

THE VENERABLE JOAN OF ARC.

By the decision of Pope Leo XIII., acting upon the formal recommendation of the Cardinals who compose the Congregation of Rites, Joan of Arc is henceforth included in the ranks of those whom the Catholic Church hails as "venerable." Although the "introduction of the Apostolic process," as it is technically styled, does not lead to canonization or even the minor honours of beatification, it marks a distinct step forward in that very prolonged procedure, and its attainment shows that, at all events, a preliminary and conditional claim to sanctity has been established on behalf of the candidate. While the Roman Catholic admirers of the Maid of Orleans must, therefore, content themselves for the present with paying her the lesser sort of homage assigned to the grade into which she has been admitted, they may look forward with good hope to the day when they will be permitted to salute her with the full honours of sainthood. When that day comes, even those who deny or deride the claims of Rome to pronounce on such matters at all will allow that few more noble figures have ever been held up to the veneration of their fellows. In the whole history of the Middle Ages there is no story more simple and more splendid, no tragedy more mournful than that of the "poor little shop-herdess," the "*paupercula bergereta*," who by her passionate faith raised her country from the depths of degradation and dejection, to die the cruellest and most shameful of all deaths at the hands of her enemies. The elevation and the moral beauty of Joan's character have won the hearts of all men. One of the very greatest of German dramatists has made her the heroine of not the least noble of his tragedies, and Englishmen have long since learnt to look back with shame on the crime of which she was the victim, and on the travesty of her career which Shakespeare seems to have accepted for truth.

Frenchmen naturally are inclined to fix their attention on one side only of Joan's nature. They see in her the embodiment of the exalted patriotism which swept away the invader from their soil. She is to them above all things the liberator of Orleans, the intrepid ally of Dunois, the conqueror of Talbot, the victor of Patay. To some of them, indeed, her virtues and her memory apparently are dear chiefly as pretexts for the indulgence of race hatreds and even of those party animosities against which her life was so signal a protest. But it is not for her love of country, nor for her prowess in arms, nor for her mystic visions that the world at large does honour to Joan of Arc. It is because in a dark and cruel time she proved by her words and by her acts that the true spirit of Christian womanhood still lived amongst the humblest and most downtrodden of the people, and still bore in profusion, even in the most untoward conditions, its own fair fruits. It is the truth, the tenderness, the purity, and the deep piety of her nature that appeal most to those who love her story. The nature and the "objective" reality of the Divine voices which she heard, and which guided her throughout her active career, may be left by Englishmen to the consideration of the "Devil's Advocate" and the tribunal before which he pleads. To her at least they were Divine, and from the hour that they bade her quit her father's cottage under the shadow of the village church at Domremy, until her head sank on her shoulder with the sacred name upon her lips in the market-place of Rouen, she felt that she must do their bidding. The task set her was a hard one, for she loved her home. Her life was that of a simple, modest, and devout peasant girl, as those who know her best bore witness. Her mother

taught her her peasant's faith as the girl sat at home and learnt to sow and spin. She loved to pray; to visit the village church and to listen to its bells. She nursed the sick, and knew how to win the hearts of little children. It is touching to find her boasting before her judges that no woman in all Rouen could teach her to spin, or to hear of her in the midst of her campaigns entering the country churches and asking the children to pray for her. It seems, indeed, to have been an immense pity for the sufferings she had seen, and even to some degree experienced, amongst her people, rather than any more chivalrous conception of patriotism or loyalty, which most deeply moved her. The misery of those wars waged by such monsters as Gilles de Retz and La Hire is indescribable, and it was by depicting the piteous plight of the kingdom of France that the Archangel urged her to undertake its rescue. On the story of her martial career it is needless to dwell. English and French at the time seem to have agreed that her victories were preternatural. The only point on which they differed was whether it was a good or an evil spirit that inspired her. Yet there were circumstances of a tolerably obvious kind which go a long way to explain her first great success. Once that was achieved and her reputation as something more than human accepted on both sides, her other victories followed naturally enough. The true miracle was the rapidity and the completeness with which Joan established her ascendancy over almost all those of her own countrymen with whom she came in contact. Even before she had obtained access to the King or first raised her standard the people everywhere believed in her. The strength of her will, the loftiness of her views, and the intensity of her enthusiasm bore down all opposition. The same qualities which enabled her to impose her own convictions upon others, enabled her to accomplish the yet harder duty of remaining true to herself. To the prisoners and wounded she is gentle and tender. Even for the English her soul is often filled with pity. She invites them to join her in a crusade against the common enemy of Christendom; and when, with the help of some of her own recreant countrymen, they at last drew the net around her and condemned her to a horrible death, her last words were words of pardon to her persecutors. In taking steps to beatify Joan of Arc the Roman Church is honouring a type to which not one nation only, but all the world will gladly pay homage—the type of pure and tender womanhood in a sensual and mercile world.—*London Times*.

A Bid to "Braunagh."

Mr. M. F. Walsh,—"Braunagh"—having recently written a letter to the *Catholic Times* of Philadelphia, correcting some misstatements about Canada, the editor says: "We would be under great obligations to our Canadian friends if they would send us an occasional article on questions of interest to our Canadian readers instead of sending us clippings to be commented on. Intelligent comment supposes intelligent understanding of the questions at issue, and Canadian politics and other questions of interest there are hard for us on the south side of the line to make out. We should like to hear from our welcome 'Braunagh' of Ottawa." The editor of the *Catholic Times* is Father Lambert, the celebrated antagonist of Bob Ingersoll.—*Ottawa Citizen*.

Benziger's Catholic Home Annual, 1894.

We have just received a supply of this very popular annual. It contains the usual good things in the shape of stories, poems, historical and biographical sketches, and plenty of pretty, interesting pictures. Price by mail 25cts., in stamps or scrip. Address, CATHOLIC REGISTER Publishing Co., Ltd., Toronto, Ont.

Some sermons may be pleasanter to the earthly sense than others. The good Catholic, however, will listen to all, as being that preaching of God's Word ordained by Christ. Let every one find some needful profit from the sermons he hears.

The Excelsior Life Insurance Co.
OF ONTARIO.

Fourth Annual Meeting.

The fourth general annual meeting of the Excelsior Life Insurance Company was held at the company's head offices, corner Adelaide and Victoria streets, on Tuesday, the 13th inst.

The list of shareholders present was large and representative, and included E. F. Clarke, Esq., (President), J. W. Lang, Esq., Rev. Dr. Sutherland, E. H. Talmadge, Esq., Rev. S. Tucker, John Ferguson, Esq., M.A., M.D., Joseph Dungan, Esq., Capt. Charles Hood, David Faaken, Esq., Wm. Bell, Ald. J. J. Grahams of Toronto; Hon. Peter White, M.P., A. Foster, Esq., Pembroke; S. J. Parker, Esq., Owen Sound; John Urquhart, Esq., M.D., Thomas Howarth, Esq., and E. H. Gullidge, Esq., Oakville; William Gillies, Esq., Carleton Place; George E. Weir, Esq., Dresden; A. F. Falls, Esq., Chatham; David Barr, Esq., Renfrew, and others.

Over twenty of the company's general and district agents were also present.

The directors' annual report was read and unanimously adopted.

The excellent statement of the company's affairs and the evidences of its sound and prosperous financial condition were very gratifying to the large number of shareholders and agents present.

The following is an abstract of the financial statements:

Cash receipts, premium and interest	\$ 44,873 24
Total cash receipts	53,800 53
Total expenses of management payments to policyholders, etc.	29,003 42
Total net assets	192,083 50
Reserve	58,500 00
Total gross assets	420,310 00
Gross surplus on policyholders account	335,533 83

On moving the adoption of the report the President said that the share and policy holders had every reason to be gratified at the condition of the company's affairs, as shown in the report, as well as with the operations for the past year. Substantial increases were made in all desirable features. The cash received for premiums was nearly equal to that received during the years 1890, 1891 and 1892. The receipts from interest, added to the amount due and accrued, proved that the company's assets were safely and profitably invested. The expenses of management had necessarily increased during the year, corresponding with the increased amount of business on the company's books, but he quoted figures to show that not only did the company continue to compare most favorably with other companies in the cost of securing new business, but in the amount of business done, and in the rate of mortality experienced, which was unprecedentedly low.

The result of the year's operations showed increases of \$485,170 in business in force on the company's books; of \$20,593 79 in cash receipts; of \$26,856 52 in reserve, and of \$34,896 59 in net assets. These figures proved conclusively that the past year had been a most prosperous one for the company. With total net assets of \$122,087, a net surplus of \$1,037 85, gross assets of \$120,310, and a gross surplus of \$355,533 85, continued prosperity was assured. This handsome showing should enable the company's agents to procure a much larger volume of business at even less cost than in the past.

J. W. Lang, Esq., in seconding the resolution, stated that the Directors, and especially the members of the Executive Committee of the board, had been indefatigable in their efforts to promote the company's welfare. Personal interest had not been considered. The prosperity of the company was and would continue to be paramount, and he hoped that every shareholder and policy holder would be actuated by similar motives.

The Rev. Dr. Sutherland stated it gave him much satisfaction to see the evidences of prosperity embodied in the report. The information given by their esteemed President had further convinced him that the company's future prospects could hardly be better. The report before them was an indication that shareholders and policyholders might in the early future expect reasonable returns from their investments. He urged all interested in the company, and particularly the shareholders, to promote their own interests by assisting the company and its agents in every possible way.

Hon. Peter White, M.P., E. H. Talmadge, Esq., S. J. Parker, Esq., and other shareholders also addressed the meeting, alluding in glowing terms to the satisfactory condition of the company's affairs.

John Ferguson, Esq., M.A., M.D., in responding to a vote of thanks to the medical director and medical examiners, stated that not only was the number of rejected applicants an indication of the care exercised in the selection of the risks, but the rate of mortality experienced was without doubt a far more accurate guide. He believed the favorable record of the company in this respect had not been surpassed. The rate of mortality experienced during the year had been 2.71. This feature, in connection with the other favorable features, augured well for those interested in the company.

John Urquhart, Esq., M.D., medical referee, who also responded, stated that when considering the merits of an application he always had an eye single to the company's interests, and invariably gave it the benefit of the doubt where one existed, and he trusted all the gentlemen who acted as examiners would continue to act in a corresponding manner.

The President, in tendering the company's agents the thanks of the shareholders for their able and efficient work, stated that it gave him much pleasure to see such a large number of agents present. They were all gentlemen that any company would be proud of. They had done splendid work, and were deserving of the utmost consideration at the hands of the shareholders.

Messrs. James Craig and J. H. Innes made fitting response.

An interesting discussion took place on the advisability of procuring a Dominion license, but after a few remarks by the President a resolution was agreed to empowering the directors to take the necessary steps when they shall deem it advisable to procure a Dominion license.

The following gentlemen were elected directors of the company for the ensuing year:—E. F. Clarke, Esq., M. P., Toronto; J. W. Lang, Esq., Toronto; Hon. Peter White, M.P., Pembroke; S. J. Parker, Esq., Owen Sound; Hon. Senator Gowan, K. C. M. G., Barrie; John Ferguson, Esq., M. A., M. D., L. R. C. P., Toronto; Ald. John Hallam, Toronto; Capt. John Gaskin, Kingston; John Urquhart, Esq., M. D., Oakville; J. R. Armstrong, Esq., Ottawa; David Faaken, Esq., Toronto; S. A. Macvicar, Esq., Sarnia; George E. Weir, Esq., Dresden; and A. Foster, Esq., Pembroke.

After passing the usual votes of thanks to the officers of the company, the meeting, which was characterized by a most enthusiastic, animated and friendly spirit, was declared adjourned.

At a subsequent meeting of the Board of Directors E. F. Clarke, Esq., M. P., was unanimously re-elected President, and J. W. Lang, Esq., and S. J. Parker, Esq., Vice-Presidents, and the members of the Executive Committee of 1893 were re-elected.

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HOME RULE.

The undersigned has the honor to announce that he has now in press, and will shortly have published, a verbatim report of the speeches delivered on the occasion of the first and second readings of the Home Rule measure now before the

ENGLISH HOUSE OF COMMONS.

The collection embraces the speeches of Gladstone, Clark, Sexton, Saunders, Balfour, Bryce, Collings, Rodmond, Russell, Labouchere, Chamberlain, Blake, Hicks-Beach, McCarthy, Davitt, Morley, &c., &c., furnished by a first-class stenographer employed on the spot; and as they are the reproduction in book form of controversies that are destined to become of historic interest, the undersigned relies on his friends and on the reading public for their patronage. A further announcement later on.

P. MUNGOVEN.