

The Catholic Journal
 PUBLISHED EVERY FRIDAY AT
 60 North St., Rochester N. Y.
 BY THE
CATHOLIC JOURNAL PUBLISHING COMPANY

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SUBSCRIPTION RATES
 For Year, in Advance \$1.00
 Entered at second class mail matter
 ROCHESTER TELEPHONE 9213
 BELL TELEPHONE 1807 MAIN
 Friday, April 28 1911.

Sound Advice

State Superintendent of Insurance William H. Hotchkiss a few days ago denied an application of a member to cancel the license of a fraternal insurance organization because the monthly assessment of the applicant, who is 75 years old, had been increased. In so doing, Superintendent Hotchkiss had this to say:—

"The truth is that, while many advocates of fraternal insurance have long shut their eyes to it, the representative men of all these societies, as well as the heads of insurance departments in the various states, are now of one accord in the belief that unless prompt and wise action be taken by the states in the enactment of reasonable, but at the same time mandatory laws, and by the societies themselves in the readjustment of their rates as well as in other directions, fraternal insurance will, within the next decade or two, end in receiverships, with heavy losses to millions of members and their dependents."

Upon this the C. M. B. A., advocates wisely comments:—

"We have passed the experimental age. The original plan has been tried and found sorely wanting, as is demonstrated by wrecks on the sea of fraternalism. Many of the mutuals, among which happily the C. M. B. A. was among the pioneers, have placed themselves on a solid basis. Superintendent Hotchkiss would have them all so, and in conclusion points out 'the importance of the passage by the coming legislature of a bill regulative of fraternal insurance and intended to bring the societies up to proper standards and to require of them adequate rates, as well as to vest the insurance department with sufficient authority to compel compliance with the law and with good insurance principles.'"

First Communion

Probably, no other act in his pontificate has shown more clearly the churchmanship and devotion to Religion pure and simple, than has the work of the Holy Father looking toward more frequent communions on the part of the Catholics of the world and of permitting children to make their first communion at an earlier age than has been customary.

Bishop Hickey this week sends to all the priests of the Rochester Diocese a summary of the new regulations regarding first communion and, as a result, all children of the requisite age will make their first communion this year during the Easter period as they are required to obey the precept of communion during the Easter tide.

Truly, Pope Plus X. is a churchman, first, last and all the time!

If you have not made your Easter duty, it is well to recall that the time to perform that duty which is enjoined by the Church is fast drawing to a close.

Not So Here

We wish to say to the Pittsburgh "Observer" that while there may be a few Catholic fathers in this city who answer to the following indictment by our contemporary there are far more who are models for their non-Catholic fellows and examples for their fellows:—

The Catholic father who does not practice his religion faithfully is a drawback to a home. As a rule he does not know his religion very well and does not care to read book or paper that will instruct him in it. They are too dull. He likes the daily newspapers with their reports of crime and sport. He is not a great reader, anyhow, nor has he much of an education to make him desire to have a choice library of his own.

He goes to mass pretty regularly on Sunday, he abstains from meat on Friday and he manages to receive holy communion once a year. But he is not fond of sermons, he does not belong to any pious society like the Conference of St. Vincent de Paul and he just cannot fast, even on ember days, or the eve of great feasts, and of course he must not be expected to deny himself in Advent or Lent.

He pays his pew rent, it may be, six months or so after it is due, but he does not wish to be present when special collections are taken up, and he is not noted for generosity in his alms.

Although he is a pretty ignorant man, he is quick to criticize the Church. If it would only do as he thinks he could tell the Pope what to do and is sure that he could manage the parish better than his pastor does.

In self-denial he is weak, but law, and the dissenter a malefactor in self-indulgence he is strong. His talk and his conduct are taken as a whole, a bad example for his children. If his sons and daughters are influenced by him, they will become a discredit to the Church, just as he is.

Income Tax To Pass

Judged by the decisive vote by which it was passed in the Senate the New York State Legislature is sure to go on record, at having reversed itself on the income tax and will stand as one of the States favoring the amendment to the United States constitution permitting such a tax.

While we have the greatest respect for the ability and legal mind of President Taft, we also have great respect for the legal opinion of former Governor Hughes and now a judge of the United States Supreme court, also of Mayor Gaynor, once one of the ornaments of the Supreme court bench in New York city. Both these gentlemen hold that the proposed amendment of the Federal Constitution is so loosely drawn that it would permit income to be taxed which is in direct opposition to the promise made to the purchasers of such securities in New York state.

They pointed out that it would be easy to re-draw the proposed amendment so as to take out this loose language but those in Washington did not see it that way. There does seem to be a flood of ill-digested legislation seeking its way to the statute books these days.

In appointing William J. Carey as special deputy for Monroe county, State Excise Commissioner Farley has secured a high-class official for his department and the State at large.

One good book read is an addition to your mental storehouse. One bad book is apt to do untold damage, damage hard to repair.

If you have not a Catholic paper in your home, now is a good time to begin. The Catholic Journal costs but one dollar a year and you cannot get as good value for twice the money outside.

Light Is Shed

If a Catholic denies that the New England Puritan was the personification of all the virtues ever dreamed in the Decalogue he is put down as a sour, cross-grained bigot. Well, the following scathing indictment of the Puritan type is not by a Catholic, but is taken from an address on "Forefathers and the American Idea" delivered before the New England Society of New York by Darwin P. Kingsley, president of the New York Life Insurance Company and a non-Catholic:—

"We have credited the Puritan with an intense love of liberty. We have supposed, some of us at least, that he abandoned his home and faced the terrors of a savage country at the end of the world because he wanted to establish away from the corruption of the aristocracy and of the church—a government dedicated to civil and religious freedom. What are the facts? The Puritan believed in liberty—for himself and for those who believed exactingly as he did; the liberty he allowed to others was the liberty to keep away from him and, to such as came, to be gane as fast and as far as possible. Separation of church and State was farthest from his thoughts. When so far from Church and King that he was under no menace and could express his own convictions unafraid, he built not a free government but a theocracy which in its bigotry, its denial of the right of private judgment, and in its ruthless methods, was probably never surpassed. He not only established a State Church—he made the State subordinate to the Church; in Massachusetts he made Congregationalism state law, and the dissenter a malefactor; in New Hampshire the Puritan re-enacted both the commandments and the Mosaic Code."

Will It Be Heeded?

Since January 12th protests from the Philippine women have been pouring into Manila against the proposed divorce law for the Philippine Islands. Among other things these women say:—

"We, the undersigned Philippine ladies who love our country with our whole soul, and who are deeply interested in all that concerns its welfare, beg to inform you, honorable assembly, that we have seen with surprise and alarm one of your members arise to propose a law which strikes a mortal blow at one of our most venerated institutions which for centuries has been the pride of our race, the foundation stone of our nationality and the source of the honor of the Philippine people. We cannot conceive how the moral or material welfare of the people of these islands can be promoted by a law which aims at the dissolution of that bond which is the most solid guarantee of order and the morality of the family, and which secures the proper education of the children of our country."

Upon this the Boston Pilot comments: Let us hope the cry of these ladies will be heeded and that those islands to which we owe the duties of education be not made to feel, as America is feeling, all the horror of that curse which comes with divorce.

Mayor Edgerton merits commendation for his firmness in his refusal to permit the people's City Hall to be used to exploit un-American ideas.

Non-Partisan

Bangor Maine, has just elected its first Catholic Mayor in the person of Hon. Charles W. Mullen, a graduate of the University of Maine and a member of one of the largest contracting and engineering firms in the state of Maine. Brewer, a city across the river from Bangor, also elected its first Catholic Mayor, Victor H. Muttu. Mr. Muttu is a Republican. Mr. Mullen is a Democrat.

The Assembly of Estates.
 The assembly of the estates at Versailles, Nov. 5, 1789, is a landmark in human progress, not on account of itself, but in consequence of what it led to. Louis XVI., being in great financial straits, had already called together the big men of his realm, but it was this second meeting of the great ones that history will ever be most profoundly concerned. The "notables," made up of the nobility and aristocracy of the realm, listened to their own voices and displayed their gold lace and vanity for something over a month and adjourned without doing anything either for the king or the people. Disgusted with the stupidity and indifference of the notables, Louis convoked the states general, which was composed of representatives of the nobility, clergy and third estate, or plain people. Maddened by the contemptuous treatment they received at the hands of nobles, the delegates of the third estate organized themselves into the national assembly, which in turn organized the revolution.—New York American.

John Bright and the Carpet.
 A characteristic story of John Bright is told by Mrs. T. P. O'Connor in her book, "I Myself." He was at dinner one night with an M. P. whose wife by no means shared her husband's Democratic sentiments. John Bright was sitting near his hostess, and she was rather annoyed at having him among her smart guests and thought to give him a direct snub, so she said during a pause in the conversation:—"Mr. Bright, this rug, I understand, was made by you, and I am very displeased with it. I have only had it an hour time, and it is very shabby and badly made."

"Is it?" said Mr. Bright, getting up deliberately from the table and taking a silver candelabrum, which he put down upon the floor, and getting upon his knees, closely examined the carpet. "You are quite right," he said, "I likely getting up, 'It is a bad carpet, and I will order my firm to send you another in its place.'" and then he calmly resumed his political conversation, and the dinner went on.

The Curious Electric Eel.
 The electric eel, which is common in the streams of Brazil, is possessed of a natural electric battery—a tremendous one. Beneath the skin are two pairs of peculiar little bodies passing longitudinally along the spine and near the tail. One pair is next to the back and the other near the lower fin. These bodies are made up of a great number of little cells, two or three lined with nerves. Examination of one of these electrical organs has shown that in action it is very much like a galvanic battery, with the anterior extremely positive, the posterior negative and the current only discharged at the point of contact with an object. This has been proved to be so powerful when complete that chemical compounds are decomposed by it and steel needles magnetized.

The Roman Forum.
 The Forum was originally a market place and only by degrees became the center of Roman civic and political life. About B. C. 470 it became the place of assembly of the people in their tribes and was gradually adorned with temples and other great public buildings. The Roman Forum—the Acropolis at Athens alone excepted—is perhaps the most thrillingly interesting spot on earth to such as know and appreciate the teachings of history. From the Forum came the august laws which governed the then known world for more than a thousand years.

Raising Chickens.
 The suburban man was all sympathy. "What's the trouble, my dear?" he asked as he came home and found his wife in tears. "I trouble enough," sobbed his young wife. "You know that five dollar incubator the man sold me? Well, it exploded today and blew all the chickens through the roof." "Oh, well, cheer up, Martha. The man said it would raise chickens, and you see it did."—Chicago News.

Where Gannets Swarm.
 One of the most remarkable sights in the world is Bird Island, in South Africa, for the reason that during some months of the year it is literally covered with gannets. Not a foot of ground is to be seen anywhere. Day after day thousands of gannets strut around, and they are so close to each other that the whole island seems actually alive. Those who have seen this sight say that it is one which can never be forgotten.

A Pleasant Farewell.
 A local minister had had a serious time in fighting the saloon element in his own town and had not been backed up in his efforts by the members of his own church. This, with other troubles, had led to his resignation, and in announcing his departure at his farewell sermon he said: "I am going to do something the devil has never done. I am going to leave C."—Argonaut.

Greatly Improved.
 Mrs. Muter—Have you seen Mr. Darter's son since he got home from college? Daughter—Yes, ma; saw him last night. Mrs. M.—Has he improved much? Daughter—Awfully. He's got a mustache.

Did You?
 Did you ever whistle merrily as you combed your hair on the morning after the night before?—St. Louis Post-Dispatch.

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Mr. Chas. Wittman, 8 Chatham Square, New York, was sick from heart disease, fever and fainting. Pastor Koenig's Nerve Tonic benefited his case very much and he is very well satisfied with the results.

Mrs. Thomas, Winfield, N. Y., was troubled with dizziness and weakness for three months. Few doses of Father Koenig's Nerve Tonic relieved her and after taking one bottle she had no more attacks.

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