

**Men and Women Hail
New Kind Of
Sickness And Accident Policy.**

**No Reduction In Benefits
Regardless Of Age**

Costs Only \$12 a Year—Down Payment \$2.50

Ages 60 to 69 Only \$18 a Year—

Ages 70 to 75 Only \$24 a Year

The older you are, the harder it is to get protection against financial worries that come when accident or sickness strikes. That's why the reliable North American Accident Insurance Company of Chicago has issued a special policy for men or women up to 75 years of age. It helps meet sudden doctor and hospital bills—and the cost is only \$12 a year for either men or women from 15 to 59 years old . . . only \$18 a year from 60 to 69 years . . . from ages 70 to 75 only \$24 a year. Easy payment plan if desired.

No doctor's examination required, merely your own statement as to your present health. If your policy is in effect at age 75, you may even continue it to age 80 at no further increase in premium. **ABSOLUTELY NO REDUCTION IN BENEFITS REGARDLESS OF AGE.** Protects you 24 hours a day.

This is the popular, sound "SERIES 500" Limited Accident and Sickness Policy which thousands of men and women are carrying, all over the country—it pays \$25 a week for 10 weeks for total disability resulting from certain specified accidents and sicknesses; **AN ADDITIONAL \$25 A WEEK for 4 weeks from the first day of disability, for accidents requiring hospital confinement; up to \$25 cash for doctor bills (at the rate of \$3 per visit) even for a minor accident such as a cut finger. In case of accidental death the policy pays \$1,000.00 cash to your beneficiary. Accident benefits effective from date of policy. Sickness benefits effective 30 days from date of policy.**

In addition, the policy covers many sicknesses including pneumonia, cancer, diabetes, tuberculosis, polio, ulcer of stomach or intestines, and operation for removal of appendix, hemorrhoids, gall bladder, kidney and prostate, paying the weekly benefit after the first seven days of confinement to either home or hospital.

This new policy also has a double indemnity feature covering travel accidents. You receive \$50 a week if disabled by an accident in a bus, taxicab, train, subway or street car, and \$75 a week if the accident requires hospital confinement. The death benefit increases to \$2,000.00 if caused by a travel accident.

Your benefits are never reduced even though you are also insured in a Group Plan, Blue Cross or other Hospitalization Insurance. So if you are now a member of some weekly hospitalization plan, you still need this additional protection. Only a small percentage of people are confined to a hospital, and even then only for a fraction of the time they are disabled. Most people—over 80%—are confined at home where hospitalization plans do not apply. Or, they are hospitalized for a few days or a week, then spend weeks of convalescence at home before they can go back to work again. The North American Policy pays specified benefits regardless of whether you are confined to your home or to a hospital.

North American Accident Insurance Company of Chicago has been in business for more than sixty-six years, and is one of the largest sickness and accident companies with assets of over \$22,000,000. It has paid out many millions to grateful policy holders when they needed help most. North American is licensed by the Insurance Departments of all 48 States and the District of Columbia.

Whenever you are, whether you are young or old, male or female, you need this valuable, necessary protection. Get the complete details of this new policy by sending for the revealing booklet, "Called Sickness." This booklet is absolutely free. It is mailed without charge or obligation of any kind. To get your free copy by mailing the coupon to: **North American Accident Insurance Company, Dept. 10, 1000 Broadway, New York, N. Y.**

Mothers Honor Sisters Teaching In Ithaca School

Ithaca — The Parent Teachers Association of the Immaculate Conception School honored the Sisters of St. Joseph who staff the school at a dinner on Wednesday evening in the parish hall.

The dinner, attended by 150 mothers, was in charge of Mrs. John Kelly, dinner chairman.

IN AN ADDRESS following the dinner, the Rt. Rev. Msgr. William Byrne, pastor, paid tribute to the teaching work of the Sisters. He reported that at the present time in the United States there are 156,696 nuns of different orders, the majority of whom are serving as teachers.

The Rev. John S. Maloney, assistant pastor, gave the invocation. Mrs. Anthony Spano, president of the PTA welcomed the sisters and the guests.

Father Joachim of the Capuchin-Franciscan Mission Band at Interlaken gave the benediction.

MRS. CARMELA Fahey was accompanist for group singing. Dinner music was furnished by Miss Judy Schappert and Wade Alexander, Ithaca College students.

Mrs. Kelly was assisted by the following committees: Food—Mrs. Carl Wall and Mrs. Joseph Moore; Arrangements—Mrs. John McCarthy; Decorations—Mrs. Paul Gillis; Telephone reservations—Mrs. James Kenrick; Kitchen arrangements—Mrs. Ralph De Long; Transportation—Mrs. T. J. McConnell; Entertainment—Mrs. George Bossack.

Teacher Named Girls' Director At Stella Maris

Camp Stella Maris announces the appointment of Mrs. Louise H. Schrot of 269 Spencer Rd., Irondequoit, as Director of the Girls' Camp. Mrs. Schrot is on the staff of Public School No. 25 and is a member of St. James Parish. Parents may register their sons and daughters at the Diocesan summer camp by writing or calling the Camp Stella Maris Office at 50 Chestnut St., Rochester 4, or telephone BAKER 7400.

Waverly CDA Court Admits 20 New Members In Rite

Waverly — Court Joan of Arc, Catholic Daughters of America of Waverly, held its annual reception for new members, Tuesday, Feb. 10, in St. James' Social hall, with Mrs. Nellie Payne, Grand Regent, presiding. Mrs. Florence Hennessey, District Deputy, of Binghamton, was guest of honor.

Reception Committee included Past Grand Regents—Mrs. Margaret Miller, Mrs. Anna Sheahan, and Miss Margaret Mary Nash.

NEW MEMBERS are: Mrs. Mary Latari, Mrs. Katherine Brogan, Mrs. Edith Numan, Mrs. Alice Caverly, Miss Anna McGuinis, Miss Patricia Maloney, Miss Jane Maloney, Miss Mary Helen Kraft, Mrs. Francis Line, Mrs. Theresa Bevilacqua, Miss Anna Marie Kraft, Mrs. Rosemary Ault, Mrs. Joyce McMahon, Mrs. Beatrice Line, Mrs. Edith Masteller, Miss Anna Frances Payne, Mrs. Nora Paul, Mrs. Mary McNamara, Mrs. Alice Nolan, and Mrs. Eleanor Haggerty.

Entertainment included solo selections by Miss Mary Finn. Refreshments were served by a committee including Mrs. Marie Stork, chairman, Mrs. Catherine Sheehy, Mrs. Helen Sullivan, Mrs. Alice Patterson and Mrs. Hannah Mogan. Decorations followed the Valentine theme.

About 100 members and guests were present, including a delegation from the Sayre Court headed by their Grand Regent, Mrs. Margaret Fell.

Also in attendance were Rev. G. Stuart Hogan, pastor, and Rev. Joseph McCarthy, assistant.

Catholic U. ROTC Student To Fly To San Antonio

Richard T. Luedel, 189 North Union St., Rochester, an advanced student in the Air Force ROTC at the Catholic University of America, has been selected to attend a training camp in San Antonio, Texas, Feb. 27. The student will return March 10.

Fr. Heisel Named Friar Of Fourth Degree Knights

Appointment by His Excellency Bishop Kearney of the Rev. Raymond G. Heisel as faithful friar of Rochester Fourth Degree Assembly Knights of Columbus was announced by Faithful Navigator Charles A. Tucker at the assembly's annual Lincoln Day dinner.

The Fourth Degree Knights at the dinner in Sheraton Hotel, Feb. 12, heard Bishop Kearney and Otto L. Koch of Buffalo, elementary school principal and State chairman of the K. of C. Catholic Activities Committee. Daniel E. Macken was toastmaster and Ralph F. Murphy, general chairman.

Father Heisel who served as chaplain of Rochester and Elmira Councils, K. of C. before the second World War recently returned from a second tour of duty as a U. S. Army chaplain. He will succeed the Rev. C. Richard Nangle, assistant pastor of SS. Peter and Paul's Church.

AT THE DINNER Bishop Kearney said: "The recalling of the memory and work of Abraham Lincoln is a most appropriate introduction to Brotherhood Week."

"Abraham Lincoln is one of the great apostles of the dignity of man and the brotherhood of man. For the preservation of the ideals of Lincoln and the other great Americans of the past, the union of all men of good will, irrespective of creed, color or national origin is so necessary for our country at the present time."

Principal speaker Koch said: "The world today superficially evaluates its present crisis as a political, social and economic problem. Our neo-pagan analysts grope for a master plan of human equity. They are blind to the fact that the present crisis is basically moral and religious. It is the soul of society that is sick."

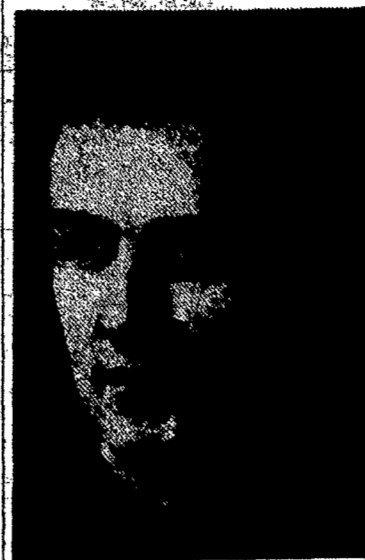
In tribute to Lincoln he said: "the savior of our country had the courage to turn to God for divine guidance and assistance."

Father Reusch To Sing First Mass In Union City

Union City, N. J. — Harold Reusch, C.P., of Rochester, N.Y., is one of 12 Passionist seminarians to be ordained to the priesthood by Archbishop Thomas A. Boland, of Newark, on Friday, Feb. 27, at 9 a.m. at St. Michael's Monastery Church here.

Following his ordination, Father Reusch will celebrate his first Solemn High Mass at 11 a.m., Sunday, March 1, at St. Michael's Monastery Church here.

Very Rev. Cornelius McArdle, C.P., monastery rector, will be archpriest; the Rev. Norbert L. Nolan, assistant pastor at Holy Cross Church, Rochester, deacon, and the Rev. Mr. Bernard Dolien, subdeacon. The Rev. Ambrose McGuire, C.P., director of students at St. Michael's Monastery, will deliver the sermon.



REV. HAROLD REUSCH

League Hears Father Tolster

Auburn — The League of the Sacred Heart of Holy Family Church, Auburn, enjoyed its annual St. Valentine party Friday, Feb. 13 with a covered dish supper in the church auditorium. A large number of members and guests attended.

The League moderator, the Rev. Edward Tolster, assistant pastor of Holy Family, spoke on the "Dogma of the Immaculate Conception." Following the supper and talk Miss Gertrude E. Freeman, president, conducted a short business meeting.

Mrs. John F. Graney, program chairman, presented Mrs. Thomas L. Ditton who gave a reading "Hunger." Mrs. William Foley and Mrs. Edward Murphy led group singing with Mrs. Clarence Maywalt acting as accompanist.

Committee in charge of arrangements were the Mesdames Walter Walsh, Gerald Mullen, Walter Lewis, Edward Heverin, George M. Frank and the Misses Josephine Lampaglia and Bernadine Cox.

"The lay apostolate is not a luxury of devotion nor a work of supererogation; it is a plain duty which lies upon each of us to carry out according to his ability." — Valerian Cardinal Gracias of Enda.

Wealth—It is not the man who has too little but the man who craves more that is poor.—Seneca.

Edgcomb's Mid-Winter SALE of FURNITURE and RUGS

Now in Progress

161 N. Main St., Elmira

Dispensing Optician
H. S. BENNETT
INCORPORATED
Eye Examinations by
George L. Hickey, Jr.
Registered Optometrist

Your Eyes Deserve
The Best
Consult Us for Your
Optical Needs

110-112 E. GRAY ST.
Dial 27172 Elmira

Gerould's Pharmacy
Delivery Service
PRESCRIPTIONS CALLED FOR and DELIVERED
Gerould's Dial 6946
PHARMACY
So. Main and Hudson Streets
Elmira, N. Y.

"Packy"
ROGERS
GULF SERVICE
GAS - OIL
LUBRICATION
WASHING
TIRES - BATTERIES
ACCESSORIES
DIAL 37754
WALNUT AND WASHINGTON

HOW MANY BANK SERVICES DO YOU USE?



Most folks don't realize just how many services we offer. We have many departments and services that can be of assistance to you in financial matters. Check below the ones you now use. Then see how many are still left that can be of real help to you and your business.

- Regular Checking Accounts
- Utility Checking Accounts
- Special Interest Accounts
- Christmas Clubs
- Time Certificates of Deposit
- Commercial Loans
- Automobile Financing
- Appliance Financing
- FHA Home Improvement Loans
- Installment Loans for Other Needs and Purchases
- Mortgage Loans
- Safe Deposit Boxes
- New York Drafts
- Bank Money Orders
- Trustee of Corporate Issues, Registrar and Transfer Agent
- Travelers Checks
- Foreign Exchange
- Securities Transactions
- Executor of Wills and Administrator of Estates
- Trustee under Wills, Deeds of Trust, Marriage Settlements and other Legal Instruments
- General or Testamentary Guardian of Estates of Minors
- Committee of the Estates of Incompetents or Insane Persons
- Depository of Property in Escrow
- Custodian of Securities and Other Property
- Receiver under Order of Court
- G.I. Mortgage Loans

REMEMBER THIS LIST! Likely you'll find that some services you haven't used before will add to the convenience and safety of handling your financial affairs

We Will Be Glad to Explain Any of These Services To You

CHEMUNG CANAL TRUST COMPANY

MAIN OFFICE: ELMIRA, N. Y. WESTSIDE BRANCH: 628 W. Church St.

ELMIRA

TOYS, BOOKS, CAMERAS, MAPS, STITCHING MACHINES, UMBRELLAS, RUBBER, ELECTRIC APPLIANCES, MUSICAL INSTRUMENTS, GAMES, TABLETS, ETC.

ARMY COMPANY

117 N. Main Street, Elmira, N. Y.