J. J. M. Landy EVERYTHING IN Catholic Church Supplies Why not equip your Altar Boys with new Cassocks and Surplices for Easter?

Also looking orders for PALM FOR PALM SUNDAY At 405 YONGE ST. Long Distance Phones Main 6565 and 5495 College 452 Toronto, Ont.

FARMS FOR SALE EXECUTORS SALE OF STOCK AND GRAIN 1/2 farm, in Oxford county, 23 acres clay loam; solid red brick house, basement barn 65x40 cement bog pen 50x30; cement to 1435; neat town; willows, depts, school, churches, creamery, condenser (Borden) hydro power, telephone and rural mail installed. Within easy driving distance of three Catholic churches. Write for printed description and price to J. J. McNally, executor, Ottawa, Ont. R. No. 1. 1897-4.

To Our Mutual Friends WE have in force to-day over fifty-four thousand policies, on the lives of about forty-four thousand members. The homes we represent are to-day protected against the contingency of death to the extent of \$94,477,360. Each member should endeavor to induce at least one friend to join the society during 1915. Why not? It is our Company. We are interested in its expansion. We know it is a privilege to be one of its members. We could not do a friend or neighbor a greater favor than to induce him to take a policy in THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA WATERLOO, ONTARIO 101

Begin the New Year Aright

BY PLACING a policy on your life for the protection of your family. NO OTHER SECURITY can approach a life insurance policy in a sound company. IN NO OTHER WAY can you make sure that a fixed sum will be available at your death. THE ANNUAL COST will be trifling compared with the benefit. You can provide for it out of the odds-and-ends which you spend every year. THIS WILL BE taking a definite, practical step towards making 1915 a better year for yourself and those dependent on you. WRITE US ABOUT IT.

The Capital Life Assurance Company of Canada Head Office Ottawa

EATON'S NEW SPRING CATALOGUE OFFER YOU THOUSANDS OF MONEY-SAVING VALUES. FIRST, please bear this phrase in mind, "Quality High, Price Low," for this is the ideal of EATON value. In the 300 pages of the new EATON Spring and Summer Catalogue there are thousands of values like this. Suits, Coats, Shoes, Millinery, Furniture, Groceries, Dress Goods, Needles or Farm Machinery—no matter what it is that you wish to buy, a consideration of the values offered in this remarkable book will pay you many times over. If you really want to get full value, dollar for dollar, for the money you spend, you need this book. It should be a constantly-used buying guide in every home where right buying is appreciated. And note this specially: Through our unsurpassed buying and manufacturing facilities we have been enabled to price many articles in this Catalogue extremely close to cost. The many values like this in our new Catalogue we have named and indicated as "star bargains." Get your copy of our new Catalogue, and look over these marvel values. Every article shown in the Catalogue must be absolutely as described and illustrated. You take no risk whatever in buying the money-saving EATON Mail Order Way, because you are fully protected by the EATON GUARANTEE. GOODS SATISFACTORY OR MONEY REFUNDED, INCLUDING SHIPPING CHARGES. READ OUR FREE DELIVERY OFFER. This great further money-saving plan is fully explained in the Catalogue. PROMPT SERVICE.—We give immediate attention to your order, and ship it within twenty-four hours. If you want to save money—if you want to get the most value for the money you spend—write for the EATON Catalogue, No. 114, TO-DAY. It represents the work of an entire season of our immense organization, of our buying offices in England, France, the United States and Canada, of our own factories producing goods for you at a saving of all middlemen's profits—all to give you an easy means of making everyday purchases for less money. Surely such an effort must mean savings for you. And TO-DAY—NOW is the time to write for this free book. Address T. EATON CO. LIMITED TORONTO CANADA ALL-WOOL SERGE SUIT 56-194A This Suit shows a practical result in price economy due to our immense manufacturing facilities. It is of one All-Wool English Serge bought at the mill before wool advanced, thus contributing with our workrooms to the low pricing of this suit. The smart style 28-inch coat is lined with silk-fused satin, and shows the new belted effect slightly raised at the waist line. Buttons trimmed with the delicately embroidered orange-tinted muslin collar being removable. The shirt is cut of the best mode, flaring at the foot with extra fullness from pleats at each side, while just below the coat is seen the fashionable white—very prominent feature with the best shirts. Inset 32, 34, 36, 38, 40, 42. Shirt lengths 38 to 42 inches. Colors—Black, Navy, Holland Blue, also the new Putty (or light fawn shade) 10.00 We Pay the Shipping Charges on this Suit