

The Catholic Record

Price of Subscription—\$1.00 per annum. United States & Europe \$1.50. Publisher and Proprietor, Thomas Coffey, L.L.D. Rev. James T. Foley, B.A. Editors (Thomas Coffey, L.L.D. Associate Editors (Rev. D.A. Casey, H.F. Macdonald. Advertisements for teachers, situations wanted, etc., 50 cents each insertion. Remittance to accompany the order. Approved and recommended by Archbishops Falgout and Spalletti, late Apostolic Delegates to Canada, the Archbishops of Toronto, Kingston, Ottawa and St. Boniface, the Bishops of London, Hamilton, Peterborough, and Ogdensburg, N. Y., and the clergy throughout the Dominion. Messrs. P. J. Neven, E. J. Broderick, M. J. Hagarty, D. J. Murray, George B. Hewett, Mrs. W. E. Smith, Miss Sara Hanley, Miss L. Heinger and Miss Bride Saunders are authorized to receive subscriptions and transact all other business for The Catholic Record. Obituary and marriage notices cannot be inserted except in the usual condensed form. Each insertion 50 cents. Subscribers changing residence will please give full address as well as new address. In St. John, N. B., single copies may be purchased from Mrs. M. A. McGuire, 249 Main Street, John J. Dwyer and The O'Neill Co. Pharmacy, 109 Brunel Street. In Montreal single copies may be purchased from Mr. E. O'Grady, Newadair, 106 St. Viateur street west, and J. Milloy, 241 St. Catherine street, west.

LONDON, SATURDAY, DECEMBER 10, 1914

LIFE INSURANCE

Letters of inquiry, letters seeking advice, letters of protest, letters complaining that the CATHOLIC RECORD does nothing to defend old subscribers against injustice have reached us with regard to the re-organization of the Catholic Mutual Benefit Association. Herewith we publish one of them in the form of an open letter to the Grand President.

We deeply sympathize with the C. M. B. A., its members, promoters and governing board. There is no doubt that during its long life—long for a fraternal assessment insurance society—it has done a great and good work. It has paid out many millions of dollars to the widows and orphans of deceased members. Doubtless, also, it has promoted the spirit of fraternity and mutual help. It is in this good already accomplished, and in the risk already for a number of years carried, that members must find their compensation for what they have already paid in; they are now face to face with an entirely new insurance proposition which it is their duty first, to examine, then to accept or reject.

It is precisely because it is an entirely new insurance contract which is now offered that it must take into account not the age of entry but the acquired age. The new schedule is a confession of inability to fulfil the terms of the old contract. This may be right or wrong, necessary or unnecessary; but it is a fact which should be grasped by C. M. B. A. members if they would decide intelligently on what should be done in the premises.

Life insurance is a business requiring like any other a knowledge of the business principles which underlie it, principles which if ignored must endanger the safety and permanence of any organization attempting to carry it on.

There is one sentence in our correspondent's letter which is illuminating: "If sister societies can carry on business successfully under the rate at the age of entry then so can the C. M. B. A."

That is precisely the sort of argument that is responsible for the foundation of Catholic assessment insurance societies with inadequate insurance rates. All around them Catholics saw such societies apparently "carried on successfully." For a small monthly fee, life insurance was provided in a form that appealed irresistibly to the working man and to those interested in him and his family. The benefits were evident; everywhere was seen the contrast between the hard struggle with grinding poverty of the family whose breadwinner died leaving them unprotected, and the great relief afforded to the family of his neighbor who belonged to a fraternal insurance society.

"If they can do it why cannot we?" was the insistent and natural query that was finally answered by the organization of the C. M. B. A. and kindred Catholic fraternal insurance societies. They were not Catholic in origin; they were simply Catholic counterparts of the numerous secular or sectarian societies which were to all appearances "successfully carrying on business" and affording a very much desired, even if not desirable, form of insurance.

Unfortunately it was the argument, the apparently all-sufficing argument, that others successfully provide such insurance, and not the knowledge of the fundamental and essential principles of life insurance, that guided the promoters and founders of the C. M. B. A. and other like societies. If or when these societies, find it impossible to continue the business of life insurance in defiance of the principles on which

it is based, then they are simply following in the wake of many hundreds of similar non-Catholic societies which have already gone to the wall.

That some of the means employed to secure the very desirable object of life insurance have been found inadequate and unsound does not alter the fact that life insurance is desirable. Indeed there is nothing in our complex modern civilization more necessary, and no business, when conducted in harmony with its underlying principles, that enjoys such security and stability.

In a series of short articles we shall endeavor in a simple, practical manner to make clear to persons of average intelligence some of the principles and features of this great business. Incidentally we may be able to help our C. M. B. A. readers; but the painful experience which they are undergoing merely furnishes the occasion. The solution of their problem must lie in the recognition and application of sound life insurance principles; and this we shall leave entirely in their own hands.

THE COURIER AND MR. DANCY

The Canadian Courier which is generally—were it not for the article in question and the apology therefore we should say uniformly—fair, decent, and discriminating in all its departments allowed itself in a moment of weakness to publish an article by a Mr. Dancy which was a transparent tissue of slanderous gossip. This might pass for what it was worth; but in answer to a protest by "Canadian" The Courier is betrayed into a sorry defence of its contributor's contemptible gossip. The "defence" may be judged from this: "Indeed he goes further and says of course there were some 'good officers' who stood by their gallant King and 'the little man of iron—the Belgian soldiers.'"

Mr. Arnold Bennett notes that in England undue optimism, the result of the "peptonized diet" of war news, is alternated with undue pessimism. "The whole war machine is broken down," "hopeless and irreconcilable dissensions amongst officers," he notes amongst the rumors that gain currency and grow in circumstantial detail. In the House of Lords, November 25th, during the debate on alien enemies Lord Haldane expressed the suspicion that many cases of signalling to the enemy were suborned British people. Dr. Bridges, the post laureate, protests against professional football. "We feel it an intolerable humiliation when the Canadians are crossing the sea to fight for Britain the Britons themselves should be idly congregating in thousands to watch a football being kicked about."

They are providing a perpetual excitement which distracts the average citizens of our great northern towns from considering and facing their duty to their country and encourages them in dishonor when glory is offered. Nor is this all; the indulgence of their ordinary amusement at a time when the Government is anxiously calling for soldiers, adds enormously to the deadening spirit of indifference and of ignorant confidence which is our main source of peril." The Daily Chronicle in a leading article Nov. 25th says: "The Football Association and the clubs concerned have only the financial motive for not abandoning their course and it is intolerable that that should excuse their continuing to do so much harm to the country."

The very fact that the spectacle can breed in them such utter indifference to the lot of their mates fighting at the Front less than 200 miles away is surely its strongest condemnation." Appeals for recruits to the assembled thousands of football players and spectators on Saturday, Nov. 21st, proved practically fruitless.

What a picture some Belgian Mr. Dancy—if such there be—might draw of England! Compared with Dancy's gossip he could make a show of authoritative endorsement of his statements that our Mr. Dancy does not even pretend to make. If he wished to show that the British Government has been as criminally negligent as Mr. Dancy brands the Government of Belgium he would not need to indulge in unsupported statement—his authorities are legion.

"In all fairness to the truth," says Dancy, the unique, "let it be said that this same system of treachery was encouraged by the Belgian Government before the War—this Government which catered more to religion than to the well and welfare of the Belgian people."

necessary to take an axe to kill a mosquito even if the insect carries the germs of yellow fever. But the Courier should disinfect any future articles from that source before giving them to the public.

IN A STATE OF WAR

An irate subscriber of German extraction has reached the stop-my-paper stage of patriotic indignation. First he scornfully pointed out our inconsistency in publishing a report of German cruelty and also a letter from an American Catholic hospital chaplain in Germany who testified to the fact that German treatment of wounded enemies was even better than that accorded to their own wounded soldiers. It is hardly necessary to point out that the chaplain in question was not competent, nor did he pretend to be, to say what went on elsewhere in the extended war zone.

Now he takes violent exception to a story of suffering of a French woman and her children as the tide of war rolled over her home. It may be found in our issue of Dec. 5th. "A soldier's wife in the Vosges." A little higher criticism proves to his own satisfaction that the whole story is an "invention." A little reflection would enable him to see that it is but a sample of the suffering that is inevitable in the war-devastated parts of France and throughout the whole of bleeding Belgium.

These sidelights on the war bring home to us personal suffering in a way that the cold and impersonal accounts of progress and reverses fail altogether to do. We have reason to know that they are appreciated.

Major-General Von Disturth (retired) in an article contributed to the Hamburg Nachrichten, is not so squeamish as our hyper-sensitive and irate correspondent. The retired officer's Germanism is of a more robust order.

"Whatever act committed by our troops for the purpose of discouraging, defeating and destroying the enemy is a brave act and fully justified."

"Germany stands the supreme arbiter of her own methods. . . . For my part I hope that in this war we have merited the title, barbarians."

"Our troops must achieve victory. What else matters?"

We should be sorry, however, to leave the impression that our thin-skinned correspondent represents any considerable proportion of Canadians of German origin. We have no reason to believe that there are half-a-dozen readers of the Record who share his hysterical views.

His compatriots whose balance and sense of proportion are unquestioned would probably be grateful to him if he pondered over Pope's advice:

At every trifle scorn to take offence. That always shows great pride or little sense.

CATHOLIC ARMY CHAPLAINS

The question of providing an adequate number of Catholic chaplains for the forces in the field has been satisfactorily settled by the military authorities. After an interview with Mr. Tennant, Under-Secretary for War, Mr. John Redmond received from him this letter:—"Since the outbreak of the war the approved establishment for Roman Catholic chaplains has been one to every division sent abroad, and three were allotted to the general hospitals. It was recently decided that every Irish regiment and battalion predominantly Catholic should have a chaplain attached to it. Consequently the number of such chaplains was increased from fourteen to thirty to admit of this being done, and, in addition to this, four more were sent out on the requisition of the Principal Chaplain. By an arrangement with Cardinal Bourne, eight of the additional sixteen priests were nominated by Cardinal Logue of Armagh. When the priests arrive at the base the Principal Chaplain details them for duty wherever the need is most urgent. It is hoped that the additions thus made will be found to meet the necessities of the case. If, as I think you feared, there should be found an insufficient number of chaplains in the hospitals at the base to overtake the work, and this is reported to me, I need hardly assure you that our sympathetic consideration would not be wanting. As regards the new Army, the Roman Catholic appointments to the Irish divisions are made by the General Officer Commanding-in-Chief, Irish

Command, in consultation with Cardinal Logue."

The whole tone of this official communication not less than the specific assurance of sympathetic consideration of any further needs that may develop shows very clearly that harsh and hasty criticism is not the wisest or the most effective method of securing redress of a grievance.

Even before the happy understanding reached between Mr. Redmond and Mr. Tennant as disclosed in the foregoing letter The Tablet was able to state, that "there are now more than sixty commissioned chaplains ministering to our Catholic soldiers, and of these nearly forty are for service at the front. This number will be gradually increased in proportion to the strength of the Expeditionary Force."

EXPLAINED ROSARY TO THE BAPTISTS

A subscriber sends us the following extract from a letter received from a friend in Manchester, England:

"Our Catholic Lord Mayor for Manchester was re-elected without a single dissenting vote, the first time in the records of the elections for that office; he is a worthy man (Alderman Macabe) and deservedly popular, being here, there and everywhere doing good. He was asked a week last Sunday to give a lecture in the afternoon to a large Baptist gathering and gave one on "Prejudice" and brought forward the Rosary beads noticed so often among the Belgian wounded and refugees in Manchester. He explained the Rosary and its uses, and told them that they who recited the Rosary properly knew more of the New Testament than many who prided themselves on being able to repeat the text from beginning to end. The first time I am sure the Baptists were treated to a Rosary sermon."

TRY THE PARTY SYSTEM

Smug pharisaism so often characterizes the press of Toronto in the criticism of its neighbors that it is refreshing to read the Globe's frank avowal of Toronto's woeful lack of public spirit.

"The debt of the city of Toronto is three times that of the Province, and the annual civic tax levy is much greater than the total obtained by the authorities in Queen's Park from the 2,750,000 inhabitants of Ontario."

Toronto, therefore, needs her biggest and her most courageous men on guard at the City Hall.

"Has she secured them? The best way to answer that question is to ask another. What would be said by the people of Ontario if it were seriously proposed to make Controller Church Premier or Aid. Sam McBride Minister of Public Works. There would be such a roar of indignant protest from every quarter that the outrageous suggestion would never again be heard of. Yet here we are in Toronto, a little over three weeks from election day, with the possibility before us that these two men during 1915 may occupy in this city positions analogous to those of Premier and Minister of Works. There is no roar of indignation. There are no heated protests. A good many citizens who smile cynically at the suggestion of Church for Mayor will vote for him because the ward organizations of their party and the secret societies are being "worked" with skill on his behalf."

Poor lodge-ridden Toronto! However, it is pleasant to note that "some members of Council are elected because they have high ideals of public service." It is not so pleasant to note the general lack of appreciation of honest effort in the public service.

"Such men occasionally persist in their labors of self sacrifice, and come back year after year, but, speaking generally, the reformer in Toronto City Council has a short life and far from a merry one. After running his head several times against the stone wall of general inertia he retires to private life convinced that nothing short of an earthquake will shake up the City Hall crowd."

The survey of Toronto's civic services only a short while ago showed that millions of dollars in excess of the reasonable cost of good work were squandered for wholly unsatisfactory results. Still so great is the apathy, so cynical the indifference, so complete the absence of public spirit and the sense of civic responsibility that the organized predatory elements are allowed to perpetuate incompetent administration—and worse.

We pride ourselves in Canada on keeping party politics out of municipal affairs. Would it not be a good thing for Toronto to have openly and aboveboard the party system? There would be organized opposition, systematic study and criticism of municipal business in Council and

in the press; an alternative administration for the people thus enlightened to choose on election day; an impelling, if not compelling, motive for the party trying to oust a corrupt or incompetent administration, to bring out candidates of business ability and integrity. For the reason that the revenue is derived from direct taxation the people should be more responsive to agitation, more appreciative of business-like administration. It is difficult to see any argument for the party system in the province that would not hold good for the city. At all events Toronto's case could not be much worse.

NOTES AND COMMENTS

ALTHOUGH CRACOV is much in the world's eye at the present time and is destined to all appearance to be the theatre of one of the greatest battles of the War, it is among the least known of European cities. Once the capital of Poland it is now an Austrian fortress of the first class, and, from its situation, the key to the integrity of the Austro-Hungarian dominions. If, as seems probable, it falls into the hands of the Russians at an early date, a blow will be dealt to the Austro-German compact from which it can scarcely recover, and the greatest obstacle to the Russian occupation of Berlin will have been removed. It is not to be wondered at therefore that Germany should for the moment have thrown her whole strength into the Polish campaign, at the risk even of weakening her Western frontier, in order to draw off the Russian menace to Cracow. That in the event it will aught avail her is inconceivable.

CRACOV STANDS in a vast plain at the junction of the Vistula and the Rudawa. It has a population of about 100,000, of whom one fourth are Jews. It is in fact the stronghold of Judaism in Galicia. Recent visitors describe it as conveying the impression of decayed grandeur which, considering its past, is scarcely matter for wonder. For, as capital of the ancient Kingdom of Poland, it was once the scene of events which had an important bearing upon European history, and gave to it an honorable place among the world's cities. Its gradual decline dates from 1610, when the royal residence was removed to Warsaw, but the Polish Kings continued to be crowned and buried at Cracow until the final downfall of the Kingdom. Then, with its partition in 1795, Cracow fell to Austria, and has since, with the surrounding province, remained within the Austro-Hungarian Empire. Through all its vicissitudes, however, it has retained its distinctively Polish characteristics, and while its citizens are described by visitors in recent years as showing no discontent under Austrian rule, it is safe to say that in the event of Russian victory in the present momentous conflict, and of Russian good faith as to the national integrity of Poland, they will resume their nationality with all the accumulated patriotic exuberance of two centuries of expatriation.

APART FROM the Jewish element the Poles are almost to a man Catholics, and Catholics of a staunch and vigorous type. And where not oppressed in their religious belief and practices turbulence is not among their characteristics. This fact will perhaps account for their comparative contentment under Austrian rule as compared with their active resistance to Russian and German domination. In Austria, their religion being the same as that of their masters, they have enjoyed immunity from the harassing laws which have been imposed upon their brethren who had the misfortune to be allotted to Prussia. Between Prussian rule on one side of the boundary line, and Russian on the other the unhappy Poles of those countries have been ground as between two millstones. Every oppressive instrument and tyrannical device that race and creed hatred could suggest has been forged against them, but all without avail. For, as in Ireland, so in Poland, oppression has but made the fires of faith and patriotism burn the brighter and gone far perhaps towards the ultimate conversion of the oppressors.

THE MEMORIES that Cracow chiefly delights in are St. Stanislaus, King John Sobieski, Kosciuszko, Mickiewicz, and Copernicus. St. Stanislaus is the Patron Saint of Poland, who, as Bishop of Cracow was, in

1079, slain before the altar of his cathedral. In the centre of the present cathedral—a later structure on the same site—a silver sarcophagus enshrines his remains. The name of John Sobieski, the victor of Vienna and deliverer of Europe from the Turks, is deservedly held in remembrance throughout Christendom: It was his granddaughter, Princess Maria Clementine Zobeliski, who became the wife of Prince James Francis Stuart, and by that marriage, mother of the Bonnie Prince Charlie so dear to every Scottish heart. Kosciuszko, who strove so manfully to free his people of a later generation, will forever rank high on the roll-call of liberty—"And Freedom shrieked when Kosciuszko fell." Adam Mickiewicz is the national poet of the Poles, while Copernicus, a Catholic priest, is the father of modern astronomy. In the beautiful Gothic court of the old University of Cracow stands a statue of Copernicus, reminding the beholder that he was a student there from 1491 to 1495. In 1530 he completed his great work "De Revolutionibus," proving the sun to be the centre of the solar system. In 1543 the first printed copy of this work was placed in his dying hands. His memory is now the crowning glory of the University.

THAT THE proverbial kindly and hospitable nature of the people of that region has not changed in this generation is shown by recent experiences of a correspondent of the Glasgow Herald. "From Volacz we climbed the slope of the Eastern Carpathians, at a point recently passed by the Russians, and here, at a height of some 4,000 feet, we came upon the farmhouse of Firczak-Lak, where we stayed a night with the kindly farmer and his wife, who proved to be Hungarians. Over the doorway was the hospitable legend which, when translated, meant 'God has brought you here.' And once satisfied that we were not Germans, we were hospitably invited to spend the night. Everything was clean. "A luxuriously clean bedroom, spotless linen, and even towels and soap, were attractive. Excellent coffee, milk and cheese were the staples of the diet here. The farm was a dairy farm. There were 120 cows, and that year the farms was making cheese, the famous Gruyere; also Trapiata and Karpati, less well known. I never met kinder people. When we left they refused to take any payment from us and hoped we would come again to see them. All they would allow us to do was to give a trifle to their little three-year-old boy Imrah for his money-box."

OF ALL the publications incidental to the great European War—and they are already numerous—we are disposed to give the first place to Mgr. Benson's beautiful and consoling little posthumous work, "Vexilla Regis," a book of devotions and intercessions, to repeat the sub-title, "on behalf of our Authorities, our Soldiers and Sailors, our Allies, the Mourners and Destitute, and all affected by the War." And we would give it the first place, not because of any pretence, (which it does not make) to being a profound original composition, or for anything striking or startling which it might contain, but simply because, recognizing the littleness of man and his absolute dependence upon God, it goes direct to the heart of things, and places the issue of the war entirely in the hands of Providence.

"VEXILLA REGIS" is simply a prayer book for war time, and it is compiled along the lines indicated by the Offices of the Church, under the firm conviction that so venerable and orderly a system must surely guide the soul more skillfully and effectively than any spasmodic or emotional method could accomplish. Apart from the intrinsic merit of the book—and no one perusing it can fail to realize its worth—it has an affecting interest all its own in that the revision of its proof-sheets was quite the last work of its illustrious compiler. The last proofs were actually in Mgr. Benson's hands, as we learn from the Bishop of Salford's touching preface, when he was stricken with his fatal malady. All those, therefore, to re-echo the Bishop's words, "who will find therein comfort and inspiration in their day of sorrow, and fitting supplication for the dear ones who have been called away in these sad times will not fail to include Father Benson's name among those for whose speedy and eternal repose they raise their hands in prayer." The book is very attractively published by Longmans Green & Co., and sold without profit to themselves or the trade at 50 cents. It should have a wide circulation.

ANOTHER timely little book from the Longmans press is "A child's Prayers to Jesus," by Rev. William Roche, S. J. Many of these prayers are in rhyme, making them easy to memorize by little children. They are directed especially to our Lord in the Blessed Sacrament, but embrace every phase of the Christian life understandable to the mind and heart of the young. Father Roche has done a useful even a necessary work in compiling this little book. The following "for help in prayer," will give an idea of the spirit in which it is conceived and executed:

Reach downward from Thy hidden throne  
And take my hands of prayer,  
And hold them, hold them in Thine own  
In church and everywhere.  
And I will lift them up to Thee  
Quite often in the day  
Do Thou each time take hold of me  
That I may never stray.

ON THE BATTLE LINE

THREE GERMAN WARSHIPS SUNK

(Canadian Press Despatch) London, Dec. 9.—The following announcement was issued by the Official Information Bureau: "At 7:30 a. m. on the 8th of Dec. the Scharnhorst, Gneisenau, Nürnberg, Leipzig and Dresden were sighted near the Falkland Islands by a British squadron under Vice Admiral Sir Frederick Sturdee. "An action followed, in the course of which the Scharnhorst, flying the flag of Admiral Count Von Spee, the Gneisenau and the Leipzig were sunk. The Dresden and Nürnberg made off during the action and are being pursued. "Two colliers also were captured. "The Vice Admiral reports that the British casualties are very few in number. "Some survivors have been rescued from the Gneisenau and the Leipzig."

(Canadian Press Despatch) London, Dec. 10.—The Official Bureau announces: "A further telegram has been received from Vice Admiral Sir Frederick Doveton Sturdee, reporting that the Nürnberg was also sunk on December 8, and that the search for the Dresden is still proceeding. "The action lasted for five hours, with intervals. "The Scharnhorst sank after three hours, and the Gneisenau two hours later. "The enemy's light cruisers scattered and were chased by our cruisers and light cruisers. "No loss of any British vessels is reported. "No further official reports have been received. Unofficial reports say that the Dresden has been sunk."

LLOYD'S RATES DROP

Lloyd's are now insuring shipping for Pacific ports at a low rate, as a result of the destruction of the German fleet in the South Atlantic.

THE DRESDEN CORNERED

Buenos Ayres, Argentina, Dec. 10.—The German cruiser Dresden, the only warship of Admiral Count Von Spee's squadron to escape after the battle with the British squadron under command of Admiral Sir Frederick Sturdee, has been cornered in the Straits of Magellan, according to advices obtained through well-informed circles to day. The naval division commanded by Admiral Sturdee is understood to include nine warships, notably the British battle cruisers Lion and Indefatigable.

Globe Summary, Dec. 12.

The Buenos Ayres Despatch says Admiral Sturdee's squadron is understood to include among other big gun ships the battle cruisers Lion and Indefatigable. It is in the case the battle off the Falklands was notable for the first appearance in actual conflict upon the ocean of a greater gun than a 12-inch. The Lion has eight 13.5-inch guns and a speed of 28 knots. Such speed and such weapons, in range and power, would hopelessly outclass the Germans, and it is doubtful if they got within range before they were sent to the bottom. The British 13.5-inch shell weighs 1,250 pounds, and would pierce the German armor at 8 or 9 miles distance. The Krupp 8.2 shell weighs 309 pounds, or less than a fourth of those used in the Lion's gun's. The German shells were effective enough to put the Good Hope out of action at a range of 12,000 yards, or almost seven miles, but they would fall harmlessly against the Lion's armor a mile or more farther away.

Once more the fortune of war has changed on the eastern front. The Russians have met and checked the German force advancing upon Warsaw from the East Prussian frontier, the advance guard of which was reported to be only fifteen miles from the city. On the main front, the Russians occupy two positions, one near Lowicz and the other to the south, at Mieszga, where the portion of the Grand Duke's army which