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He explained that by paying an annual premium of £4 for each child, when that child would have arrived at the age of twenty-one he (or she) would receive £100 sterling. Should a child die during the interval, every shilling of the paid-in premiums would be returned to the insurer.

Something Went Wrong.

Induced by these representations, the farmer took out an endowment policy on behalf of his two children on April 4th, 1930. For eight years he paid the £8 in premiums religiously, and then, in the early months of 1939, something went wrong. An insurance agent representing a well-known company of repute and standing called on him with a view to securing his insurance business. During the course of their talk the farmer mentioned that he held an endowment policy for two of his children, making mention of the company's name at the same time.

Had Ceased To Exist.

To his amazement he learned that the company in which his children were insured had ceased to exist for some years past. The unfortunate man wrote to the old address demanding the return of his premiums, but, needless to state, no reply was ever vouchsafed to this request. He refused to acquaint the Gardai with the particulars, as he was anxious to conceal his victimisation from the public. The unfortunate man, who is of the hyper-sensitive sort, feared that his neighbours would laugh at him if they knew that he had allowed himself to be fooled by a pack of unscrupulous swindlers. One lesson to be learned by everybody from this man's bitter experience is that when they have insurance business to transact they should only deal with bona fide companies.

KILLALOE NOTES

(From Our Correspondent).

L.S.F. Sign the Test.

A large meeting of the members of the Killaloe L.S.F. was held in the Kincora Hall on Friday night last. Supt. Murray (Garda Siochana) lucidly explained the full meaning of the declaration of fealty to the State and Constitution to which the members present would be asked to subscribe their names. He first read the declaration applying to members of Group A and then the form to be subscribed to by Group B.

Under Minister of Justice.

Both Groups, continued the Superintendent, would be under orders from the Minister of Justice or any officer acting in his name. Both groups would continue under the Minister for Justice until the Army was engaged in actual warfare, or until, if ever, this country was invaded. If such a case arose members of Group A would be placed under the Minister for Defence and would automatically become members of the fighting force and would then be known as the Local Defence Force.

Question of Withdrawal.

If a member wishes to withdraw from either Group he can do so by notifying the local Garda and sending in his membership card. This, however, applies to members of Group A only up to the time the Group was under the Minister for Defence as the Local Security Corps, when the members of this Group can be released from allegiance only by military consent. With regard to the area of operations of the L.S.F. there may be some misunderstanding. The area of defence is your own district and the county round your town or village, never, perhaps, more than five or six miles.

Glowing Tribute.

In a spirited address the Superintendent paid a glowing tribute to the members of the L.S.F. The great part they took in Sunday's manoeuvres, the discipline and soldierly qualities of the members attracted the attention of the Army officers, who highly complimented

Cement Ord. (No London prices received)

OBITUARY

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MRS. HANORAH FITZGIBBON

Mrs. Hanorah Fitzgibbon (nee Duggan), relict of the late Mr. Maurice J. Fitzgibbon, passed away on the 19th inst. to the great regret of her many relatives and friends. She was born in Modeligo, Co. Waterford, 85 years ago. Her brothers were prominent in the Fenian movement and her family suffered in the usual way for this in their business in Lismore and in their farms, and had to emigrate to the States and to New Zealand. In the latter country her sister, Mrs. Mary Fogarty, and her brother, Mr. Pat Duggan, were pioneers in Irish Catholic life. She herself had resided in Limerick for the past 56 years. Of her eight children, two died in infancy and six survive. She resided with her youngest daughter, Mrs. J. C. Ryan, of 10 County View Terrace, Ballinacurra. Her two other daughters are Sister M. Anastasia, Superioress, Mercy Convent, Borrisokane; and Sister M. Gerard, Mercy Convent, Christchurch, New Zealand. Her three sons became priests—the Rev. Daniel Fitzgibbon, S.J., St. Ignatius, Galway; the Rev. Michael Fitzgibbon, S.J., St. Patrick's College, Melbourne, Australia; and the late Rev. Maurice Fitzgibbon, P.P. of Levin, New Zealand.

She was very active to the end and a Gaelic speaker. Her illness was very brief. She had hosts of friends and died fortified with all the rites of the Church as the Angelus was ringing on October 19th, her sons giving her the last Absolution and Benediction. The remains were removed to St. Michael's Church on October 20th at 8 p.m., followed by a large number of friends.

On Monday, 21st October, Solemn Requiem Mass was sung by her son, the Rev. Daniel Fitzgibbon (celebrant); Rev. R. O'Sullivan, C.C. (deacon); and Rev. F. Lyons (sub-deacon); Rev. W. J. Carroll, Adm., being master of ceremonies.

The following clergy attended the Requiem and funeral:—Rev. W. J. Carroll, Adm.; Rev. Dr. Cowper, C.C.; Rev. J. White, C.C.; Rev. R. O'Sullivan, C.C.; Rev. F. Lyons, C.C.; Rev. J. Chawke, C.C.; Very Rev. J. Gubbins, S.J., Rector, Crescent College; Very Rev. J. O'Connor, S.J., Rector, Mungret College; Very Rev. A. O'Reilly, S.J., Rector, St. Ignatius College, Galway; Rev. D. Roche, S.J.; Rev. T. Kelly, S.J.; Rev. J. Mahony, S.J.; Rev. G. Guinane, S.J.; Rev. Father Payne, S.J.

Among the laity attending the ceremonies were—Mr. J. C. Ryan (son-in-law), Master Maurice Ryan (grandson), Mr. Daniel Fitzgibbon, Cappawhite (nephew); Mr. P. Fitzgibbon, Dublin (son); Mr. D. Fitzgibbon (grand-nephew); Mr. J. Judge, Mr. T. Judge, Mr. M. Daly, Mr. Joseph Purcell, Mr. Micheal O'Morda, Mr. Walsh, Master B. Walsh, Ald. D. Bourke, T.D., Mayor; Mr. J. Dundon, City Law Adviser; Mr. H. O.B. Moran, County Registrar; Dr. T. Feely, Mr. P. O'Connell, Mr. D. Moriarty, Superintendent, E.S.B.; Mr. Fitzgerald, Mr. Quinlan, Mr. V. O'Connor, Mr. P. Duggan, Mr. J. O'Halloran, Mr. B. McNamara, Mr. J. O'Connor, Mr. O'Halloran, Messrs. W. Carroll, E. P. Donnelly, F. O'Shea, James Garvey, Patrick Dwyer, John Morrissey, Matt Fennesy, A. Lyons, A. McNamara, C. Fulham, J. Noonan, J. Power, Master J. Power, Messrs. T. O'Connor, P. Liston, T. Walsh.

THREE MILES FOR A DRINK

—00—

AND ONLY OF WATER

Mr. Shalloo told the Clare Board of Health that in Finnevarra the public