



THE HOLY COAT

HOW TO BE VENERATED AT TREVES

The Vestment Described—Records Concerning It—The Cathedral City.
—Pope Sylvester.

The Holy Coat at Treves, now to be exposed for the veneration of the faithful, is thus described in an official work prepared by order of the Bishops of the diocese:

THE RELIC.

It consists in its entirety of different layers of cloth.—1. The one uppermost a silken material of damask kind with a pattern in it, golden and purple streaks and large squares, containing still faintly discernible, two birds facing each other. The relic proper, in shape of a shirt-like garment with short, loose sleeves. Last year's committee report describes the relic proper as patches, "pieces of a cloth material, hanging together, spread out between the upper and lower lay; and these have without doubt formed originally the whole garment." 3. A kind of gauze (crepe de chine) covering the back of the relic. There are also jointed pieces of silken material, without any pattern, put inside the relic proper. In this threefold state the relic has been from time immemorial, the materials No. 1 and 3 having evidently been intended as a protection. So it was found in 1844, in the previous exposition of 1810, and 1812, when an exposition took place and the chest containing the relic was opened after a lapse of centuries. With regard to the material of the relic proper the experts of last year's committee say: "It is a texture of brownish dye, without pattern, to all appearance of linen or cotton wool." This, they say, after a careful examination by touch and by the microscope showed a characteristic difference of the structure from the lower and upper protective materials; the former, being without any pattern, it is impossible to form an opinion as to the time of its manufacture. It is different with the rich upper part; it is proved that no such stuff was manufactured in Europe and that it must have been made in the East before the ninth century, perhaps as early as the sixth or fifth. It follows from this as an important fact, that the material of the relic is certainly of still greater antiquity.

WEISS IN OUR LORD'S LIFETIME.

Professor Weiss, in a work on costumes (Kostumkunde), says: "The dress of a Hebrew of the better class, probably consisted, at the time of the Babylonian captivity, in addition to a shirtlike undergarment, of one or two uppergarments, with an appropriate belt, according to the weather. (Here it is well to remember that the Passion took place in the inclement season of the year.) Secondly, an overall, sometimes closely fitting, sometimes wide and loose. The form and fashion of the uppergarment has been maintained to the present time; it was always like a shirt, with sometimes short, sometimes long sleeves—rich people had it made long, so as to reach the ankles." In addition to these garments there would be a caplike covering for the head, and laced sandals for the feet. We may take it that Our Lord during His public life, and as Rabbi, wore the dress of a Jew of the better class, and that his garments, though simple, were of good quality. He would wear the three above-named kinds of garments. There is a consensus of opinion about this amongst the commentators of Holy Scripture. Now, when St. John speaks of "the coat without a seam, woven from the top throughout" (John 19:23), only the uppergarment (*tunica*) can be meant; the Greek word here used is never applied to the undergarment. Such seamless garments have been discovered even recently in Egyptian tombs, in a perfect state of preservation, sometimes of a coarse material, sometimes of linen, showing that in ancient times the knowledge of making seamless garments was not uncommon. There is, therefore, nothing surprising in the statement of a writer of the 11th century (Euthymius) that according to ancient tradition the Blessed Virgin had herself woven the unsewn *tunica* of our Lord. The Old Testament gives proof that such an accomplishment was common enough, and an apocryphal writing of the second century praises the skill of the Blessed Virgin in the use of the spindle. The holy coat of Treves corresponds in measure perfectly to the description of a *tunica* of a Jew of the better class, both in make and material. Last year's commission says: "No direct conclusion has been reached on account of the defective state of preservation, as to whether there were any seams originally; at the same time nothing whatever has been found indicative of seams." Everything tends to show that the idea of the holy coat being not a manufacture of our Lord's time, but of later centuries, must be dismissed. No such garments were made or worn in Gaul or Franconia at the time when it is first heard of in Treves. It is not only a venerable relic, but there is every indication of its being, what the tradition of the Church of Treves has always taken it to be, the unsewn *tunica* worn by our Lord in the days of His Life and Passion!

THE OLDEST RECORDS.

It is obvious that no documentary evidence can be furnished as to how the soldier gave away, sold or exchanged the tunic after our Lord's death; how it changed hands and finally came into the possession of the Empress Helena and was sent by her to Treves. This relic shares with others the fate that it has no contemporary, but only later and rare-

written testimony. To conclude from this that it had no earlier existence would be wrong; few facts of ancient history could stand if they were only to be tested by contemporary written evidence. Our oldest Biblical manuscripts date from the 4th century; yet no one will therefore maintain that the Gospels had no earlier existence. Where is the proprietor of an old estate who could show the title deeds by which his family first came into possession? The best title in such a case is the fact of an uninterrupted possession from time immemorial. It is also important to remember, that in the earlier centuries of Christianity, through a holy respect, it was not customary to open reliquaries or to show their contents. "To do so," says St. Gregory the Great, "would be considered unbecoming, nay a sacrilege." The consequence is that they were not much talked or written about, often forgotten, which is no wonder, considering those turbulent times, and the constant changes they brought about. A change for the better began with the ninth century; from that time the historian has easier work.

THE HISTORY OF TREVES.

Treves was, in the third and fourth centuries, the second city of the Roman Empire, the most important town on this side of the Alps. It had in those days, as well as later on, great Bishops, who took an important part in making the history of their times. It had at one time four great Benedictine abbeys, everywhere the seats of learning. Yet so little is left from them or their work regarding the history of the city, owing to its having been sacked and pillaged so often by the rude hordes from the North, that we must look elsewhere for written documents. Even so late as 882 the Normans set the town on fire after four days' pillage, destroying the very remains of its former glory. In the year 1106 part of the Cathedral was rebuilt, and the annals of this city (*Gesta Trevorum*) report with short simplicity: "On the day of consecration of the Cathedral church, being the Feast of the Apostles St. Philip and James, the Archbishop consecrated with great solemnity the high altar, accompanied by pious men, and deposited therein with great veneration the *tunica* of our Lord." This very shortness goes to show that the presence of the *tunica* was a well-known fact. More, much more, would naturally have been said if it had been otherwise—indeed, there is an earlier mention of it in the same annals, as early as the year 1100, equally short. It is evidently treated as a well-known fact.

THE DIPLOMA OF POPE SYLVESTER.

A document going by this name is discussed by all writers on the relic. It is Pope Sylvester (814-855) confers on the Archbishop of Treves ecclesiastical pre-eminence over the Gauls and Germans, "in honor of this city being the home of Empress Helena, who enriched its church by precious relics, amongst them the *tunica* of our Lord." Now, no original of such a document is known to exist, but it is mentioned in the above-named *Gesta Trevorum* about the year 1100, and what there is given as a verbatim copy of the diploma, is now taken by the best authorities as being written by the Bishop Valasian, who occupied the See of Treves in the fifth century, and as giving the original not word for word, but only in substance. This being so, it would be a valuable proof that in the fifth century it was a general tradition that the *tunica* was at Treves.

ST. AGATHUS.

A life of this saint, written in the 11th century glorifies him as being the person who was "commissioned by Pope Sylvester and St. Sylvester and St. Helena to take the holy relic, amongst them the *tunica* of our Lord, to Treves," and the biographer goes on to say: "The church consecrated by him (Agathus) in the city of Treves to the Prince of the Apostles is proud of having the relics in her treasury."

A Berlin despatch dated the 22nd says that a textile manufacturer who was summoned to examine the garment known as the "holy coat," now on exhibition at Treves, says when the wrappers were removed the vesture was found to be in such a tattered condition that it could not be placed on exhibition. Bishop Korun then consulted some experts and finally the coat was given to an aged and experienced man, who ginned the fragments of the garment together, as the material was too much worn to stand the strain of a needle and thread. The holy coat is now partially overlaid with layers of material with which it has been wrapped up, and these were apparently so decayed that they cannot be separated from the coat. Dr. Bok, of Aix-la-Chapelle, declares he has examined the reverse side of the holy coat, and he found it was mounted on "byssus" silk which was used in the first century and which was never manufactured after the sixth century and was always extremely costly.

TREVES, August 23.—One hundred thousand persons have already arrived here to see the holy coat. Processions of pilgrims chanting as they walk are continually passing through the streets from four o'clock in the morning until midnight. The varied types of national dress contributed to the striking scene.

Kingston.

In the presence of a large assembly, yesterday Sunday 9th, His Grace Archbishop Cleary laid the corner-stone of the new wing in connection with the House of Providence. He was assisted by Rev. Fathers McWilliams, Spratt, Quinn, Carey, Kelly, and Keough. Previous to the ceremony a procession moved from the house to the foundation of the new building. The Sisters of Charity were first and were followed by

altar boys, priests and the Archbishop in the rear, wearing his official robes. The Sisters stood in lines in the lawn, and the Archbishop and priests went to a platform where the special service was recited. After His Grace had crossed the stone on all sides with a trowel the procession resumed and walked around the foundation. At short distances His Grace sprinkled the stones with holy water. On returning to the platform he laid the corner-stone. It is 2 feet 4 inches by 2 feet 1 inch, and 12 inches deep. The new building will be of stone 88 feet by 56 feet six feet.

Fifty Years a Priest.

The Rev. Father Jouin, S. J., who is well known to Montreal Catholics, has just celebrated at Fordham college, New York, the fiftieth anniversary of his ordination to the priesthood. He was for several years professor of philosophy at St. Mary's college, Bligny street.

The Opening of St. Peter's Cathedral.

La Semaine Religieuse announces that the new St. Peter's Cathedral will be opened on May 18, 1892, the 25th anniversary of the landing of Maisonneuve in Montreal. A bazaar will be held from the 14th to the 27th of next month for the benefit of the Cathedral.

Entered the Religious Life.

Miss Theresa A. Gethin, youngest daughter of the late E. B. Gethin, of St. John, has just entered the novitiate of Loretto Abbey, Toronto. This gifted and accomplished young lady was educated at the Convent of Auteuil, France. Possessed of every social advantage that the world could offer, beloved by her family and friends, she severs every tie, and goes forth strong in the love of her God to a life of sacrifice in the service of the Divine Master.

Rev. Father Donovan, S. J.

The directors and superiors of all the Catholic Universities and Colleges of Canada are busy at present getting ready for the college term of '92. The Rev. Father Donovan, S. J. of Brandon, has left for Montreal, where he will occupy a position in St. Mary's college, which is under the Rectory of Father Drummond, S. J. Since Father Donovan's arrival in Manitoba he has been in charge of the Catholic parish of St. Cuthbert's in Portage la Prairie. On the eve of his departure he was presented with a purse accompanied by an address which spoke in the most complimentary manner of the recipient.

Retiring from the World.

LONDON, Ont., Aug. 23.—Three young ladies have just assumed the habit of the Sisterhood of St. Joseph's convent, this city, and been received as novices in the order of St. Joseph, and one young lady, Miss Agnes Kains, of St. Thomas (Sister M. Angelica), who had finished her two years' novitiate, made her solemn profession and took the vows of the congregation of St. Joseph. The names of the young ladies who received the habit are: Miss Podlewski, of Thamesville, in religion Sister Mary Cecilia; Miss Brown, of Kinkora (Sister Mary Lawrence); and Miss Coughlin, of Glenworth (Sister Mary Beatrice). In addition to Bishop O'Connor there were present Rev. Father Krein, C.S.S.R., and a number of the clergy of his diocese.

Peterboro.

During the past month Right Rev. Bishop O'Connor has been making a visitation of that part Peterborough Diocese in Nipissing District, says the Sudbury Journal: Tuesday was a gala day in town for our Roman Catholic citizen, the occasion being the second visit of His Lordship Bishop O'Connor, of Peterborough, to Sudbury. The day was fine and the town was looking at its best. Two fine arches were erected, one at the entrance of the church grounds, and the other at the corner of Elm and Durham streets, ornamented with flags and mottoes, while a row of evergreens planted on each side of Durham street gave it the appearance of a beautiful avenue. When the hour arrived for the Pacific express to come in an immense crowd had assembled at the station. On its arrival His Lordship was escorted to a carriage in waiting, and a procession was formed and proceeded to the church where an address was presented to His Lordship. The population of Sudbury is about 2,500, the majority whom are Catholic, and about half of these are French-Canadians. A fine brick church 55 x 130 feet is nearly completed, and will afford ample accommodation for the many Catholics that are settling in this vicinity. Around each of the nickel mines, which are distant from Sudbury from three to seven miles, there is considerable population that is rapidly increasing as each mine is being developed. His Lordship visited several of the mines to become conversant with the extent of the operations carried on in this important and valuable industry.

Personal.

His Lordship the Bishop of Idaho, Mgr. A. J. Glorieux, arrived here on Saturday night after a trip to Rome, England, Ireland and Belgium. While in Belgium he ordained several American students at the University of Louvain. He is visiting the Redemptorists.

Flisby's Body Found.

The body of the man that was found in the river Thursday has been identified as that of Mr. Flisby, who was drowned opposite Lachine the previous Sunday. At the inquest a verdict of "accidental death from drowning" was returned.

HAVOC IN MARTINIQUE.

Effects of the Recent Hurricane—Followed by an Earthquake.

ST. PIERRE, Martinique, August 22.—The full extent of Tuesday's calamity cannot yet be determined. From many parts of the island only vague and indefinite reports have been received. The mountain roads are in many instances obstructed by falling timber and other debris, thus rendering many villages difficult of access. Every fresh report brings new details of universal havoc and devastation wrought by the fury of the elements.

The hurricane struck the island about 7 o'clock Tuesday night. It continued to rage till nearly 11. Hardly had the terrific storm died away when a sharp earthquake shock added to the horror of the night. Many superstitious blacks thought the end of the world was at hand. It is impossible to convey an adequate idea of the terror and suffering of Tuesday night. People flocked to the open spaces and spent the hours till daylight in sleepless suspense. They knew not but that the next moment a severe earthquake shock might complete the destruction of their already roofless homes. The morning brought little sense of relief. On all sides evidence of destruction greeted anxious eyes, and as death after death was reported the awful character of the disaster was made more and more manifest.

The news began to come from other parts of the island. Everywhere the same tale of suffering, loss and death was reported. No place on the island so far heard from has escaped without serious damage. It is thought that at least 250 persons lost their lives.

PARIS, August 24.—The latest advices from Martinique say 340 persons perished in the recent hurricane, without counting the shipwreck fatalities. The bulk of the shipping having been lost the Governor has permitted foreign vessels to engage in coast trade in order to supply the needs of the inhabitants.

OBITUARY.

The news reached Ottawa on Wednesday of the death of Mrs. Charles McCarthy of Quebec, who was widely known and much esteemed in Ottawa. The deceased lady was the mother of Mr. Denis McCarthy of the post office department, and her husband Mr. Charles McCarthy was for many years Chief draughtsman in the public works Dept. in Ottawa. She was about seventy years old and was born in Ireland. By her death Quebec loses a most exemplary christian lady who was loved and revered by all.

The Tourouvre Accident.

The sad accident which occurred at "Tourouvre" the day of the Zouave demonstration, as Count Mercier was heading the procession to the banquet table, has ended fatally, Miss Alvin Vezina having died yesterday. She was a young lady who was to have been married on September 1, and at the time of the accident was in the company of her fiancé. The accident happened about two o'clock in the afternoon. At that moment all the Zouaves were standing at the tables awaiting the arrival of the Count, and prominent guests to sit down. Presently the City Band started the march down the gravel walk. The Count who followed, perceiving that the small canon on the ground was not being fired, waved his hand energetically to the old *habitant* in charge to fire it. This the old man did. Some sixty feet distant, just alongside a small fence, were a crowd of country folk, Miss Vezina among the number. The cannon was struck her full in the face and neck, and she fell to the ground, having lost all consciousness. Several medical men, among them Dr. Larive, ex-Zouave, from Rhode Island, Drs. Paradis, of Lotbiniere, Methot, of Ste. Anne, and Champagne, ran to her assistance. One of the priests administered the sacrament to her. Madame Mercier, on hearing of the accident, had the young woman removed at once to her house, where all possible care was given her. After lingering four days she expired. She was the daughter of Mr. Jean Vezina, a farmer of St. Prosper, who was sent for and arrived with his other daughter, Madame Mercier placing her rooms at their disposal. The coroner of the district has been notified and will hold an inquest.

Mr. Taillon Speaks.

TORONTO, Ont., Aug. 24.—Hon. L. O. Taillon, in an interview with an Empire correspondent regarding the Baie des Chaleurs scandal, said: "As a French Canadian, I am profoundly humiliated at the disgrace that has fallen on the province of Quebec, the French province of the Dominion, for I must admit that the continuous orgies which have been attached for some time past to the administration of our provincial affairs have made us the laughing-stock of the Dominion. When Mercier was in opposition both he and his party were violent opponents of the then modest railway policy of the Conservative party, and as soon as they came to power I was quite convinced that their new-found zeal for railways and iron bridges was prompted by no other than a greedy desire to plunder the Quebec treasury. I am not altogether carried away with the idea that the Lieut.-Governor should call his advisers to account, as it might under the circumstances have a better effect if the people were allowed to find the cure and proceed to make the obnoxious themselves. If this steel had taken place during the Parliament of 1887 the case would have been different, but when Mercier dissolved last year it was made perfectly clear to the elect-

orate that the ministers or most of them and their entourage were living at a pace that left no possible doubt that they were stealing the people's money. I am of the opinion that of the very large sums voted for the railways and iron bridges, fully one-third has been turned from its legitimate destination. Their record of corruption during the bye-elections of the last Parliament from the contest in Laprairie in the summer of 1887 to that of Rimouski in December, 1889, has been without a parallel in the political history of Canada."

PROVINCIAL NOTES.

The assessed valuation of Coaticook's real estate is \$1,139,250, of which \$276,700 is exempt from taxation.

Mr. Robert Wiggins, of Allevyn, mourns the loss of his barn, the result of children playing with matches.

The steel rails for the St. Andrew's railway arrived on Wednesday, and track-laying was proceeded with on Thursday last.

Farmers in the neighborhood of the St. Regis' Indian reserve complain that their woods are plundered by the Aborigines.

The Coaticook council is wrestling with the telephone post nuisance, and has got as far as ordering all posts to be placed outside the sidewalks.

The Governor-General it is announced at Sherbrooke, has accepted the invitation to be present at the opening of the Eastern Townships exhibition.

A little child, 13 months old, named Lillian Fuller, was accidentally drowned on Sunday afternoon by falling into a wash tub full of water, near its mother's door in the township of Barnston.

While a gang of men were at work on the Great Northern railway at Lac des Fourches, northwest of St. Adele, a man named Morin, in arranging a blast, was blown up by the premature explosion of the charge. One arm was taken off and several injuries were received in the face and skull.

An accident occurred on Monday afternoon at the works of the Royal Pulp and Paper company at East Angus, whereby an Italian laborer named Aughesteno Cerninaro met his death. The deceased was engaged with other men excavating a bank of earth, when a quantity of it fell in and on him crushing his chest, breaking several ribs and causing such other internal injuries that he died shortly afterwards.

The Richmond Guardian says: "The opinion among the farmers around here is that the harvest will be the best in twenty years. Almost everything except apples and plums are plentiful and the hay crop is unusually good and well saved. We hear every day tall stories about the grain—oats standing six feet high, and the like. There is no doubt that the harvest will indeed be a magnificent one."

Georgina Thornton, daughter of Mr. Alfred Thornton, aged 14 years, with a number of young people was at a picnic in a field near the upper boom on the Magog river, at Sherbrooke, and in the course of their amusements four of them, three girls and a boy, got on a log close by the shore. The log rolled over and all were thrown into the water, but managed to get out except the unfortunate Georgina who was drowned before she could be rescued.

The Huntington Gleaner reports considerable progress with the harvest notwithstanding showery weather. Potatoes, which have been most promising, are now in critical state. On the clay, tops are withering and there are indications of rot. A dry spell would do much to save them. The factories report a slight shrinkage in deliveries of milk, which were well sustained during July. Owing to the coolness of that month, absence of flies and good grass, the July make was of exceptional quality. Appearances point to a more than average August make.

Emin Pasha.

BRUSSELS, August 24.—A communication in cipher has been received from Stanley Falls which indicates that Emin Pasha has been wonderfully successful in his operations in Africa. Emin was at the time the message was sent resting at Wadela after having inflicted a most serious and thorough defeat upon the dervishes. As a result of this battle Emin captured 6000 tusks of ivory and a quantity of ammunition, arms and stores of many descriptions. In addition Emin has re-occupied all the old stations in the equatorial province and seems to have completely cowed the dervishes. The number of men killed in the battle with dervishes is not mentioned.

Examining the Moon.

SAN FRANCISCO, August 22.—A special from St. Jose says professor Holden, of the Lick observatory, has procured through the big telescope better photographs of the moon than have been taken anywhere else and the work of photographing goes on every hour when the moon is visible. Upon the top of one of the mountains of the moon the photograph shows a luminous white spot that looks like snow. If that is snow the presence of atmosphere is indicated. It has been believed that the moon has no atmosphere and therefore is uninhabitable, but if it should be demonstrated the snow falls upon the surface of the satellite, the accepted theory would be upset and astronomers would begin to study the moon with a new and greater interest. Professor Holden does not expect to find any traces of man's work in the moon but he may ascertain if any changes have taken place there within 20 years.

HORRIBLE ACCIDENT.

An Explosion Strikes a Number of People in a New York House.

New York, August 22.—At 12:30 this afternoon an explosion occurred in the five-story building 66 and 70 Park Place, occupied by Jno. O. Eberl, manufacturer of mats. At the time the explosion occurred many of those who work in the building were at luncheon. It was estimated that more than 140 boys, girls, men and women were in the building at the time. Out of the clouds of fire and smoke half a dozen people emerged, while from the six-story building on the northeast corner of Greenwich and Park Place at least 100 working people of both sexes and of all ages were uttering cries of alarm. When the firemen arrived the Taylor building Nos. 66 to 76 Park Place was ablaze and the Greenwich street building on fire. A general alarm was sounded and the firemen looked around to see if life could be saved. Close to the front of 79 Park Place and pinned under a lot of masonry was a man whose head and shoulders were visible. While the firemen were endeavoring to unloose him a crash was heard above and down came the wreck of part of the Taylor building cornice. The firemen jumped for their lives and none were hurt. When they dashed back again the man had been entirely buried and the bricks from the Greenwich street building began to fall so thickly that the attempt to rescue him had to be abandoned. Shortly after this a man, who said he was an engineer, crawled out of the cellar under the wreck and fell exhausted. He was sent to the Chambers street hospital. He was unable to give an account of how he escaped. At one o'clock the fire was under control. Half of the Greenwich street building had been burned while the Taylor building was a complete wreck. The losses were computed at \$150,000 for the Taylor building, and contents and \$40,000 for the Greenwich street building. As to the loss of life, the more conservative estimate, that of fire chief Cushman, was that sixty persons perished. Persons who know how many worked in the building daily run up the list to 180. Nobody had been taken out at 10:30 and it appeared impossible to overhaul the ruins for several hours. Eight persons injured by the explosion were taken to the Chambers street hospital. Among the concerns interested were Hudson's restaurant, Lindsay's type foundry, E. F. Heaghy's plumbing shop, Liebler's blank book and bindery concern; a cigar factory and a printing office. At eight o'clock to-night a steady down-pour of rain stopped the work of removing the bodies from the ruins, the men being forced to quit work and seek shelter in the adjoining buildings. The ruined structure with its falling walls presented a dismal picture, but all through the pouring rain anxious watchers stood outside the fire lines patiently waiting to hear some news that would be a clue to missing friends and relatives.

Coroner Hanley expresses the opinion that when the cellar on the west side of the ruins has been reached there will be found over twenty bodies of women and young girls who were waiting in line at the cashier's desk to receive their salaries. Not one of these girls have returned to their homes. From that portion of the building where the restaurant was an overwhelming stench comes that drove the police, laborers and reporters back. There is no question that fearful revelations will be made when the cellar under the restaurant is reached.

A New "Fraternal" Scheme.

On Thursday evening the hall of the Victoria armory was crowded to its utmost capacity by a number of persons who had assembled to accord a public reception to Mr. Joseph C. Smith, U.S.A., supreme guardian of the order of Fraternal Guardians. Major E. L. Bond, presided, and there were about a dozen gentlemen on the platform. The Chairman said it was extremely gratifying to the members of the order of Fraternal Guardians in Montreal to have an opportunity of doing honor to the supreme guardian. The Fraternal Guardians filled a great want; it was thoroughly sound, and its system was perfectly honest, having stated that he had himself come to be instructed in the principles of the order, being but a beginner as yet. Mr. Bond went on to express his confidence that when Major Smith had finished his address the audience would be satisfied that the Fraternal Guardians' order was sound and honest and worthy of support.

Supreme Guardian Major J. C. Smith, in the interval of a vocal and instrumental entertainment that was provided, delivered a long and discursive address, in which he spoke of the principles and regulations of the Fraternal Guardians. Those principles were as old as the oldest fraternal society in existence, and consisted in the payment of a monetary and endowment benefits to its members. Its business was practically divided into two large branches—monetary and endowment—and in addition to the initiation fee and the monthly dues, there were assessments. They did not calculate, and they did not expect, to make any profit out of lapses. The Major went at great length to dilate on the advantages of the co-operative system, and to defend the "endowment" principle. Those who challenged the "endowment" principle flew in the face of the greatest and purest philanthropists and professors of social science of the age.

The Major told his hearers about a society, similar to that of the Fraternal Guardians, which had accumulated a surplus of \$25,000,000, and had paid benefits and dividends. The Fraternal Guardians would do even better than this for its members.