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INFORMATION about the NATIONAL HOUSING ACT READERS of the CATHOLIC COURIER are invited to obtain FREE copies of a booklet on the "Better Housing Program" of the Federal Housing Administration. THIS BOOKLET gives clear, concise, detailed information about how you can benefit from this modernization program. Clip and mail the coupon now for the complete facts. Please print or write plainly. Please give me the pamphlet, explaining the home modernization plan. I have _____ rooms in my home. I am interested in the type of home improvement checked below: [] Roofing [] Painting [] Plumbing [] Redecorating [] Electrical Work [] Plastering [] Additional Rooms [] Cement Work [] Heating [] Garage OF Here Write Any Other Type of Project NAME ADDRESS Enclose 3c stamp to cover postage, and then address your letter to: BETTER HOUSING EDITOR Catholic Courier Official Newspaper of the Rochester Diocese 50 Chestnut Street Rochester, N. Y.

BELIEVE IT - - - Not By REV. OWEN B. MCGUIRE, D.D. (Continued from Page One) kept clear of them, as is proved by the constantly cited case of Galileo. Here "exception probat regulam": for it is the one stock argument . . . It is hardly necessary to argue out so plain a point." (Apologia, Chapter VII. Italics inserted).

As might be expected from its source, that is the language of calm judgment, unbiased historical knowledge and plain common sense; of a mind that not only never evaded or shirked a difficulty, but was always accustomed to state a difficulty in its full force, even to exaggerate it, if it seemed to tell against him, in order to enter into the minds of his opponents and give them all the advantage of their point of view. Galileo Myth Exploded However, since the time the Cardinal wrote his "Apologia", many things have happened. There has been especially a great advance made in historical research and in historical impartiality; a more manifest desire to get at the truth in history, irrespective of past prejudices. Historians today, I mean historians who have any respect for their reputation as such, and for the past fifty years give us, for instance, a view of the Middle Ages and of the influence of the Catholic Church in that period which is quite different from that to which the people of English speech had been accustomed for the previous 350 years. That view has prevailed in general; and in the particular case of Galileo it has relegated to the region of exploded myths the contention, of "the one stock argument", that the Church was opposed to science and wished to keep the "vulgar herd" in ignorance and superstition. Some of your non-Catholic friends may object that Cardinal Newman is a Catholic, an ecclesiastic at that, and therefore speaking pro domo sua. Then, let me give you—and you can pass it on to such friends—the considered testimony of the two non-Catholic witnesses, who are also scientists of eminence. Draw Same Conclusion (1). In his article on "Motion of the Earth" in the "English Encyclopedia", Professor de Morgan wrote: "The Pappal power must on the whole have been very moderately used in matters of philosophy, if we may judge by the great stress laid on this case of Galileo. It is the standing proof that an authority which has lasted a thousand years was all the time occupied in checking the progress of thought." You see this eminent non-Catholic (who had studied the case and was not a "pot-boiler" dictating an article to his typist from some biased historian), writing for a non-Catholic public, comes to the very same conclusion as Cardinal Newman, and expresses it in almost the very same words. The Cardinal says the Galileo case is "the one stock argument", and Professor de Morgan calls it (ironically) "the standing proof", that the Catholic Church was the enemy of science and of the progress of thought.

(2). In his "History of the Inductive Sciences" Dr. Whewell wrote of the same case: "I would not be understood to assert the condemnation of new doctrines to be a general or characteristic practice of the Roman (sic) Church. Certainly the intelligent and cultivated minds of Italy, and many of the most eminent of her ecclesiastics among them, have

been the foremost in promoting and welcoming the progress of science, and there were found among the ecclesiastics of Galileo's time many of the earliest and most enlightened adherents of the Copernican system." Now, I suspect that you are already tired of this Galileo case. I confess that I am too. I imagine I hear you asking: Can you not give us something new? And that is what I like to do. But you have just seen this case is "the one stock argument", the "standing proof". It will not do. All writers on "science" and history today are not like Professor de Morgan or Dr. Whewell. There are a lot of Arthur Brisbane's; and there will be a lot of well-meaning people among those you meet daily in store and factory, in social assemblies, on the train, bus or street-car, who have read or heard about Brisbane and know nothing about Galileo except what they have learned from such authorities. They will ask you in good faith, what you as a Catholic think of the "one stock argument". For that reason I think, now that we have taken up the case, we should go through with it to a finish. In order not to tire you overmuch, I will not make it the theme for every week. I have been fishing for your confidence—as, I suspect, you have seen—and, now that I think I have hooked part of it, I do not wish to let the catch slip from the line. Clears Up Two Points Before coming directly to the case of Galileo's condemnation by a Roman Congregation, it will be necessary to clear up two questions. Otherwise you could not understand what was done to Galileo, and why it was done. Those two questions overlap one another: (1). Mr. Brisbane apparently believes—he certainly wishes his readers to believe—that once the Copernican theory was given to the world, no one but a fool, or a Roman ecclesiastic, would have hesitated to "adopt it immediately", as he falsely asserts that Galileo did. But don't you believe that. I must show you that some of the greatest scientists of the time lived throughout the controversy started by the book of Copernicus, and died without accepting the heliocentric system. (2). We have already seen that for nearly one hundred years, for three generations of discussion after the publication of Copernicus' book, no opposition was raised against it from the Catholic side. On the contrary both Copernicus and Galileo were lauded to the skies by Catholics generally; and by eminent Catholic Churchmen; and on their visits to Rome, both were not only well received there but were feted like conquering heroes. The question, therefore, naturally arises: In the face of these facts, which are indisputable, how and why did it come to pass that Galileo was forbidden by a Roman Congregation to continue his defense of the Copernican system after, for several years, and others, for three generations, had been defending it in the most Catholic countries of Europe? Until you have an answer to that question you cannot understand the famous case of Galileo. Mr. Brisbane cuts the Gordian knot by declaring that in those days fools and Roman ecclesiastics "believed that the earth was square and flat, with four corners and an angel at each corner", that they had to impose this belief on the "vulgar herd" in order not to upset their faith in a Heaven above the sky and in a God who reigned there. But don't you believe it. That is simply ignorant and dishonorable anti-Catholic propaganda. Don't believe it.

Bishop Kelly Sees Bright Future In Evidence Guildwork (Continued from Page One) Catholic Hour, sponsored by the National Council of Catholic Men and said its effectiveness had been left in non-Catholic sections of his state. Bishop Kelly celebrated Mass in St. Bernard's Seminary Chapel at 7 o'clock, Wednesday beginning the annual Mission Day program. He addressed the students following the Mass. Archbishop Mooney gave Benediction of the Most Blessed Sacrament at the close of the day. During the day athletic events and outdoor games were conducted on the Seminary grounds by the Mission Unit under the direction of James Cuffney, president.

Guild Plans Social At St. Mary's Orphans Home St. Aloysius Guild will hold a Social, Thursday afternoon, October 25, at St. Mary's Boys Orphan Asylum, including card playing with prizes, followed by a tea. Mrs. Fred J. Karst, general chairman is assisted by Mrs. J. H. Kiern, Mrs. Louis Korth, Mrs. Henry P. Lenhard, Mrs. Arthur Monaghan, Mrs. Peter McNulty, Mrs. Jacob Banisice, Mrs. Catherine McIntee, Mrs. J. J. Cleary, Miss Julia Heibel, Mrs. Teresa S. Donohue.

How To Get Repair Loans

Here, in a nutshell, is the plan for borrowing modernization funds under the Federal Housing Program. 1. A modernization loan is solely for the purpose of repairing, altering or improving your home, shop, farmhouse, store or other building. Diversion of the money to any other purpose is strictly prohibited. 2. It cannot be for less than \$100 or for more than \$2,000. The borrower must have a bona fide source of income equal to at least five times the annual payments. 3. It can be made for terms up to three years, but may be paid in full earlier than the maturity date if the borrower desires. 4. Maximum charges, including interest and fees, cannot exceed an amount equivalent to \$5 discount per year per \$100 original face amount of the note. 5. To get a modernization loan, the property owner must present to the bank or other lending institution a precise estimate of the cost of the improvements and should be able to prove that they are necessary or advisable. 6. In addition, the property owner must file a Property Owner's Credit Statement, showing his financial condition, sources and amount of income and other information necessary to determine his ability to repay the loan. If the bank considers the improvements advisable, and the property owner able to meet the payments when due, it can advance the money on the personal note of the property owner. The note must be signed by both husband and wife, if the property owner is married. No mortgage or collateral security is necessary, unless State law or the financial institution's officials demand it.

Labor Costs Low, Says Builders' Head

Head of Contractor's Group Holds Public's Cooperation Will Determine Program's Success The general public must cooperate with the Government if the Better Housing Program is to stimulate business to the extent of national recovery, according to N. F. Helmer, president of the Associated General Contractors of America. "There must be a revival in the capital goods industries," Mr. Helmer said in a statement commending the modernization movement. "In order to successfully promote real recovery. To this end, the entire public must become 'modernization-minded.' In times of retrenchment, the average household immediately cuts out expenditures, such as upkeep, renovation, and above all, modernization of his property. The minute he does this, he automatically forces others out of employment. "When the average man can be sold on the idea that it will be to his own good to spend a real amount of money on his home, we are indeed on the upgrade." The public should be made to realize, Mr. Helmer pointed out, that materials can now be purchased at reasonable prices, that labor is obtainable on a reasonable scale, and that the certainty of better times ahead make it safe for most people to assume obligations in the form of easy modernization credit.

HOME IMPROVEMENTS by Paul T. Haagen, A.I.A. MODERNIZE NOW!

Plan of a closet showing shelves, rod, and door. Text: How often have you wished for a convenient, comfortable, sound-proof telephone closet? Any closet can be used for this purpose. If it is used for coats, place at one end a shelf for hats above a coat rod. At the opposite end build a counter 24 inches wide and 30 inches above the floor on which the telephone will sit. Below the counter provide a shallow drawer for pads and pencils. At the end of the counter build a set of shelves to hold three books and address books. If this closet is so located that an opening in one wall will connect with the kitchen or room hall, set an opening about 1 1/2 inches wide and 30 inches high. Provide a door for the opening. You now have a most beautiful arrangement—a great step toward the telephone can be answered from either the front or rear of the house, and in privacy. (Copyright)—WPA Service

COMFORTABLE TELEPHONING. HOW often have you wished for a convenient, comfortable, sound-proof telephone closet? Any closet can be used for this purpose. If it is used for coats, place at one end a shelf for hats above a coat rod. At the opposite end build a counter 24 inches wide and 30 inches above the floor on which the telephone will sit. Below the counter provide a shallow drawer for pads and pencils. At the end of the counter build a set of shelves to hold three books and address books. If this closet is so located that an opening in one wall will connect with the kitchen or room hall, set an opening about 1 1/2 inches wide and 30 inches high. Provide a door for the opening. You now have a most beautiful arrangement—a great step toward the telephone can be answered from either the front or rear of the house, and in privacy. (Copyright)—WPA Service

You May Apply for a HOME IMPROVEMENT LOAN At Any One of the Seven Conveniently Located Offices of the Lincoln-Alliance Bank and Trust Company. HOME Improvement Loans are made on a plan, authorized by The Federal Housing Administration. Loans are made from \$100 to \$2,000, depending on the property owned, improvements needed, and financial responsibility of the borrower. Notes will run for from one to three years. Discount on the basis of 5% will be charged. There is no investigation fee. You have a year or more to repay the loan according to the term of the note. No collateral is necessary. In an effort to stimulate construction, the government is co-operating with the banks in extending credit ONLY for property modernization on this basis. Applications for Home Improvement Loans may be made at our main office or any of our six neighborhood offices. At each of our bank offices you will find a neighborhood representative and a sympathetic understanding of your individual problems. There is no better investment than improving your home. We invite you to call at one of our offices and apply for a loan for this purpose NOW while costs are low. Typical Example of a One-Year F. H. A. Loan: Suppose you borrow \$100.00. You pay the bank discount of 5% or \$5.00. That leaves you \$95.00. You pay the bank \$9 a month for 12 months—a total of \$108.00 to pay off your loan. LINCOLN - ALLIANCE BANK AND TRUST COMPANY Main Office—183 Main St. E. LINCOLN OFFICE, 33 Exchange St. LAKE AVE. OFFICE, Lake Ave., Cor. Ridgeway Ave. EAST END OFFICE, Main St. E., Cor. N. Goodman St. NEWARK OFFICE, Main and Union Sts. PORTLAND OFFICE, Portland, Me. MONROE OFFICE, Main St. WEST SIDE OFFICE, Main St.

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