statement made against the Church were taken into the courts, there might be a little more care taken to verify items that have been bandied about from time immemorial, and which have as their authors men with axes to grind or imaginary grievances to air. Line Telegram has been mak ing a specialty of such articles of late-In an issue of last week there appeared an item dealing with the sisters who have the care of orphanages in France. They were characterized as leading lazy and luxurious lives; lives that are "neither g.od nor bad." That article was false on the face of it, and any newspaper man who would let such apparent falsehoods allp into his columns had better transfer his operations to manual labor-join the pick and shovel brigade-for we prefer to attribute the printing of such articles to gross ignorance on the part of the exchange editor than to butter and unwarranted bigotry and intolerance.

"Radical," writing to The Canadian Churchman, asks the question, whether Dr. De Costa, the recent distinguished convert to Catholicism, has returned to the Anglican Church. The question arose from a very badly bungled note which appeared in The Churchman some time ago, and to which we referred at the time. Somebody read that Dr. De Costa had been elected president of the Oatholic Converta' League, and by a process of some peculiar kind of reasoning arrived at the startling conclusion that Dr. De Costa had returned to the Anglican Church. The Churchman answers "Radical" as follows:

"Having a general knowledge of Dr. De Costa's career, the writer was under the impression that he quietly returned to the Church in about six months after haresigned his charge. The information on which the paragraph was written was obtained from a Church paper, The Living Church, probably."

We beg to remove the "impression" that is obscuring the vision of the editor of The Canadian Churchman. Dr. De Costs is at present engaged in making it pleasant for converts to Catholicism and in paying the vay for such as are daily joining the Church in America. Dr. De Costa is a good Roman Cath olic and an energetic one.

In the holy season of Lent the regulations of every diocese call for the Regitation of the Beads. Our Holy Father, Pope Lee XIII., has taken great pains to spread this great form of prayer throughout the Catholic world. It is a magnificent form, and one that should be encouraged everywhere. There are some veopleroung ones as a rule—who look upon he regitation of the beads as something reserved for old people, for such cannot read. Nothing is further m the truth. The recitation of the ids demands the same concentraon of attention as does every form of rayer. One may say the beads from low until doomsday and derive no manufit from it, unless the recitation is companied by meditation on some the mysteries. Prayer does not inaist in a set form of words—it is elevation of the soul to God; a chiemplation; a meditation. Thus se who pass their fingers over wir beads, and at the same time say "Hail Marys," but who do not ditate on some of the mysteries, are saying the beads at all. One canrecite the beads and gaze curiously The thoughts must be directed to upon some earthly affairs, but the mysteries chosen. We wonhow may of our Catholic families a recitation of the beads in their see every night before retiring.

n Thursday of last week an appliion was made in Winnipeg for to appeal direct to the Privy art there, which declared the Liquor As of the Manitoba Government to invalid. This is a good move. It lii save the country much expense; the great point, in our mind, is at the question of the jurisdiction of rovincial Legislatures over the Temrance question will be finally seted. For ourselves, we do not think hat Canada is ripe for Probibition. Né are of opinion that a hundred per eent. more education and fifty per cent. less agitation is about what Temperance needs in this country just callation and inspiration are entirely dependent upon subjective factors in the new prominent in the cause of Temperance prominent in the cause of Temperance at this present time, have made a gross mustake in so wedding the cause of temperance to that of religior as to make it almost exclusively a question in the study of poetry; you get out of poetry what you bring to it in aculty of poetry, yet this is no great with the fittellectual contents of a poem that the fittellectual contents of a poem and examine carefully, yea, very carefully, its ethical teaching.

Again, I am severely criticised, nay, perance needs in this country just

of creed. The vast mejority of Temperanco meetings in Ostario are so many Methodist "Prayer Meetings," a fact that has undoubtedly held back thousands of sympathizers from active work in the cause of Temperance. We do not propose going into the question at length, in fact, we do not wish to enter into a discussion of the merits and demerits of Prohibition at all at this stage, but we do humbly submit our opinion on the way in which the friends of Prohibition are, unwittingly, hurting their cause.

The Anglicans in Montreal and vicinity are greatly agitated over the resignation of Professor Steen of the Montreal Diocesan College. The pro fetsor, who is a young man, gave up his position because of the lack of religions fresh air, as he put it. He found the religious atmosphere of Montreal, as governed by the College, too rare for the sustaining of his reli gious life. In other words, the professor found the Anglican authorities in Canada to be narrow and old fashioned in their views. Professor Steen is one of those progressive (?) modern Protestants, one of those "Higher Critics," who have come to she conclusion that the Bible is not the inspired Word of God. After three centuries of the "Bible and nothing but the Bible," the " progressive" Protestants have some to the corolusion that the Bible is nothing more than the fallible testimony of men who were not only not inspired but were very ignorant in addition. The Catholic Church preserved and handed down the Word of God from the beginning. The struggle of the future points to a defence of the Inspired Word of God-the Bibleagainst Protestants. It is peculiar that the Catholic Church, which has been the object of so many attacks from the other! side of the fence on this question of the Bible, should be the one that stands firm in the de fence of the inspiration of the Bible to-day. It is peculiar in view of the unfounded attacks of Protestants, but its peculiarity becomes very commonplace when the truth is considered. This state of affairs effectually unmasks one of the pet batteries of attack that Protestantism has been shelling us with blank cartridges

### Dr. O'Hagan's Reply

He Defends his "Studies in Poetry" in me Giobe.

The following defence of "Studies in Poetry" appeared in last Saturday's Globe, and is reproduced in the Register at the request of the talented au-

thor;—
To the Editor of The Globe;—A ke-turing tour in the west of some weeks duration has prevented me from not-ing earlier, the strange, shall I say ing earlier, the strange, shall I say unfair f character of the review of my wolume, 'Studies in Poetry,' which appeared in your issue of the 2nd inst. I value, I hope, as much as any writer good, sound, fearless criticism, knowing full well that such criticism is the very soil from which all art must grow, but as true criticism is the conscience of art it should be constructive as well as destructive; it should be corrective, directive and stimulating, not simply heartless and stimulating, not simply heartless and

stimulating, not simply heartless and withering.

It is true that newspaper literary criticism is but personal opinion, yet a paper of such acknowledged standing and general fairness at The Globe will, I am sure, readily concede to an author the right of correcting unjust strictures contained in a review of his work.

Now, as to "Studies in Poetry," your

Now, as to "Studies in Poetry," your Now, us to "Studies in Poetry," your reviewer begins with a misstatement at the outset—that "Studies in Poetry" is a small volume, containing eight brief discourses on the work of as many poetr." This is quite misleading, "Studies in Poetry" is rather a study of eight individual poems—master pieces—representing farrly well the service of the girth poetrs. a study of eight institution in masterpieces,—representing fairly well the genius of the eight poets. But it is not a study of their entire work, which would demand, in truth, as many volumes as there are essays in

many votumes as there are essays in the book.

Your critic would lead the reader to believe that I had dealt very lightly, very superficially, with the work of those poets. Now, I hardly think this charge fair. Let us see. I have twenty-three pages to a consideration of Teinyson's "In Memoriam," and eighteen to a study of Wordsworth's "Ode to Immortality." Besides, the true value of criticism does not consist in its prolixity, in its nubmer of pages or weight avoirdupois, but in its wisdom and truth. Your critic thinks, foo, that I am

pois, but in its wisdom and truth. Your critic thinks, foo, that I am not consistent, because I say in my preface that "the primary and chief purpose in the study of poetry is not discipline and instruction, but exaltation and inspiration," and that I then forthwith proceed to analyze the poem and make a study of it ethically and aerthetically. Why not? The exaltation and inspiration are entirely dependent upon subjective factors in

rains I have dured to take Catholic truth, truth that his been flowering and bearing rich fruitage for nineteen hundred years, as the basis of my study of the moral impact of Tenny-son's "In Memoriam," Again, I say, why not f

Does not every great poet—and cer-tainly Tennyson is a great poet, and "In Memoram" probabl, his greatest from—give us his views of hie and his attitude towards the spiritual truths of his time? Now, every critic must have a moral standard whereby to measure the work of his author. Am I, therefore, to be central towards of whereby to measure the work of his author. Am I, therefore, to be censured because an my study of this great metaphysical poem, "In Memorium," I have the temerity to take Catholic truth as the basis of my interpretation of this, the most subtle, complex and plu'oxopla all poem of the impeteenth cen'ury? In this age of "splendid speculation," when our shallow young men and women—philosophers in swaddling clothes—are turning from the Sermon on the Mount and worshipping in a little side that pel of George Elhot's or Robert Browning's is it indeed an unpardonable son in a critic to by base the filse note of these authors' works? You will say, no doubt, that have no right—in fiet, that I am narrow in doing so—to measure a great poet's

no right on from the transform of the tentre in the transform of Carbolic trust. I say that I have the same right, am fully as justified as as the writer of any or no school of philosophical thought whose works flood our book market to-day, but whose options, and the chaos of thought around, pass unchallenged because outside of Catholic truth there is no certain or fixed ethical standard or basis for a literary judgment. It is not I who am nargow in my literary appraisement, but the reviewer who cannot make an allowance for his for her, own personal equation of prepossessions, prejudice and partiality.

Permit me to say also that I have

partiality.

Permit me to say also that I have not used the word "Catholic" in connection with "truth" in a sectarian sense. The Catholic Church is not a sect, nor is Catholic truth sectarian, Catholic truth, which is the source of all great Christian art, may be the basis of any poet's creative work, whatever may be that poet's religious belief, and a broad churchman like Tennyson or a Unitarian such as wes Longfellow, may in his work build upon its foundation more securely than Longfellow, may in his work build upon ats foundation more securely than a professed Catholic such as Alexander Pope. For preof of this compare Pope's "Essay on Man," with Tennyson's "Idylis of the King," and Longfellow's "Evangeline." I do not understand the word "Catholic" in any other sense, to others it may mean anversal wind and wave and fury. As I write I have before me the work of a very emment Baptist divine, Rev. Dr. Strong, entitled, "The Great Poets and Their Theology." Am I to reject in toto, nay, "hang, draw and quarter." the words of this able Baptist divine in his careful and exhaustive study of the theology of Homer, Virgli, Jante, Shakezpeare, Milton, Goethe, Wordswath, Browning and Tennyson because he interprets those peots through the theological glasses of a Baptist? By no means. Every one of his judgments that squares with Catholic truth and teaching I accept. They are none the less Catholic because Dr. Strong holds them. Why, then, should a Catholic critic be castigated because in summing up the moral import of a poem he takes Catholic truth and teaching as the basis or standard of bis criticism?

Your reviewer says that "A Death in the Desert" does not testify to on its foundation more securely than

Your reviewer says that "A Death nour reviewer says that "A Death in the Descrt" does not testify to Browning's own faith. I say it does I say that Browning aims a blow at agnosticism and expresses his own belief in the dwinty of Christ clearly the Abs (Blowing Line).

in the following lines;—
"I say the acknowledgment of God in
Christ
Accepted by thy reason solves for thee
All questions in the earth and out And has so far advanced thee to be

wise.
Wouldst thou unprove this to re prove the proved?
In life's mere minute with power to

in me's mere minute with power to
use that proof,
Leave knowledge and revert to how
it sprungs?
Thou hast it; use it, and forthwith,
or die!"

Exception is taken to my statement Kxception is taken to my actendric that Shelley was an atheist. Was not Shelley expelled from the university for publishing a pamphlet entitled "A Deferce of Atxessn"? Did Shelley be-lieve in a personal God? If ubt., what manner of God did be believe Did Shelley be-God ! If ubt., what mainer of God untile server inf Antigonism to belief in a per-sonal God is, according to William Rossetti, the chief unforming purpose of the "Prometheus Unbound." The poem, he adds, breathes aroughout hatred to bistorical Christianity How

of the "Prometheus Unbound." The poem, he adds, breathes aroughout hatred to basterical Christianity How would it do to pen up Shelley with his vague worship of the spirit of the universe within the pantheistic fold of Spenoza? To the Christian mind, however, pantheism is little less abhorzent than athessm.

Your critic is particularly exercised over my statement that the age of Dante was a greater age than that of Shelley, and the former a greater poet than the latter. If there is a professor teaching literature in any college in Toronto, who, thoroughly understanding these periods, will imperit his literary reputation by saying that the age of Shelley—the beginning of the nineteenth century, not the twenteth century, as your reviewer alleged—with its materialism in philosophy and utilitarianism in chies, was a greater creative age than that which gave us Dante's "Divina Comedeia," the "Summa" of St. Thomas Aquinas, and the Gohtic cathedrals of Europe, why, I shall readily acknowledge myself a error.

Contrasting the three periods, that of Dante, the age of Faith, that of Spenser, the age of Revolution, Miss Scudder of Wellesley College, in her abic and scholarly work, The lafe of the Spiril in the Modern English Poets," says;—"Shelley is, perhaps, the least of the poets, and the Revolution is certainly the least of the periods. Dante is the greatest, not only among these three poets, but perhaps among all Christian writers. The revolutionary ideal expressed by Shelley lasted in its dinlegrity for a comparatively brief space of ima,

while the may stream of of Dante was the unmoved sliciter of centuries.... The 'Promethous Unbound' is, then, a work of far less significance than the 'Divine Comedy'. It is the work of a smaller man, in a smaller per-iod completely?"

As to the charge that I have been As to the charge that I have been leaning too much in my "Studies in Poetry" upon the opinions of such able scholars and critics as Dr. Hamilton Mabie, John Addington Symonds, Aubier de Vere, Stoppord Brooke and others, why, f confess that I am quite willing to sit and learn at the feet of such eminent mon, believing that s If-sufficiency is death to all true literary advancement. to all true literary advancement. Feb. 25. Thomas O'Hagan.

### WESTERN ASSURANCE CO

ANNUAL MEETING.

The fire insurance Situation Reviewed.

St. Lawrence Marine Risks Discussed.

The annual meeting of shareholders was held at the Company's offices in this city on Thursday, 7th Merch, 1907 The President, Hon Geo. A. Cox, occupied the chair.

The following annual report of the Directors, with accompanying finanoral statement, was then read by the

FIFTIETH ANNUAL REPORT.

The Directors beg to submit their annual report showing the result of the Company's transactions for the past year, together with a statement of assets and habilities at 31st Desember last.

The premium income, after deduct ing the amount paid for reinsurances, was \$2,918,786, and the cardings from interest were \$75,619. It total losses incurred during the year amounted to \$2,069,096. These bear a ratio to the premiums received considerably higher than that shown in the general experience of the Comthe general experience of the Company, though there have been exceptional years in the past when a much larger percentage of losses to income has been sustained. After providing for losses and for current expenses, for losses and for current expenses, the greenue account shows a profit balance of \$12,824. This is probably as favorable an outcome as starchold-ers will have anticipated, beaing in mind the disastrous fires which have occurred during the year. The total amount paid, it may be stated, by this Company for losses in the Ottawa and Hull conflagration in April last was Hull conflagration in April tast was 3182,608. Of this amount, however, \$58,000 was recovered on account of ro-insurances. The generally unfavorable, experiences of fire insurance companies, both in Canada and the United States, during the past two years faks led to advances in rates, which, at is believed, will place the business on a more satisfactory footing.

lishment of a branch office in London. England, was referred to, and it affords your Eirectors much pleasure to be able to say that the progress made by this branch and the agencies connected with it has fully met their anticipations. Two half-yearly dividends at the

Two half-yearly dividends at the rate of 10 and 8 per cent per annum respectively have been declared.

As announced by circular to share holders in July last, it, was decided to increase the casp capital of the company to \$2,000,000 by calling up the \$1,000,000 subscribed and unpaid capital in instalments of 10 per cent. each at intervals of two months. Two instalments fell due before the close of the year, but the majority of shareholders exercised the option which was given of anticipiting the calls, and nearly two-thirds of the entire amount was paid in by 31st December.

The Directors have pleasure in calling attention to the financial position The Directors have pleasure in calling attention to the financial position which the Company occupies at the beginning of the second half century of its corporate existence—offering, as it does, the following security to its policyholders;—
Capital paid up on 31st

. \$1,618,518.00

351 482 00 

.\$3,092,7 /4.00 Lotal Runds Toronto, March 1st, 1301. GEO. A. COX,

J. J. KENNY, SUMMARY OF FINANCIAL STATE-

MENI 

\$2,994,436.45 Fire and Mar-ine losses \$2,069,097.37 General Ex-

penses . \$912,5i4.15

82,981,611,52

Balance . . . \$ 12,824.93 Dividends to sharcholders 110,411.35 PRESIDENT'S ALURESS.

The president, in moving t'; adop-tion of the report, referred to the fact that with one exception the year 1990 showed a greater loss to fire insurance companies in Canada and ance companies in Canada and the Enited States than any year of which records are obtainable, and that in view of this, the result of the Com-nany's business for the year, consider-ing the magnitude of its transactions. ing the magnitude of its transactions, was a matter rather for congratulation than otherwise on the part of the shareholders. He also pointed out the necessity for closer attention by municipal authorities to the important matter of fire protection, and to the adoption and enforcement of more than the transactions in a constant matter of the protection, and to the subject of the protection in a constant matter of the protection is a constant of the protection of the protection is a constant of the protection of the protection is a constant of the protection of the the adoption and enforcement of hide string and building regulations in ci-tics and towns, which would have the effect of enabling companies to re-duce the rates of insurance. There was also the further question of Mun-icipal, Provincial and State taxes imTHE TIME TO INSURE IS

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W. H. BEATTY, EBG., W. D. MATTHEWS, ESG., W. C. MACDONALD, J. K. MACDONALD
MANAGING DIRECTOR.

HEAD OFFICE, . TORONTO.

posed by legislators, which of course the companies had in turn to collect from policyholders in the form of infrom policyholders in the form of in-oressed rates. But while advocating reforms, which are in the interest slike of insurers and insured, the companies must deal with conditions as they exist to-day, and charge rates that will not only privide for ordinary losses, such as are of daily oscurrence, but for the rebuilding of otties when visited by sweeping con-risgrations, as well also as afford a reasonable prospect of a fair return to whareholders on invested capital, in order that it might be permanent-

to shareholders on invested capital, in order that it might be permanently retained in the business.

In speaking of the marine transactions of the year which had shown better results than those of the fire braneh, the President referred at some length to the dangers of the St. Lawrence River mavigation, and posited out that as soon as steps were taken to minimize these, by the creation of additional lighthouses, the improvement of the channels, and by evprovement of the channels, and by ev-

tion of additional lighthouses, the improvement of the channels, and by every other means which experts in navigation could suggest, premiums would be reduced to conform relatively with those charges from the principal ports of the Atlantic.

The Vice-President seconded the adoption of the report, which was carried unanimously. The election of Directors for the ensuing year was then proceeded with, resulting in the unanimous re-election of the following genium with the ensuing year was then proceeded with, resulting in the unanimous re-election of the following genium with the ensuing genium with the ensuing genium the mention of the following genium with the ensuing of the Buard of Directors, held subsequently, flon. Geo. A. Cox v. s re-elected President, and Mr. J. J. Keing Vice-President for the ensuing year

A Bigot Nailed

A Convert Challenges Statements made in Public.

In Association Hall, in Fulton street, Brooklyn, on Incaday night, just if-ter Professor Edward Howard Griggs had closed his lecture on "Martin Luther," which he delivered under the ther," which he delivered under the direction of the Institute of Arts and Sciences, a middle-aged man arose in the body of the Hall, and addressing Professor Griggs by name said;—
"A word if you please."

The speaker, who proved to be Pro-fessor John M. Reiner, a convert to the Church from the Lutheran ministry, and who is now a member of the faculty of Villanova College, then

faculty of

agoke as follows;—
"Profer or Griggs I want to thank
you for your takes in recanting an
unfavorable statement which you made three weeks ago in relation to Pope Leo X. I also desire to express my appreciation of your acknowledgment that the Reformation did not usler in tolurance or the principle of private judgment for arybody but private judgment for anybody but Luther, but I want to go further than that and put the crown upon your fairness and bring out the chimax by stating that the Bull of Indugences which you read to this audience is a forgery. It is due to this vast and intelligent audience, fully confirming be reputation of Brooklyn, to state that the findulgences granted then and at any other time were not the grant of torgiveness of sins, for the removal of sin, the stain on the human soul, is a prerogative on the human soul, is a prerogative belonging to God alone. No priest, bishop, cardinal or Pope can forgive sins for the payment of money. If you have read that Bull on Indulyou have read that Bull on Indulgences us a schelar ought to do, in the original, and I know you know Latin enough to understand the distinction between an induspence that relates to temporal runishment only and the forgiveness of sins, which means the blotting out of eternal punishment, you must also know that the word remission in reaction to indulgences does not in the Latin language mean the forgreeness of sins, and you know that in that document the word meaning forgiveness of sins does not meaning forgiveness of sins does not

meaning forgreeness of the audience," continued the speaker, "and your reputation, I also wish to state that Luther did not possess the quality of a courageous man or hero, your own statement being witness. You yourstatement being witness. You your-self have admitted that Linther asked the Dict of Worms time to consider whether he should retreat or not. He certainly did not ask for time to precertainty did not ask for time to pre-pare defence, for you already have stated that he said if there were as many devils in Worras as tiles on the roofs of the houses of the city he would go. He was, therefore, pre-pared, and in asking for time he man-ifested cowardlee and not courage or

the qualities of a hero. You also seased that he translated the Bible while hiding in Warteburg. You have however omitted to state that from that hiding place he wrote a letter to Melanenton in which he confessed that while engaged in the translation of the Bible he was burning from the lust of the fiesh and sensuality."

Applause followed the protest, and as Professor Griggs was leaving the platform other, who agreed with the statements of his lecture loudly applauded him, and he recurred several times to bow his acknowledgments. Renner was followed from the hall by a large number of people who were

Remer was followed from the hall by a large number of people who were m sympathy with his protest, and a sort of informal reception was held on the sidewalk in front of the Bond Street entronce. In the gathering of his friends were a number of prominent Cathonic clergymen of Brooklyn. In talking to a reporter Dr. Reiner expressed his villingness to meet Professor Griggs on the same platform in joint debate on that subject or the subject pertaining to his lecture, and an joint decate on that subject of the subject pertaining to his lecture, and also offered to defray the expenses of the half for the occasion. When the difficult could be considered a challenge he said it could

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