#### DIGHT

### THE C. M. B. A.

Stratford, Ont., March 1st, 1915. Editor CATHOLIC RECORD : Would you please allow me space in your valuable paper to say a few words about the Catholic Mutual Benefit Association of which I have been a member the past seventeen years. I have a policy for \$2,000. I now pay \$2.00 per month, which is not enough to keep any in-surance in existence. But under the new rates I will be asked to pay \$9.14 cents per month, which is too great an amount and one which I could not pay. I only wish I had been asked to pay a solvent rate when my earning power was good so as not to be driven out when too old to take other insurance. But I have no regrets on leaving. I had cheap insurance and the money I paid went to help the widow and Let us take a glance at the rates that members are paying who joined prior to 1907, which are called solvent rates. Take the member twenty-five years of age; he has a policy for \$1,000. He pays 99 cents per month, \$11.88 per year, paying for eighty-five years he would pay in \$1,009.80 cents, which would be a little over the amount of his policy. Let us pass on to the member of thirty years. He too has a \$1,000 policy on which he pays \$1.17 per mo or \$14.04 per year. He paying in for seventy-two years would pay in a fraction over the amount of his policy ; add the age at which they be-came members to the years required to pay the amount of their policies and they would be very old members. I claim, and I think I am not any

too high in my estimate, that any man paying life insurance no matter at what age he joins or what the amount his policy is drawn for, I claim he should be required to pay an amount equal to the amount of his policy before he reaches the age of great allowance for those members who die in a few years after becom ing members, and we have very many of them. Looking over the deaths I think there should be a clause in each policy stating that the member who dies in a few stated years after joining would only claim half the amount of policy. I think the Society should have some protection as well as the individual member.

I hope that every member of the C. M. B. A. will consider that he is ot paying a sufficient rate and have his rates increased so he will not be obliged to pay more when an old man. I contend that any man of twenty five years with a \$1,000 policy should pay \$2 per month and then he would be on a sound basis for his lifetime. I do not want any brother member to think that I wish to say one harsh word against our Society or its memword against our Society or its mem-bers. No, I have the best wishes for it. I hope and trust that the rates will be readjusted so the Society will go on and flourish as it should with the approval and blessing of the dig-nitaries of our holy Church. Thank-ing you in anticipation for space Mr. Editor.

I remain yours truly, PATRICK KEHOE, Pres. Br. 480, Stratford, Ont.

Brantford, Ont., Feb. 18, 1915. Editor CATHOLIC RECORD: Would you kindly publish the following letter in regard to C. M. B. A. matters. You were kind enough to publish a letter of mine some sound, practical plan to over. come the present difficulties. In the first place there is an actuary or actuaries at Ottawa who dictate as to what rates fraternal societies shall pay who are doing Insurance iness. But do they dictate to the line Insurance, or to the life endowment plan or to any straight life Insurance. My reply would beno, not by a blame sight. Why then dictate to fraternal societies? The reason is business is dull, dividends are low with the old timers so some on has to pull the strings and start trouble for the fraternal societies. Now, sir, here is what I contend is wrong. Those actuaries at Ottawa have a right to warn or advise. But they have no right to dictate as to what rates any fratermal society shall pay. And that is just where the Grand Council made a mistake by being dictated to. There is one society which was told to raise their rates but did not and will not do so and are still doing business at the same old rates. Conventions are costly and should be avoided. Let the Grand Council apply the N. F. C. rate at the age of entry, collect what member owes from said date, ignore the actuary and that will be the last of the C. M. B. A. difficulties. I. O'CONNOR, 39 Lawrence St.

this city. The difference is so large, the average being 49.50 among the Catholic to 14.05 among the Protestant nationalities, that it must prove of the utmost significance to the social and political economist, especially if the comparative infrequency of divorce among the former class be considered."—St. Paul Bullet in. Organ, A ecial to the RECORD

## THE SERMON EXPLAINED

If ye listen, avic, sure to tell you I'll try, anin' of all that the Preacher The

did say; mind how he told us to hold Do ye our heads high, the feast of a nation we're keepin' to day? Since

There are countries that boast of Saint more or less, And 'tis not condemnin' their pride I

will be, For sure even wan is a prize to pos-

And I'd never begrudge them a lone two or three.

But in Ireland, avic, there are saints

by the score, Though most of their names in no

book you will find, And I don't mane the monks and the hermits of yore, Though I truthfully say we had lots

of that kind. programme. As for Doctors and Teachers, and

Preachers and Priests. Sure the Lord knows how gladly we

gave of our best; And, in troth, if we minded of keep in' their feasts.

He should lengthen the year to make room for the rest.

the sons and the daughters of But Erin's green Isle, Unschooled and unlettered, who labored for God,

Whose pure hearts were never pol-

luted by guile, And whose feet left a blessin' where ever they trod.

these are the saints that I'm

manin,' asthore, kept the old Faith that St. Who

Patrick first brought, And who sowed the good seed far from Erin's green shore, And new glories for God and St.

Patrick wrought.

Though we're proud of the saints that in glory are crowned Of Patrick and Brigid, Columba and

Gall We are prouder of those that no men-

tion have found, Faix, I'm puzzled how heaven finds

room for them all.

No nation has ever walked closer to

God ; 'Tis only an Irishman knows how to

pray; the next thing to heaven is Brin's green sod— Sure

That's the reason we're proud on St. Patrick's Day. —Rev. D. A. CASEY, " Columba."

GERMAN CATHOLICS

AND KULTUR FATHER O'GORMAN SHOWS THAT

THEY OPPOSE KULTUR Ottawa Evening Journal, February 1, 1915

Editor Journal: In the Journal of yesterday it was stated in a news item that in the Roman Catholic schools of Germany children are made to learn by heart Ernest Lissauer's Hymn of Hate, and that the majority of Catholic children now know it.

Ponet desertum quasi delicias. And one wonders what the pious I scarcely credit this information. Germans, it is true, irrespective founder of Eton College would have thought had he witnessed the quiet the years of peace, before the further tragedy of the war began. The religious differences, are convinced that Germany is fighting for her existence against powerful enemies, and they know that the most powerful of these enemies is England. Only of a Catholic church at Eton on Wednesday last, January 20th, when holy Mass was celebrated here after one side of the case having been prea lapse of three hundred and fifty-six sented in Germany, we need not be years ! surprised that all Germans think that their country is in the right, and her In 1440 Henry VI. founded and established a college "to endure enemies, and especially her strong-est enemy, England, in the wrong. to the end of time: to the praise, glory, and honor of our Crucified Lord : to the exaltation of the most However, I do not believe that Cath olic school children would be taught glorious Virgin Mary, His Mother a hymn of hate. The Catholic Cateand the support of the Holy Church His Bride." We read that "the chism in use in Catholic schools in His Bride." We read that "the King's College of Our Lady of Eton Germany contains the following questions and answers: heside Windsor" was declared to be What are we commanded to a body corporate, and capable of do by the command to love our holding lands and advowsons in perneighbor?" A. "The command to love out petuity. In 1553 the intentions of the founder were set at nought. By order of the Privy Council, the bells neighor commands us to love our of Eton College were confiscated to the King, and the Church goods con-verted "from monuments of superneighbor as ourselves.' Q. "Who is our neighbor: A. "Our neighbor is every man, be he ftiend or foe." ("Unser Naech-ster ist jeder Mensch, sei er Freund "Who is our neighbor?" stition to necessarie uses." Accord-ingly the old ecclesiastical plate was oder Feind.") sold or put to secular use, the coloder Feind.") The gospel of hate is not taught in the Catholic schools of Germany. Another point to be remembered about the German Catholics is this: While England began to fight Pruslege in its stead receiving some "plate for the buttarie" consisting of silver wine pots, jugs, and bowls. Had the Provost and Fellows of the college foreseen the reaction which came on the death of Edward VI. a few months later, it is possible that they would not have disposed of their

settlement





MARCH 18, 1916

#### TEACHERS WANTED

A QUALIFIED NORMAL TRAINED CATHO-olic teacher for Separate school. Duties be-ginning after Christmas holidays. Apply stating salary, to W. Ryan, Box 22, Charlton, Ont. 1881-tf

A QUALIFIED NORMAL SECOND CLASS Catholic teacher for P. S. S. No. 7, Lancaster. Duties to commence after Easter holidays. Apply stating salary, and experience and qualifications to D. A. McKinnon, Dalhousie 'Station, Que, R. R. No. 1 1899-1

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. 1898-tf.

NURSING PROFESSION THERE ARE SEVERAL VACANCIES IN the training school for young ladies who wish to study the profession of nursing. Apply to Sistens of Charity, Good Samaritan Hospital, Suffern, N. Y

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1808-2

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#### CATHOLIC BIRTH RATE

Commenting upon the birth rate in New York city, where it is shown that according to nationality, the Catho-lic birth rate is the highest in the the New York Sun said recently city,

Another interesting point in this report is of sociological significance, since it illustrates most forcibly the influence of religious training. In the 'Summary of Number of Births, According to Nationalities,' the following figures are instructive: The birth rate among Germans was 11,61, among French 13.45, among English. 17,09, among Irish 26.95 among Ital-ians 78.12 among Russians and Poles

while England began to fight Prus-sian Kultur in 1914, German Catho-lics began their fight against Kultur in 1872. When Prussia tried in that year by means of the Falk Laws to enslave the Catholic Church and force upon her Catholic subjects the anti-Christian Kultur ideas of

the German Liberals, the term Kulturkampf (Kultur fight) was invented. Catholics fought this anti-Catholic Kultur. Bureaucratic Prussia put two Catholic Archbishops in prison. exiled the religious orders, deprived 1,125 parish priests of their parishes, gagged Catholic education and con-fiscated all Catholic ecclesiastical property, but it did not succeed in imposing its Kultur on the Catholics of Westphalia and the Rhineland. 47,62, among Austro-Hungarians 45.. 93 s 1,000 families. These figures show conclusively that parents of Catholic nationalities furnish the larger increment of population in

Crosses, relics, crucifixes, Beads, pictures, rosaries and pixes

with such alacrity. Like many others, they "conformed" to avoid trouble. But on the accession of Mary the High Altar was again set up, and the holy-water stoup re-placed in its old position near the door. But it would appear that in 1559—the first year of Elizabeth —the last Catholic Provost and Partor of Elizabeth Rector of Eton, Provost Cole, was de-posed and cast into the Fleet Prison,

world has never known a p such tragic toil. We are told by ober statisticians who know, that th

soil of Belgium is on the whole alnost the most unfertile of Europe. God made Belgium a sandy dune and plain. The sweat and blood of Belgians have made God's desert into the garden of Europe. The "Civil-izers" have brought back with blood the primeval wilderness! Who ever heard of Belgians begging for them. selves? Who ever saw Belgians, with outstretched hands, beseeching bread they had not themselves toiled to earn. I lived three years in Bel-gium-a beggar for its alms of learn ing; yet I never found the Belgians eloquent to beg, but to bestow. They bestowed their best upon the desert soil. If the sand they called Fatherland poured out its gifts more lavish ly than any other land in the world more even than the unctuous self-as-sertive land that is now a kleptoman-

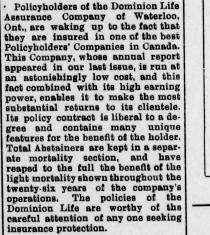
servive land that is now a Rieptoman-iac in Belgium—it is because the tillers of the soil had already given the soil more than it could repay. Millet, in all his later masterpieces, painted men and women, sometimes at prayer,

sometimes at work, but always bent over the soil. He meant to suggest that they were redeeming the soil and their soul by their toil, and that they

were redeeming their toil by their prayer. I never saw a land where the redemption of work-and the work of redemption-seemed a lavish national product.

These things are good to remem ber when we, whom Belgium's wounds have saved from wounds, stretch out our hands in beseeching beggary for them who have neither the heart nor the tongue to beseech. Neither Flemings nor Wallons speak our tongue. Their one splendid utterance is that in these latter days,

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POPE PRAYS FOR PEACE AS 60,000 BOW IN ST. PETER'S

Rome, Sunday, Feb. 7.-There was an impressive scene in St. Peter's this afternoon when Pope Benedict

to the Papal altar. Standing be-tween the 4 richly gilded spiral col-umns of Bernini canopy, Pope Benedict intoned the prayer, which was repeated by the kneeling multitude whose voices echoed throughout the great temple. The prayer was to the "God of All Mercies, King of Peace." The Pope on arriving at and leav ing St. Peter's received an ovation. As he was leaving after the ceremony there were many cries of "Long live the Pope !" and "Give us peace!"

Despite the downpour of rain at 3 o'clock this afternoon all the bells of

intoned his prayer for pes The great edifice was thronged with worshippers, when the Pontiff surrounded by 22 Cardinals, mounted