

THE C. M. B. A.

Editor the CATHOLIC RECORD:—The question now agitating the membership of the C. M. B. A. has no doubt attracted your attention, and I would ask permission to lay down some facts, no surmise, no heated appeal, but figures taken from the official publications of the order, and to these I would beg every member, from the Grand President down, to give attention. I do not ask you to take my word for it, but sit down and work it out for yourself.

I would just premise that I have accepted the Fraternal Congress Rate as the correct rate, but would draw attention to the results as applied by the Grand Council to the members who had joined previous to Nov. 1st, 1907. We will suppose that members at all the ages from eighteen to thirty three inclusive had joined the order in October, 1899, and consequently, up to July 1st, 1915, would have paid assessments for fifteen years and eight months. Let us see how this will work out. For the first period of five years there were fifteen regular assessments and some specials, which I have averaged at one yearly, making sixteen. For the second period of three years, there were twenty assessments, and for the last period of seven years and eight months, twenty-four assessments. Take a young man of eighteen years, becoming a member at the date specified (Oct. 1899) his assessments on \$1,000, compounded annually at 4 per cent, would amount to \$214.88. Had he been paying the F. C. R. for the same time at the same rate of interest, it would have amounted to \$220.51, or \$6.13 more than his payments amounted to. The proposal is to advance his assessments to the rate of three years, which in his case would likely be thirty-four years. This would depend on the date of his birth. This would be \$1.34 a month instead of 86 cents, the amount declared sufficient by the F. C. R., an excess yearly of \$5.76. At that advance, in less than thirteen months, he would have made up the deficiency in his payments, but it is proposed to make him pay this excessive rate for the term of his natural life. A man of twenty-five, entering at the same time, continuing for the same period, at the same rate of interest, would have paid \$234.56 and should have paid by the F. C. R. \$241.86, or a deficiency of \$9.80. The proposed advance in his case, from age of entry to acquired age, is 75 cents per month, or \$9.00 a year, and the deficiency would be made up in about nine months. Take a man of thirty-three years on entering, his actual payments with interest would amount to \$255.90 and under the F. C. R. would have been \$300.16; the deficiency in this case being \$74.26. The difference in his case between the F. C. R. at age of entry and the acquired age, is \$14.04 yearly, and it would take him five years and three months to make up the deficiency, or in other words, at fifty-four years he would have paid all that this rate, that is accepted by the actuaries, and the Department of Insurance as sufficient, calls for, and for the remainder of his life would have to pay \$14.04 more yearly than he was entitled to pay.

Then take the options. Option two, table two, on \$1,000. We will take the case of the very first age in the table, that is a member joining in 1907 at eighteen years. It is quite evident that he could not have been a member more than ten months, when the rate adopted at Montreal came into effect. Under the twenty assessments levied up to Nov. 1st, he would pay twenty-seven cents less than the F. C. R. calls for, and for the seven years and eight months up to July 1st, next, he or, at the most, paid fourteen cents a month, or \$1.68 a year more than the F. C. R., or after deducting the 27 cts. shortage, he will have paid \$12.75 more than the experts say is sufficient, and yet, there is to be a lien of \$7.00 on his certificate, a total of \$19.75 more than enough, and besides all this, he will have to pay for the term of his natural life, 99 cts. instead of 86 cts. monthly. Then take a man of thirty-two years joining the same year, 1907, he for ten months paid 20 cts. less than the F. C. R., and for seven years and eight months 46 cts. yearly less than the F. C. R., or altogether \$38.88 too little, and his certificate is subject to a lien of \$13.27, and an increased assessment monthly of 44 cts.

I think this is sufficient to convince all members that this rate is not scientific nor just.

If you will permit me space there are other points that are equally wrong, and which I would like to draw to the attention of the members.

JAMES O'REILLY, 822 Margueretta St., Toronto. Branch 428, Hastings, Ont.

CARDINAL GIBBONS AWED

ADMITS EUROPE'S WAR MAY BE FULFILLING SCRIPTURAL PROPHECY. Special to the New York Times. Baltimore, Md., Feb. 17.—That it looks as if the Scriptures are being fulfilled and the end of the world is approaching was admitted by Cardinal Gibbons to-night during a general discussion of the war.

"The news coming from Europe is terrible," he said. "It was me, it is beyond our realization. We cannot grasp its magnitude nor what it means. It is terrible—horrible, indeed."

"Does it not look as though the Scriptures were being fulfilled? Nations shall rise against nation, and there shall be sorrow throughout the world," which will be a sign that the end is near?" he was asked.

"Yes, it does," admitted the Cardinal. "Think for a moment what this war means, if you can—I cannot. When one life is lost on board ship all the country is startled. When the Titanic sank with more than 1,000 of its passengers the world was horrified. That was a thing that occurred only once. Loss of life in great numbers occurs only once in a while. But now, in this greatest war of the world, a thousand, nay, ten thousand, lives are being sacrificed every hour the war continues."

THE BATTLE OF THE FALKLANDS

Many of our readers will be interested to learn that the most vivid description which has yet come to hand of the fight of the Falklands is from the pen of a young Catholic midshipman, a son of Sir Thomas Emond, M. P. Speaking of the "Invincible," this boy of sixteen, writing to his father, says:—"Down came the range—11,000, 10,000, 9,000, 8,500 yards. We were hitting the 'Scharnhorst' nearly every time. One beauty from our right gun got one of their turrets fair and square, and sent it whizzing over the side. The 'Scharnhorst' was firing heavily, but I could see that she was in a bad way. She was down by the bows, and badly on fire amidships. I saw the 'Scharnhorst's' ensign dip. I never knew whether it came down or not, because just then one of our Lydites shells hit her, and there was a dense cloud of smoke all over her. When it cleared she was on her side, and her propellers were lashing the water round into foam; then she capsize altogether, and went to the bottom! So that the German flagship that had shown so little mercy to the defenceless 'Mammoth' a month before sank with Admiral Von Spee and 900 German sailors, not a man being saved."

"We then turned to the 'Gneisenau' and fought on for nearly two hours. The Germans had fought well and were done. She had a heavy list to port, and was burning furiously. The first funnel was down and she was an absolute shambles, her turrets in splinters, and her guns twisted in corkscrews. She looked a sad sight. It is not certain whether she hawled down her flag or not. I think she did. She slowly heeled over to port, and then capsize just ahead of us. You could see her side; it looked like a huge whale's back. Then she sank, and you could see wretched men caught one after another and sucked down in the vortex. When we came near we could see that the water was all yellow where she had sunk; and there was a dreadful smell of lyddite in the air. It was absolutely dreadful, what with all those wretched Germans drowning and sending up pitiful cries for help which we could not give because most of our boats were in splinters. We got out all the boats we could, and so did the 'Inflexible,' and we managed to save some 300 men, including their captain."

Then comes a fine story telling how the 'Nurnberg' was caught and sunk by a lower vessel. The 'Kent,' a 21-knot cruiser, was ordered to chase the 'Nurnberg'—a 25-knot ship, and also a much more modern one than the 'Kent.' She had only a few hundred tons of coal on board to catch the 'Nurnberg' with. The old 'Kent' set off, and they worked up to 22 knots; more than she had ever done on trials. Then the word was passed up that there was hardly any coal left. 'Well,' said the captain, 'have a go at the boats.' So they broke up all the boats and smeared them with oil and put them in the furnaces. Then in went all the armchairs from the wardrooms, and then the chests from the officers' cabins. They next burnt the ladders and all. Every bit of wood was sent to the stockhold: the result was that the 'Kent's' speed became 24 knots! And she caught the 'Nurnberg,' and after a stiff fight, in which several men were killed, the 'Nurnberg' was sunk. If Mr. Emond had not been a sailor he might have made the fortune of some newspaper as a war correspondent.—The Tablet.

If the world could be given to some people they would not be content unless it was rolled round.

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there shall be sorrow throughout the world, which will be a sign that the end is near?" he was asked.

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DIED

HENRY.—At her late residence 205 Montrose Ave., Toronto, on Feb. 1st, 1915, Mrs. Mary Henry, beloved wife of Mr. Peter Henry. May her soul rest in peace!

WANTED

We have placed into stock 100 gross of Shamrocks and while they last we will sell them at \$1.25 a gross. Easter Lilies, Iris Lilies, Mums and Roses, 40 cents a dozen, Easter Chicken Novelty, 20 cents a dozen, Carnations, 15 cents a dozen. Write Brantford Artificial Flower Co., Brantford, Ont.

TEACHERS WANTED

A QUALIFIED NORMAL TRAINED CATHOLIC teacher for Separate school. Duties beginning after Christmas holidays. Apply stating salary to W. Ryan, Box 21, Charlton, Ont. 1881-f

TEACHER WANTED FOR THE R. C. S. S. No. 2 and 4, Woodside. Salary \$500 per annum. Duties to begin at once. Teacher having a class professional certificate preferred. Send all communications to F. B. Fusch, Sec. Treas., Woodside, Ont. 1895-3

TEACHER WANTED, HOLDING FIRST OR SECOND CLASS NORMAL PROFESSIONAL CERTIFICATE for Separate School Section No. 5, Glenora, Grey county. Duties to commence March 1st or April 1st, 1915. Applicants state salary, experience, qualification and nearest telephone office. Apply to Frank Meagher, Sec. Treas., R. R. No. 6, Markdale, Ont. 1897-2

NURSING PROFESSION

THERE ARE SEVERAL VACANCIES in the training school for young ladies who wish to study the profession of nursing. Apply to Sisters of Charity, Good Samaritan Hospital, Sufferin, N. Y. 1897-3

FARMS FOR SALE EXECUTORS SALE OF STOCK AND GRAIN are available for placement in foster homes: solid red brick house, basement barn 60x40; cement hog pen 50x20; cement silo 14x23; neat towns, village, depot, 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, Otterville, Ont., R. K. No. 1. 1897-4

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's Aid Society and are awaiting placement at the Sisters 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

HOUSEKEEPER WANTED GOOD HOUSEKEEPER WANTED BY A widower. Apply to John McClary, LaSalette, Ont. 1898-2

POSITION WANTED POSITION AS PRIEST'S HOUSEKEEPER wanted by a thoroughly practical person. Can furnish the best references. Address Box 77, Catholic Record, London, Ont. 1895-3

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THE Ontario Loan and Debenture Company

The Forty fourth Annual General Meeting of the Shareholders of this Company was held on Wednesday afternoon at the Company's Offices. The Annual Report showed as set forth in detail in the Revenue Account, after payment of all Taxes, Interest, Expenses and Charges, and after provision for any shrinkage of Assets that may be anticipated, the

Financial Statement Table with columns: Net Earnings for the Year 1914 are \$257,787.82, Balance brought forward from previous year \$45,859.36, Dividends (Quarterly) at the rate of 9% per annum have been paid \$157,500.00, Transferred to Reserve Fund \$100,000.00, Balance \$257,500.00, Contribution to London and Middlesex Patriotic Fund \$3,000.00, Balance carried forward \$43,147.18

REVENUE ACCOUNT Table with columns: DR. Interest on Sterling Debentures \$90,812.54, Interest on Currency Debentures \$54,353.55, Interest on Deposits \$34,828.76, Taxes, Provincial and Municipal \$6,636.27, Expenses connected with Debentures \$6,492.80, Commissions and Expenses in connection with Loans \$23,375.51, Expenses of Management \$35,375.34, Dividends to Shareholders (9% per annum) \$157,500.00, Transferred to Reserve Fund \$100,000.00, Contribution to Patriotic Fund \$3,000.00, Balance carried forward \$43,147.18, Total \$554,521.45

LIABILITIES and ASSETS Table with columns: LIABILITIES: To the Public: Sterling Debentures \$2,152,795.04, Currency Debentures \$1,233,917.22, Interest accrued on Debentures \$40,239.17, Deposits \$1,005,157.17, Total \$4,432,108.60; To the Shareholders: Capital Stock subscribed \$2,500,000, paid up \$1,750,000.00, Dividend No. 110 (since paid) \$39,375.00, Reserve Fund \$1,650,000.00, Balance at credit of Revenue Account \$43,147.18, Total \$7,914,630.78; ASSETS: Mortgages, etc., on Real Estate \$7,251,557.60, Less amount retained to pay prior mortgages \$6,730.67, Total \$7,244,826.93; Municipal Debentures and Stocks owned \$295,350.82, Loans secured by Stocks and Debentures \$40,290.29, Loans secured by this Company's Stock \$513.56, Office premises (freehold) \$69,000.00, Cash with Banks in Great Britain \$6,873.84, Cash with Banks in Canada \$257,805.34, Total \$7,914,630.78

To the Shareholders of the Ontario Loan and Debenture Company We hereby certify that we have audited the books and accounts of The Ontario Loan and Debenture Company for the year 1914, including a monthly cash audit and the verification of the entries and balances in all the Company's books, and we find the whole correct. We have also examined the securities and Auditors have been complied with and in our opinion the above statements are properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by its books. F. G. JEWELL, C.A., J. F. KERN, Auditors.

The following were elected Directors: Messrs. John McClary, Alfred M. Smart, Thomas H. Smallman, Lieutenant Colonel William M. Garthore, John M. Dillon, M. Masuret, Thomas P. McCormick and C. R. Somerville. Messrs. Frank G. Jewell, C.A., and John F. Kern were re-elected auditors of the Company. At a meeting of the Board of Directors held subsequently Mr. John McClary was re-elected President, and Mr. A. M. Smart Vice-President of the Company.

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O. 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.

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FREE TRIAL COUPON EASY METHOD MUSIC COMPANY. No. 115 Wilson Bldg., Toronto, Ont., Canada. Please send the "Easy Form Music Method" and 100 pieces of music for 7-day free trial as per terms of this advertisement. Do you play old-style note music? Do you play on piano or organ? Name: Address:

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Progress as Usual London's big Financial Institutions present Reports for 1914, showing SOLID GAINS IN EVERY DEPARTMENT. THE Canada Trust Company THE Huron & Erie Loan & Savings Company Some features of the 51st Annual Report: Savings Deposits Increased...\$ 25,447 Net Profits Increased... 37,874 Debentures Issued in Great Britain Increased... 136,425 Debentures Issued in Canada Increased... 246,208 Paid up Capital and Reserve Fund Increased... 763,584 Total Assets Increased... 1,157,100 The Canada Trust Company is managed in connection with the Huron & Erie L. & S. Co. Have you \$100 or more in your pass? book bearing only savings interest? If you do not intend using the money for a short time you are entitled to higher interest. To obtain a profitable rate of interest with absolute safety, simply bring or send us by mail a cheque for the amount to be invested. We will then issue a bond for the length of time you choose. Your interest is payable half-yearly. During the present month these rates apply:— HURON & ERIE L. & S. CO. 4 1/4% for a term of one or two years. 4 1/2% for a three year period. 4 3/4% for a 5 year period. CANADA TRUST CO. 4 1/2% for one or two years. 5% for a term of 3, 4 or 5 years. Decide today to increase your income. You can find no safer place for your money than either the Huron & Erie Loan & Savings Co. OR The Canada Trust Co. Main Offices: 440-446 Richmond St. London, Ont. T. G. MEREDITH, K. O., President. HUME CRONYN, General Manager