

\$140,800, whereas commissions, &c., swallowed \$158,000!) A year's premium, at average age, was \$17, for a \$1,000 policy. The explanation of these phenomenal figures—for they are no less—is, in the words of the prospectus adverted to, "the greater part of the administrative business of the Legion is conducted by its members gratuitously, and not by paid agents. The compensation of the chief executive officers and branch executive officers is fixed by the supreme and subordinate Councils respectively; and satisfactory bonds are exacted of all officers entrusted with funds. Each Council is the custodian of its own funds, and has a voice in the management of every department of the Legion. Thus by an organized system of Councils throughout our country, regulated and working in unison under local and general laws of their own creation, embodying principles and practices of the most rigid economy and assured safety, the greatest benefit at its minimum expense must surely accrue to the members."

There is, I understand, an Australian Catholic organization, worked on similar lines, and giving evidence of no less striking growth and vitality; but it is unnecessary, at the moment, to occupy valuable space by detailing its operations.

Enough has been said to prove, as a general proposition, that it is not too plan to argue that what our kin beyond the sea have demonstrated to be practicable we at home can carry into effect. And not only do we possess the encouragement derived from their experience, but I have warm assurances of advice, information, co-operation—anything that may be necessary for our successful imitation of such notable examples. It is not too much to anticipate that, now the spirit of federation is in the air, the day may not be far distant when a Catholic Mutual Provident Society of the United Kingdom strong in the blessing of Cardinal, Bishop, and priest, will join hands with sister societies throughout the English-speaking Catholic world; and who would be bold enough to attempt to estimate the power which such a combination would wield? And is combination to be left all to the enemy? If there is one feature which, more than another, marks the close of the nineteenth century it is the drawing together of forces—the closing up of ranks—in every department of life: religious, social, educational, industrial and financial. Organization and the "strength" which comes of "union" are the present-day watchwords of every class; and it cannot but be desirable that Catholics should be brought into line with the general movement.—*The Tablet.*

The following selections are from the September Ladies' Home Journal:

Gossip may be friendly and neighborly. I like the word because it conveys a suggestion of good news or good comment, but it is no longer gossip when it ceases to deal with pleasant happenings and loving wishes and becomes critical or censorious or lapses into slander. The most unworthy talk in the world is that which is carried on in whispers and semi-confidences, and which retails the unfortunate errors of people whom we know. Never to say an unkind thing, never to imply an unfriendly thing, even by our silence are rules which we should make and to which we should scrupulously adhere.

PERFECT FOODS ARE VERY FEW.

There are very few single foods containing the proper amount of nitrogen and carbon. It is intended that we shall mix our foods to get a perfect diet. The whole wheat grain is very nearly a typical food: it may lack a little fat. Milk and eggs are also nearly perfect. The pulse or chick peas of the East are quite perfect food.

TRUE HOSPITALITY.

Entertaining Wisely as to Guests and Simply as to Methods.

Personal qualities, graciousness and cordiality lift simple modes of hospitality out of the commonplace. "I should be happy to see my friends if I had only ham hinds to give them!" exclaimed one enthusiast. The pleasure might not be mutual, but there spoke the true spirit of hospitality. The most charming hosts are those who entertain wisely as to guests and simply as to methods. If agreeable persons decline hospitalities because they cannot return them in kind they set too high a value on material things. If the rich only entertained the rich, society would be very uninteresting. We all have much to give that money cannot buy.

TO ACQUIRE A GOOD VOCABULARY.

Read Good Books and Listen While Well Educated People Talk.

"A good vocabulary is acquired by reading good books, as well as by hearing the talk of those who express themselves in the speech of educated people," writes Margaret E. Sangster, in the September Ladies' Home Journal. "Thought lies back of speech, and the more subjects interest us the more command of language we shall have in which to describe them. They who read scientific books will have a grasp of scientific terms. They who discriminate nicely and use the very best word to say what they have in their minds will consult a dictionary and see what are the similarities or the contrasts of certain words; will choose, as among gems, the flawless ruby or crystal; will not be satisfied except with the exact word which can express precisely the meaning they wish to convey. The reading of good authors lifts our vocabulary from meanness and meagerness to nobility and splendor, enriches our speech with words which are like a beautiful embroidery on the garment of daily life, and furnishes us with allusions, quotations and phrases which are picturesque, apposite or convenient for illustration."

THE ART OF ENTERTAINING.

A Few Points for the Guidance of Hosts and Guests.

The house itself may be helpful in making visitors feel at home. We should have nothing too fine for comfort, and welcome our friends in rooms made homelike by our daily use.

It is well to have easy rules about breakfast. It is customary to give one's guests the option of having tea or coffee, rolls and fruit sent to their rooms, or of joining the family.

No business apologies for any guest. All are on the same social plane while under her roof, and should receive equal consideration.

It is a disputed point whether host or

guest should suggest retiring for the night. It relieves visitors of embarrassment to know the ways of the household, and a readiness to comply with them is a mark of politeness.

It shows no lack of cordiality to refrain from urging friends to extend their visit. They probably have other pleasant plans and a hostess may be asking a great favor when she fancies she is conferring one.

Experienced entertainers recommend that the men should generally spend their mornings together and women enjoy each other's society. All meet at luncheon.

Hosts and guests meet in the drawing or living room before the meals. Not less than five, nor more than fifteen, minutes should be allowed for all to assemble.

Every guest should be made to feel that his or her presence has added to the pleasure of the entertainment, and conferred a personal gratification upon the hosts.

A prompt expression of gratification in remembering the visit, at once, upon returning home, is an evidence of good breeding.

A guest should hold sacred anything that may be learned of the family life or the peculiarities of any member of the household where hospitality has been accepted.

Visitors should fall in readily with any plan proposed for their pleasure, showing a disposition to be easily amused and interested, but must not seem dependent for amusement.

THE CAPE OF STORMS.

We may steer our boats by the compass.
Or may follow the northern star;
We may carry a chart on shipboard;
As we sail over the seas afar.
But whether by star or by compass
We may guide our boats on our way,
The grim Cape of Storms is before us,
And we'll see it ahead some day.

How the prow may point is no matter,
Nor of what the cargo may be,
If we sail on the northern ocean
Or away on the southern sea,
It matters not what is the pilot,
To what guidance our course conforms—
No vessel sails over the sea of life
But must pass the Cape of Storms.

Sometimes we can first sight the headland
On the distant horizon's brim.
We enter the dangerous waters
With our vessels all taut and trim,
But often the cape in its grimness
Will before us suddenly rise,
Because of the clouds that have hid it
Or the blinding sun in our eyes.

Our souls will be caught in the waters
That are hurled 'gainst the Storm Cape's face;
Our pleasures and joys, our hopes and fears,
Will join in the maddening race:
Our prayers, desires, our penitent griefs,
Our longings and passionate pain
Be dashed to spray on the stormy cape
And fly back in our face like rain.

But there's always hope for the sailor,
There is ever a passage through.
No soul goes down at the Cape of Storms
If the life and the heart be true.
If purpose the soul is steadfast,
If faithful in mind and in will,
The boat will glide to the other side,
Where the ocean of life is still.
—Lizzie T. Green, in Philadelphia Ledger.

In nothing else as in the words we habitually use in the common talk of daily life do we show so plainly our degree of refinement, or culture or the lack of it, and the place on which our thoughts move. It is a rare word worth our while, do you not see, to take some pains with our conversation, not in such a way as to make us seem stiff and pedantic, but to recognize the fact that here, as in other departments of life and learning, it is training that tells in results.

APPEALING THE FRATERNALS.

Much is being said about the so-called "fraternal" certificates being issued by the certain old line companies that are finding that their territory is being seriously encroached upon by the fraternities.

Journals of the legal Reserve organizations are urging their officers to push the issuance of what is known as their "non-participating policies" which are granted at comparatively low rates.

This is the strongest possible acknowledgment that the Orders are making remarkable headway as competitive institutions in the business of life protection. The new policy referred to above is the latest effort of the enemies of fraternal co-operation to force the societies out of the field. It will fall just as surely as the numerous other efforts with a similar purpose have come to naught.

No purely business organization, whatever its methods may be for meeting old Mortality, can ever operate as cheaply as the fraternal Order under its lodge system and representative form of government.

The small cost at which protection is afforded under the fraternal plan is not due to the fact that the hazard covered by the contract is any less in the fraternal Order than in the old line company; there is no contention that there is a smaller expenditure for death losses in the fraternals. The smaller cost is resultant from the fact that in our orders are not arbitrary individual reserves to be provided for expenditure for business management. As directly illustrating the force of this statement, look at these figures:

During the year 1899, 27 fraternal societies cared for a business aggregating \$1,050,561.56, with a net gain in business of \$519,369.700, including the payment of over \$50,000,000 in death losses at an expense of \$5,000,000. As against this, official reports show that 27 legal reserve companies in order to care for a business aggregating \$5,667,666.005 making a net gain in business for the year of \$462,211.787 and including the payment of death losses and annuities aggregating \$51,000,000, used for expenses the enormous sum of \$58,399,513. These figures tell the real story of the difference in the two systems.

One of the best authorities on matters of this character has said that life insurance protection is best measured by the relief brought to the widow and orphan over which it has thrown its protecting folds. If this is the true standard of measurement the fraternals certainly have a God given existence and world-wide mission.—Bee Hive.

TO THE GRAVE.

The Remains of Private F. O'Donnell Laid to Rest With Military Honors.

The funeral of the late Frank O'Donnell took place from the residence of his father, Th. O'Donnell, Church street, on Sunday afternoon, the last sad rites being performed with the impressive ceremony of a military burial. At the house a large concourse of friends gathered and the streets for some little distance were blocked. A large representation of the 19th regiment, of which the deceased was a member, first in at the armory and marched to the residence, headed by the regimental band.

When the casket containing the deceased appeared, borne by six of his comrades, the military contingent faced, then the cortege moved off with