

not covered by the policy, not having been paid "in respect of injury to such other ship or vessel itself" (Burger v. Indemnity Mutual Marine Assurance Company, Limited, 190 Weekly Notes 115)

MAKING INSURANCE POLICIES IN A STATE

Where a ship was usually employed in the grain carrying trade in which business it was necessary that certain separating cloths and dunnage mats should be provided, it has been held by the English Court of Appeal that a time policy upon the ship and her furniture covered these mats and cloths, although at the time of the loss the ship was not engaged in that trade and though the mats were not in use, but were stowed away. Hogarth v. Walker 1900, 2 Q B 283.

RE THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

We understand that a concern styling itself The Northwestern Insurance Association of Minnesota has issued circulars to the policy holders of The Covenant Mutual Life Association of Illinois, which is now being wound up under an order dated May 25th, 1900. We desire to warn our readers that the Northwestern Insurance Association of Minnesota is not now and never has been registered with the Insurance Department in Ontario, and has neither head office nor chief agent here and has therefore no authority to transact business in Ontario. Anyone taking out a policy in this concern will therefore be obliged to bring any action to recover his claim in Minnesota and there to give security for costs as a suitor without the jurisdiction of that State.—The Bulletin

THE DARKNESS OF QUEBEC.

Editor Ottawa Free Press.—It was with a great deal of pain and surprise that I read the following editorial in the columns of The Citizen.

MEDIAEVAL

"There is too much daylight throughout the Dominion to permit the majority of the people believing that the three children of Madame Delpetit are illegitimate because a Quebec ecclesiastical court has decreed that the marriage of husband and wife was illegal, because being nominal Catholics (which fact is disputed, and established we think: the ceremony performed by a Protestant minister, was invalid.

"The cruelty of such a decree scarcely accords with the spirit of Him Who performed His first miracle at the marriage feast of Cana of Galilee. It may go in Quebec, and strengthen the bonds that bind that race to ecclesiastical authority, but — we repeat — it won't go throughout the Dominion. Madame Delpetit will have the sympathy of the Christian and non-Christian wives and mothers of Canada in her torture no less refined than that imposed by the Inquisition inflicted by Mother Church."

I think most fair-minded people will agree with me in condemning the spirit and text of the above article and in wondering how such a reprehensible production should have been allowed to receive the imprimatur of The Citizen.

It is somewhat astonishing, to speak mildly, that this writer could not discuss the Delpetit case without insulting references to the French Canadian people and to the Roman Catholic Church.

One would imagine from the heading and tenor of the above editorial, that there is nothing but spiritual darkness in Lower Canada, and that God's daylight is reserved for the other portions of this country. Otherwise, what can be the meaning of the title "mediaeval," and why this reference to "the bonds that bind that race to ecclesiastical authority" coupled with the further offensive allusion to the Inquisition, and "the torture by Mother Church."

I think it is high time that some protest should be made against this style of literature.

Neither the Roman Catholic Church nor the French Canadian people require any apologist in this country. In the making and the growth and progress of Canada, the Catholic Church and the French people have done their parts nobly, and are doing their parts nobly to-day; and if Canada, to day, be a great and free country, a very large portion of that freedom and greatness is owing to the manly sturdiness of the French people, and also to the civilizing and invigorating influence of the Roman Catholic Church, which, at all times in her history, has been, and always must continue to be the source of the most lofty ideals of true freedom and enlightenment.

I do earnestly hope that, in future, discussions of the Delpetit case, the writer of the editorial in question may see the propriety of avoiding such insulting references as he makes on this occasion. Whatever may be the merits or the demerits of the Delpetit case, the argument cannot be forced one way or the other by the unwarranted dragging in of the whole French Canadian people, or the Roman Catholic Church. EDWARD MARION

Ottawa, July 21st

SLANDER.

Against slander there is no defense. It starts with a word—with a shrug—with a nod—with a quizzical expression of the eye or mouth, ayé, even a smile. It is pestilence walking in darkness, spreading contagion, and wide which the most wary traveler can not avoid: it is the heartsearching dagger of the assassin: it is the poisoned arrow whose wounds are incurable: it is the mortal sting of the deadly adder: murder is its employment, innocence its prey and ruin its sport.

A man who at midnight hour fires the dwelling of another does an injury: he burns the roof, pillar, raiment, the very shelter from the tempest: but he does an injury that can be repaired. The storm may indeed beat and chilling blasts assail, but charity will receive the victim into her dwelling, will give him food to eat and raiment to put on: will timely assist him, raising a new roof over the ashes of the old, and he will again sit at our fireside and taste the fruits of friendship and home.

But the man who circulates reports concerning another's character, whether he be a brother or not, who exposes every act of his life which may be presented to his disadvantage, who goes to this, then to that person, and breathes into their ears hearsays and rumors, is worse by far than he who commits arson or murder. Especially is this so where they retail scandals in secrecy. We have seen both men and women ruined by the tongue of scandal-mongers, and when once assailed, never survive their withering blast.—Appeal

HEALTH OF ONTARIO

Ontario enjoyed a high average of healthiness during 1900. This is shown in the following table of deaths from communicable diseases, as per monthly reports made to the Registrar General. The average population reporting was 2,221,171, which is 57 per cent of the total population of the Province.

Table showing health statistics for Ontario, including categories like Total, Communicable Diseases, and various specific diseases like Cholera, Typhoid, etc.

OUR DEPARTED ONES.

The First Duty of the Catholic Toward His Dead.

It is our belief that in God's prison house the soul of the sinner is detained until it is paid the last farthing of the debt of sin or until it is so purified as to be worthy to be admitted to the presence of God. We believe, too, that by our prayers and good works offered for these souls in purgatory we can shorten the time of their suffering and bring them the sooner to God. Here, then, is our first and greatest duty toward our departed ones—"to pray for the dead, that they may be loosed from their sins." This duty is often fastidiously upon by the Church, and it is well that it is, for our common lot is to be " thrust into the ground to be forgotten."

This is a matter of conscience with Catholics, and we leave its treatment to the pulpit, but there are a few other matters on this subject to which we wish to call earnest attention.

The first concerns wakes. Thank God, we are far from the time when this vigil with the dead was turned into an occasion of revelry and dissipation, but our watch is not yet so that Christian piety demands. These few precious hours are too often passed in idle talk and sleep, instead of in prayer for the soul of the departed. How much more beneficial it would be to divide the hours of the night by exercises of piety, such as the recitation of the beads, the Hail Mary, the prayers for the dead, and the like!

Another bit of bad taste and useless extravagance is a lavish display of flowers and fine pieces with the

names of the donors attached and duly published in the daily paper. For what purpose this can serve it is hard to say, unless to satisfy the vanity of the living or to honor the memory of the dead. We are for a more substantial service, and are sadly in need of a national

Catholic cemetery association to follow the services of the Roman Catholic Church and express their sympathy for their deceased members by elaborate wake offerings. Would it not be much more in keeping with the true spirit of charity to tender a spiritual banquet, which knows no fading, promising so many prayers, Holy Communion and Masses for the souls of their late associates?

Many there are whose greatest ambition in life or death, let us say—is to have a big funeral. This, too, is utter vanity and an extravagance the family can ill afford. A few days after a notice appears in the paper duly signed by the bereaved family thanking all the friends for their expressions of sympathy. For bad taste this latter can hardly be surpassed.

Here, however, their extravagance ceases. The show is over, and the dead ones are forgotten. The plot in the cemetery is neglected, often remains unmarked by a tombstone and rarely or never visited. Perhaps one a year at the Feast of All Souls the names of the dead are given to the priest to be remembered in the Mass that day, thus shifting upon another the burden of praying for them.

Among these neglected ones are a father and mother to whom we owe our life, husband or wife, brother, sister or child, for whom, when living, we would hunger for the love and save them from pain or misery, and now that we can save them both we must be devoid of all sentiment of love and gratitude to neglect to grave a duty.—Galdon.

THERE SHOULD BE NO WARFARE BETWEEN STOCK COMPANIES AND FRATERNALS.

Life insurance is popular because it hits a long felt want. The man with limited means with family dependent upon him who does not have protection upon his life is an exception. But life insurance did not become popular with the masses until after the organization of fraternal beneficiary societies. These societies, by reason of their social feature and the low cost of protection afforded to the living husband and father, who had never studied the business of life insurance, became so popular that the stock companies, and the old line companies, as we have called them, were expelled from the market. And to day stock companies and managers of old line companies, instead of antagonizing the fraternals, have come to look upon them as one of the great sources of business for life insurance. Companies who give a fraternal beneficiary society for protection, they find many times, can be more easily induced to take stock and insurance for investment or speculative insurance, after they have secured their life, able to indulge in that more expensive kind of life insurance. There should be no warfare between the two systems, each have legitimate needs that may in time be met by conditions existing.—Modern Insurance

Don't forget to see our friends to become members of the C. M. E. A.