

DEADLINE FOR NEWS
MONDAY NOON
FRIDAY DELIVERY

Campus Dateline

Back Exchange Plan

Notre Dame's Student Council is planning a special program on Jan. 18 to feature Student Foreign Exchange Month, during which the Council tries to raise funds and stimulate interest in the Student Foreign Exchange plan. A panel will be held, on which foreign students attending the various area high schools will be members. Notre Dame, which has had foreign exchange students in past years, is hoping also to be able to send one of its students abroad during the summer to live with a family and imbibe the culture of the country.

an induction ceremony held recently.

New members of the organization include Kathleen Barrett, Jean Bradt, Mary Breyer, Charles Donner, Jean Edwards, Carol House, Lorraine Lionelli, Charlene Liotta, George Lord, Barbara Mobilia, Michael Ring, Daniel Scheg, James Schwartz and Kathleen Wills.

Best Orator

Marcia McCarthy, junior at Notre Dame High of Elmira, will represent her school at the county eliminations of the forthcoming American Legion Oratorical Contest—Marcia won first place in the school eliminations—held Dec. 17 at Notre Dame, with her speech on the decisions of John Marshall as affecting the Constitution. Other contestants were: Elaine Splann, Joan Gregh and Sae Wylie.

Make Honor Group

Fourteen Cardinal Mooney seniors became members of the National Honor Society in



TO THE VICTOR—Marcia McCarthy, junior at Elmira's Notre Dame High, receives first-place award in American Legion Oratorical from John Gardner of the Harry B. Bentley Legion Post.

Alfred G. Boylan Joins Law Firm

The law firm of Middleton, Gianniny & Remington, 900 Midtown Tower, has announced that Alfred G. Boylan has become a partner and that the name of the firm is now Middleton, Gianniny & Boylan.

Boylan is a graduate of Georgetown University and received his law degree from Harvard University. Following his graduation from Harvard, he

Holy Name Director Replies to Critics

New York — (NC) — The national director of the Holy Name Society has come up with a few words of advice for those who claim the society now is outdated.

Father Dennis B. McCarthy, O.P., asserted: "Those who declare the Holy Name Society goals and programs are out of date almost invariably turn out to be the ones who are out of date themselves."

"The Dominican priest observed that there are some who assume that Catholic men everywhere are receiving Holy Communion weekly or more often. He said the fact is that in every large city in this country there is a large body of Catholics who receive Communion infrequently, if at all.

"Holy Name groups are making a new examination of their effectiveness and the status of their programs and practices."

Engaged

Mr. and Mrs. Theobald J. Doran of Dewberry Drive announce the engagement of their daughter, Kathleen Margaret, to Paul Robert Kennerson, son of Mr. and Mrs. John V. Kennerson of Hedgegarth Drive.

CATHOLIC SHOP

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RELIGIOUS GIFTS, CANDLES, GREETING CARDS, BOOKS

Liberty Draft Creates 'New Situation' in Spain

Madrid — (RNS) — The Secularity, but "I think these dangers are exaggerated and over-dramatized."

The speaker was Enrique Miret, who has for some years been national president of Catholic Action in Spain and was recently appointed secretary general of the National Union of the Lay Apostolate. He was one of the Catholic lay auditors invited to attend sessions of Vatican II.

Civil Rights God Given

Victoria, Tex. — (NC) — Civil rights are not civil at all, a Victoria priest told the Texas NAACP convention meeting here. "They are God-given rights, and the role of the Church with regard to these rights is the same today as it was from the beginning."

Speaking at a symposium entitled "The Role of Religious Institutions in the Civil Rights Struggle," Father E. A. Hermes, pastor of Our Lady of Victory Church, said:

"If these were civil rights, it would mean that they were bestowed by the government. And if this were true, then they could be taken away by the same government."

The pastor declared that "God established the brotherhood of man" which he said is the basis for what we are now referring to as civil rights.

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Thomas J. Cusker's Son Joins Father in Law Firm

Thomas J. Cusker, son of Eugene R. Cusker has joined his father in the formation of the law firm of Cusker and Cusker located at 320 Reynolds Arcade Building.

The younger Cusker was admitted to the New York Bar and to practice in the Federal courts in December, 1965.

After being graduated in the first class of McQuaid Jesuit High School in 1958, T. J. Cusker received his B.A. from University of Notre Dame in June 1960 and LL.B. from Albany Law School.

He resides with his wife, the former Janice, Pritchett, of Rochester and infant daughter at 4 Conrad Drive, Greece.

The senior in the firm earned his B.S. at Fordham University and LL. B. at Fordham Law School and has practiced law in Rochester since 1947.



Alfred G. Boylan

He is a member of the Monroe County, New York State and American Bar Association and is also a member of the American Arbitration Association and the Lawyers Title Insurance Corporation. He is a member of the Board of Directors of the Sibley Corporation.

STATEMENT OF CONDITION

As of December 31, 1965

ASSETS:	LIABILITIES:
First Mortgage Loans 20,492,497.16 This includes mostly loans on homes in the Chemung Valley area. Equal monthly payments are made by the borrower until the property is debt-free.	Savings Accounts 21,076,450.74 This includes the savings of individuals, families, partnerships, corporations, civic and social organizations. Savings are insured up to \$10,000 by the Federal Savings and Loan Insurance Corporation.
Property Improvement loans 2,758.29 Loans made under Home Modernization loan plans... all repayable in 5 years or less.	Loans in Process 206,294.40 These loans have been made and the funds set aside for disbursement. Most of these loans are for the construction or modernization of homes in the Chemung Valley area.
Other Loans 77,739.60 Made to members who use their passbooks as security for an amount up to 90% of their savings.	Other Liabilities 85,646.17
Real Estate Owned 8,994.62	Deferred Credits 95,350.11 Interest paid in advance by borrowers and other unearned income.
Student Loans 86,318.48 Loans made to college students for educational expenses under provisions of the New York State Higher Education Assistance program.	Reserves 2,224,321.70 Each three months, a portion of our earnings is set aside to strengthen the association and further assure the safety of savers' and investors' accounts.
Shares in Savings and Loan Bank and Stock in Federal Home Loan Bank of New York 320,000.00 As members of these organizations we are privileged to use their credit facilities and numerous other services.	
Office Building and Equipment 569,684.94 Cash on Hand and in banks 744,113.40 Government Bonds 1,011,068.03 Prepaid Expenses 83,888.57 Our Total Assets 23,688,063.12	Our Total Liabilities 23,688,063.12

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