

# "BETTER HOUSING PROGRAM" BENEFIT TO HOMEOWNERS

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**BELIEVE IT . . . Not**  
By REV. OWEN B. McGUIRE, D.D.

(Continued from Page One)

(Continued from Page One)

of Novices in the Carmel at Lisieux can be repeated literally of herself: "She was a Saint, a perfect type of the first Carmelites—namely, of the band of extraordinary women whom the Saint of Avila gathered around herself in the Reform of the 16th Century.

Don't understand me to say that if Therese Martin had not become a Carmelite, she would not have become a Saint. That is not my meaning. Heroic sanctity—it is that makes the Saint—can be attained in any Religious Order, in any avocation in life outside of all Religious Orders. The History of the Church, the Liturgical Calendar, the Roman Martyrology, all prove that clearly. With the love of God which consumed her from early childhood, and the determination "never to deny Him anything that He asked of her," Therese Martin would have become a Saint in any walk of life; but she would have been a different kind of Saint, and her lesson for us would have been different. The foundation of which her sanctity was built is admirably expressed in a few words by her only authoritative biographer, Monsignor Lavelle. This priest was selected for his work by her own sisters who placed all the documents at his disposal and revised his manuscript before it was given to the press. He writes: "When once impregnated with the maxims of Saint Teresa and entirely surrendered to the spirit of the Carmel Reform she did not fear to say: 'complete immolation of self is the only thing worthy to be called love, and she acted accordingly.'" Those were, then, the "maxims," and that the "spirit" which made her the Saint she is. Outside the Reformed Carmel and following other maxims she might have become a Saint and a great Saint, but not just the Saint that we now know.

Now, an enterprise—let us call it so—in this country has published about a dozen booklets, brochures and bulletins on "The Little Flower" in which Saint Teresa of Avila is not once mentioned, not even once. From a perusal of them the reader will never learn that such a person ever lived, that she founded a distinct Religious Order, that she gave it a distinct Constitution and Rule of Life, that this Order of nuns was introduced into France by some holy Spanish woman who had been trained under the personal direction of the Saint of Avila, and that the Carmel of Lisieux is a later branch of that first French foundation. It is, name-

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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:

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**BETTER HOUSING EDITOR**  
**Catholic Courier**  
Official Newspaper of the Rochester Diocese  
50 Chestnut Street Rochester, N. Y.

ly, taken for granted that St. Therese is a kind of spiritual accident with which none of these things have anything to do. But don't believe it.

**Foundress, Her Model**

Saint Teresa was always the young Saint's model and pattern. She was always her "Holy Mother." The "maxims" of St. Teresa were printed on the walls of the corridors through which she passed daily in the Convent at Lisieux; even in the kitchen a tablet is hung up bearing a maxim from the "Holy Mother's" writings—"Today a little work, a little sacrifice; tomorrow eternal repose."

"When I hear the clock strike, I rejoice because I am one hour nearer Eternity. I have one hour less to pass in this land of exile." Such maxims in the corridors. And in the kitchen: "In the kitchen, too, among pots and pans the Lord is present and to be served." Hence we are not surprised to read that while yet a novice she said to Father Blino, one of her confessors: "Father, I want to love the good God as much as St. Teresa did." That was her ideal and her goal.

Some other day I will tell you how the new Saint carried out those maxims in the Carmel. Today I wish to show you that not only she, but her whole family, had come under the spell of the great Reformer of Avila, before any of them thought of entering Carmel. It might, indeed, be said that she was a Teresian and Carmelite from her birth.

She was baptized Marie Frances Therese. Soon after her baptism she became dangerously ill, and her aunt, a nun of the Visitation Order—founded by St. Francis de Sales—wrote her mother: "You should pray to St. Francis de Sales and promise, if the child recovers, to call her by her second name, Frances." This, says Father Taylor, was a sword thrust for the mother; and leaning over the cradle she exclaimed: "Only when the last hope is gone will I promise to call her Frances." The child recovered with the name that was to be linked forever with that of the chosen patroness.

When at Lisieux she went to Mass on Sundays with her father: "If during the sermon," she writes, "St. Teresa was mentioned, Papa would bend down and whisper to me, 'Listen attentively, Little Queen, he is speaking of your holy patroness.'" St. Teresa of the Child Jesus

When—at the age of nine—she revealed to the Mother Superior her great secret, that she wished to become a Carmelite, "I had," she says, "been wondering what name would be given me later on. I knew there was already in the Convent a Sister Teresa, but I could not bear the thought of losing my beautiful name. . . . So imagine my surprise and joy at hearing Reverend Mother say: 'When you come to us, little one, you will be known as Sister Teresa of the Child Jesus.' This happy coincidence seemed to me a special mark of favor from the Divine Infant."

When describing the pilgrimage to Rome, she writes: "In Italy I understood my vocation. . . . Dear Mother, how beautiful is our vocation! And she then goes on to describe what she correctly calls "the chief aim of the Carmelite Reform" as accurately as if she were transcribing some luminous page from the writings of the great Reformer herself.

**Interest in Missions**

She had always taken—as indeed, all French Catholics take—a great interest in the foreign missions, and a burning desire to help the Church of God in that field. Yet on her way to Rome, on the train, when her Sister Celine handed her a missionary magazine which gave an account of what nuns were doing in China, she refused to read it, saying she would give her blood for the missions but that she could do more for them, she believed, in imitating St. Teresa of Avila.

We must next see what was this work that the Saint of Avila intended to accomplish by her Reform.

**Dean's Convocation Attended by Head of Nazareth College**

Sister Teresa Marie, Dean of Nazareth College, attended the convocation of Deans of the Colleges and Universities of New York State, held in Albany on October 18 and 19. The meeting was called by Dr. Frank Graves, Commissioner of Education.

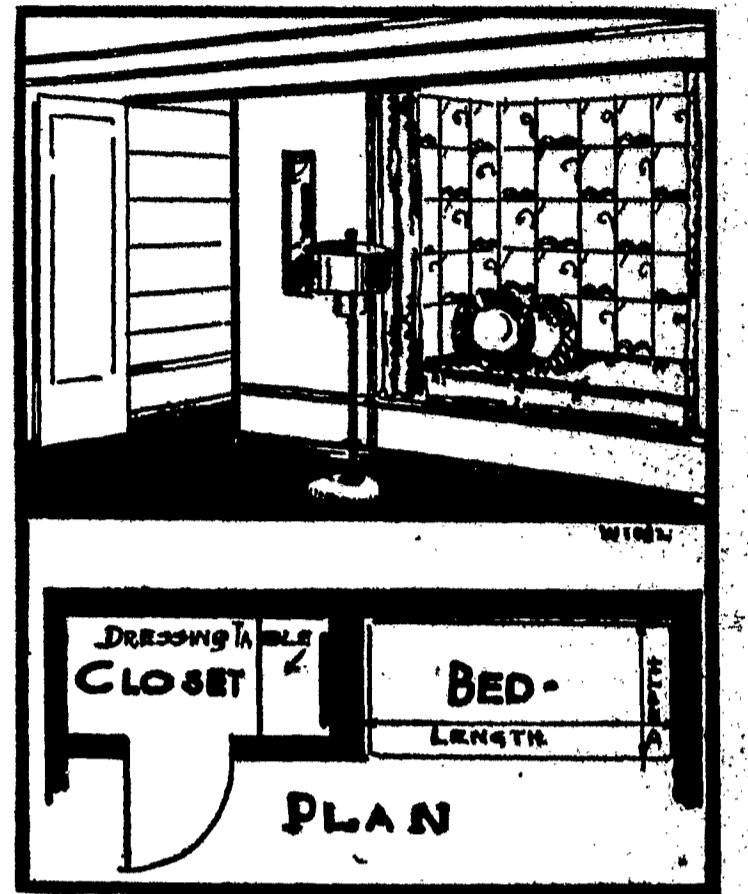
The convocation had as its general theme "The Epic of Teacher Education in America," and was opened by The Hon. James Byrnes, Chancellor of the University of the State of New York. During the meeting Governor Herbert H. Lehman gave an address on "The Ability of the State To Support Teacher Education." Benediction at the close of the session was given by the Very Rev. Joseph M. Noonan, C. M., President of Niagara University.

Lead full support to the cause of Catholic education.

## HOME IMPROVEMENTS

by Paul T. Haagen, A.I.A.

**MODERNIZE NOW!**



**CONTEMPORARY BEDROOM**

PERHAPS you have a boy or girl, a gay young modern, who is entirely dissatisfied with the old-fashioned bedroom allotted to him or her. Well, here is a way to convert that bedroom—to bring it up to date, to get more closet space—or even an extra bathroom or dressing room.

If the room is a good-sized, old-fashioned one, it is a simple procedure.

Begin by building a partition across one end of the room just long enough and long enough to accommodate the spring and mattress for a single bed. Now make a bed alcove by building a cross partition which will leave one end of the narrow space between the new partition and the old wall to be used as a closet space.

Install a door into this closet, or this closet space may be converted into a new bath with a shower, or a dressing room with a built-in dressing table and mirror on one end.

Be sure, of course, to have an electric light installed. Redecorate the room and hang one of the gay modern papers in the bed alcove.

Cover the mattress with new Hagan covers to modernize.

Install two curtains at the ends of the bed alcove of the same material as the mattress cover.

Provide gay pillows, and so, you have an entirely new, up-to-date practical room that any workahop enthusiast or handy man can build. . . . (Copyright)—WNU Series.

**FORM TEACHERS GUILD**

London, (NOWC)—Two thousand teachers of the Glasgow Archdiocese formed the new Catholic Teachers' Guild this week under the presidency of the Archbishop, the Most Rev. Donald Mackintosh.

## How To Get Repair Loans

Here, in an 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 45 discount 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 laws or the financial institution's officials demand it.

## PAINT UP YOUR HOME

Take advantage of a loan made possible to every property owner under the **FEDERAL HOUSING ACT** BUT . . .

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I believe in the staff (in handing out in the firm I am working for, and in my ability to get results. I believe that honest staff can be turned out to honest men by honest methods. I believe in working, not waiting; in boating, not knocking; and in the pleasure of my job.

I believe that a man will do what he goes after, that one does some today in work two tomorrow, and that he man is down and out while he has lost faith in himself.

I believe in today and the work I am doing, in tomorrow and in the work I hope to do, and in the sure reward which the future holds.

I believe in courtesy, in business, in generosity, in good cheer, in friendship and in honest competition.

I believe there is something doing somewhere, for every man ready to do it.

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## Do you wish to borrow money to pay for necessary property repairs or improvements?



This bank is co-operating with the Federal Housing Administration in extending credit to property owners who can qualify for a loan under the terms and conditions of the Modernization Credit Plan. If you are in need of immediate cash to make delayed repairs or added improvements to your property, we suggest that you consult our officers about your requirements. Applications may be made for loans of \$100 to \$2,000 to be repaid in monthly installments. Any property owner of good credit standing is eligible.

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