A MODEL MILLIONAIRE.

The graceful and appropriate tribute paid to the memory of the late Mr Hugh Ryan on the occasion of his obsequies by the Rev. Rector of St Michael's cathedral made a deep impression on the vast and representative audience present at the service. Many have asked us if we could procure a fuller report of this admirable address than what appeared in the daily papers. Through the kindness of the Rev. Rector we are able to present our readers with a pretty complete summary of what he said on that sad and memorable occasion

Taking his text from Heb x. 38:—"The just man liveth by faith," Father Ryan said in substance:—It is not customary in the Catholic Church to have sermons at burial services One of the reasons is that the solemn liturgical service of the Church is in itself a most impressive funeral sermon The great central act of the Requiem High Mass is a real Eucharistic sacrifice offered to God for the eternal repose of the departed soul. The magnificent and mournful dirge of the Dies Irae the beautiful and touching selections from the psalms the impressive and appropriate prayers, all unite in a most powerful appeal for mercy and pardon to those who have gone and an assurance of

ST LONG AND SWEET CONSOLATION

to those who are left to mourn. Yet, the Church does sometimes sanction a departure from her usual practice in the matter of funeral sermons. Our late lamented Archbishop always wisely conservative in regard to well-established ecclesiastical customs, did sometimes make an exception in this particular, and were he here to-day, I am quite sure he would make an exception in the case of a distinguished Canadian, a leading citizen of Toronto, the large-hearted, liberal philanthropist, His Grace's highly esteemed and dearly loved friend, Mr. Hugh Ryan I will ask you, then, to bear with me while I pay a brief tribute to the deserving, and I think I may say, distinguished, dead Many things have been said about the departed, much has been written gracefully and well, in our daily press, about his life and work. Much more has been thought down deep in men's hearts about the practical lesson of his noble, useful life. Speaking from the pulpit, before the altar, and in presence of the bier, I would like to tell you what the Church has to say, what God has to say, or has said, about the late Hugh Ryan.

I take my thought from St. Paul, and what I want to tell you is this:—Hugh Ryan was a just man, a brave man, a model millionaire, and what I mean by this last is that he was a model to the rich and the poor; that he was, in his life and action, a practical solution of the two leading problems of the age—the problem of

RICHES AND THE PROBLEM OF POVERTY.

The popular opinion and verdict about Hugh Ryan will be that he was a generous man, that, broad-minded, large-hearted, and liberal, he did not discriminate between class or creed, but freely gave to all who appealed to him for aid. This is all quite true, but more than this is true, and it is to this more I should like to call the attention of the representative audience of professional and business men to-day. Mr. Ryan was certainly generous, but before being generous he was just. And he was just, not only in all his relations, and his many and great business transactions with his fellow-men, employers and employed, but he was especially just in his relations to God; and this is the point I wish to emphasize from the pulpit. Rich men in our day have been generous, but only too often at the expense of justice. The cry and the unanswered contention of the poor man, the labouring man, is that he does not ask for alms; he only wants a fair day's wages for a fair day's work. This cry is not often answered: it was perfectly met by the lifelong practical action of our departed friend. He employed thousands of men; he

NEVER HAD A STRIKE NOR EVEN A COMPLAINT.

Not so much because he was generous as because he was just. Justice is a natural virtue, and may be possessed and practised by a pagan. But justice may be a supernatural virtue And of such justice St. Paul speaks when he says: "The just man liveth by faith." The highest encomium the inspired writer can find for an all-round perfect man is to say he was "a just man." Justice here is a supernatural, universal virtue, including all other virtues, for it means, first and foremost, that man is just in his relations to God. We hear a good deal nowadays about the religion of reason, of honesty, and even of justice, while professors of this religion do not even think of God. Here is where Hugh Ryan was a model for the men of our day. He built or enlarged a splendid hospital for the sick, the suffering, and the poor, in this, our good city of Toronto. Why did he do so? For show? For fame? For business interests? For sectarian purposes? To make reparation, forced by public opinion, for ill-gotten wealth? Hugh Ryan kept his secrets to himself. This secret, however, he did make known to a bosom friend, and this was the way he put it.—"God has singularly blessed me in my business," he said, "and, after all, I am only the humble servant of my God and Master. I must try and do the best I can with the good things He has given me." Here is

THE JUST MAN AFTER ST. PAUL'S OWN HEART.

Here is the just man who lives by faith, who believes, not merely in the brotherhood of man, nor even only in the Fatherhood of God, but in what is of much more practical importance in our day, one who humbly acknowledges the Mastership of God and His Supreme and Universal Dominion over all created or acquired wealth, which should be used according to His will, even when obtained in accordance with His law. "The evil that men do lives after them; the good is oft interred with their bones." So said Shakespeare. Hugh Ryan wisely resolved that the good he did should not only live after him, but should live with him. A splendid and most significant example for one man of wealth But why have I said Hugh Ryan was a brave man? Though prominent and distinguished before his fellow-Canadians, his life and labours were not such as would be likely to win for him the proud title of hero. Yet, I say, a hero he was, of the most perfect type. Two good authorities, Aristotle and St Thomas, tell us that heroism is seen best in the face of death There are, of course, various forms of death, the soldier's, the sailor's, the physician, the Sister of Charity, the minister of religion have to face and accept death in any form. But while it is certain that we all have to die, one of the most appalling forms of death is when one is told to the day and the hour when the fell disease from which he suffers is sure to take him off. Such was the death of Hugh Ryan He knew how and when he was to die for years before his death. His knowledge of this did not make him a hero. But his keeping the knowledge to himself, because the imparting it to others might pain those he loved, this proved him a man of men,

A VALIANT KNIGHT INDEED OF THIS 19TH CENTURY.

Sans peur et sans reproche. A model to the rich, and a comfort and a strength to the poor. But it may be asked:—Is the courage that meets death fearlessly in any form a proof of supernatural faith and Christian fortitude? Could not an ancient pagan or a modern agnostic so face death? Yes, human bravery is capable of physical and moral courage But it is only the man of faith, the man who lives by the evidence of things unseen, and is sustained by the substance of things to be hoped for, that can accept the decree of death, as the Divine Hero of Calvary accepted it, in humble obedience, and perfect conformity to the will of God This age of ours is not an age of faith. Men of our day live by that which is seen, they live by the senses, they live by shams, they live by and for the empty shadows of things that are destined to fade. The Christian man, the man of faith, the man of God, lives the higher life; he lives for the spiritual for the supernatural, the eternal, the Divine. The rule of his life is the will of God, the end of his actions God's glory. It needs courage nowadays to believe all this; it needs greater courage to put such faith into practice Hugh Ryan, the man of affairs, the successful man of business, the man of justly acquired wealth, was a model to the men of the world in his simple, firm, unswerving faith. He was a model for us all in his unostentatious, unfailing, magnificent Christian charity. May we take to heart the useful lesson of his beautiful, noble life, while we join in a fervent prayer for the eternal repose of his soul

LOYOLA COLLEGE.

The incorporation of Loyola College, Montreal, is a fitting opportunity to say a few words of that new, but already very prominent, institution. It was inaugurated upon the urgent and reiterated request of the English-speaking Catholic laity. For the lack of higher education in English was long deplored as a grievous want in the chief city of the north. The Jesuits had done what they could in the establishment of a special English course at St. Mary's. But still the people clamoured for a college of their own, and the sons of Catholic parents were sent out of the country for their education or to non-Catholic institutes.

Nevertheless, Loyola began with something more than the usual difficulties which mark the beginning of every good work. In fact, it had everything to content with, and but small resources for the great work required of it. In one respect, however, the college was enabled to make an excellent beginning. It had a thoroughly equipped staff of professors, belonging to that world-famous order, which have been, by excellence, the educators of modern times. This has, of course, been universally acknowledged Even the envenomed tongue of Voltaire found only praise for the Society, by whom his own brilliant mental gifts had been cultivated, speaking highly of the system of education and its results. This testimony was echoed by Lord Bacon, Frederick the Great of Prussia, and by a host of competent judges, down to our own times.

This advantage Loyola had at its inception, and it has gone on to a truly marvellous success in the brief period of its existence. It aims at the high standard of the best colleges of England. It has an atmosphere of up-to-dateness, to use the term in its best sense, which is generally noted and appreciated. The writer has had occasion to hear the very highest encomiums passed upon the establishment, sometimes from the most unlikely sources. The list of students is a representative one, so that in all respects this college promises to be a centre of progress, enlightenment and that true culture which unites religion with science, for the English-speaking Catholics of Montreal May it go on and prosper in its career, and may the hearts of some of our wealthy citizens be moved to do for it what is being done for the prominent non-Catholic institutions.

A. T. S.

Caution—The market is full of imitations, represented to be the same as **BROWN'S Bronchial Troches** of Boston. The Genuine has the Fac-Simile Signatures of [illegible] on every box.

THE FORTY HOURS AT THE CATHEDRAL.

By order of the Very Rev. Administrator, the beautiful devotion of the Forty-Hours was resumed this year in all the churches and convent chapels of the city. The devotion began last Sunday in the Cathedral, with Solemn High Mass, and Procession of the Blessed Sacrament. Rev. Father Ryan sang the Mass, assisted by Father Healy and Mr. Donohoe, as deacon and sub-deacon. The Litany of the Saints was chanted by Rev. Dr. Treacy, the Sanctuary Boys' Choir tendering the responses with splendid effect. The girls of Bond street school took part in the procession, and their sweet young voices, singing English hymns, added much to the impressive ceremonial. On Sunday evening at 7 o'clock, Solemn Vespers were chanted by Rev. Father Rohleder A sermon on the Blessed Eucharist was preached by Father Ryan, and a full choral service given by the choir under the direction of Mr. Richardson. The exercises of the Forty-Hours were continued till Wednesday morning, Masses on Monday, Tuesday, and Wednesday, at 6, 7, and 9 o'clock; and evening devotions at 7.30 The preaching was done by the priests of the Cathedral, Father McEntee, and Father Cruise helping at confessions. All the exercises were splendidly attended, and the usually large number approached Holy Communion On Tuesday afternoon there was a special and most interesting service for the school-children, conducted by Rev. Father Ryan. At the Solemn High Mass on Wednesday, Rev. Dr Treacy was celebrant, assisted by Father Healy and Mr. O'Donohoe. Rev. Father Rohleder chanted the Litanies, the Sanctuary Boys' Choir responding. The altar and sanctuary of the Cathedral were splendidly decorated for the Forty-Hours' Devotion. And too much praise cannot be given to the president, officers, and members of the Altar Society, who had charge of these decorations, and who did their work, not only with piety and zeal, but with exquisite taste and magnificent success.

IRISH CATHOLIC LIBERALITY.

The munificent benefactions left by the late lamented Mr. Hugh Ryan, to so many local charities, including some that are non-Catholic, is but another instance of the broad-minded liberality displayed on various occasions by the Irish Catholics of the Dominion. In Montreal, the wills of several Irishmen, notably the Hon. Senator Murphy and Mr James McCready, have contained bequests to non-Catholic institutions, as well as, of course, French-Canadian establishments. In the reverse case, the writer is not aware of a single instance where sums were left by will to Catholic charities. Of course, as to donations, there is the recent splendid gift of Lord Strathcona to the Montreal Catholic High school, now in process of construction. And, it must be said that he made the offering most gracefully and in his characteristically high-minded and generous manner of proceeding. The cause was a good one, that of education, and he was willing to assist his Irish and Catholic fellow-citizens in that manner as in any other. It is well known that this genial and whole-souled gentleman has likewise contributed, though in much smaller amounts, to other Catholic works. Also, it must be said that very many Protestants of Montreal contribute with admirable generosity to Catholic enterprises. But in the matter of legacies, the Irish Catholics appear to have taken the lead and contributed to the cause of suffering humanity irrespective of creed. Whatsoever tends to lessen bitterness and promote good feeling is undoubtedly beneficial in a mixed community, such as that of the Dominion, and particularly in those places where Catholics predominate. It should be their aim to show themselves at once as liberal, as free from prejudice, and as above all narrow bigotry as their convictions will permit. Far more important still, in the very interests of humanity, is, of course, their maintaining of those convictions and sharply laying down the line beyond which they must not pass. In these days of indifferentism that is undoubtedly the very and highest duty of a Catholic. He may not by implication allow that one religion is as good as another. Hence he cannot conscientiously contribute to a Church or to a proselyting scheme of any sect. But he can, and should, where opportunity offers, help the poor, the infirm, the destitute, of all creeds or of none, and contribute to the hospital or the orphanage, with a free hand and a cheerful heart, showing himself free from all sectarian hatred or uncharitableness of any sort. This the Irish Catholics have done in the public manner described, and it should certainly be made known to their lasting honour.

A. T. S.

MME. DE PERCHARD-VONTOM DEAD.

The many friends of Mme. Rosa d'Erina, the famous Irish prima donna, and her husband, G. R. Vontom, the tenor, will sympathize with them in their bereavement through the death of Mr. Vontom's mother, which occurred in London, England on January 31st. The deceased lady was the daughter of Capt Pierre de Perchard, and niece of the Seigneur of Rozel in the Island of Jersey. R I P Catholic papers please copy.

HUGH RYAN'S CHARITABLE BEQUESTS.

The following are charitable bequests made by the late Hugh Ryan:—

Annual payments each year for twenty years: St. Michael's Hospital, $500; House of Providence, $200; Sunnyside Orphanage, $150; Blantyre Industrial School, $100; St Vincent de Paul Society, $50; Children's Aid Society, $25 The following sums have all been willed:—Toronto General Hospital, $500; Good Shepherd's Home, $500, House of Industry, $500, Hospital for Sick Children, $500, Home for Incurables, $250, St. Nicholas Home, $250; Convent of the Precious Blood, $250.

BRITISH AMERICA ASSURANCE COMPANY

The sixty-fifth annual meeting of the Shareholders of this company was held at its offices, in this city, at noon yesterday.

The President, Hon. Geo. A. Cox, occupied the chair; and Mr. P. H. Sims who was appointed to act as Secretary, read the following

ANNUAL REPORT.

The Directors beg to submit the sixty-fifth Annual Report of the Company, embracing the transactions for the year ending thirty-first December, last, and a statement of Assets and Liabilities at the close of the year.

In the Fire Branch, while there has been a light reduction in the premium income, the results as a whole have been fairly satisfactory, showing a moderate margin of profit, notwithstanding the fact that there were some serious conflagrations during the year in which the Company was involved for considerable amounts—notably the almost total destruction of the City of New Westminster in September last.

The closing months of the year were marked by a succession of exceptionally disastrous storms, both on the ocean and on the great lakes, which resulted in an unprecedented loss of life and property. As a consequence all companies engaged in the business of Marine Insurance show a heavy loss on the transactions of the year, and in its comparatively limited operations in this Branch this Company has shared in the generally unfavourable experience. It is encouraging, however, in considering the future prospects of this business, to observe that the heavy losses incurred during the past year, coupled with the unprofitable results of some preceeding years, have led to a genral movement among Marine underwriters for materially advancing rates and bringing about other reforms which the Directors feel assured will place the business on a much more satisfactory footing than for several years past

The directors feel that there is cause for congratulation in the fact that the company has passed through a year which, in many respects, has been a trying one to those engaged in Fire and Marine Insurance business, and paid its usual dividend to shareholders without making any material reduction in the Reserve Fund.

Summary of financial statement:—

Total cash income	$1,472,307 36
Total expenditure, including appropriation for losses under adjustment	1,442,412 84
Balance	$ 29,894 52
Dividends declared	52,500 00
Total assets	$1,519,164 18
Total liabilities	198,152 20
Surplus to policy-holders	$1,321,011 98

The following gentlemen were elected to serve as Directors for the ensuing year: Hon. George A. Cox, J. J. Kenny, Hon. S. C. Wood, S. F. McKinnon. Thos. Long, John Hoskin, Q.C., LL.D., H. M. Pellatt, R. Jaffray, F. A. Myers.

At a meeting of the board held subsequently Hon George A. Cox was elected President, and Mr. J. J. Kenny Vice-President.

J. M + J D—Athens Church Debt.

Athens' Church Debt,
Reduced from $2,000 to $1,280.

All those who will send me $1 (or more) I promise them that they will have part in all my Masses, offices, prayers, and all the other good works that may be done by me, until my death.

Rev. J. J Collins,
Trevelyan P.O., Leeds County, Ont.

Post Office Orders payable at Athens' Ont.

The Montreal Gaelic Society's Loss by Fire.

Montreal, Feb. 15.—The weekly meeting of the Gaelic Society was held in their rooms on Monday, a large attendance being present. In the disastrous fire on Sunday afternoon, the stock on hand of Gaelic literature and books was destroyed and the fifty volumes ordered from Ireland for the use of the Society, by Mr. M. J. F. Quinn, M.P., have not yet arrived. Mr. Alexander M. Benton, in a Highland Gaelic recitation; Mr J. Dodd, song; Mr. E. F. O'Kace, song, and two recitations and songs in the Irish Gaelic; Mr. Feeney, a short address, an interesting reading on the Gaelic language. It was announced before the close that the ladies class, organizing by Miss Stafford had been nearly completed.

The Souvenir

An Old Friend.

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"No Guinea Pigs Wanted."

The English Liberal morning papers are making much capital of an amendment to the address to the throne moved last evening in the House of Commons by Mr. J. Swift MacNeill, Nationalist member for Donegal, with reference to the fact that twenty-five Ministers of the Crown hold between them 41 directorships in public companies. In pressing his amendment, Mr. MacNeill, argued that such conduct was "inconsistent with the dignity of public life," and urged the Liberal party to go to the country upon the platform of "No guinea pigs in the government."

Sir Michael Hicks Beach, Chancellor of the Exchequer, defended the Ministers on the ground that there is no harm in such a relaxation from public duties.

Sir Henry Campbell-Bannerman, the Liberal leader, rather severely reproved the attitude of the Chancellor of the Exchequer and strongly condemned the holding of such directorship by Ministers. The debate was adjourned.

The Daily Chronicle says: "We hope that Mr. Balfour may be able at tonight's session of the House to announce that some of his colleagues have resigned their directorships"

The paper points out that the Earl of Selborne, Under Secretary of State for the Colonies, is a director of the Peninsular and Oriental Steam Navigation Co., and that the Duke of Devonshire, Lord President of the Council of the Ministers, is chief of a great armament company. "Yet," says the Daily Chronicle, "they are one and all powerful cases of our Imperial defences."

The Daily News, which comments in a similar strain, says that Lord Rosebery, when he succeeded Mr. Gladstone in the Premiership, insisted upon all his colleagues resigning their directorships, and that Lord Salisbury ought to have done the same.

Notice to Creditors.

IN THE MATTER of the Estate of Michael Nolan, of the City of Toronto, in the County of York, Gentleman, ex-undertaker Deceased.

NOTICE is hereby given pursuant to sec. 38 of Chap. 129. R. S. O., 1897, that all persons having claims against the estate of the said Michael Nolan, deceased, who died on or about the 31st day of December, 1898, are required to send by post, prepaid, or deliver to the undersigned Solicitors for The Trusts And Guarantee Company, Limited, the Administrator of said Estate, on or before the 6th day of March, 1899, their christian and surnames and addresses with full particulars in writing of their claims, and statements of their accounts and the nature of the securities (if any) held by them duly verified by statutory declaration.

And take Notice that after the said 6th day of March, 1899, said Administrator will proceed to distribute the assets of the said deceased among the parties entitled thereto, having regard only to the claims of which they shall then have notice, and the said Administrator will not be liable for said assets, or any part thereof, to any person or persons of whose claim notice shall not have been received by them or their said Solicitor at the time of such distribution.

Dated Jan. 21st 1899.

The Trusts And Guarantee Company, Limited,
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