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LONDON, CANADA, SATURDAY, JANUARY 16, 1015


THE CATHOLIC RECORD


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## Beautiful Rosary


"At the Gate of the Temple"

## 

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| CATHOLIC Home Annua |  |
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Loretto Ladies' Business College 383 Bruasvick Ave., Toronto Should be in Every
Catholic Home
 the toillowing excollent articlee and
short stories by the best writerat Pope Benedict XV.
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Lef August.


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## $\stackrel{\mathbf{V}}{\text { assmsmant insumancom }}$

 and mithout athorough grapp of t tan damental and oosential principloe Let us tarmers with a coemmon fund of $\$ 100$
000 . This 000. This fund insures them. Thie Now let us suppose that some one
of our perennial crop of persoons who see gratt and greed and folly in every
tustitution, private and public, con colves the idea of saving farmers
this "useless and unnecessary " ac penser connected with itt adminis. tration. "Insurance at cost" "is hit
attractive catchword. You pay
nothing antil there is are and nothing until there is a fre and
then " chip in." Keep the $\$ 100,000$ in your own pookets. Simple
is it not? Just assess your.
solves what is necessary to matke
up the loss and no more. Save all ex. up the loss and no more. Save all ex On of farmers we know that some o have sometimes even tried co-opera-
tion to buy pepper and salt at wholesale prices and get rid of the financia
tyranny of the eross roads grocery tyranny of the crobs roade grocery
For a time thinge are likely to go al
right with the assessment plan. Bu right with the assessment plan. Bollect the assesement some ex
to pense must be incurred. Aleo to tell
the members when and ho often be omploged. Then some one must
pay over the amount. The milk maid of our, school readers while
counting her unhatohed ohickens
and diamissed the triting cost of the too take but T grain at a time when they
feed." The insurance-at-cost tocie tien find that they must have looea colliecting agencies and a general ad
ministration. Juat how the expense compare with those of atraight busi neess insurance
considered later. Where is the assurance that when fire oocure the loss will be mad
good $1 t$ resta solely on the con
tinued willingneas of each and to ohip in when required. Som for insurance as for any other buci-
ness, may withdraw and join real in suranoe companies. Others follo
their example. more. And if it ahould happen th more. And if it ahould happen the
the losses in any year should call fo
aseesements higher than sate an sane common.tund companies im
pose, there is likely to be a stam
pede. The unfortunate who iter pede. The unfortunate who
burned out about this time is like)
to be cured of insurance at cost.
 arrogate to thembelves the ter
mutual"-cause no suoh gener
harm as aseasement lite societios. fire policy cas always be takien in
cound company. Age and state health must often preolude the tak
ing out of a new life policy. The
history of aseessment companiea history of asse日sment companies
and sooieties is invariably the same.
Assessments inorease, sound mem. bers drop out and reinurure elise.
where. There is no alternative, or the death indemnity decrease or both. The prooess accoleratese and
diesolution follows. It has been so in many hundreds of cases. $A$ Cath.
olito proteesional man has just told
ne the experience of his partner who was a Protestant. He carried \$18, So0 in traternal assessment insuranoe




 | rood. There is no doubt about the |
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| generous motives and good faith ot |
| and | their tounderi. and promoters in

many instances.. Their incoption
dates baok into the golden age of
 yes thousande, of failures of such
cocletios- $\rightarrow 0$
tar me insurance is con. cerned-taught many to appreciate
real insurance ; but, alas, what a
outly lesion tor thote able to reinsure.
$\Delta$ part from the $\Delta$ part from the traternal asaess.
ment sooietios a weedy crop of com. meroial assosemont sooieties sprang
up, flouriehed, withered and died ; only such as reorganized on sound
lines can hope logn to survive. 72, reads in part thus " Every mesesesment lite ingurance
ocmpany whioh neglects to print the
words "Asesesment Syatem" poras A Aesesment System on any
poliog, application, iiroular or adver.
tisement, as required by Part IL. of tisement, as required by Part II. on
this act,
conviction betore anall, on ummary two justicess o the peanee, or any makietrate having
powerof of two juetioes. of the peacee,
tor every offence be liable to a pen
 If any one wants to buy is in asesesment companies he may
so ; but suoh companies may be off their wares as anything eloe than "A Asesesement"" insurance. More,
they are adjudged guilty is they do not print "A8se8sment System" on every policy a
advertisement
Such companies were licensed
When our representatives in Parlia
ment did not know do now about insurance. But in
tuture they will not be licenseed; see

Before the passing of this act the
Government made a thor tigation of the business of insurances. from the evidence given by Mr
William Fitzgerald, Dominion Super intendent of Insurance, on Maroh 15,
1906, before the Royal Commission

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atore as to protest and enfoin whenever he management does make any
move, not realizing that their proteste nadinjune
thembeotven. Subseotion 4 of Seotion 3 of the
Insurance Act exempta societios or
nenociation of partone " for traternt nenociatione of perisons tor traternal
benevolent, industrial or religious benevoles,", but they may arply to to the
Minititer to oome under its provis Does, then, the fatare hold nothing
cood in store for fraternal insurance? Those societies whioh onn pase
through their present severe atruggle toward adequate premiums and Anan.
cial solvency, will no doubt to their exietence indefinitely. Those
which lacked the moral courage o necessary knowledge of insurance
principes to face in time the ques tion of readjustment and reconstruc.
tion will pass out of existence. Any
new societies hereatter formed begin on a sound basie with adequate
premiuma ; and these may perform valuable ; publio service. Excoept fo
ver pertorme the featare of traternalism, however
they will tend to become identice with or
panies.
 into tho guild of mactor workmon in
the Englioh language he has only to
proment as his manterpiece "Sooial.
tem or Falth." owned like all olven in milton, in.
oluding the SHEBHAN
It oeems a ohort time sinoe " M New Curate" was running as a seria
in the Ecolociastical Roview-ana yet aince that time Father Sheehan the Rnglish language is apoken, an
is now gone to his reward. There i no doubt that in placing his olerical
novel before the priests of Americ the Review did Friether of Ameherice
ineetimable service of subebitting the inestimable service of submitting his
delineation of the priestly eharacter to the most serere and at the same
time the most appreciative of com. time the most appreciative of con
petent critics. Father Sheehan clerical characters wore real human
hearted men and true Irieh prieste,In the same Review there is noF Faith.' -

SINN FEIN and olan-na.gati
tion with reogerd to to fin informa Clan-na.Gael. Though Irien our
correspondent knows little or nothing of either; in this he is pretty
much like 99 per cent. of the Irish in Canada, Sinn Fein is Gaelio for
"Ourselves Alone" and is the name given to a little Irish movement with
a relatively insignificant number adherents who are bitterly hoatile to
the Nationaliat party. In looking to the British Parliament for redress 0
grievances the Nationalists violate the fundamental doctrine of the Sinn
Feiners. They are anti Englieh, anti-everything except "ourselve
alone." They have about as mucb
infle influence on the political or nationa
lite of Ireland as the Doukhobor have on Canada.
Gael-is the remnant of an Irish American revolutionary society that had at one time some influenoe on
Irish-American sentiment. It also it bitterly hostile to John Redmond.
It is quite a negligible quantity
amonget the irreconoilable Irish of the United States. Even the name
is rarely mentioned.

| It will be seen, then, how grotes. que is the charge of our corresponpondent'e anti-Irish friends that the Sinn Fein and Clanna Gael are " Oatholic organs of John Redmond." However it is not much more ab. surd than the unconvincing asseveration of those exuberantly loyal but not very well-intormed Iriohmen who maintain that the Irish were always loyal-meaning loyal to Eng. land. In Parliament at the out break of the war John Redmond honestly admitted-what would be tolly to deny-that for causes deeprooted in centuries of history, the sentiment of Ireland had been estranged from England and the Em . pire ; that this is the first great war in which the national sympathy and national sentiment of Ireland were unreservedly with Great Britain. That honest admission of past eatrangement and the equally honest emphasis of the present radicaliy changed condition of things was hailed by every Engligh member of Parliament and every English news. paper, Unionist as well as Liberal, as a great and statesmanlike apeech. And it received immediately the un reserved endorsation of Nationalist Ireland. <br> We must expect for some time yet in the by-washes of the great surrent of imporial affairs to find the old ignorant anti-Irish prejudice. But it is not by equally ignorant or in. sincere protestations that the Irish were loyal in times when "loyalty" incurred the contempt of honest Irishmen that those unfortunate victims of hereditary prejudice will be brought to realize that they are away behind the age. <br> It is in honestly facing the past that we realize the wonderful signif. cance of the present understanding sympathy and cordial co-operation of the people of England and the people of Ireland. This is something so great that it is independent of the fate of any party or of any party measure. It softens the memories of the past, eweetens the relations of the present and projects its light far into the future. |
| :---: |

## JOHN AYSCOUGH

 A note attached to the concludingchapter of John Aysough's latest
novel "Fernando" invests with a peculiar intereest this delighttul auto.
biographical atory bugraphical story which has been
running in the paapes of our very
estimable contemporary The Magnif. icat. The note informs us that as
he wrote he was hourly expecting the summons "to hurry away and
take up duties familiar for over
thirty thirty years on the unfamiliar fleld
of war." The oall come betore the
"he chapter was flished. "So it must
remain half a ohapter," he tells ue. Sinoe then John Ayscough has ex.
changed the quiet of the author's study for the horrors of the battle.
feld, and has been mentioned in dospatches by Sir John French. It
is not by any meani his first
acquaintance with the tented field. agquaintanee with the tented field.
After joining the Catholic Churoh in
1878 he 1878 he became allachea to ne Army
Chaplain's Dopartment, and ox.
ercieed his duties as Senior Cathoilic ercised his duties as Senior Catholic
Chaplain atPlymouth,Malta and SalisChaplain at Plymouth,Malta and Salis
bury Plain. But if we mistake not War. It marely seems incongruous
to associate the gentle Aycoough to associate the gentle Ayscough
with the din of battle. May the
fates deal kindly with this gitted fates deal kindly with this gitted
English olerio. With Canon Sheehhan dead, and Benson now, too, numbere
with the silent majority, we can il The Right Rev. Monsignor Bicker staffe Drew (John Ayscough), is, we
tear, to a great extent unknown to Caar, to a greert extent unknown bo
the Catholico reading pubbic. Benson
and Sheehan have a greater vogue and yet Aysoongh has a charm that
the others lack. It is ortainl the others lack. It is certainly not
to our credit that his books should be atrangers to our bookshelves. W
have money to purchase, and time to waste on, the "best sellers," soullesis
things at best, prurient and erotic a worst, but we have neither mone
nor time for the works of one of our his talents to the service of Satan Aysoough is not a "best seller" be
canse the world wants its authors to the thinge at in that interest it we who are supposed not to be o
the world, we want to be in the fash ion, and so we follow the orowd. In
doing so we are guilty of two faults We extend the empire of the gutter
press, and we curtail the field of in fuence of good literatare. II is high
time we examined our conseience in time me examined our consoience in
this regar.. We owe it to these for the cause of Truth, we owe it to
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| JANUARY 16, 1016 |
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To those our iust demands.say, make John Aysan thenge lis lineqs we
anoe, confident that they will blesstor the advice. Begin wilt bless ue "San
Celostino,"" the greatest of his books.
Foll

Whioh we see God's goodness
stantod and twited souls ${ }^{\text {'Marotz, }}$
a soul's reparation for ancestral sing
"
$\qquad$ARCBBISHOP MONeil's ermon in StMichael's Cathedral two weeks ago
ranks among the timeliest and most
patriotic utterances on the war thathas yet been given voice in Canade.
It is in pertect harmony with theconvictions and sentiments with Cathe.
olic prelates in every national crisisIn history. True patriotism is a
Catholic instinct and the Church has
Whirmany show him to have aged ot
Geat
least a decode innee the War began.
His hair has turned white his cheaksHis hair has turned white, his cheeks
are sunken and the sparkle has gone
trom his eye. It is said also that hePerhap: the spectre of a lonely
figure on the isle of St. Helena a
contoryWar its end cannot come too soonThe most widely known of the
English Nonconformist olergy, theRev. R. J. Campbell of the City
Temple, London, is out with a pro-posal for a General Council of evory
denomination of Christians, for thepurpose of bringing to an end the
fratricidal strife which is now convalsing Europe and disturbing the
equanimityThere is only one person, he opines.
who could summon such a councilWhe could summon such a counci
with any hope of sucoess, and that it
His Holiness, the Pope, as head othe horgest, most ancient, and onl
world-wide body of beliesdo it, nor could the Metropolitan 0
the Orthodox Eastern Churchany of its numerous divisions. Rome,
and Rome only, in Mr. Campbellto him alone would the world give
heed, did he take action upon thiTo somp this suggestion of the
famous London preacher may seem
but impossible of realization.
little reflection would show that itnoither the one nor the other.
Campbell himeelf cittes the proceden
of the Council of Trent which weconvoked expressly for the purpose
of healing the wounds from whichthat time, and to the deliberation
ready numerous sedts of Protestan
not accepted and the opportunit
of a divid
Had not t
thair pricid

Jeoted ao magnanimous and Chrise
like an overture in the
iest like an overture in the aizteenth
oentury they would have had an
opportunity of stating their igriev. opportunity of stating their igriev.
anceal-whether real or imaginary-
 been thed upon them tis their dis-
ounsion before so auguat an nesembly their eyes might have been opened
to the truth and the sore of division to the truth and the sore of division
still in the raw, been effectually and torever healed. The reaponoibility
and the ain of the rejection of the Holy See's proposal in that groat volt-the consequenences have been
ohe inheritance of their follower ever since.

Other precrdents for such mote periode -in regard to the Aria haresy of the Fourth CCentury for in eccleosiastical hitory critical period has ever ahown herself a tender and indulgent mother, ready to reason
and council with those whose faith had weakened or who had em bark upon wrong courses. It is no
neceseary however to go back
periods so remoto to nor, for that matter, to the Protest
ant revolt of the sixteenth century
We have one ready to We have one, ready to hand, in th
Council of the Vatican of our assembly convening that great Church-Pine IX., the reigning Ponbody of non. Catholic Christians invitation to send representatives
to ite deliberations, and to state be-
fore that authoritative tribunal just what, in their estimation, were the their return to their true mother. Had they ohosen then to accept,
how much in the interval might have
been done to restore that unity tor been done to restore that unity for
which Christ prayed. But the invias a result, the gaping wound of
division still exists as a stumbling block to the heathen world, and as a
scandal to the weak in our very
midst. While, then, the Rev. R. J. Camp.
bell's conception of auch a council
may not acoord with the Catholio dieal, the fact of such a proposical
being made at this time by a miniter
of considerable prominance in English. speaking world constitutes,
to our thinking, the aymptom which the prevailing aspir
ation to unity among Protestants has yet manifested. That it will fnd an
echo to any noticeable degree among his brothren we are not bo sanguine.
The idea of unity, as flading expres. sion in Protestant deliberative assem.
blies and as re-echoed in the public press, seems not towards conserving
dogmatic truth and satoguarding the
integrity of the Scriptures, bat rather towarde mere levelling and the surderations, ot convictions which have
been eacredly cheribed in the past.
n other words, trutht, or what mes conceived bo be truth, is giving placo taith has been dethroned and bald
rationalism eits in the seat of the tide might be stemmed by the adop.
tion by the seots of Mr. Campbelt'
proposal is a hypothetical question upon which it would be prematare
here to enter. The very fact of the
proposal being made, however, is,
we repeat, honorable to itt maker and hopeful of better thinge.

A WELL- INFORMED writer in th
Atlantic Monthly is responsible to the etatement that knowledge of the
Bible is far less general than it was terms the "amazing tamiliarity" with the 日acred book with which the
historian John Richard Grean creait
the people of England in the days of the Commonwealth, had, says the
writer in the Atlantio, persiisted until his boyhood among the onons of thePari-
tana in New England and in New Yor
State It State. It was not universal, but, he
avers, it was general. Now, zuch
knowledge is decidedly the exception
 pupils in secondary schools is classed
se "astounding." -

Ir is not a little remarkable that
this deocrease in general acquain.
tance with the Bible should have gone hand in hand with the results
achieved by a so oalled "HIgher Criti-
oiem." The more savante have pro


THE CATHOLIC RECORD

HIVE MINUTE SERMON pEAST of THE HoLY NAME

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 proposition and nothing else
initividual in every human reation．＂
ithe drink habit is，of course in aividanal in its beginning．The great
majority of persons begin to drink majorisy of they Fant to tor one reason
becaune
or another．But that is a very amall part of the matter．So many a man
puts himeseledeliberately in the wayo fever，bat altimatboly none of thenese positions．The sober scientifie wrork of the last quarter oentrary haan shown
the effecti of using vern tities of alicohol which sper
come more than individual． no othoment a habit offects a par－
on other than the one who indulges
in it，it ceasen to be＂personal＂and ＂individual．＂The employer who has Learagh he may never get intoxicated
thoung
and
 criminat the drinker，not becanes one
againgt
drinker is an individual but because trinker dirkier＇s habit has an effect on
the employer＇s intereste and those of
 Pamily in ite maintenance other
brought into the circole of effects
Phyifioians find that in the mide $=$




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WEAK－KNEED
CATHOLICS
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PEACE AMONG
CHRISTIANS

| CHRISTIANS | Protect Your Children |
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St．John＇s，Newfouncland John T JUYMENTAL and HBADGToNB

Mrs．Housekeeper
Christmas time you have a little extra money． Why not make the home WASHBOARD and an EDDY INDURATED FIBREWARE TUB？ YOU WILL FEEL wash day in the year．for
the Indurated Tub keeps the water hot for so long and carrying of water． And the Washboards have a special crimp
which．without tearing the clothes，loosens the dirt very easily．
Buy your home an Xmar
保
But be sure they are
Eddy＇s


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good woman.
it is only ti.
that go empty in this that do notla. love
Do not truat all Do not truat all who tall, smoothly.
Lieten much and speakk litule.
Truit God whet Lieten mueh and speak litie. betoll.
Thatut God whatever may
Tat is a good resolution ; it is the That is a good resolution
way to win His blessing.
Remores $i$ is Remorse is easy enough, but ro-
pentance meane love sand a soni
ohat hae loet her lover has lost her
own power of loving. own power of loving live-s rule about how yhich you
your day apond
Aneeping it. Muecles. become stronk by doing
small thingo using small dumbbilf

- over ind over and over aggin ; not by neing
auge dumbbells once or twice.
 joursell.
 to be done tu
pause, begin.
irish priest speaks chinest The universality of the Church is
best ghown by turning to the mig.
sions for an example. We have sions for an example. We have
heard of priesta, mostly French, who
have received decorations tor re. search work, but the one who eeome
to be mots worthy of attention fust
now is an Irish priest, member
 miseion of Shanghai, China. He has
a brother who is aparish priest in
Australia and two sisters members of the Mercy Sisters of Calitornia.
They belong to a North Kerry family
in Ireland. This Chinese Irish priest
 Italian, several Chinose dialectis and
ii proud of hie knowledge of his own
Irish tongue. His many year's so. Irish tongue. His many year's so.
journ among the Chinese has given
him an intimate view ot thing in
the Orient and his contribations to the Orient and his contributions to
various magazines, reiligious and sec.
ular, are of great valne

1 will gpeak to His heart and ob.
tain what I desire.- St . Bonaventure. A mean man can become religious.
but he cannot stay mean and remain
religious.

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Liquor and Tobaceo Habits

SR REMEDIES
and Adelaide Stroets
New
Telephone Directory

A new issue of our Official
Telephone Directory is now will close within the next few days. changes of name or address.

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 EL. C. R. R. corropondent's views.
 Wo b have ane on a torn letter in in your
 ref; they will not be bible to



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 pay ap what entry y and make them

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folly good picnic.


## LEST WE FORGET

 This alleged superiority of Ger an controversy and journalistic that some of the atitiritata do lo lest than janice to the real and rare merit
 And, me we hive o in in recent meant.

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 2723 York St., Guelph, Ontario

## Begin the New Year Aright

BY PLACING a policy on your life, for the protection of your NO OTHER SECURITY can approach a lite insurance IN NO OTHER WAY can you make sure that a fixed sum THE ANNUAL COST will be trifling compared with the mich you spend every year. THIS WILL BE taking a definite, practical step towards
making 1915 a better year for yourself and those dependent WRITE US ABOUT IT.


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Full of "pep" and "snap!" The man who cuts out meat and other heavy foods and starts the day with

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will be surprised at the mental "pep" and "snap" he is able to put into his work. He will feel a mental buoyancy and lightput into his work. He the can never come from high-proteid foods. Shredded Wheat builds strong, brainy men who are fit to fight the battles Wheat builds
of the Empire.

Shredded Wheat is made in two forme, BISCUIT and TRRSCUIT

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