

THE C. M. B. A. INCREASE OF RATES

"IT DOES NEED EXPLAINING" In a recent issue of the CATHOLIC RECORD appeared a letter from W. J. Sutherland of Smith's Falls under the above heading, which it may be well to reproduce, together with the explanation it calls for:

Editor CATHOLIC RECORD: Kindly allow me space in your paper to lay before the members of the C. M. B. A. (and the executive in particular) a case of injustice which no doubt will befall many others placed in the same position as myself should the proposed new rates be put into force in their present form.

I joined the Association in 1888, at age twenty-six, the rate being \$1.10 per single assessment for \$2,000. Since then, and up to Dec. 31, 1914, I have paid in assessments the sum of \$578.30. Had the national rate been in force when I joined, I would have had to pay \$650.76, which leaves a balance of \$72.46, which I am prepared to pay with interest to the Association. In the face of this, Option No. 2 calls for a lien on my beneficiary for \$544 with interest. How any actuary or mathematician ever figured it out I am at a loss to understand. Since Jan. 1907 I have been paying \$2.20 per month more than the N. rate calls for, i. e., I have been paying \$2.20 per month while the N. rate calls for \$2.04. If the proposed new rates are put into force July 1st, 1915, and I remain a member of the Association and live to be, say, sixty-five years of age, I will pay \$1,489.80.

Now if the National rate had been in force in 1888 and I live to be sixty-five years of age I would have to pay \$954.72.

Will some one of the executive kindly prove to me why I should be compelled to pay this extra \$528.58, or in other words, why should a young man who has joined the Association since 1907 at age twenty-six and who lives to be sixty-five years of age, get his insurance for \$954.72, while I who joined in 1888 at age twenty-six and live to be sixty-five, have to pay \$1,489.80.

Hoping that I have not taken up too much of your valuable space, I remain, respectfully yours, W. J. SUTHERLAND, Br. 81, Smith's Falls, Ont., March 28, 1915.

Mr. Sutherland's request for information can be answered from several points of view.

Mr. Sutherland states that he has paid \$578.30; that if the N. F. C. had been in force he would have paid \$650.76, or \$72.46 in excess which he is now prepared to pay with interest. Accumulating at 4 per cent, his deficiency in payments as compared with 1907 rates and making allowance for excess payments since 1907 accumulated at 4 per cent, I find that his deficiency as at Dec. 31, 1914, was \$191.76.

Mr. Sutherland tacitly admits that the old rates were inadequate and that he is prepared to make up his own deficiency in payments with interest. This, however, would not make matters right. If the present scale of rates had been in force from the beginning all the members who have died or lapsed would have paid the higher rates and the Association would now be in possession of additional funds equal to the past deficiencies of all members accumulated at interest, so that it is necessary for Mr. Sutherland to pay not only his own deficiency but also his share of the deficiencies created by the inadequate rates of those who have passed out. To go no further back than Dec. 31st, 1900, over 3,100 members have since died, and their representatives were paid over \$4,600,000. The vast proportion of these members entered prior to 1907, and in many cases have left deficiencies larger than Mr. Sutherland's at present. These deficiencies are accumulating and will continue to accumulate as a legacy for the survivors. On at least two previous occasions members had an opportunity to say that this should cease, but they refused to do so, and consequently the deficiency is now larger and there are fewer to bear it. From Dec. 31st, 1904, to Dec. 31st, 1914, there have been 2,444 deaths and \$8,575,000 paid in claims. The present members who so strenuously opposed readjustment in 1904 are now faced with the prospect of making up the deficiencies of those who have since died, in addition to their own. From the foregoing the folly of putting off readjustment or making an inadequate readjustment must be at once apparent. The survivors must pay the price with compound interest.

Possibly something along the lines of the foregoing will make clear to Mr. Sutherland why Option 2 calls for a lien of \$544 on his certificate, \$192 thereof is due to his own inadequate payments. The balance \$352 is due to the inadequate payments of those who have passed out. Had readjustment been made in 1904 his share of the deficiency would have been perhaps about one-half the present amount.

It has long since been well recognized that the liability to death increases materially with age, and at the old ages very rapidly indeed. In order to facilitate the formation of a concrete conception in this regard the following table is given:

Table with 2 columns: Year of Life, Number who die in the year of life indicated out of 1,000 living at that age. Rows range from 20 to 99.

For ages under forty the average mortality may be placed at about 6 per 1,000 members, whence the reason for the apparent prosperity of a society with a young membership, and charging even \$9.00 per year, is at once clear. The current cost will average about \$6.00 per year, leaving a margin of apparent surplus of \$3.00. It will be noticed, however, that the current cost increases very rapidly with age and at age eighty-five to eighty-six is past 45 times the cost at age twenty to twenty-one.

Thus the death claims of 100 members living at age eighty-five to eighty-six will on the average give rise to as many death claims per annum as 4,500 living at age twenty to twenty-one or perhaps even at age twenty to thirty-five. In an Association charging adequate premiums and adding interest to the fund arising therefrom there is created a credit to each member in the fund increasing with duration of membership, being the excess of contributions over current cost of insurance from year to year, increased by interest earnings. Therefore, in event of death at the higher ages an important part of the death claim is paid out of this credit or reserve, and consequently the strain on the Association is reduced. The interest earnings on this credit enables the Association to keep the contributions the same as at entry. If it were not for the creation of this credit, the contribution of a member surviving to age eighty-five would have to be forty-five times that at age twenty, or the death claims would have to be paid from the contributions of the younger members and nothing would be left for these younger members when they should reach old age.

This is in fact the trouble with the C. M. B. A. today. Mr. Sutherland's contributions, inadequate as they were, have been applied to pay the death claims of those who have passed out during the last twenty-seven years. Again, in order to facilitate the formation of a concrete conception of the importance of these credits or reserves created out of members' contributions, the following table shows the N. F. C. 4 per cent reserves for certain ages at entry and quinquennial durations:

Table with 2 columns: Age at entry, Reserves per \$1,000. Rows range from 5 to 40.

From the above it will be seen that in the case of a member entering at forty his credit at age eighty-five would be \$908 per \$1,000, so that in event of death the strain on the Association would only be \$192, and notwithstanding the fact that the chances of death are thirty-two times as great as at age forty when he entered, the Association would have no reason for alarm on account of his greater liability to death: the money would be already nearly all saved to pay the claim. The balance would be current cost chargeable to those who do not die. If Mr. Sutherland had been paying adequate rates, interest being added, his credit on \$2,000 would now be approximately \$650. This would earn over \$24 interest which together with his premium at entry would provide the current cost of his insurance and increase his credit at the end of one year to \$668. Instead of there being a proper reserve to the credit of each member the simple fact is that the Association has practically no funds except what has been created by entrants since 1907, and consequently old members have to, in reality, enter again at age attained. The small amount which has been accumulated out of the contributions of the pre-1907 members has been used by the Grand President and Board of Trustees in the preparation of the proposed table of new rates now before the members to help out as far as possible those advanced in years, otherwise the rates would have to increase to the oldest age. At age eighty-five it would be over \$27 monthly instead of \$15.92 as proposed in the schedule of scheme of readjustment issued to the membership last fall.

These figures have been verified by one of the ablest actuaries in Canada, and are absolutely correct.

EDW. RYAN, M. D., Supervising Medical Examr., C. M. B. A.

TWO SUGGESTIVE PARAGRAPHS

In one of Scannell O'Neill's lists of recent converts in The Catholic Citizen of Milwaukee, Wis., we find these two suggestive paragraphs:

"The Rev. Frederick Schuchard, a Lutheran minister of Dubuque, Ia., his wife and family. He was converted by investigating anti-Catholic slanders against the Church.

"Judge Kimball, Stamps, Ark., late of Texarkana, his wife and family. They were formerly Baptists who were converted by calumnies against the Church which they investigated and found to be lies. One of the daughters has entered a convent."

We think conversions of this kind are more numerous than are generally realized. Sometimes when intelligent man or woman is told a series of horrors about the Church, and assured that these are but small samples, he begins first, perhaps, in curiosity, to investigate the claims of an institution which, if it were what its enemies say it is, should long ago have perished off the earth like the olden cities of the Plain; and then he suddenly enters a new world, and is reminded of that memorable day when the Divine Redeemer, after working many miracles, was confronted by the Scribes and Pharisees,

who looked in His face and said: "Thou hast a devil!" There are various degrees of anti-Catholic bigotry, and the worst is that which, as in the Scriptural case of the Church's Divine Founder, looks on purity and charity and miracles of piety and patience, and condemns them all as works of the Evil One.

It has been the present writer's good fortune to know some and daughters of intensely bigoted American non-Catholics, or Grand masters of Orange lodges, who by sheer force of disgust at incredible ancestral bigotry, have investigated the claims of the Catholic Church, and have either become her true and devoted children, or, if remaining yet awhile outside the fold, her chivalrous defenders.

Now and then anti-Catholic bigotry absurdly overshoots the mark, and offends those to whom it would be useful by showing a low estimate of their scholarship. We remember one of these notorious anti-Catholic sheets of an earlier time than this, which gravely quoted the explicit condemnation of the Constitution of the United States by St. Thomas Aquinas! Evidently, it had too poor an opinion of the intelligence of its readers to suppose that even a few would ever take the trouble to find out that St. Thomas Aquinas was of the Thirteenth Century, and the Constitution of the United States of the late Eighteenth Century. But some must have found out, for the publications we allude to long ago came to grief as will all their dishonest successors.

OLD TRUTHS IN A NEW DRESS

A priest in the western part of Massachusetts, puts some old truths in a very new and interesting way. Speaking of the tendency of the young man of to-day to shirk the duties and responsibilities of marriage, he said that the bachelor with the automobile tests and a trolley car salary was a danger to society; and he asserted that when young men are courting and getting ready to found a home, they should buy furniture instead of fudge and flour instead of flowers. — Sacred Heart Review.

THE HOLY FATHER AND OUR NATIONAL CONGRESS OF PRIEST-ADORERS

To Our Beloved Son The Reverend Eugene Conet, Superior General of the Congregation of the Blessed Sacrament and of the Society of Priest-Adorers.

Rome. BENEDICT PP. XV. Beloved Son, Health and Apostolic Benediction:

We greatly rejoice that the example of the Italian priests (1) has inspired the Canadian clergy to emulate their zeal in the proposed Congress of Priest-Adorers for 1915. We congratulate you, Beloved Son, and encourage you with Our Commendation and best wishes.

We desire nothing more than to see the worship of the Holy Eucharist spread among all Catholics. We would have all priests, ministers of the altar, so accustom themselves to Eucharistic Adoration as to come from it "like lions breathing fire and terrible to the devil."

In fact we are convinced that nothing can inspire them with zeal for God's glory more than the earnest study of Divine Charity. It fills the soul with grace and the love of Christ, the Victim of Charity. It stimulates devotion and makes the diffusion of God's love the supreme desire of the heart.

May this Congress of the Canadian Priesthood be blessed! May it be a sign of hope and promote the worship and reception of the Eucharist! May it be to all the Faithful a pledge of the future glory which We, in Our Fatherly love, desire for them.

Given at Rome at Saint Peter's, the 20th December, MCMXIV, in the first year of Our Pontificate. BENEDICT, PP. XV.

LETTER OF THE CARDINAL SECRETARY OF STATE Dal Vaticano, December 28, 1914. Secretaria di Stato di Sua Santita. No. 2887.

To the Very Reverend Father Eugene Conet, Superior General of the Congregation of the Most Blessed Sacrament.—Rome.

Very Reverend Superior General. It is very gratifying for me to transmit to you under this cover, the autograph Letter of felicitation and encouragement which His Holiness, Pope Benedict XV., has deigned to address you in answer to the letter in which you made known to him the project of the National Congress of Priest-Adorers of Canada, under the presidency of His Grace, the Archbishop of Montreal, during the coming year of 1915.

It is greatly to be desired that the august word of the Vicar of Jesus Christ should powerfully contribute to the success of those Eucharistic meetings. With my best wishes personally for the successful issue of your Congress, I beg you to accept, Very Reverend Father Superior General, the assurance of my devotedness in Our Lord.

P. CARDINAL GASPARI.

(1) The Holy Father here makes allusion to the National Congress of the Priest-Adorers of Italy, held in Rome, September 19, and whose principal ceremonies were brilliantly carried out in the Basilica of St. John Lateran and St. Peter's, Eight Cardinals, one hundred Archbishops and Bishops, and several thousand Priests took part in this Congress.

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JOB FOR MEDDLESOME BIGOT

That eminently broad-minded Christian gentleman, Methodist Bishop Burt, who spent a fortune in American dollars striving unsuccessfully to entice Italians in Rome away from the Catholic Church, at a recent Methodist conference in Baltimore, according to the Sun of that city, "expressed the belief that the Catholic parochial schools teaching 1,500,000 American children, should be open to public inspection, if not to public control."

Bishop Burt, judging by his record as an anti-Catholic rascal, must have intended this remark as a slap at the Catholic schools. But we Catholics are all eager to have the public inspect our schools. We know our method of training and bringing up our children is an excellent educational system, and we are only too willing to let others profit by copying us. We would object, though, and object strenuously, to public control of our own schools, which are maintained by funds provided by us Catholics, while at the same time we pay an equal share with everyone else in supporting the Public schools.

We do not object, though, to a comparison of our schools with the Public schools at any time. We feel confident that no competent judge will ever say of our schools what an eminent merchant, Michael Friedsam, president of B. Altman & Co. of this city, has said of the Public schools. Addressing, on April 17, the members of Holy Scholastic, school superintendents, teachers, and members of the Board of Education of New York City, Mr. Friedsam said:

"It is almost impossible to get competent boys and girls from the Public schools to-day. It may be fair to expect by reason of their mature age a fuller development of children to-day. We find, however, the reverse situation.

"I do not speak of the children who leave school before they finish their course, but those who have their grammar school certificates.

"It is frequently the case that the average products of the elementary schools to-day cannot write legibly, spell or read correctly or solve easy problems in arithmetic. A knowledge of simple fractions is too fanciful an accomplishment to contemplate."

With this indictment of the Public school system before him, Bishop Burt ought to be more concerned with improving it than with interfering with Catholic schools.—New York Catholic News.

THE TABLET FUND

Toronto, April 22, 1915. Editor CATHOLIC RECORD: I thank you for giving space to the Appeal for the Tablet Fund for the Relief of the Belgians. So far I have received because of this appeal:

- Previously acknowledged.....\$702 56
Reader of RECORD Paelpeton... 2 00
RECORD Reader, Ottawa..... 2 00
A Laborer, Chatham, N. B..... 1 00
Collection from St. Columba Church, East Point, P. E. I. 31 00
Stephen Sweeney, Norwood, Winnipeg..... 80
W. J. Macdonald, Claresholm, Alta..... 1 00
Mrs. V. L. Sailer, Cochrane, Alta..... 1 00
Thos. Rose & Kathrin Sullivan, St. Leonard's, Nfld..... 1 00
Thanksgiving, Ottawa..... 2 50

If you would be good enough to acknowledge publicly these amounts in the columns of the RECORD I would be very grateful. Respectfully yours, W. E. BLAKE, 98 Pembroke St.

AN "ENEMY OF THE BIBLE"

Here is an utterance of the Holy Father, Pope Benedict XV., in a letter addressed recently to Cardinal Casazza, Protector of the Society of St. Jerome for the spread of the gospel.

"We desire that the book of the holy gospels be found in every family and that all Christians should cultivate the habit of reading a passage each day so as to live in a worthy manner and to make themselves agreeable to God in all things

for it is too true that all evils and errors arise from ignorance of the Gospel and failure to practise it." This Papal pronouncement ought to be interesting and instructive to those people, if there be still many or any such, who charge against the Catholic Church that it is an "enemy of the Bible."—The Missionary.

CATHOLICS AND CONVERSION

"No wonder many Protestants are bigoted," a Catholic university graduate said to me the other day, "Catholics won't explain their faith to non-Catholics. The Catholic attitude seems to be: 'We have the truth; we won't explain it, but it is the truth. If you don't believe it just look at us!'"

The discovery of this attitude was a painful surprise to Monsignor Benson. In his "Confessions of a Convert," he says:

"There is a very singular attitude assumed by many Catholics, whose own faith is beyond doubt, with regard to the conversion of non-Catholics, due to the strange mentality of persons who, practicing their faith fervently, seem entirely indifferent to the missionary duties of the Church.

"I hear that A. B. has become a Catholic," said a good Catholic woman once. "What in the world has she done that for?"

"Now, such an attitude of mind is not only a defect—to use a very mild word—but it was to me at any rate a very real disappointment. It had never entered my head to expect that such a position could be conceivable in one who valued his faith. And to tell the truth, it is not so uncommon as one might think. Now this is nothing else than sheer sectarianism; for unless the Catholic religion is intended for the whole world, it is false. It is literally Catholic or nothing. Well, this was completely bewildering to me. I had been taught to believe that Catholics had at least the grace of proselytism; that they possessed, at any rate, that passion for converting others that is usually one of the signs of strong conviction. And here I found not only indifference in many cases but even a kind of veiled opposition towards every form of activity in this direction.

"Converts have so much zeal," it is said: "They are indignant and impatient. The steady old ways are preferable; let us keep our faith to ourselves and let others keep theirs."

This impatience with those who think differently than we do was not evident in the Founder of our Church. His attitude, which is the one that Catholics should imitate, is shown in His willingness to give proof to the doubter Thomas.

"We are tempted to call Thomas, because of his refusal to believe, stubborn," says a Paulist in the "Five Minute Sermon" published in the Southern Messenger. "Yet we find that our Saviour respected his doubt, in so far as He gave Thomas evidence upon which he could base his conviction by his own satisfaction, that Christ did really arise; because He was there before him, the same one that was crucified, the same arising again from the dead. Christ first gave him the evidence, and then told him not to be incredulous.

"In the nature of things, the bigger the demand we make on the willing service of an individual, in any cause, the more impelling must be the evidence presented to his intellect. If we want his will, we must respect his intelligence.

"In the world in which we individually move, whether it be big or small, we shall be confronted with the type of man represented by Thomas. We shall not make many mistakes if we adopt toward them the attitude of Christ toward Thomas. They do not act as we do, because they have different convictions. Let us give to them the evidence of the truth of our Faith, then they may come to love it as we do. Show them the imprint of the Catholic faith on our character, as Christ did to Thomas the imprint of the crucifixion of His body. Then we shall have given them the evidence. It is Christ's to move their will to accept it."—New World.

DIED

KING.—In Wingham, Ont., on April 20th, 1915, Mary J. King, eldest daughter of the late Luke King. May her soul rest in peace!

COLES.—At his late residence 319 Central Ave., city, on April 24, 1915, Mr. Frank H. Coles. May his soul rest in peace!

FRENCH.—At Ottawa, Ont., on Friday, April 23rd, Bridget Welch, wife of Thomas W. French. May her soul rest in peace!

DALY.—In Nichol, on Tuesday, March 28, 1915, Mr. Peter Daly, aged seventy-three years. Interment at Glens, Ont. May his soul rest in peace!

FITZGERALD.—At the residence of his son, Rev. Father Fitzgerald, 199 Baywater Ave., Ottawa, Ont., on Friday, April 23rd, Mr. Thomas Fitzgerald, aged eighty years. May his soul rest in peace!

KELLY.—At his late residence, 25 Russell avenue, Ottawa, Ont., on Monday, April 5, 1915, Mr. Thomas M. Kelly, provincial inspector of factories, shops and office buildings for Eastern Ontario, aged fifty-four years. May his soul rest in peace!

It is good to prostrate ourselves in the dust when we have committed a fault, but it is not good to lie there. Do not think too much of your achievements. Remember that over-confidence in oneself is generally a sign that one is deteriorating.

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