

## Note and Comment

In an interesting volume, edited by Eleanor C. Donnelly, and entitled "Girls' Hand-Book of Woman," which contains well and cleverly written papers from the pens of a galaxy of well known Catholic women writers, there appears one devoted to the subject of Woman in the Religious Orders. It is the contribution of one who is familiar with all the details, as the contributor was associated with religious life.

The origin, progress and methods of administration are pictured in a manner which carries conviction to every observant Catholic who has watched the work of religious institutions under the management of nuns.

The history of the different Religious Orders, says this talented writer, reads more like some legend of remote ages, or a tale coined from the brain of a Jules Verne, than a sober reality—so utterly opposed to methods and results appear. The laws of finance, or the most ordinary business forms, seem utterly ignored by Sisters in general; the plans of architects and contractors are set at naught to follow their own unwieldy inspirations and desires.

Wading up to their eyes in seas of difficulties, personal, social and financial even in spite of these obstacles and seemingly incongruous methods, the great hearted and never-to-be-rebuffed nuns manage to come out of the encounter with flying colors. Sacrifices that few would face, count for nothing with them. To see a need is to meet it. Urged on by that supreme motive—the salvation of souls at any cost.

Unlimited confidence is the backbone of their success. Call it presumption, a tempting of Providence, if you will, yet none the less effective is the result. Look at the lately deceased Mother Irene, in charge for years of the largest foundling home in New York. In her simple faith she said:

"Father, please make a memento for my intention; I just want this piece of land adjoining our grounds."

"That property, Mother! Why, do you know its worth? A quarter of a million at least."

"Yes, father, but I must have it as a play ground for our poor little orphans."

"Well, Mother, how much money have you now?"

"Not a cent yet; but never mind, prayer will win the day."

And it did.

Many similar instances of the noble spirit of enterprise, of superb courage could be related by holy women who have occupied the high and responsible office of superiors in our local communities. Some of them have gone to their reward but the institutions that are everywhere visible in our city tell the story of their self-sacrifice, and devotion to the friendless, the ignorant and the sick.

The St. Francisco Monitor says:—"Mrs. Ward's new novel, 'Helbeck of Bannisdale,' is making a stir in Catholic circles. Some of our religionists think it just splendid because Catholics are not totally misrepresented in it, nor insulted by neglect as in 'Robert Elmer.' What is it that makes us thankful for small favors like this? Mrs. Ward is written out, and is compelled to go back to the religious novel, but there is no earthly reason why Catholics should fall down and adore her for writing 'Helbeck Bannisdale.' Let us have some pride."

Why any body should be thankful for small favors in Mrs. Humphrey Ward's book passes comprehension. Certainly Catholics should not, for the underlying spirit of the novel is in its tendency anti-Catholic, and perhaps is only a study of the religious vacillations of the authoress herself or of the Arnold family.

Municipal government is daily becoming a subject of greater interest, especially in large cities. In Montreal we have a commission at work revising the charter and suggesting ways and means in order to cope with the demands of a constantly growing population. In a recent address at the Catholic Summer School, Mayor McGuire, of Syracuse, touched upon the subject.

He said, that while in affairs of national government the American people have generally shown themselves sufficiently proficient, the question of giving our cities good and economical administrations constitutes a problem that has not yet been satisfactorily solved. He was of the opinion, however, that marked progress toward the solution of the problem had been made during the last quarter of a century, and he looked hopefully to the future. He held, and justly so, that our cities should be governed upon business principles, with a view of giving the people the best possible administration of their affairs at the least possible cost to the taxpayers. He said that a great mistake was made when any city gave away, for nothing or next to nothing, valuable franchises, such as water,

gas, electricity, street railway rights, etc., and he regards the existence of such franchises as one of the greatest obstacles in the way of good municipal government. It was also his opinion that every city should own its water, gas and electrical plants and control its own street railways.

The path of the administrators of Catholic schools is a thorny one. The struggle which they had to make in the neighboring Republic is in a sense somewhat similar to that which has been going on in Canada for a half a century. The Church Bulletin, of New York, in a recent issue, refers to the question in the following terms:—

"There are many parochial schools now in the city, and they are doing a noble work for the preservation and propagation of Christian faith among the people. But the task is a heavy one and the expense is great. The enemies of Christianity and the misguided bigots who control legislation in our country are unwilling to give any support to a system of education which is opposed to their pet schemes of destroying Christianity and the Catholic Church. The support of Christian schools must therefore depend on the voluntary contributions of practical Christians, who see and feel the necessity of those schools for the faith and morals of their children."

Dr. H. Dick M.P., has returned from Edinburgh, where he was attending the annual meeting of the British Medical Association. In the course of an interview with the representative of a local evening paper, in referring to the proposed Anglo-Saxon Alliance, he is reported to have said:

The idea of an Alliance between England and the United States is not regarded, in the mother country, as practical. The opinion among thoughtful people is that the present cordial feeling is subject to change at the next Presidential election. Germany is regarded as England's most useful ally in the event of a rupture with Russia.

## ANGLO-SAXON ALLIANCE PROJECT.

### Two American Catholic Bishops Express Their Disapproval of It.

#### Pointed Reasons why the Alliance Would be a Source of Danger to the Republic.

For some time past the New York Herald has been endeavoring to create a measure of enthusiasm in favor of the proposed Anglo-Saxon Alliance. It has published the views of leading Protestant clergymen, the majority of whom are in favor of the alliance. In a recent issue there appears the following replica from two Catholic Bishops in answer to the Herald's request:—

PEORIA, Ill., July 28, 1898.

To the Editor of the Herald:

Our history, our true and permanent interests, as well as our providential mission as a people, should prevent us from entering into an alliance with any European State in developing the field which we have on this side of the Atlantic and in finding a proper solution for the grave political and social problems by which we are confronted. We have a work vaster than has ever before been given one people to do, and which, if rightly done, will inure to the benefit not of ourselves alone but of mankind.

If we enter into an alliance with Great Britain we shall be drawn away from our proper business into wars and revolutions which threaten Europe. We shall become a great military power, and in becoming such we shall not only lose the spirit which animated our fathers in founding the Republic, but we shall lose the ability to maintain the union of the States.

J. L. SPALDING,  
Bishop of Peoria.

CLEVELAND, Ohio, July 28, 1898.

To the Editor of the Herald:

I am absolutely opposed to any British American alliance. Washington's farewell address laid down the principles both of our domestic and foreign policy. We have prospered by adhering to those principles. They have become a tradition of the country. Let us not depart from them.

IGN. F. HORSTMANN,  
Bishop of Cleveland.

## MACAULEY'S NEW ZEALANDER

### Interprets the Law—Not Civilized Yet.

A Maori chief who lost £40 through a white storekeeper going through the Bankruptcy Court has given the following lucid exposition of this particular branch of British jurisprudence:—"The pakeha (white man) who wants to become pakarapu (insolvent) goes into business, and gets lots of goods, and does not pay for them. He then gets all the money he can together, say £2,000 and puts all of it, except £5, away where no one can find it. With the £5 he goes to a judge of the Court, and tells him he wants to become pakarapu. The judge then calls all the lawyers together, likewise all the men to whom the pakeha owes money, and he says, 'This man is pakarapu, but he wishes to give you all that he has got, and so he has asked me to divide this £5 amongst you all.' The judge thereupon gives the lawyers £4, and the remaining £1 to the other man. Then the pakeha goes home.—Bel'at Irish Weekly.

## A BANKRUPTCY ACT

### Passed by the American Congress for all the States.

#### Some of its Principal Features— The Mode of Procedure in Dealing With Delinquent Debtors— Advance in the Right Direction— Canada Should Now Act.

The necessity of having a uniform bankruptcy act, with provisions securing justice to all parties concerned, is emphasized by the fact that such an act has been passed by the American Congress for all of the United States.

As the difficulties which have prevented the passage of a bankruptcy act for the whole Republic were almost similar to those which still prevent the adoption of a Federal bankruptcy law in Canada, it will be of interest to our business men to state briefly the principal provisions of the American act, especially when it is borne in mind that these provisions have met with the approval of the commercial community of our Republican neighbor. It should be said at the outset that the act bears traces of having been drawn upon the lines of the excellent English Bankruptcy Act, which of course is about the most admirable measure of its kind that could be put into practical execution.

Wage earners and farmers are exempt from the liability to be declared bankrupt, and from the operation of the Act. This is a point which has been contested in regard to a Canadian Act, and has been obstructive to the passage of one, as the agricultural interest in Parliament was averse to farmers being liable to the insolvency proceedings. Now that there has been a precedent established by the United States which relieves farmers from this liability, it would be desirable to grant the same exemption to our farmers, as this would greatly facilitate the passage by the Ottawa Parliament of much needed legislation in regard to insolvency. All persons, firms and corporations, except National and State banks engaged in mercantile pursuits, may be declared bankrupt upon default or after a trial in Court. Such trial may be instituted by a creditor who gives security for costs and for any damages to the debtor such trial may occasion if his actual insolvency is proven, the amount of which the Court shall direct. While this provision is intended to protect persons from a malicious or otherwise unjustified action to test his solvency, it affords a means of checking the career of one who is believed to be squandering or concealing his creditors' money, and preparing to defraud them by paying a small composition or dividend. Cases are not infrequent in which a creditor has grave suspicions about a debtor's proceedings, but he shrinks from making him an insolvent.

A novel provision is one which allows a suspected debtor to be put upon his defence—to be obliged, that is to say, to prove that he is not insolvent. If he proves that he is not insolvent the creditor who has put him to the test is liable for whatever costs and damages may be fixed by the court. If, on the other hand, he is proved to be insolvent, his estate is at once handed over to his creditors.

Under the new American Bankruptcy Law bankrupts may be arrested and kept in custody on the order of a judge who is furnished with satisfactory proof of such person being about to abscond. An important clause is the one forbidding the acceptance by creditors of a composition prior to the examination of a bankrupt in open court. After such hearing an application for the court approving a composition must be signed by a majority in amount of the creditors, and the money to meet all preferred claims and all costs must be deposited where ordered by a judge before such application will be heard. Before any composition is passed by the court, the judge must be satisfied of its being in the best interests of the creditors, that the bankrupt has not been guilty of any act to bar his discharge and that the agreement of the creditors to the composition offered has not been procured by any form of fraud. This is a highly important feature, as it is notorious that the acceptance of a composition has often been procured by the insolvent bribing one section of his creditors to give their assent by engaging to pay them a further dividend, after his discharge, out of assets concealed from the whole body of the creditors. After one month and within one year and a half, a discharge may be granted by a judge after hearing any objections thereto unless the bankrupt has committed a penal offence, or concealed his assets, or books, or failed to keep books of account or records by which his true financial condition might be ascertained. After a discharge has been granted it may be revoked within one year if it is shown to have been procured by fraud. A discharge releases a bankrupt from all debts except those for taxes, judgments in actions for fraud or crime, debts not declared by the bankrupt or liabilities incurred by embezzlement, while acting as an officer in a position of trust. A demand for any person, firm or corporation to be declared bankrupt must be endorsed by claims aggregating \$500.

The American regulations in regard to preferred creditors are of special interest to Canadians, since what are called 'preferred' claims are understood to be the main difficulty in the way of the adoption of an insolvency act for the Dominion.

A preference is declared to be: any act by which one creditor may obtain a greater percentage of his debt than others of the same class. Any such preference given within four months of bankruptcy, or after a petition was filed, is declared voidable, and any property given to secure a preference is recoverable at law. The assignment by a debtor

of property to a creditor ostensibly to cover costs to be incurred in a bankruptcy suit can be enforced into by the Court and set aside at its discretion. All taxes, Court fees and expenses of the bankruptcy proceedings are declared to have a prior claim to other debts. Wages earned three months before insolvency to the extent of \$300 are to be paid in full. In case a discharge is set aside, and the insolvent has acquired property since his composition was accepted, which property is more than sufficient to pay debts incurred since his discharge, such excess is to be applied towards paying the old debts. This provision is intended to meet the case of an insolvent who has secreted his assets until securing a discharge.

When a discharged debtor is discovered to have concealed property, his discharge can be cancelled, and the property so concealed applied for the benefit of the original creditors. Any lien created or obtained within four months of a person becoming bankrupt which was obtained when he was insolvent, and which will create a preferential claim, will be dissolved by the Court.

Other clauses supplement this provision in such a way as to make it almost impossible for a debtor to give any preference for a fraudulent purpose.

The American Bankruptcy Act is a good one and its provisions offer suggestions for a Dominion Insolvency Act.

## HIS HOLINESS TO THE CATHOLICS OF SCOTLAND,

### Recalls the Glorious Days of St. Ninian.

#### A Brighter Religious Future Awaits the Scottish People--The Restlessness of Modern Thought--The Work of Catholic Schools--The Standard Must be Second to None.

In a recent letter, addressed to the Archbishops and Bishops of Scotland, His Holiness commences by assuring them of the deep and continued interest he takes in the salvation of "our separated brethren in Scotland" and of the unceasing efforts he is making, and will continue to make, to bring back to the embrace of the Good Shepherd those whom manifold error causes to stand aloof from the one fold of Christ. He assures them how fully he realizes that of all human works none are best with such difficulties and that God's almighty power can alone effect its accomplishment. "We preach Christ crucified," says the Holy Father, "and the weakness of God is stronger than men" (1 Cor. 23:22).

He refers to the fact which, in his own words, he loves to recall, "that over twenty years ago the first act of His apostolic ministry was performed in favour of Scotland and that on the second day of his Pontificate he gave back to the Scottish people their ecclesiastical hierarchy."

"From that day forward," continues the Holy Father, "we have constantly sought to promote the welfare of your nation and now that we are so far advanced in years, that the end cannot be delayed much longer, we have thought it meet to address you, venerable brethren, and thus give you a further proof of our apostolic affection."

He then refers to the terrible storm which swept over the Church in the sixteenth century, and to the great achievements of their forefathers on behalf of Catholicism, and feels sure that their fellow countrymen will not take it ill that He should again remind them of what they owe to the Catholic Church and to the Apostolic See. He reverts to the early history of the Church in Scotland, to St. Ninian's visit to Rome, and to the tombs of the Apostles, whence, after he had imbibed Catholic truth in abundance at its very source and fountain head, by command of the Supreme Pontiff, he returned home, preached the true Roman faith to his fellow-countrymen and founded the Church of Galloway about two hundred years before St. Augustin landed in England. It was the faith of St. Columba; the faith kept so religiously by the monks of old, whose chief centre, Iona, was rendered famous by their eminent virtues.

He speaks of the eminent sanctity of Queen Margaret, a light and ornament not only of Scotland but of Christendom, which she owed to the influence and guidance of the Catholic faith; "and did not," he asks, "the power and constancy of the Catholic Church give to Wallace and Bruce, the two great heroes of your race, their indomitable courage in defence of their country?" "Is it not undeniable," he further asks, "that it was through the wisdom and authority of the Church that those great seats of learning were opened at St. Andrews, Glasgow and Aberdeen?"

"Since then," says His Holiness, "a great change has come to pass, and the ancient faith has been extinguished in the minds of a great majority of your countrymen. Are we to suppose it will never be restored? There are, indeed, some signs which lead us to hope that, by the Grace of God, a brighter religious future awaits the Scottish people."

He refers to the increasing liberality with which Catholics and Catholic doctrine are now treated, instead of being held up, as formerly, to scorn and derision, and believes that, with an intelligent people ever searching after truth, an accurate knowledge of the Catholic religion, drawn from its own and not from extraneous sources, will clear away prejudices and restore the light. "Great praise," says His Holiness, "is due to the Scottish nation, as a whole, that they have always shown reverence and love for the inspired writings, and since in thus revering the Sacred Scriptures they are in agreement with the Catholic Church, they cannot be unwilling to listen to words spoken on this subject out of affectionate regard for their eternal welfare."

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### IT IS THE BEST

They must remember they have the books of the Old Covenant and the New as a result of the never-falling vigilance with which the Catholic Church has guarded and preserved them through the dangers and vicissitudes of centuries. History attests to the fact that in early times the integrity of the Scriptures was preserved by the efforts of the Third Synod of Carthage and of Innocent I; that in later years, Eugenius IV, and the Council of Trent did similar service in continuing their preservation. "We, ourselves," says the Holy Father, "a short time ago advised the Bishops of the Catholic world as to the means to be adopted to safeguard the integrity and the Divine authority of the Sacred Writings."

His Holiness refers to the restlessness of modern thought, which begets an inordinate desire of supercilious enquiry into everything and a contempt for antiquity, which too often results in the denial of all authority to Holy Writ. Men, puffed up by an exaggerated estimate of their own knowledge, fail to see how rash it is to seek to measure the works of God by the puny intelligence of man. Nor do they heed St. Augustine's warning: "Honor God's Scripture, honor God's Word, though not understood; reverently wait in order to understand" (in Ps. 116 v). By a long succession of Scriptural quotations He shows how unsafe, how utterly needless, is the method propounded by those who think that the only way to interpret Scripture is by the help of Scripture itself; for on that one principle the ultimate law of interpretation would rest with individual judgment. "We know," says His Holiness, "that many of the Scottish people, who do not agree with us in faith, sincerely love the name of Christ and strive to ascertain His doctrine and to imitate His holy example. But how can they obtain what they are striving for if they give no heed to the Church whose precepts they are commanded to obey by the author of faith as if they were His own?" "He who heareth you heareth me, and he who despiseth you despiseth me."

"In the meantime," says the Holy Father, "we are resolved not to fail in doing our share, that God may move their minds to do what is good, and vouchsafe to impart to them the most powerful impulses of His grace. May the Divine clemency, that earnestly implored by us, grant to the Church that supreme consolation of speedily embracing the whole Scottish people, restored to the faith of their forefathers in spirit and in truth."

Speaking of the inestimable gifts for which he is so grateful, His Holiness refers to the most deplorable that of the Most Holy Sacrifice, by virtue of which the infinite merits of Christ are applied to our souls. This belief prevailed in St. Columba's time and in subsequent ages, when majestic cathedrals were raised throughout the land, testifying to the art not less than the piety of the people. The very essence of religion implies sacrifice. If sacrifices are abolished, religion can neither exist nor be conceived.

His Holiness then invites the Bishops, the Clergy and their people to co-operate with Him, by prayer and supplications to God and by the example of edifying lives, in endeavoring to achieve the object so dear to His heart.

His Holiness then refers to the Catholic education of youth, stating his knowledge of the fact that thoroughly efficient schools exist, but urging the desirability of making Catholic schools second to none in every respect.

He recommends the consolidation and extension of all existing primary, intermediate or higher educational establishments, and lays particular stress upon the provision of the best educational advantages for those intended and studying for the Church.

His Holiness concludes his letter by an earnest appeal to the Bishops and



"How Do I Look?" How frequently a woman asks this question! How much thought and study she devotes to it! It is natural. A woman hates to think that she is growing day by day less charming and attractive and unattractive to her husband's eyes than in the days of courtship.

A woman may always retain her charms and the vivacity and freshness of youth if she will take the proper care of her health. A tremendous percentage of ill-health in women is due to weakness and disease of the distinctly feminine organism. Dr. Pierce's Favorite Prescription is an unfailing remedy for all disorders of this nature. It allays inflammation, heals ulceration, stops debilitating drains and soothes and tones the nerves. It preserves in a woman all the charms of healthy youth. Thousands of women have testified to its marvelous merits.

"Favorite Prescription" is sold by all respectable dealers in medicines. Deal only where you are honestly treated. Any store-keeper who tries to give you a substitute for what you demand is not treating you honestly and you should take your trade elsewhere.

"For nine years I have suffered with falling of internal organs," writes Mrs. Mary Williams, of Raleigh, Wake Co., N. C. (Box 196). "I was troubled with bearing down pains. I had indigestion and female weakness and nervousness. I could not sleep at night. I was constipated and had urinary trouble. The doctor here said that no medicine would reach my disease. Dr. Pierce's Favorite Prescription, 'Golden Medical Discovery' and 'Pleasant Pellets' have cured me."

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Clergy to join with him in endeavoring to promote the all important object he has in view, assuring them that he is not deterred by the difficulties he has to contend against, but is encouraged by the conviction that the Divine help will not fail if they unite with Him for the fulfillment of His wishes and behests.

In conclusion, the Holy Father imparts His Apostolic blessing to the Bishops, Clergy and people.

## THUNDERSTORMS AND THEIR TERRORS,

### Distressing Scenes in Manufacturing Establishments.

#### An Opinion Regarding the Danger of Death by Lightning—The Risks Greater in Rural Districts than in Cities.

In some of the large establishments on the outskirts of Montreal, where there are a large number of women and girls employed, we have beheld the most distressing scenes during a recent thunderstorm. When the lightning flashed throughout the building these poor creatures fainted away, and in consequence work was suspended during the day. In many households the women live in a constant terror during the progress of a storm of thunder and lightning. Quite recently during a visit to a friend on Park Avenue, a little English girl said, "I cried bitterly at the sight of one or two flashes of lightning. A recent contributor to the New York World, in dealing with the question of the death rate during these storms, says it is less than one in every million human beings in the affected area. He then goes on to say:—

In large cities the mortality is generally less, while in the country it is frequently greater. The danger of being struck by lightning, it will be seen, is out of all proportion to the fears which many people have of lightning bolts. A great deal more care is taken to guard against this danger than is exercised to prevent people from falling out of windows or being run over in the streets, and yet these causes give rise to many more deaths than thunder storms.

A large city is a safer place during a thunder storm than a village or suburban district. Our modern buildings with their tall steel frames act like so many lightning rods to connect the charged atmosphere with the ground and thereby prevent violent discharges. The water, gas and steam pipes which pass continuously from the top to the bottom of most buildings also serve to conduct electricity to earth. When a flash of lightning strikes such a building it is usually conducted to the ground without inflicting personal injury.

The most dangerous position in a modern building is near the base of a system of pipes that are not well grounded. The chances are that the lightning will jump from them to the ground, and a person standing near might be instantly annihilated. With the exception of this position, one part of a modern building is quite as safe as another. The precautions taken by people to hide from lightning are almost always unnecessary. It reminds one of the ostrich which, when pursued, fancies that by hiding its head in the sand no one sees it.

Many people will not sit near an open window during a thunder storm, or even in a room in which a window has been left open. Their idea is that the lightning will follow the current of air entering the room. Again, they will retreat as carefully as possible to the centre of the building, taking refuge under a staircase or in a closet. As a matter of fact the lightning is not likely to pass through the walls whether the windows are left open or not, and a current of air is a non-conductor of electricity, unless it is saturated with moisture, and even then the chances of lightning following it are very slim. Lightning seldom enters the side of a house.

It follows that the danger one is supposed to incur by sleeping on steel springs or beds with iron frames is slight. It is commonly supposed that any mass of metal tends to attract the lightning, and people therefore consider machine shops or hardware stores dangerous places. The truth of the matter is that they are perfectly safe, for a man runs more risk of death eating a fish dinner than he does lying among metal pots and pans during an electric storm.

Music and Refreshments—'We told little Dick he could choose his own birthday present.' 'What did he choose?' 'He said he would take a soda fountain and a bass drum.'

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