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In area Catholic schools

Enrollment

USD SEP 20 1979 GENERAL

nears 26,000

By Mary Sue Webb

If Johnny entered a Catholic school this month, he more than likely set off in a fresh uniform and returned with a slightly rumpled uniform—and with homework.

And Johnny's parents are paying in the range of \$450-550 to give him the experience.

JOHNNY is part of a small army of close to 26,000 Catholic elementary and high school students in the dioceses of San Diego and San Bernardino.

School started Sept. 10 for most, although a few schools opened on Sept. 4.

Enrollment in diocesan schools this year is expected to be slightly higher than the 25,520 combined total for both dioceses in the 1978-79 school year.

Last year enrollment in San Diego and Imperial counties was 15,501 students at 42 elementary schools and five high schools.

ENROLLMENT in San Bernardino and Riverside counties was 10,019 at 29 elementary schools and two high schools.

Waiting lists exist at all elementary and high schools, the superintendents of schools reported. For instance, St. Michael School in Poway has 200 waiting to get into the school of 300 pupils.

"The phenomenon of waiting lists has grown in the last five years," according to Father Dennis Clark, San Diego diocesan superintendent of schools.

"People are upset," said Sister Charlotte Ell, who holds the same position in the San Bernardino diocese. "Some have been waiting several years. It's a different situation in each school.

"SOME TAKE siblings of children already in school or children of teachers first. If they reach 40 for the first grade, they're full."

Total enrollment—expected to be near 26,000—is approaching the 28,000 mark it reached 10 years ago when there were more schools in the four counties—79 elementary schools and 13 high schools then compared to 71 elementary schools and seven high schools now.



ENROLLMENT IS UP—Children at Holy Family School, Linda Vista, look happy to be back in school after a long, hard summer. Enrollment at Catholic elementary and high schools in the San Diego and San Bernardino dioceses is expected to be slightly higher this

year than it was during the 1978-79 school year. Nearly 26,000 students enrolled in the 71 elementary schools and seven high schools of the two dioceses. All of the schools have waiting lists but no new schools are likely to open soon. (Sally Arguilez photo)

The number of schools has not decreased for at least five years and enrollment has increased by about 1,500 during that same period.

A SMALL NUMBER of elementary schools added a grade level this year.

In North San Diego County, St. Francis School in Vista added a ninth grade to accommodate students wishing for a Catholic high school.

No new high schools are likely to

open in the near future, however.

"It costs \$3-to-5 million to open a high school," said Father Clark. "We hope to open one in North San Diego County. The diocese is anxious to establish a high school, and the people are anxious.

"AT THIS POINT, however, the diocese doesn't have the money or the backers who have the money. We continue to be watchful and to

investigate every opportunity of acquiring property."

Sister Charlotte Ell said Bishop Phillip F. Straling has told school officials no new schools are planned because of lack of money.

Both dioceses said that parish schools must be self-supporting. Fundraisers such as bingo nights and annual fiestas help make up the deficit left because tuition doesn't equal expenses.

While tuition averages \$450 a year in the San Diego diocese, it costs about \$600 a year to educate a child, Father Clark said. This compares to around \$2,000 spent per child in the public schools, he said.

"WE'RE RUNNING a very effective system cheaply," he said.

Low teacher salaries make it possible to run the Catholic schools more cheaply than the public schools, Father Clark said.

Despite the low salaries, teachers feel there are benefits in working in a small school where they feel safe as well as respected by students, he said.

The Catholic school teachers still "are really making sacrifices," he said. "They're dedicated people. It's a ministry of education to them."

LAY TEACHERS make up about two thirds of the faculty in elementary schools in the two dioceses with religious making up the other third.

In high schools, lay teachers make up about three quarters of the faculty in the San Diego diocese and about nine-tenths of the faculty in the San Bernardino diocese.

"People want to get into our schools because they find them more than adequate," Father Clark said. "Our schools offer a safer environment than public schools, offer religious and moral training plus reasonable discipline and parents are satisfied we do a very good job of education."

Father Clark said his schools give "basic attention, as always, to the 'Three R's'—reading, 'riting and 'rithmetic—and have not gone heavily into experimental programs like the public schools have.

"But we have not fallen prey to the extremist philosophy that we will teach only a narrow range of skills—reading, writing and math. We include social studies and exposure to the arts."

Inside

Pope's visit

Holy Cross Father John Reedy, a well-known columnist, says Pope John Paul's upcoming visit to the United States will be a special moment for American Catholics.

Page 5

The Mission Inn

Riverside's internationally famous Mission Inn was built in 1902. Its architecture includes replicas of many features of California's Franciscan missions.

Page 6

Credit-worthiness

The next best thing to being rich is having access to someone else's money. W.W. Schwed tells you who determines your credit-worthiness and how it's done.

Page 7

Ask for God's help

Divine Word Father Mike Manning writes about the path to purity. Father Manning says it is never easy to overcome sin and to ask God for help.

Page 9

Newslines

NEW YORK—The National Council of Churches' Executive Committee, meeting for the first time since United Nations Ambassador Andrew Young's resignation, reiterated its call for open U.S. government contracts with the Palestine Liberation Organization.

WASHINGTON—Dominican Ambassador Enrique del Rosario voiced "public thanks to all church groups in the United States that rushed emergency aid" to the Dominican Republic after the devastation of Hurricane David.

GLASGOW, Scotland—Archbishop Thomas J. Winning of Glasgow received assurances from Argentine authorities that several specific cases of missing political prisoners are being investigated. The archbishop had written to Argentine President Jorge Videla after discussions with Amnesty International, a London-based organization monitoring observance of human rights.

LONDON—There was "real convergence" on the highly divisive issues of papal primacy and infallibility at the latest meeting of the Anglican-Roman Catholic International Commission held in Venice, Italy, said a communique issued afterwards.

MANAGUA, Nicaragua—The 300 priests of Nicaragua have asked the Government of Reconstruction to heed the people's will which led to victory against the Somoza dynasty.

WASHINGTON—Pope John Paul II has raised the apostolic vicariate of the Caroline and Marshall Islands in the western and central Pacific Ocean to the level of a diocese, the apostolic delegate in the United States announced. The pope named Bishop Martin J. Neylon, 59, a U.S. Jesuit who has been serving as vicar apostolic since 1971, as the first bishop of the new diocese.

PRAGUE, Czechoslovakia—Six Czechoslovak Catholics, including four priests, were arrested Sept. 10 in a new government crackdown on dissidents, according to sources in Prague.

CORPUS CHRISTI, Texas—After objections from Bishop Thomas Drury of Corpus Christi to the admission of South Texas Planned Parenthood to a local United Way campaign, the Planned Parenthood agency withdrew from United Way. Bishop Drury immediately gave his full support to the United Way campaign and urged Catholics in the six-county Coastal Bend area of the Corpus Christi diocese to give generously to the fund.



DALAI LAMA VISITS—Cardinal Terence Cooke of New York clutches the hand of the Dalai Lama, Tibetan Buddhist leader, during an interfaith service at St. Patrick Cathedral in New York. It was the start of a seven-week U.S. trip for the first Dalai Lama ever to visit this country. (NC photo)

WASHINGTON—New public service announcements prepared for radio by the Campaign for Human Development, the U.S. bishops' domestic anti-poverty program, feature the voice of Pope John Paul II calling for justice. The pope declares in the announcements that "all the goods of the earth are meant to benefit all the members of the human family."

NEW YORK—Bread for the World, an ecumenical Christian lobby on hunger issues, has called on Congress to launch a survey to locate and count hungry Americans. The organization said such a survey would help find the "hidden poor" and target U.S. food programs better.

NEW YORK—Pope John Paul II failed to address Jewish issues adequately during his visit to Poland in June, said speakers at the Jewish-Christian Forum here. Gershon Bacon, history professor at the Jewish Theological Seminary, praised the pope for his reference to Jewish victims of the Holocaust but claimed the pontiff still was unwilling to address anti-Semitism openly.

People

Charles Jurgensmeier, son of Mr. and Mrs. Herman Jurgensmeier of St. Francis Church, Vista, took his perpetual vows of poverty, chastity and obedience in the Society of Jesus at Santa Barbara.

Mother Filomena Cucco was elected superior general of the Carmelite Missionary Sisters of St. Teresa of the Baby Jesus at the institute's general chapter in Rome.

Father James Mackey of Albany, N.Y., was named executive director of the National Catholic Stewardship Council in Washington.

Jesuit Father Raphael McCarthy, 92, former president of Marquette University, Milwaukee, and Regis College, Denver, died Aug. 30 at St. Mary's Health Center, St. Louis.

Father William Wasson, founder and director of Nuestros Pequeños Hermanos (Our Little Brothers and Sisters), a child welfare institution in Mexico, received the National Catholic Development Conference's Good Samaritan Award.

Jesuit Father Bernard Filmyer, auxiliary chaplain at Camp Pendleton, Oceanside, and the **Rev. Christopher Moore**, associate pastor at St. Alban Episcopal Church, El Cajon, were named communications directors for the San Diego County Ecumenical Conference.

Sister Sally Furay, vice-president and provost of the University of San Diego, received the governor's Award of Merit for achievements in education and women's rights.

Archbishop Athenagoras of Thyateira, who had headed the Greek Orthodox Church in Great Britain since 1964, died at age 70 in London on Sept. 9.

Msgr. William Friend, 47, chancellor of Mobile, Ala., was appointed by Pope John Paul II as auxiliary bishop of Alexandria-Shreveport, La.

Cardinal Jose Bueno y Monreal of Seville, Spain, was named papal legate to the 15th International Marian Congress in Saragossa, Spain, Oct. 9-12.

Mary Lou Williams, a jazz artist and composer, received the National Office for Black Catholics' first Ralph Metcalfe Award for excellent work in her field.

Dateline Vatican City

NO AGREEMENT—A Vatican spokesman said reports that suspended Archbishop Marcel Lefebvre has come to an agreement with Pope John Paul II on issues that led to his suspension from the priestly ministry in 1976 are "without foundation." Regarding press reports on the Lefebvre case, "it is noted that it is still under examination by the Vatican," said the spokesman, Father Romeo Panciroli.

ANNIVERSARY CELEBRATED—Thousands of Italians gathered in St. Peter's Basilica and Square Sept. 13 to observe the 20th anniversary of the consecration of Italy to the Immaculate Heart of Mary. Cardinal Ugo Poletti, vicar of Rome, concelebrated an early evening mass in the basilica and led a torchlight procession through the square on behalf of the pope, who was in Pomezia, Italy, meeting with an estimated 50,000 factory workers.

PAPAL APPEAL—The pope issued a "pressing appeal" for more international aid to Nicaragua during a lengthy Angelus talk on many topics. The pope asked governments of other countries, international relief organizations and

voluntary agencies to "demonstrate their solidarity so as to allow that country to confront its immediate and urgent humanitarian needs and obtain financial help in the vast work of reconstruction."

BISHOPS ACCUSE—The Polish bishops have accused their country's communist government of being insincere in its efforts to achieve church-state rapport, according to Vatican Radio. A report broadcast by the radio station said the Polish hierarchy issued a statement expressing a willingness to continue negotiations toward normalization of church-state relations in the native land of Pope John Paul.

ILLITERACY ATTACKED—The pope expressed concern about "the vast and grave scourge of illiteracy in the world" in a letter to the general director of UNESCO. The letter to Amadou-Mahtar M'Bow praised the theme—"Through the Literacy of the Parents the Future of the Children is Prepared"—of the 1979 World Literacy Day, observed on Sept. 8.

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Into Thy hands, O Lord, we commend the spirits of these beloved ones who are gone before us into the realm of Thy eternal happiness and peace. — Amen.

KOLOGY, John. No known survivors. Requiem mass September 8, Our Lady of Perpetual Help, Ukrainian Catholic Church.
Goodbody's Ivy Chapel

MIRABELLA, Giuseppina. Wife of Pietro Mirabella, mother of Concetta Atanasio. Requiem mass September 12, Our Lady of the Rosary Church.
Goodbody's Ivy Chapel

MC CLEARY, Florence Luce. Mother of Donald J. and Rockwell A. Wheeler; three grandchildren, seven great-grandchildren. Requiem mass September 10, St. Rita Church.
Goodbody's Blvd. Chapel

VAUGHAN, Claire M. Sister of Joseph Oviatt. Requiem mass September 10, Our Lady of Angels Church.
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NEW DPC MEMBERS—Bishop Leo T. Maher congratulates Victor Legaspi, left, one of eight people installed and commissioned as members of the San Diego Pastoral Council Saturday at Our Lady of Perpetual Help, Lakeside. Other new members, from left, are Sister

Linda Lutz, Rose Bucher, John Graykowski, Sister Irene Cullen, LaRayne Penny and Mary Cormier. The eighth new member, Msgr. Rudolph Galindo, rector of St. Joseph Cathedral, San Diego, was not present. (David Matt Green photo)

St. John of the Cross principal dies after suffering heart attack

LEMON GROVE — The principal of St. John of the Cross school died Thursday, Sept. 13, after suffering a heart attack.

She was Sister Rita Celeste Graef, 52, an Adrian Dominican Sister who was beginning her second year as principal at the school.

SISTER Patricia Wiley, OP, a teacher at St. John, called Sister Rita "a very prayerful person and a woman of the moment. It was her philosophy to live in the present, forget about yesterday and not worry about what tomorrow might bring."

Born in Detroit, Sister Rita attended Catholic elementary and high schools there. She entered religious life on Feb. 2, 1946.

From 1952-1956 she attended the University of Santo Domingo in the Dominican Republic where she earned a teaching degree.

SHE SPENT most of her years teaching around the United States, mostly in elementary schools and some high schools.

Before coming to Lemon Grove, she taught at St. Lawrence O'Toole grade-school in Oakland.

Sister Rita served on a number of committees in the diocese, including Catholic Social Services.

VIGIL services were held Sunday night and a mass was concelebrated Monday by Father Dennis Clark, diocesan superintendent of schools; Fathers Daniel Rondeau and Arthur Devine

of the parish; and Father Dennis Mikulanis, associate pastor of Blessed Sacrament, San Diego.

The priests were assisted by Deacons Peter Corrao, Ralph Robbins and John Stenbeck.

Sister Rita was to be buried in Adrian, Mich.

Webster named to Catholic Charities position

By Mary Sanchez

SAN BERNARDINO—E. George Webster, who for years has been identified with civic activities in San Bernardino, has been elected chairman of the diocesan board of Catholic Charities, which is now being organized.

Webster, 76, becomes part of a board that will have two representatives from

each of the five deaneries as well as five members at large.

AMONG the dozens of offices Webster has held are Chamber of Commerce president and Redevelopment Agency board chairman during a period of major construction in downtown San Bernardino.

However, for Webster "those things are secondary, because my whole life has been centered in and around the church."

He is known as a daily mass-goer at Our Lady of the Rosary Cathedral, where he has served as president of the Holy Name Society and St. Vincent de Paul Society.

ABOUT Catholic Charities, Webster said, "It is not just a service group, but it is exactly what its name says. 'There are three things that last: faith, hope and charity;

process of being evangelized—as an heir of a rich past, protagonist of the present and begetter of a future, pilgriming toward the kingdom of God."

Under the "evangelization" portion of the work in the diocese is the church's universal mission of carrying the good news of Jesus Christ to all people, Father Guillen pointed out.

He said that mission is to be accomplished by a church which is a respecter of cultures in the diocese, where Latinos of Riverside and San Bernardino counties are seen as a vital part of the people of God.

EDUCATION is one of the concrete ways in which the special ministry aims to develop an Hispanic leadership that will share the gospel message, he said. The formation of grass-roots communities within parishes is part of that process.

Quoting from a written agenda for the diocese's Hispanics, Father Guillen said, "It is the duty of the Hispanic community to reach out to help her brothers and sisters whose language and cultural roots as well as her situation in diaspora are unique."



UNEXPECTED HONOR—Bishop Phillip F. Straling baptizes Corinna Maria Trujillo recently at Our Lady of Guadalupe Church, Chino. Corinna received the special honor of being baptized by a bishop because Bishop

Straling was at the church that day to celebrate a mass. Holding Corinna are her godparents, Emma and Leo Valencia. Her parents, Phillip Martinez and Juanita Trujillo, stand to the right. (Mary Sanchez photo)

THE SACRAMENT



Father Robert Gavotto, OSA



Father Alvin Illig, CSP

Evangelization Day speaker will focus on spirituality

SAN DIEGO—The director of the National Conference of Catholic Bishops' Committee on Evangelization will be the keynote speaker at the San Diego diocese's first Evangelization Day, Saturday, Sept. 29.

Father Alvin Illig, a Paulist, will open the day of workshops at the University of San Diego with a 9:30 talk on "The Spirituality of the Evangelizer."

AUGUSTINIAN Father Robert Gavotto, director of the diocesan Office of Evangelization, said Father Illig's talk will be followed by workshops aimed at providing practical ideas and projects for those working with evangelization.

"We want to reinforce the diocesan goals of evangelization awareness, parish renewal and outreach," Father Gavotto said. "We also hope to increase everyone's personal awareness of what evangelization means."

Father Gavotto said he

hopes the day will help build community among the priests and laity of the diocese, "especially the parish evangelization chairpersons and those working on evangelization."

AMONG those conducting workshops will be Father Douglas Regin, Catholic Community Services; Valeria Scott, Department on Aging; Roberto Martinez, Padre

Hidalgo Center; and Father Anthony Chylewski, Society for the Propagation of the Faith.

Also, Father Robert White, Office of Youth Ministries; Sister Bea Wagner, diocesan Media Center; Msgr. John Dickie, California Catholic Conference; James Bastis, Southern Cross; and Nancy Brown, Responsible Parenthood.

Father Guillen to direct new Hispanic evangelization office

SAN BERNARDINO—Father Patrick Guillen has been named by Bishop Phillip F. Straling to direct community building and religious education among the San Bernardino diocese's Spanish-speaking Catholics.



Father Patrick Guillen

director is pastor of St. Edward, Corona.

The thrust of the work in the diocese is incorporated in a message taken from the Latin American bishops' meeting with Pope John Paul II at Puebla, Mexico:

"This is a people that wishes to continue its

As director of the office for Hispanic Evangelization and Catechesis, Father Guillen will work closely with Father Peter Luque, episcopal vicar; Father George Gonzales, co-chancellor; and Father Robert Miller, director of the Center for Catholic Ministry, of which the new office is a part.

FATHER Guillen's work will encompass four major centers for Hispanics within the diocese. They are in San Bernardino, Coachella, Corona and Victorville.

The newly appointed

Family Life coordinator named

RUNNING SPRINGS—Father James Ferrigan has been named Family Life coordinator for the diocese of San Bernardino by Bishop Phillip F. Straling.

The position, a part-time one in addition to his duties as pastor of St. Anne in the Mountains here, will involve meeting with groups

throughout the diocese who present Pre-Cana and marriage preparation programs.

Father Ferrigan will coordinate speakers' schedules and provide training of the speakers involved in the programs dealing with all phases of family life.

Editorial

What kind of garden are we cultivating?

In the Garden of Eden about the only energy debate was whether to bask all day in the sun or seek the friendly shade of a tree heavy with unforbidden fruit.

It would take far more than the distance any intercontinental ballistic missile can reach to measure the technological space between the Garden of Eden and Three Mile Island. And the present energy debate centers on our God-given freedom of human ingenuity.

Just as our first parents' abuse of freedom turned the garden into a desert forever lost in the shifting sands of history, so too our abuse of human ingenuity has turned the island into a nightmare currently present in the ghostly concrete silos of nuclear reactors.

Recently, Bishop Joseph T. Daley of Harrisburg, Pa., called for a moratorium on the construction of any more nuclear plants until we are certain all is safe.

And indeed a moratorium should be declared on all those experiments which should be conducted in controlled research laboratories instead of in the open crucible of neighborhood backyards.

Bishop Daley also advocated a moratorium on increased energy consumption. A point well urged. In the garden it was excessive consumerism that began all our troubles. Surrounded by

myriads of fruit trees, Adam and Eve were not satisfied. They had to have more. So they took a chance. They ate the forbidden fruit.

So too with us. The island means that we have to have more. And that we're willing to take a chance. This time it's with a form of energy that has proved to be far less safe than its advocates promised. A form of energy that should be a forbidden fruit until the promises become a reality—if ever.

Bishop Daley warned against immediate gratification with little or no regard for future generations. This is certainly a major lesson we should have learned from our first parents. In this context the moral distance between the garden and the island can be measured in millimeters.

A moratorium should not be a time of sterile indifference. Rather it should be the occasion of fruitful learning and teaching, honesty and evaluation, dialogue and planning between scientists and us common folks.

Nobel Prize winner Roger Guillemin makes a distinction between science and technology. "Science," he says, "deals with the acquiring of new knowledge. The use, including the misuse or ill use, of that knowledge is the realm of politicians, engineers and technologists."

Sounds like a fair distinction. But it would

be less than honest for scientists to hide their responsibility behind the woven fig leaves of such a distinction. After all, our first parents were seeking new knowledge when they ate the forbidden fruit. And they were held accountable.

We are at the most crucial point in history for the planting of technological seeds for those future generations the bishop speaks of.

The question is, what kind of a garden are we cultivating?

(The above editorial first appeared in the *Catholic Witness*, the newspaper for the diocese of Harrisburg, Pa.)

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Letters

'SC holds fast to its founder's purpose'

The people who wrote condemning, critical letters about the gay Catholics' Dignity convention article (SC, Sept. 6) have missed the whole point of the Southern Cross.

Had they read more than the front page they would have noticed Msgr. Francis J. Weber's article on page 5 which quoted Bishop John J. Cantwell, who said in 1919, "The people of San Diego are very fortunate in having a Catholic paper to give expression to their beliefs and to break down unreasonable prejudice."

The negative letters to the editor on Sept. 13 represent unreasonable prejudice. After 67 years, the Southern Cross still holds fast to the object of its founder's purpose of disseminating accurate Catholic news to the people of San Diego.

The article about the convention did not seem to be an editorial. It neither condoned nor condemned homosexuals. It presented news of an event. To have ignored the event would have been an irresponsible act of suppression of news.

Congratulations to the Southern Cross for having the stamina to expose reality. Condolences to those who are unable to appreciate the value of a free press.

Steve Swenson
 La Mesa

'Love can never be omitted'

I was sad after reading the negative letters you received regarding your recent coverage of gay Roman Catholics (SC, Sept. 6).

I am a recent convert, a member of Marriage Encounter and a mother of four (one adopted child who enthusiastically attends parochial school). I have an MSW degree, a license in Clinical Social Work and Marriage and Family and Child Counseling. I supervise graduate students

in my agency—they are from a major Southern California University.

I feel all the new compassion and religious thrust is toward acceptance of minorities and that includes those with different sexual orientation than the majority of us.

I pray tolerance infiltrates the church more quickly. I love what I have found in the small parish of which I am a member. Contrary to reader Harris, though, I feel an outreach to all human beings—drug pushers, prostitutes, etc., etc. Love for all people can never be omitted.

I think Jesus, who was so forgiving in areas of questionable human behavior, would gladly have comforted those with a simply different, not frivolous, form of love.

Mrs. Ken Forest
 Highland

'Time for other side of coin'

Well, it didn't take them long. It was predictable that our more pious and self-righteous Catholics would react without hesitation to the Sept. 6 front page article on Catholic homosexuals.

I realize for some (a decreasing number) the subject of homosexuality is a difficult one to deal with. It is much easier to ignore a segment of the population which one does not understand than it is to minister to it. By now homosexuals are, for the most part, used to the continual ridicule. They are not, however, taking it quietly anymore.

The Bible I read (which is the same one used in our churches) instructs me to love and to reach out. It would seem that some people are reading a different Bible which is instructing them to hate and lash out.

Equating homosexuality with prostitution, mobsters, drug pushers, and terrorists is ludicrous. How quick some

are to judge others. God help those who cast the first stones. Could it be that these stone throwers have some unique revelation? I seriously doubt it.

It never ceases to amaze me the braces on the brain some people have acquired.

I trust that the majority of our Catholic Christians in these two dioceses are far more loving and compassionate than those whose views were printed in the Letters column of the Sept. 13 edition of the Southern Cross. Now its time to hear from the other side of the coin.

Terry T. Bennett
 La Mesa

'Paper should inform and educate'

The purpose of a Catholic newspaper should be to inform, educate and allow a forum not available in the secular press for the church's position on issues of the day.

If Mr. Harris and Mr. and Mrs. Magin want to stick their heads in the sand and pretend that serious moral issues do not occasionally trouble or tempt many of their fellow human beings, that's their prerogative.

I do hope you will continue your fine reporting on these many moral issues, stating the church's position with forthrightness and clarity; yet showing Jesus' charity and compassion for the people troubled by these problems which our secular society sanctions, promotes and glorifies.

Robert J. Greenwell
 Carlsbad

'Who may judge grace or sin?'

While the letters in the Sept. 13 issue show a frightening lack of tolerance, the title of the article in question ("Can homosexual Catholics be part of the church?"), shows an astounding lack of clarity of thought.

If homosexuality is defined as the sexual contact of same-sex persons, then the act may be either sinful or not sinful. If it is not sinful, it in no way ends the actor's relations to the church; if it is sinful, it still does not end them, for if sin bars one from being Catholic, there are no Catholics.

If homosexuality is defined as the desire for such contact, then the desire to a non-sinful act is not sinful, while the desire to a sinful act is a temptation, and the church has rightly never defined temptation as sin. Given that Christ was tempted, temptation to sin can in no way bar one from membership in the church.

Now hate and fear by others of an act, or the desire for an act, sin or not, cannot possibly effect the relationship of an individual to the church. Indeed, as the guilt of even a sinful act is determined by an individual's states of knowledge, of mindfulness, and of motive, then it is only God, and not the letter writers of the 13th of September, who may judge grace or sin or membership in His Body.

Richard P. Morrall
 Riverside

'SC becoming too biased'

Please send the paper to some other person—one that may not have the subscription fee. I really do not care to read it—becoming too much like so-called underground papers and too biased.

Joe B. Gutierrez
 Vista

Letters should not exceed 200 words and must be signed with full name, address, and telephone number. Name of sender will be withheld upon request. Unsigned letters will not be published. SC reserves the right to edit letters.

Letters should be addressed to Opinion Forum, Southern Cross, P.O. Box 81869, San Diego, CA 92138.



Guest Forum

By Father John Reedy, CSC

Pope's visit will be a special moment

By the time this appears, most of the details of the pope's visit should be established and public.

A few thoughts about this unique event in American Catholic life:

IT REALLY IS unique. Though Pope Paul VI came to the United States, his visit was really to the United Nations. He met in New York with President Johnson, but he was careful to avoid giving the impression that this was primarily a visit to the United States.

That was very understandable in 1965 when the diplomatic, military and economic dominance of this nation was much more clear than it is today, when Paul had made only two previous journeys, to the Holy Land and to the Eucharistic Congress in Bombay.

Pope Paul did not leave New York; John Paul will travel about the country—he will visit the nation's capital, meet with the bishops. His trip clearly has a dual purpose: an address to the United Nations and a pastoral visit to the church in the United States.

NO DOUBT IT will bring a number of hard-nosed bigots out of the woodwork.

Already there has been a complaint about his planned visit with President Carter.

There are still a few people in this country who seem to think the Roman pontiff will be checking out the White House accommodations in anticipation of moving in when he takes over this country.

Such complaints, however, are anachronistic and insignificant.

FAR MORE important will be the impact of his message and his style of religious leadership—both of which will receive massive press coverage.

From his words and actions during his previous trips, I would expect him to repeat, forcefully and dramatically, Pope Paul's plea for peace.

I would expect him to proclaim, again and again, the human dignity of every person, the need for this dignity to be served by nations, by economic systems, by social policies.

MOST OF ALL, I expect him to preach, joyfully and enthusiastically, the place of God in our lives, the good news that the destiny of humanity is in the hands of a loving Father who sent his Son as witness and agent of his love.

For a worried, confused generation, this message and John Paul's vibrant, joyful faith should be a powerful sermon.

Moreover, his ease and effectiveness in dealing with crowds should have an immense appeal.

MOST CHURCH people who have been in the system long enough to rise to leadership positions take on a vocabulary and a set of mannerisms which become an obstacle to communication with ordinary people, especially the young.

John Paul's enthusiasm and humanity is so strong that it has not been smothered by the protocol and tradition of his office. He has a public personality that would make any politician turn green with envy.

He has another considerable advantage for this trip. He speaks English, not with great fluency, but with so little accent that he should be able to communicate spontaneously and effectively with the people who hear him.

KAROL WOJTYLA comes, not as visiting royalty, but as servant of the servants God.

Inevitably, there will be pageantry, ceremony, public rituals, but the reality is

that this is a man, a very human man of faith, who has been chosen as the sign of our common faith, who has been entrusted with Christ's leadership over the community of believers.

He will speak for human dignity; he will probably challenge us to be more faithful than we have been to the Lord's teachings; he will re-enforce our faith.

THOSE ARE things any good pastor should do.

But there is a special impact, a special grace of state (an expression I haven't heard for a long time) when they are done by the chief pastor of Christianity.

We should be grateful for this special moment in the history of American Catholicism.

More importantly, we should try to open our minds and hearts to the moment of grace which will be offered us in the early days of October.

(Father Reedy, publisher of Ave Maria Press, is a well-known syndicated columnist. He lives and works on the campus of the University of Notre Dame in South Bend, Ind.)

Guest Forum

Many inactive Catholics would like to return

Many inactive Catholics consider themselves "Catholics till the day they die" and want to talk about their conflicts with the church, according to an informal preliminary study sponsored by the Bishops Committee on Evangelization and conducted by a three-man team that included Paulist Father Kenneth McGuire, director of the Paulist Institute for Religious Research.

The study began with ads in Washington's two daily newspapers inviting inactive Catholics to volunteer to be interviewed.

THE STUDY TEAM had expected about 30 calls and was astonished to receive 100 responses in a week. Twenty-four people eventually participated in seven discussions groups and 62 others were interviewed by phone.

The team's report indicated most of the respondents had left the church either because of its teachings on sexuality or divorce, or else because they had felt "rejected or condemned by a priest." They complained that the church was too rigid and overstressed guilt and fear or conversely that it had changed "too quickly."

Reaction was favorable to most changes in liturgical practices, devotional and moral rules and lifestyles of priests and nuns, but there was strong disapproval of the change from Latin to English in the mass.

MOST OF THOSE interviewed, however, were not happy about being away from the church and were seeking in one way or another to overcome the difficulty.

For some, the discussion groups served as a catalyst in helping them to resolve their conflicts.

The team emphasized that those answering the ad were not typical of all inactive Catholics because people who no longer cared about the church at all, had changed religions or were too shy and anxious to talk about the problem did not respond.

However, the team indicated the study was helpful to them in clarifying their images of inactive Catholics and also as a preliminary step to more detailed research.

(Reprinted from the May-June issue of Paulist Fathers News.)

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California Catholics—By Msgr. Francis J. Weber

The Mission Inn

The history of Riverside's internationally famous Mission Inn can be traced to 1902, when Frank Miller erected the first part of the concrete and brick structure at Glenwood.

Modeled after the old missions along El Camino Real and containing rare art from all over the world, the Cloister, with its Music Room and Cathedral Organ; the Spanish Art Gallery, with the Patio of the Fountains and the Garden of Bells; the Rotunda with its Galeria, Saint Francis Wedding Chapel, and Oriental Court, are only a few of the beautiful treasures of the Mission Inn.

MORE ENTHUSIASTIC lines have been written by famous authors—spontaneously and unsolicited—and more praises have been spoken by world-travelers and globetrotters about the Glenwood Mission Inn than have been written or said about any other hotel on earth.

No one has put the matter in a more enlightening manner than Dr. David Starr Jordan when he said: "It has been left for you, Frank Miller, a genuine Californian, to dream of the hotel that ought to be, to turn your ideal into plaster and stone, and to give us in mountain-belted Riverside the one hotel which a Californian can recognize as his own."

The Mission Inn was a hotel in a class by itself long ago, but the dream was not completed until the addition known as the Cloister was built.

LARGE AS IT IS, the hotel is often filled with guests during the season. There are very many people who come from the East and other far distances to spend the winter at the Mission Inn as regularly as they spend the summers in their own homes.

The architecture of this great building includes so many faithfully reproduced features of so many of the old Franciscan missions of California that it may be said to be a composite of them all.

The campanile of San Gabriel, the towers of Carmel, the arches of San Juan Capistrano, the cloisters of San Luis Rey—this feature and that from one old Mission after another—are all there to make mellow the dreams of the romantic and hallowed past.

DOORS OF MASSIVE oak, hewed as are the rafters above them, and hundreds of patiently wrought details down to the very keys and latches of the rooms, work their spell on the happy guest.

The one deep word that describes it all is "peace." It rests the tired heart, it soothes the very soul.

the Saints *by Luke*



ST. MATTHEW



MATTHEW WAS A JEW WHO COLLECTED TAXES FOR THE ROMANS FROM HIS FELLOW JEWS. ONE DAY AS JESUS WAS WALKING BY THE SEA OF GALILEE, HE SAW MATTHEW THE PUBLICAN SITTING AND RECEIVING CUSTOMS. OUR LORD WALKED UP TO HIM AND SAID, "FOLLOW ME," AND MATTHEW AROSE AND FOLLOWED HIM, LEAVING EVERYTHING BEHIND AND BECAME ONE OF OUR LORD'S APOSTLES.

THE PUBLICANS WERE DESPISED BY THE JEWS AS ENEMIES OF THEIR NATION. SINNERS AND OUTCASTS, NO PHARISEE WOULD SIT AT THE SAME TABLE WITH ONE. OUR SAVIOR ALONE HAD COMPASSION FOR THEM. SO, IT WAS SHOCKING TO THEM TO LEARN JESUS HAD CALLED SUCH A MAN TO FOLLOW HIM.

ST. MATTHEW HAD A GOING AWAY BANQUET AT HIS HOUSE. HE INVITED OUR LORD AND FELLOW TAX-COLLECTORS AND MANY KNOWN AS SINNERS, WHICH SHOCKED THE PHARISEES EVEN MORE. IT WAS IN ANSWER THEN, TO THE MURMURS OF THE PHARISEES, OUR LORD REPLIED, "THEY THAT ARE IN HEALTH NEED NO PHYSICIAN. I HAVE NOT COME TO CALL THE SELF-RIGHTEOUS, BUT SINNERS."

AFTER OUR LORD'S ASCENSION, ST. MATTHEW STAYED IN JUDAEA AWHILE AND WROTE HIS GOSPEL, TO TEACH THE DIVINITY OF CHRIST AS THE PROPHETS FORETOLD. HE PREACHED IN MANY LANDS. IT IS SAID HE DIED A MARTYR'S DEATH IN PARTHIA.

THE FEAST OF ST. MATTHEW IS SEPT. 21.

Q and A

By Father Warren J. Rouse, OFM

Why are there four Eucharistic Prayers?

Q: Why do we have four Eucharistic Prayers and where did they come from?

A: Formerly we were accustomed to one of these alone and it was called the "Canon," a technical word from the Greek which can be translated as a "norm" or example.

Our eucharistic prayers are actually modeled after the Jewish meal prayers which could be short or, in the case of the Passover dinner, quite long; it depended on the creativity and eloquence of the one who presided.

So, too, in the early Church: the celebrant improvised within a definite framework. In the middle of the second century, for example, St. Justin simply notes that "the president offers prayers of thanksgiving, according to his ability, and the people give their assent with an 'Amen.'"

This notion of improvisation in worship makes us a bit uneasy, but it was quite natural at the time. However, it was not

long before certain "favorites" gained popularity and were written down; and eventually a certain uniformity was legislated to protect orthodoxy.

The first Eucharistic Prayer—the "Roman Canon"—is over 15 hundred years old; key passages are found as far back as in St. Ambrose (339-397). It is very well and almost artificially planned "as solidly built as a Roman arch; it is imposing but also very rational and perhaps somewhat cold."

After Vatican II a commission was established which proposed other Eucharistic Prayers. After a great amount of research, discussion and opposition, these three "new" ones were published on the feast of the Ascension in 1968:

Eucharistic Prayer II—the shortest of all—is based on the one preserved by Hippolytus (c. 225) with some rearranging; Eucharistic Prayer III is influenced by the Roman Canon but simplifies it a great deal and incorporates formulas from other traditions;

Eucharistic Prayer IV draws from the Constitutions of the Apostles, reflects the tone of Jewish meal prayers and presupposes an acquaintance with Hippolytus. Of significance is that it has Greek elements and thus becomes "a real ecumenical bridge, since East and West meet in it and embrace."

Finally, it is not generally known that there are several Eucharistic Prayers for children and for reconciliation; these have been approved for another five years and are really quite fine; they merit wider use.

Q: Are priests still allowed to offer three masses on All Souls' Day? And what was the reason for this custom?

A: The church has always prayed for the dead, but the feast of All Souls (Nov. 2) as we know it came into the liturgy around the 11th century. It was Pope Benedict XV who allowed each priest to offer three masses on that day, a privilege given during the First World War to protest the "useless slaughter" of soldiers everywhere. For the first mass on that day a priest can accept a

stipend, the second must be offered for all the Faithful Departed and the third according to the intention of the Holy Father.

Q: What was the meaning of processions?

A: A procession is basically a method of moving a group of people from one place to another and can be religious or secular in nature. At mass, for example, the entrance, offertory and communion processions were and are primarily a matter of logistics with, of course, religious overtones. Evidence for processions outside of the church buildings is clear and abundant; oftentimes—after the fourth century—the chanting of litanies accompanied the orderly movement.

(Please send your questions directly to Father Warren Rouse, Old Mission San Luis Rey, P.O. Box 407, San Luis Rey, CA 92068.)

Sunday Readings

By Father Eugene H. Malv

'If you wish to rank first, remain last'

September 23, Twenty-fifth Sunday in Ordinary Time (Wisdom 2:12, 17-20; James 3:16-4:3; Mark 9:30-37).

A young boy asks his five-year-old sister if she would help him deliver papers. Her reply is "No. I plan on being a newspaper publisher."

The humor, of course, lies partially in the determined expression of such a lofty ambition by a 5-year-old child. It is hardly the kind of figure that Jesus had in mind when He spoke of children to His disciples.

"IF ANYONE wishes to rank first, he must remain the last one of all and the servant of all." That would seem to be the key saying in a series of quite remarkable sayings in the gospel reading.

The kind of "first" that Jesus is speaking of here is not that in the business world or that in any of the other worlds that mark the human enterprise. The "first" He is speaking of is in the kingdom of God. And

that is a "first" that is not achieved; it is the effect of grace, amazing grace.

The presuppositions and implications of all this are truly complex; we cannot hope to explore them all exhaustively here. But let us put the principle as simply as possible and then reflect on it in the light of our reading.

THE PRINCIPLE is this: God makes us all that we are by His love; we must be as open to that love as a slave is to the master's bidding. Or, to use Jesus' other figure, as open as a child is to a brand new world.

The working concept here, on the human side, is responsible openness, acceptance. That can be expressed in so many different ways. The most striking way, the way illustrated above all by Jesus, is acceptance of a Father's love that asks the obedience of death. As we heard in last Sunday's gospel, that is what no human person could conceive of, only God.

That is total acceptance, total openness, total self-giving. And what is the "first" that Jesus becomes by being this kind of servant? As Jesus puts it, "after three days he will rise." This refers to a new life in total union with the Father. Most scholars think this is a Markan addition made in the light of Easter Sunday. Probably so. Still, Jesus would have known that His suffering and death were a response to love that would lead to life.

THE "CHILD" saying in the reading does not explicitly refer to openness to and acceptance of God's love. Rather, here Jesus seems to extol the child as one of the "poor ones of Yahweh," that is, the humble ones of the earth.

Jesus' disciples are urged to receive them in His own name. In receiving such humble and "unimportant" people they would show their awareness of where God puts value, of the kind He considers to be "first."

All of this probably sounds orthodox enough. But it poses problems. The

biggest problem (and one that we like to ignore since we've already done well enough in discovering a radical "truth") is what we're going to do about it. No homilist can resolve that problem for anyone else but himself.

ANOTHER, perhaps lesser but surely looming, problem is what this means as far as our worldly ambitions are concerned. Shouldn't there be those who strive to be newspaper publishers? Surely the world cannot survive with delivery boys alone! Christianity cannot be that impractical.

The biblical response is that of course all those areas of human endeavor are important and worthy of our efforts. What scripture proposes is a vision so broad that it embraces all these areas, roots so deep that they give a special kind of life to all human talents, a love so strong that nothing escapes its mark.

With that vision we can be what Jesus asks us to be, newspaper publishers and the "last one of all and servant of all."

Helping children deal with their feelings

If there's anything that's been popular in adult education the past five years, it's been workshops on dealing with feelings.

In the resource of models of family ministry that I compiled in June, parishes mentioned that their efforts in ministry to people came alive when they offered specific sessions on feelings, whether it was groups of widowed, teens, couples, young mothers, divorced or families.

WIDOWS, for example, need to go through a grieving process much longer than people allow them, the traditional year.

In one parish group, the family coordinator set up all kinds of social affairs with so-so attendance. Then, perceptively, she realized that social events cannot touch deeper needs of alienation, anger, loneliness, purposelessness, and the need to talk of these feelings.

This came after a 55-year-old widow said to her, "I need to talk, to sort out my feelings, and I need somebody to listen

who isn't impatient. My friends and family are tired of hearing me, I know. Where can I go to talk to someone?"

THE COORDINATOR conferred with a professional counselor and got some ideas for group discussion techniques designed to foster a sharing of uncomfortable feelings.

After the first session, attendance shot up. The group is now a fluid one, with the widowed helping other widowed and then going on to being an active part of the larger parish again.

Feelings, those uncomfortable feelings that we were taught to hide or fake, must emerge eventually.

SOMETIMES THEY'RE in the form of depression, sometimes in the form of alcoholism or other addiction, sometimes in promiscuity, often in the form of inferiority, self-hate, or other unworthiness.

Where do these feelings begin? Most in childhood. Parents try to compensate for feelings of unworthiness in their children

when they don't achieve in sports, popularity, and scholarship but it's a difficult challenge, at best.

Recently, I discovered a series of books designed for the 4-to-8-year-old but I believe they would be interesting to and helpful to children up to 11, as well. (I know they are because my 11-year-old and his friends devoured the set.)

THE SERIES IS called "Ready, Set, Grow" and it's written by Joy Wilt and illustrated by Hergie.

Attractively presented, the set consists of 12 different books dealing with common childhood feelings in a most realistic way. They are extremely helpful to parents who have children with one of the problems, say sibling rivalry, because children can better discuss feelings through the characters in a story than about themselves.

"Ready, Set, Grow" books are designed to help children learn who they are and how they relate to others without feeling like they've been taught.

TITLES INCLUDE: "You're All Right" (human similarities); "You're One-of-a-Kind" (human uniqueness); "Mine and Yours" (rights and responsibilities); "Saying What You Mean" (communication skills); "Keeping Your Body Alive and Well" and "Handling Your Ups and Downs" (emotions).

Also, "Needing Each Other" (relational needs); "A Kid's Guide to Making Friends;" "The Nitty-Gritty of Family Life," and "Surviving Fights with Your Brothers and Sisters" (sibling rivalry); "A Kid's Guide to Managing Money;" and "Making Up Your Own Mind" (decision making and problem solving).

I think these would be a neat addition to a church or school library for children, parents and loaning to both. They could be used as a tool to help parents open uncomfortable subjects with children.

Cost at this writing is around \$4 a title but more exact information is available from Educational Products Division, Word, Inc., 4800 W. Waco Drive, Waco, Texas 76710.

How to gain access to someone else's money

"Honey, I've been rich and I've been poor. And rich is better."

Those words from fabled singer Pearl Bailey, echo sentiments most of us would agree with.

But we can't all be rich. Next best thing probably is to have access to someone else's money.

THEY CALL IT—credit. But not all Americans can have access to credit. And at the credit window, you get what you earn.

Credit-worthiness. Who determines this? And what are the criteria?

Maybe, first, you want to have a point of view on what you should want in the way of those plastic cards.

If you are typical, your order of priority will be gas cards, department store credit cards and bank cards.

IF YOU HAVE not had any prior problem with credit, you should not have any difficulty in getting credit extended to you through plastic.

But the limit on your account will be low—perhaps \$300-\$500. In part, you help to set this initial limit.

In part, though, the numbers will be determined by some very specific guidelines.

The guidelines vary from lender to lender. In general, however, they follow a credit point system. This is used most

often for installment lending. It goes this way:

IF YOU ARE married, you get one point. One to three dependents, add two points; four or more, one point.

Age: 26-64, add two points; under or over this, add one point.

Residence: over five years at present address, add one point; do the same if you were five years at the last address before the present one.

Other point-getting factors include:

—Job status: up to four points if you have over 10 years on the job.

—Loans: five points if you have a loan at the bank where you have applied for credit; three points if you have a loan at another bank.

—Accounts: add two points if you have a checking or savings account.

—Telephone: if in your name, is worth two points.

HOW MANY POINTS do you need?

Obviously, the more you have, the better you shape up as a credit risk.

If you have over 10 points, you are likely to be considered a good credit risk.

Bankers will look at other factors, too, in assessing your credit-worthy traits. Traditionally, those in the field have talked about the "three C's of credit—character, capital and capacity."

VERY SIMPLY, the three C's mean:

Does the person pay?

Can the person pay?

Will the person pay?

Or, putting it another way: What's their history of paying back? What is their financial situation? How is their character in meeting an obligation?

It is wise to keep these factors in mind the first time or two that you borrow.

DON'T TAKE MORE than you need. And—of critical importance—pay back what you owe. And do it within the terms of your commitment.

Borrow small and pay back, and you'll be labelled "credit-worthy." If your limit is set at under \$500, it's most likely that you will be a prime candidate for more later on.

Credit cards, of course, can become a solid proof of your financial competence and integrity as a debtor.

They can also be tickets to disaster and bankruptcy.

THE RECORD on this will be up to you. How it comes out can have a major impact on your life and a marriage.

Priests and others who counsel couples tell how compulsive spending can cause tensions that blow a marriage apart.

If you can't handle credit, turn in your cards or burn them.

But if you have been turned down for a loan or credit, find out why and the name of the credit reporting service. You're entitled to this and you should correct the data if it is incorrect.

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Moral theologian sees 'danger signs' in two Vatican documents

WASHINGTON (NC)—Father Charles Curran, professor of moral theology at the Catholic University of America, said he sees in recent Vatican documents "danger signs of the possibility of overcentralization" in the pontificate of Pope John Paul II.

The two Vatican documents are: the criticism in August by the Congregation for the Doctrine of the Faith of "Human Sexuality, New Directions in American Catholic Thought," a book-length study published in 1977 by a special committee of the Catholic Theological Society of America; and "Sapientia Christiana," an apostolic constitution published by the pope in May which establishes norms for ecclesiastical universities and faculties.

BOTH documents are also indications of "failure to dialogue with local churches," Father Curran said.

But history's first Polish pope, who is coming to the United States and Catholic University in October, also has considerable strengths, manifested in both his personality and thought, the theologian said.

"One of the great functions of the bishop of Rome is to be a sign of the total church," Father Curran said.

"TO SEE a Christian who

has suffered as he has and is still joyful is significant. Here is the sign of a believer in the gospel, a leader of the church, who exhibits firmness and joy at the same time."

Pope John Paul "is catholic in the best sense of the term," Father Curran said, "a poet, a laborer, an intellectual, a philosopher, a bishop, a cardinal, pope."

He cited also the pope's ability to speak many languages as an indication of catholicity in this sense.

FATHER Curran situated his criticisms of the pope, as the one who approved both the Doctrinal Congregation's criticism of the U.S. sexuality study and the norms for ecclesiastical universities and faculties, in the context of dialogue.

"There are important things which the pope can and should speak up on—consumerism, materialism. His encyclical, 'Redemptor Hominis,' indicated an awareness of problems in these areas. These are things which we in the Western world need to hear," Father Curran said.

But he added, "There are things he has to hear from us, particularly in the area of sexuality."

IN RECENT years, the theologian said people have come to question the positions taken by Catholic sexual ethics, understood

as a systematic discipline, in the past and this questioning has been a factor in the drop-off in mass attendance and sacramental participation.

"The way to handle it is not with condemnations," Father Curran said.

While he does not agree with everything in "Human Sexuality, New Directions in American Catholic Thought," Father Curran said, he considers its methodology superior to that used by the Vatican's Doctrinal Congregation in its "Declaration on Certain Questions Concerning Sexual Ethics," issued in 1976.

"THE POSITION of the official hierarchical magisterium, as exemplified in the Vatican Doctrinal Congregation's declaration on sexuality," Father Curran said, "tends to see the moral law inscribed in the law of nature. To go against the God-given purpose of the faculty (of speech or procreation) is always and everywhere wrong."

"The difficulty with 'Sapientia Christiana,' he said, "is that, if interpreted literally and without adaptation to local conditions, it would destroy the nature of what the American academic scene understands as a university, an institution of higher learning."

The Vatican document "sees the function of the theologian as a continuation of that of the bishop," Father Curran said. "But the role of the theologian is not merely to express what the hierarchical magisterium is saying."

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This statement was filed with County Clerk of San Diego County on Aug. 10, 1979.
SC: Sept. 20, 27, Oct. 4, 11, 1979.

NOTICE TO CREDITORS SUPERIOR COURT OF THE STATE OF CALIFORNIA FOR THE COUNTY OF SAN DIEGO NO. 120984

Estate of LEO F. ARNOLD, Deceased.

NOTICE IS HEREBY GIVEN to the creditors of the above named decedent that all persons having claims against the said decedent are required to file them, with the necessary vouchers, in the office of the clerk of the above entitled court, or to present them, with the necessary vouchers, to the undersigned c/o CLEMENT J. O'NEILL, 1357 Rosecrans Street, Suite "C" San Diego, CA 92106

which is the place of business of the undersigned in all matters pertaining to the estate of said decedent, within four months after the first publication of this notice.
Dated September 6, 1979
HAROLD J. GEIS
Executor of the will of the above named decedent

Attorney for Administrator CLEMENT J. O'NEILL O'Neill and Munak 1357 Rosecrans St., Suite "C" San Diego, CA 92106 Telephone: (714) 224-2975 SC: Sept. 20, 27, Oct. 4 and 11, 1979.

NOTICE TO CREDITORS SUPERIOR COURT OF THE STATE OF CALIFORNIA FOR THE COUNTY OF SAN DIEGO NO. 121127

Estate of MADELINE ZELUFF, Deceased.

NOTICE IS HEREBY GIVEN to the creditors of the above named decedent that all persons having claims against the said decedent are required to file them, with the necessary vouchers, in the office of the clerk of the above entitled court, or to present them, with the necessary vouchers, to the undersigned c/o CLEMENT J. O'NEILL, Attorney at Law 1357 Rosecrans St., Suite "C" San Diego, CA 92106

which is the place of business of the undersigned in all matters pertaining to the estate of said decedent, within four months after the first publication of this notice.
Dated August 20, 1979
JOHN F. ZELUFF
Executor of the will of the above named decedent

Attorney for Executor CLEMENT O'NEILL 1357 Rosecrans Street, Suite "C" San Diego, California 92106 Telephone: (714) 224-2975 SC: Aug. 30, Sept. 6, 13 and 20, 1979.

NOTICE TO CREDITORS SUPERIOR COURT OF THE STATE OF CALIFORNIA FOR THE COUNTY OF SAN DIEGO NO. 120976

Estate of REBECCA E. STAHL aka REBECCA ELLEN STAHL, Deceased.

NOTICE IS HEREBY GIVEN to the creditors of the above named decedent that all persons having claims against the said decedent are required to file them, with the necessary vouchers, in the office of the clerk of the above entitled court, or to present them, with the necessary vouchers, to the undersigned at

Attorney for Executor FRANCIS J. MAHER Attorney at Law 1964 Chalcedony #8 P.O. Box 9474 San Diego, CA 92109 Telephone: (714) 276-3535 SC: Sept. 13, 20, 27, and Oct. 4, 1979.

C/O ATTY. JOHN PAUL LUDDY Suite 1100, 1200 Third Avenue, San Diego, CA 92101

which is the place of business of the undersigned in all matters pertaining to the estate of said decedent, within four months after the first publication of this notice.

Dated August 21, 1979
MARIE M. STAHL
Administrator of the Estate of the above named decedent
Attorney for Administrator JOHN PAUL LUDDY 1200 Third Avenue - Suite 1100 San Diego, CA 92101 SC: Sept. 6, 13, 20 and 27, 1979.

NOTICE TO CREDITORS SUPERIOR COURT OF THE STATE OF CALIFORNIA FOR THE COUNTY OF SAN DIEGO NO. 121192

Estate of MICHAELINE MYLET, aka MICHAELINE MYLET, and as M. MYLET, Deceased.

NOTICE IS HEREBY GIVEN to the creditors of the above named decedent that all persons having claims against the said decedent are required to file them, with the necessary vouchers, in the office of the clerk of the above entitled court, or to present them, with the necessary vouchers, to the undersigned at the office of

FRANCIS J. MAHER Attorney at Law P.O. Box 9474, 1964 Chalcedony #8 San Diego, California 92109

which is the place of business of the undersigned in all matters pertaining to the estate of said decedent, within four months after first publication of this notice.
Dated August 31, 1979
TRISH MYLET
Executor of the will of the above named decedent.

Attorney for Executor FRANCIS J. MAHER Attorney at Law 1964 Chalcedony #8 P.O. Box 9474 San Diego, CA 92109 Telephone: (714) 276-3535 SC: Sept. 13, 20, 27, and Oct. 4, 1979.

We need God's help to overcome sin

Dear Father Mike,

I can't get the answer you gave to the boy on masturbating out of my mind.

Here he comes to you for help, and he is probably feeling worse about himself than before he wrote to you.

What is he supposed to do? If it becomes a "sick habit"—then it's wrong. God gave us such strong urges—He surely doesn't mean for us to suppress them "at all times—at all cost!"

It can't always be wrong—please think it over again.

Feeling bad

Dear Feeling Bad,

Thank you for the reply. I have taken you at your word and spent time thinking over what I said about masturbation and your reaction.

First of all I believe that masturbation is a bigger factor in people's lives than most people want to admit. It is an urge in all of us. And it is a thing that most people have done once or twice or are making a habit of it.

Despite the fact that it is a common practice, I have a hard time saying that it therefore is not a sin. To me a sin is anything that separates me from what I should be doing myself or separates me from others or separates me from God.

To simulate sexual intercourse all by myself when intercourse is meant to be a surrendering act of love with another person that involves egg and sperm and then the creation of another human being, separates me from the full meaning of myself and my full meaning in relationship to another.

I do not believe that the act is good. I do

believe firmly that Jesus understands us completely. He understands our struggle. He knows the frustrating influence the media has on us by giving us a lot of sexual "come ons" without healthy satisfaction.

To say sin is all right every now and then because of the strong urges we have to sin opens a door that becomes more and more difficult to close. At least this is true in my life.

The road to purity is hard. St. Paul talks about the battle that has to go on. Don't let the world overcome you. But you overcome the world through the power of our Lord Jesus Christ.

Sometimes I get so discouraged by my own sinfulness. And look at me, I'm a priest. But I have clay feet. I know in my head that this is the way that I should go, but then when it comes down to the situations of temptation that I allow myself to get into, all my firm resolutions start to

fade in the face of the rationalizations that I want to make.

Remember that we can never overcome sin on our own with our resolutions of will power. We must surrender to the Lord Jesus and ask that He send us the power of his Holy Spirit who will give us the strength to overcome the world.

Excuse me for getting so long-winded with you. I do care very much for you. I know of the struggle. But our challenge as followers of Jesus is to be different.

We are called to be a source of revolution. We are called to be fools. And this big order isn't possible unless you and I surrender completely to Jesus and let Him be the power that makes us who we are—free people.

(Please send your questions directly to Father Mike Manning, P.O. Box 8080, Riverside, CA 92515.)



HELP FOR UNWED MOTHERS—Pam Kittle, left, and Bob Palazzolo present Sister Barbara Welliver, director of Catholic Family Services' program for unmarried, pregnant women, with 38 boxes of diapers and \$75. Kittle and Palazzolo are from the youth group at St. John of the Cross parish, Lemon Grove, which held a dance that had an admission charge of one box of diapers or a cash donation. Sister Barbara is holding Adriana, the daughter of one of the mothers being helped by the program. (Sally Arguilez photo)

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To enable refugee boys to become self-supporting as carpenters (St. Joseph's trade), Salesian Father Giuseppe Giorgis in Bethlehem needs lumber (total cost: \$750) for worktables, desks, stools, etc. \$50 will buy the tools each boy must have.

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Around the dioceses

Official

Adult Education

Bible class by Father Jerome Bevilacqua, OSA, on Book of Psalms, 7:30 p.m. Mondays, Sept. 17-Oct. 29, St. Patrick Church, 3585 30th St., San Diego. Details: 223-5770.

Diploma program in religious education course on "Fundamental Theology," by Msgr. Michael Higgins, 7-10 p.m. Tuesdays, Sept. 25-Nov. 27, St. Therese Academy, 6016 Camino Rico, San Diego. Details: 297-7110.

Diploma program in religious education course on "Ministry of the Word" 6:30-9:30 p.m. Tuesdays, Oct. 2-Dec. 11, University of San Diego, Camino Hall, Alcalá Park.

Our Mother of Confidence and adult religious education office sponsor taped Scripture program by Father Richard Rohr, OFM, 9:30-11:30 a.m. Tuesdays, beginning Sept. 25 for 24 weeks, in parish hall, Governor Dr. and Regents Rd., San Diego. Details: 297-7117.

Talk on "Up and Down Image in Church Ministries" by Father Neal Dolan, 7:30-9:30 p.m. Sunday, Sept. 30, Our Lady of Grace Church, 2766 Navajo Rd., El Cajon. Details: 469-5340.

Bake Sales

Our Lady of the Rosary Cathedral, San Bernardino, garage and bake sale Sunday, Sept. 30, following all masses.

Donation pickups: 822-7146, 886-8266, 883-9324.

Barbeques

Annual Pit Barbeque and Gymkhana (games on horseback) will be held Sunday, Sept. 23, at St. Pius X, Jamul. Jamul parade begins 8 a.m., Gymkhana at 9 a.m., barbeque from 11-6 p.m. Free admission.

Charismatics

Day of Renewal sponsored by San Bernardino-Riverside Charismatic Prayer Communities 10 a.m.-4 p.m. Saturday, Sept. 22, St. Catherine parish hall, Rialto. Details: 888-2276.

Education

First meeting of San Diego Natural Family Planning teachers, Sept. 25, 11 a.m.-1 p.m., 349 Cedar St., in the conference room. Details: 231-2828.

Fiestas

The first Philippine "Fiesta" in San Diego, 10 a.m.-6 p.m., general admission is \$1, children under 12 and seniors are free. Dance from 8 p.m. to midnight, admission \$2. Details: 233-7396.

Hispanos

Bilingual talk on "Unless We Learn to Pray" by Sister Maria de la Cruz 8 p.m. Friday, Sept. 21, Crest Hall, Oak Crest Junior High School, Encinitas, sponsored by St. John's parish. Details: 942-2154.

Conference for religious leaders on "Working Rights of Undocumented Workers" 9 a.m.-4 p.m. Saturday, Sept. 22, Christ the King parish, 29-32nd St., San Diego. Sponsored by Centro de Asuntos Migratorios and American Friends Service Committee. Details: 474-6678.

Lectures

"Do I Need the Church?" 8 p.m., Friday, Oct. 12, by Father Gary Rye, OSA, San Diego diocesan adult religious education director, and Sister Carlotta Di Lorenzo of Our Lady of Peace Academy, Cardijn Center, 2422 Congress St., Old Town. Details: 297-4115.

Liturgies

Mass and healing service with celebrant Father Jerome Bevilacqua, OSA, 7:30 p.m., Tuesday, Sept. 25, Holy Family Church, Linda Vista. Details: 223-5770.

Parish weekend of prayer and adorations of the blessed sacrament, Sept. 29-30, at St. Peter and St. Paul parish, Alta Loma. Details: 989-1713.

Meetings

North Shores Catholic Women's Club meets Sept. 20 at 7:30 p.m. at Pacific Beach Recreation Center, 1405 Diamond St., San Diego. Details: 488-8404.

San Diego

Bishop Leo T. Maher:

Friday, Sept. 21, 10:30 a.m., University of San Diego, dedication of student housing complex.

Friday, Sept. 21, 1:30 p.m., University of San Diego Board of Trustees meeting.

Sunday, Sept. 23, 4 p.m., Immaculata, liturgy for-Retreat Day for parish directors of religious education.

Bishop Gilbert E. Chavez:

Friday, Sept. 21- Sunday, Sept. 23, St. Francis, Vista, parish renewal weekend.

Retreats

Marriage Encounter retreat, Sept. 28-30 and Oct. 5-7, Old Mission San Luis Rey, San Luis Rey. Details: 757-3659.

Family retreat Oct. 12-14, El Carmelo Retreat House, Redlands. Details: 265-0985.

Scouting

Catholic Committee on Scouting holds annual religious emblem recognition luncheon from 9 a.m.-noon, Sept. 29, aboard a Navy carrier. Parents invited; donation \$2.50 a person. Details: 232-6281, 420-9193.

Special Education

Sister Kathryn Jennings and team will conduct classes for people interested in teaching religion to deaf or developmentally disabled children. Classes run 7-10 p.m. for four weeks at Our Lady of Grace, Monday nights beginning Sept. 24; USD Diocesan Office, Tuesday nights beginning Sept. 25; St. Charles, Imperial Beach, Thursday nights beginning Sept. 27. To register call: 297-7110.

Youth

Parish Youth Day, Sunday, Sept. 23, 2 p.m., concludes with an outdoor mass at 5 p.m. at St. Peter and St. Paul parish, Alta Loma. Details: 989-1713.

Office of Youth Ministries, San Diego diocese, begins its youth minister training course Sept. 29. Details: 297-5882.

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Director nombrado para Oficina Hispana de Evangelización

SAN BERNARDINO—El Padre Patrick Guillen ha sido nombrado por el Excmo. Sr. Obispo Phillip F. Straling a dirigir la formación de comunidades y la educación religiosa entre los católicos hispanos de la Diócesis de San Bernardino.

Al asumir el puesto de Director de la Oficina de Evangelización y Catequesis Hispana, el Padre Guillen trabajará al lado del Padre Peter Luque, Vicario Episcopal, el Padre George Gonzales, co-canciller, y el Padre Robert Miller, Director del Centro de Ministerios Católicos, del cual la nueva oficina forma parte.

LA LABOR del Padre Guillen abarcará cuatro centros principales para hispanos en la diócesis. Estos están en San Bernardino, Coachella, Corona y Victorville.

El nuevo director es párroco de la iglesia de St. Edward's en Corona.

El empuje de este apostolado en la diócesis está incorporado en un mensaje tomado de la Conferencia de Obispos Latinos con el Santo Padre, Juan Pablo II, en Puebla: "Este es un pueblo que desea continuar su proceso de ser evangelizado—como heredero de un pasado opulente, protagonista del presente y engendrador de un futuro, peregrinando hacia el Reino de Dios."

Bajo el encabezado de "evangelización" se

encuentra la misión universal de la Iglesia de llevar la Buena Nueva de Jesucristo a todas las personas, nos señala el Padre Guillen.

Añade que esta misión debe llevarse a cabo por una Iglesia que respeta las culturas dentro de la diócesis, en donde los latinos de los condados de Riverside y San Bernardino forman parte vital del pueblo de Dios.

LA EDUCACION es una de las maneras concretas en la que este ministerio especial se propone a desarrollar más personas hispanas capacitadas para dirigir, quienes compartirán el mensaje del evangelio, dijo el Padre Guillen. La formación de comunidades de base dentro de la parroquia es parte de este proceso.

Citando de una agenda formulada para los hispanos de la diócesis, el Padre Guillen dijo: "Es el deber de toda comunidad hispana alcanzar y ayudar a sus hermanos y hermanas cuyo leguaje y raíces culturales, así como su situación en diáspora, son singulares."

Se refirió específicamente a los millones de latinoamericanos emigrados cuyas raíces culturales son las mismas de aquellas personas indígenas de California.

El Padre Guillen declaró que con la aportación que recientemente hizo la diócesis por la cantidad de

\$50,000 como resultado de la Campaña para el Desarrollo y Ministerio (Stewardship), él y otros en servicio a los hispanos podrán continuar más organizadamente lo que se empezó en el pasado sin fondo alguno.

Información sobre los nuevos cursos de ministerios puede obtenerse del Padre Guillen en la Iglesia de St. Edward's: 737-6432, o en la Oficina de Evangelización-Catequesis, 422 1/2 Merrill Ave., Corona, teléfono: 734-7065.



25 AÑOS DE SACERDOTE—Tres obispos de los dos lados de la frontera celebran el 25º aniversario de el Padre Emilio Maldonado, segundo de la derecha, pastor asociado de la Iglesia de Nuestra Señora de Guadalupe, Chula Vista. Los principales

celebrantes de la misa el Domingo en la Iglesia fueron, de izquierda a derecha, el Señor Obispo Manuel Pérez Gil de Mexicali, el Señor Obispo Leo T. Maher de San Diego, y el Señor Obispo Juan Jesús Posadas de Tijuana. (Sally Arguilez photo)

La oficina del censo pide ayuda de la Iglesia

NUEVA YORK—Las autoridades de la Oficina del Censo han pedido ayuda a la Conferencia Nacional de Obispos Católicos (NCCB-USCC) con el censo del año 1980, anunció el secretario general asociado, Monseñor Thomas Leonard.

Los oficiales del censo han solicitado la ayuda de la Iglesia Católica para establecer confianza entre los inmigrantes indocumentados, asegurándoles que la información del censo es confidencial.

ESPERAN que la Iglesia tenga mayor credibilidad que el gobierno de los Estados Unidos entre los millones de personas de habla hispana que han inmigrado a este país en recientes años venidas de países latinoamericanos donde los gobiernos cambian de manos fre-

cuientemente.

Vincent P. Barbabba, el nuevo director de la Oficina del Censo, y Roberto García, representante demócrata de Nueva York que dirige la subcomisión de censo y población, han consultado con representantes de la Conferencia Nacional de Obispos Católicos en preparación para el censo de 1980.

El plan de acción de la Conferencia de Obispos posiblemente se decida en la reunión del consejo administrativo en este mes.

LOS OFICIALES de la Iglesia en Nueva York dicen que no desean ayudar a la Oficina del Censo si no reciben una garantía del gobierno de que la información obtenida será realmente confidencial. La Iglesia se preocupa por la posibilidad de que los

inmigrantes indocumentados sean localizados y aprehendidos después del censo.

Monseñor Antonio Bevilacqua, director de la Oficina de Migración y Refugiados de la Diócesis de Brooklyn, dijo que él desea una garantía personal "del Ministro de Justicia de los Estados Unidos y posiblemente del Sr. Presidente"—de que la oficina de gobierno, tal como la Oficina de Inmigración y Naturalización.

Monseñor Bevilacqua dijo también estar preocupado de que un arresto coincidental de trabajadores indocumentados después del censo posiblemente se reflejara en la Iglesia.

"NO DESEO ver la credibilidad de la Iglesia

empañada de ninguna manera. Tienen (los indocumentados) confianza en nosotros y tenemos buenas relaciones con ellos," dijo Mons. Bevilacqua.

El Padre Francisco Dominguez, director de la oficina para servicios de inmigración del Arzobispado de Nueva York dijo que se la ha hecho saber al público que si los inmigrantes son contados, la ciudad recibirá más dinero y los servicios públicos mejoraran, pero él duda que los indocumentados reciben los beneficios de estas mejoras.

"Y si los inmigrantes indocumentados son identificados y deportados, será la Iglesia y no el gobierno quien perderá credibilidad," dijo el Padre Dominguez.

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TRÉES, HEDGES Trimmed, pruned and removed. A specialty not a sideline. For estimates call 234-1008.

SEWING MACHINE REPAIR Special for Southern Cross Subscribers. Save \$7.50 with this ad. Clean, oil, and adjust top and bottom tensions in your home. Regular \$12.50. Only \$5.50 to Southern Cross. Central Sewing Center, 3041 University Ave., San Diego, 298-6681.

ROOF LEAK? Phone 264-0404, 474-6004 for free estimate. All types of residential and commercial roofs. San Diego Insulation and Roofing Company, 1726 Wilson Ave., National City.

1979 DRESSMAKER STITCH FREE ARM SEWING MACHINE Equipped to button hole, blind hem, overcast and fancy designs. FULL PRICE \$79.80

CENTRAL SEWING CENTER 298-6681

FREE 3,000 BLUE CHIP STAMPS with sofa and chair order. 50% off all stock fabrics. As low as \$39.50 labor tilt set plus fabric. Over 48 years in business. Free estimates. Special prices to Seniors. Custom made slipcovers. Master Charge, etc. Century Upholstery, 4270 University Ave., San Diego, 280-4800.

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MASTIO RICHERT, INC., Jeweler Fine and Religious jewelry. 9882 Magnolia Ave., Santee, 562-1070.

FREE JENN-AIR demonstration, every Saturday from 1-5 p.m. Free Microwave cooking school every Tuesday at 6:30 p.m. and every Saturday at 10:30 a.m. For information phone 298-8291. Anderson Supply, 2545 El Cajon Blvd., San Diego, CA 92104

7—INSTRUCTION & SCHOOLS

ADVENTURES IN ATTITUDES 3-Day Seminar. Gain Self-Confidence, bridge age/communications "gap." L & J Seaman - 1890 Cathan Ln. - Vista, 92083. (714) 724-9996.

ENROLL NOW! Tierrasanta Christian School. Christian Curriculum - Grades 1 thru 8. 5850 Santo Road. Call (714) 571-8814.

A-BOB GREEN DRIVING SCHOOL which is Marian High School's authorized driving school for '79-'80 is offering a 10% discount to all students of San Diego County Catholic Schools and their Religious. San Diego 298-6829; Chula Vista 420-2310; La Mesa 697-2810; Escondido 489-1813; Oceanside 942-1028.

10—FUNERAL DIRECTORS

GOODBODY'S BLVD CHAPEL 5027 El Cajon Blvd. 582-1700. GOODBODY'S IVY CHAPEL 317 Ash Street, 582-1700.

BEARDLEY FUNERAL HOME 1818 Sunset Cliff Blvd. 223-8100.

11—SITUATIONS WANTED

LIGHT HOUSE-KEEPING. No Cooking or Driving. Catholic Man 57. A-1 references. Services provided free of charge. Live-in if necessary. 236-1951.

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Classified Ads get results Mail yours in today!

13—HELP WANTED

TWO LIVE—IN PERSONS to care for. Nice residential home. 1-2 Days. 1-5 Days. Call Ann 579-9497.

MUSIC COORDINATOR - Catholic Church BA in music. Experience required. Direct adult choir. Supervise musical group. Call 582-5722.

ELDERLY LADY. needs mature woman as Live-in companion. Nice home. Own bedroom. Escondido - Call: 746-5243.

22—WANT TO BUY

PIANO WANTED 281-3717.

25—PETS & SUPPLIES

SPRINGER SPANIELS—A.K.C. Champion Lines. Male/Female. Black - White, Liver - White. 8 wks. Weaned. Shots. \$150.00. Call: 447-4423.

CATS - DOGS, SPAYED - NEUTERED reasonably, for information call Chloe at 464-8301. Open Saturday also.

GROOMING & NOW BOARDING TOO! For all dogs, large & small (and cats boarded). A Dog's World, 2324 1/2 30th St., San Diego, 280-4880; 8787 Jamacha Rd., Spring Valley 465-1601.

44—RENTALS, MOBILE HOMES

MOBILE HOME - Double Wide. Lovely adult park near church. Built-ins 1978 Barrington Model. Sacrifice \$37,000. Call: 424-6001.

58—HOUSES FOR SALE

TIERRASANTA BEAUTIFUL 5 BEDROOM-3 BATH Lovely Villa Monserate. Home Features: Vaulted Lvrn - Two patios with deck - Formal dining - Master bdrm with balcony - Ceramic tile entry - Custom fireplace - Large family room - Air conditioning, High School and Elementary School within walking distance. Assume 8% Loan - Owner will carry small second. For Sale by Owner. Will show any time by appt. Call: 278-6747 or 565-1221. 5764 Tortuga Road. \$121,500.00

79—AUTO PARTS & SERVICE

A TO Z AUTO CLINIC Tune ups, engines overhauled, brakes, rebuilt motors, electrical works, transmissions, valve jobs. A Vislosky, 5468 El Cajon Blvd., 286-3823.

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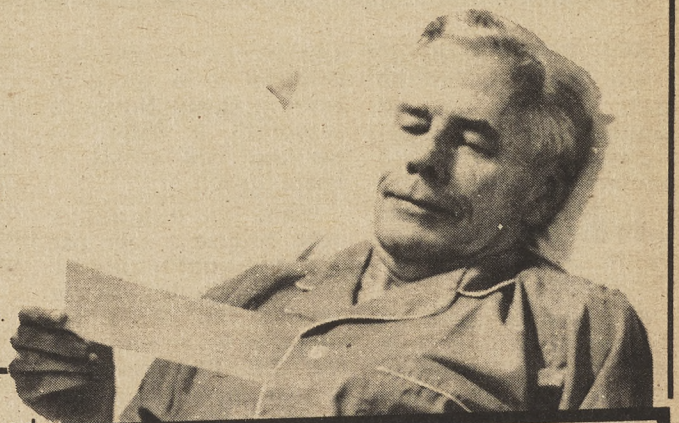
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Now you can have the Medicare Insurance Supplement that pays all the Deductibles that In-Hospital Medicare Part A doesn't pay . . . and you have to pay yourself . . . don't wait . . . enroll today!

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- Pays from the very first day of covered hospitalization.
- Pays every eligible deductible that the in-hospital portion of Medicare Part A does not pay and you have to pay.
- Pays Cash Benefits direct to you or anyone you designate.
- All cash benefits are paid regardless of any other coverage you have.
- Guaranteed Acceptance regardless of your age, if you haven't been confined in a hospital or nursing home in the last 60 days.



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TWO GIFTS FOR YOU — ABSOLUTELY FREE!

If you enroll or mail your request by October 12, 1979, the United Catholic Group Insurance Trust will give you a beautiful, inspiring, metallic Pope John Paul I Commemorative Prayer Plaque **plus** our standard Medicare Reference Card giveaway.

Can you afford to be hospitalized for sickness or accident? What will happen when you discover that Medicare just won't pay all your hospital bills? HELP is what this Medicare Insurance Supplement is all about . . . we will pay until you reach the \$50,000.00 lifetime maximum.

BENEFITS PAID DIRECT TO YOU OR ANYONE YOU DESIGNATE EVEN BEFORE MEDICARE COVERAGE STARTS

Coverage begins as soon as you're hospitalized. . . we pay the initial \$160.00 deductible that In-Hospital Medicare Part A doesn't pay! All cash benefits are paid direct to you or anyone you designate. You are covered immediately for any new sickness or accident, even if you are hospitalized on the very day your coverage is effective. Even if you're not eligible for Medicare or you're confined in a hospital that doesn't participate in the Medicare program, we will still pay you benefits.

ONE GROUP RATE FOR ALL AGES . . . \$6.40 A MONTH PER PERSON

Premiums can be changed or renewal denied only if the same action is taken on all Insureds nationwide under the Master Policy (A96860). Your rate does not increase because you get older. Union Fidelity guarantees never to single you out for a rate increase . . . no matter how your health changes or how many benefits you collect. As long as you pay your premiums on time and remain a member of the Trust, you cannot be cancelled, until you collect \$50,000.00 in maximum benefits.

EXCLUSIONS

Hospitalization covered by Workmen's Compensation or Occupational Disease Law; acts of war; mental disorders; treatment or diagnosis not required for a sickness, accident or body malfunction; medical or surgical fees. Expenses compensated by State or Federal legislation, custodial confinement; convalescent, nursing or rest homes; extended care or rehabilitative facilities; drug, alcohol or mental institutions or sanitariums. Care in a D.C. or State-owned or operated institution primarily for treatment of tuberculosis or mental disorders. Intoxicants or narcotics unless administered on the advice of a doctor. Skilled nursing care, home health care visits and care in a psychiatric hospital are covered under Medicare Part A and excluded from this coverage. Pre-existing conditions (those for which you were medically advised or treated prior to the effective date) are not covered for the first 6 months. **THIS COVERAGE DOES NOT SUPPLEMENT MEDICARE PART B.**

SEND NO MONEY NOW!

We'll mail your Insurance Certificate to you fast. Take up to 21 full days to decide if this is what you want. Then put your coverage in force on the effective date by sending your first premium. If you decide not to take this coverage, you owe nothing, and you'll have no coverage. After you've paid your premium, you have 30 days to return your Certificate and get a refund of any money you have paid.

Even if you've had a medical problem within the last 60 days . . . mail your Enrollment Form today. Tell us when you were hospitalized, and 60 days after your discharge, if you are treatment-free, we will issue your coverage.

READ EXACTLY WHAT MEDICARE DOES NOT PAY . . . AND WHAT THIS INSURANCE PLAN DOES PAY


WHAT IN-HOSPITAL MEDICARE PART A PAYS...AND WHAT YOU MUST PAY		WHAT THIS SUPPLEMENT PAYS YOU
DAYS 1-60 OF BENEFIT PERIOD*	MEDICARE PAYS all covered hospital expenses (room, board, operating room, etc.) except the \$160.00 Initial Deductible and the first 3 pints of blood. YOU MUST PAY the \$160.00 Initial Deductible and for your first 3 pints of blood.	WE PAY YOU the \$160.00 Initial Deductible. We also pay you for your first 3 pints of blood, up to \$35.00 per pint.
DAYS 61-90 OF BENEFIT PERIOD	MEDICARE PAYS all but \$40.00 a day of the hospital charges. YOU MUST PAY the \$40.00 a day, totaling \$1,200.00 for the entire 30-day period of hospitalization.	WE PAY YOU the \$40.00 a day. We pay you this amount for every covered day you're hospitalized during this entire 30-day period, a total of \$1,200.00.
DAYS 91-150 OF BENEFIT PERIOD	MEDICARE COVERAGE ENDS unless you use your Lifetime Reserve (a back-up period of 60 days coverage you can use only once.) YOU MUST PAY \$80.00 a day while using up your Lifetime Reserve . . . totaling \$4,800.00 for the entire 60-day period.	WE PAY YOU the \$80.00 a day while you use up your Lifetime Reserve. We pay you this amount every covered day you're hospitalized during the entire 60-day period — totaling \$4,800.00.
DAYS 151 AND AFTER	MEDICARE PAYS NOTHING — your hospital benefits run out. In-Hospital Medicare Part A may also pay for care in a skilled nursing facility, psychiatric hospital or home health care. YOU MUST PAY your entire hospital bill yourself.	WE PAY YOU 100% of all your eligible hospital charges up to \$160.00 per day, up to \$50,000.00 per person. We even pay for a private room if approved by Medicare.

ALL BENEFITS ARE PAID DIRECT TO YOU OR ANYONE YOU DESIGNATE

*A Benefit Period begins with the first day you are hospitalized and it continues for 60 days after you've been released.
This Medicare Insurance Supplement pays the above deductibles which Medicare doesn't. It is not connected with or endorsed by the U.S. Government or Federal Medicare Program.

HERE'S HOW TO ENROLL: 1) Fill in the Enrollment Form. 2) Send no money but mail today.
MAIL TO: UNITED CATHOLIC GROUP INSURANCE TRUST
NATIONAL EXECUTIVE OFFICES, ATTN: RAPID ISSUE DEPT.
TREVOSSE, PENNSYLVANIA 19049

1-6860
ENROLLMENT FORM
181107-8



UNITED CATHOLIC GROUP INSURANCE TRUST, TREVOSSE, PENNSYLVANIA

NAME _____
FIRST MIDDLE INITIAL LAST

ADDRESS _____
STREET CITY STATE ZIP

DATE OF BIRTH _____ AGE _____ SEX _____
MONTH DAY YEAR

I ALSO ENROLL FOR MY SPOUSE _____ DATE OF BIRTH _____
FIRST NAME MIDDLE INITIAL

Have either you or your spouse been hospitalized or in a skilled nursing facility during the last 60 days?
Have you? Yes No Has your spouse? Yes No

I understand that my coverage under Group Policy Form 1-6860 will become effective when issued; and that any condition for which I or my spouse have received medical treatment or advice in the past will not be covered until my coverage has been in force six months.

I CERTIFY THAT I AM A MEMBER OF THE ROMAN CATHOLIC FAITH.

SIGNATURE _____ DATE _____

02279-80-9