

Now... for Catholics of all ages and Catholic families of all sizes—

This remarkable new "extra cash" Catholic Hospital Plan has been created just for you—regardless of the kind of health insurance you already have!

For only \$1—now, with no qualifications whatsoever, you can enroll yourself and all eligible members of your family in this valuable extra protection health plan—if you mail your Enrollment Form no later than Midnight, May 21, 1967!

This could well be the most important news you've heard in years! Now you may enjoy a special low-cost health protection plan that pays "extra cash" direct to you when a sudden accident or an unexpected sickness hospitalizes you or a member of your family!

At last, a long-respected insurance company (Mutual Protective Insurance Company, specializing in health insurance for Catholics for over 35 years) has created a brand new health plan, especially for Catholics like yourself! It is called the CATHOLIC HOSPITAL PLAN.

Try This Plan For Only \$1.00! To make it easy for you to "try" this new plan and see just how it can benefit you and your family, we now make you this no strings "introductory" offer:

You can qualify for this new plan during this limited enrollment period—without having to see a company representative—and without any red tape whatsoever! You can enroll yourself and all eligible members of your family for only \$1.00!

And, after you receive your policy, if for any reason you decide you don't want it, you may return it within 10 days and your dollar will be promptly refunded!

How The Catholic Hospital Plan Differs From Ordinary Health Insurance What is so unusual about the new Catholic Hospital Plan—and why should it especially interest you?

As a Catholic, it is to your advantage to go to a Catholic hospital when sickness or accident strikes. There you can count on receiving medical treatment that is in accordance with the ethical and religious directives of the Church. Of course, the Catholic Hospital Plan cannot guarantee you admission to a hospital. However, by paying money directly to you instead of to the hospital, it guarantees you the right to select your own hospital. And even if you enter a non-Catholic hospital, you will be covered under the Catholic Hospital Plan, but your benefits are actually greater if you go to a Catholic Hospital.

You may agree that Catholics should be encouraged to go to Catholic hospitals, but you may already have some hospital insurance and you may be wondering—why do I need more?

Because no matter what other insurance you now carry, it simply won't cover everything! Think for a moment—in these days of rising medical costs, would your present insurance cover all your hospital bills? All your surgical and in-hospital doctor's bills? All the medicines, drugs, supplies and the many other extras? Probably not.

And even if all your medical and hospital bills were covered, what about all your other expenses—the bills that keep piling up at home—the tremendous and costly upset to your budget, your reserves and your family life?

If you, as husband, father and breadwinner are suddenly hospitalized, your income stops, your expenses go up. Even if you have some kind of "salary insurance" it probably won't come close to replacing your full-time pay. If your wife is suddenly hospitalized, who will look after the family, do the laundry, the marketing, the cleaning? You may have to take time off from your job—or hire full-time domestic help. If one of your children is hospitalized, you will certainly spare no expense. If you're a senior citizen, with limited resources, and are hospitalized, even with Medicare, where will the "extra" money you need come from?

Without any extra cash protection in case of a hospital emergency, debts may be incurred, savings may be lost, peace of mind may be shattered—and even recovery can be seriously delayed.

How The Plan Protects You And Your Family Now, with the unique protection of the Catholic Hospital Plan, you can avoid these worries—because you can be assured of extra cash income when you or any covered member of your family goes to the hospital—to help keep you out of debt, to help keep your savings intact, to speed recovery by easing your worried mind! No matter how large your family, no matter what your age or occupation and without any other qualifications whatsoever, you can choose any of four low-cost plans, specially tailored to suit your family's needs.

CHOOSE THE PLAN THAT SUITS YOU BEST—You can enroll for only \$1.00!

- \$10,000 MAXIMUM—ALL-FAMILY PLAN: \$100 a week (\$14.28 a day) extra cash income when you are hospitalized. \$75 weekly (\$10.71 daily) when your wife is hospitalized. \$50 weekly (\$7.14 daily) for each eligible child hospitalized.
 - \$7,500 MAXIMUM—ONE-PARENT FAMILY PLAN: \$100 weekly (\$14.28 daily) when you are hospitalized. \$75 weekly (\$10.71 daily) when your wife is hospitalized.
 - \$5,000 MAXIMUM—HUSBAND-WIFE PLAN: \$100 weekly (\$14.28 daily) when you are hospitalized. \$75 weekly (\$10.71 daily) when your wife is hospitalized.
 - \$5,000 MAXIMUM—INDIVIDUAL PLAN: \$100 a week (\$14.28 a day) when you are hospitalized.
- (Note: in a non-Catholic hospital, benefits are reduced by 5%.)

If yours is a young growing family, then we recommend the All-Family Plan. You and your wife are covered for all accidents and illnesses (including maternity benefits), after your policy has been in force for 10 months. And all your unmarried dependent children under 21 are covered as long as they live at home. (This includes not only your present children but any children you may have in the months and years to come.)

If you are the only parent living with your children, we suggest the One-Parent Family Plan. This covers you and all eligible children living at home between 3 months of age and under 21. Under this plan, of course, future additions are not included since no maternity benefit is provided in the One-Parent Family Plan.

On all plans, your cash benefits are paid from the very first day you enter the hospital, for as long—and for as many times—as you are hospitalized, right up to the maximum (Aggregate of Benefits) of the plan you select.

Important: Here is another real "plus" if you have been hospitalized. Even if one of your covered family members has suffered from chronic ailments in the past, the kinds of conditions that come back again and again are likely to recur. The Catholic Hospital Plan allows these pre-existing conditions after your policy has been in force for 10 months!

But whether or not you have had a chronic ailment, the Catholic Hospital Plan will cover any accident immediately. The very day your policy goes into effect—and any sickness which begins after your policy is 30 days old. There are only these minimum necessary exceptions: pregnancy or any consequence thereof (unless you have the ALL-FAMILY PLAN); military service, nervous or mental disease or disorder, suicide, alcoholism or drug addiction, or if something happens "on the job" and is covered by Workmen's Compensation or Employers Liability Laws. You are free to use any hospital of your own choice that makes a charge for room and board service, with these exceptions only: nursing homes, convalescent or self-care units of hospitals, Federal hospitals, or any hospital primarily for treatment of tuberculosis, alcoholism, drug addiction, or nervous or mental disease.

In addition to the important hospital benefits, you get all these valuable "extra" features:

How Your "Health Bank Account" Grows Each Month Here's a wonderful benefit, no matter which plan you choose, almost like a "Bank Account." When your policy is issued, your insurance provides up to \$10,000, \$7,500, or \$5,000—according to the plan you choose. This is your "Health Bank Account." Then, every month your policy is in force, an amount equal to your regular monthly premium (including your first month's) is actually added to your maximum! When you have claims, your benefits are simply subtracted from your "account"—much like putting money in and taking it out of the bank.

Accidental Death Benefit Paid To Your Parish In the event of the accidental death (within 90 days of an accident) of any person covered under the Catholic Hospital Plan, \$500 will be paid to the covered person's parish, subject to the maximum (Aggregate of Benefits) of your policy. If you wish to name a beneficiary other than your parish, check the box on your Enrollment Form and a change form will be sent to you along with your policy.

Special Feature: Test Peace of Mind and Security For as long as you live and continue to pay your premiums, we will never cancel or refuse to renew your policy for health reasons—and we guarantee that we will never cancel, modify or terminate your policy unless we decline to renew on all policies of this type in your area or until the maximum (Aggregate of Benefits) of your policy has been paid.

Very Low Cost—Other Health Insurance As You Wish!

Yes, the Catholic Hospital Plan pays you in addition to any health insurance you carry, whether individual or group—even Medicare! Furthermore, all your benefits are tax-free!

Surprisingly Low Cost Membership in the Catholic Hospital Plan costs considerably less than you might expect. You pay only \$1.00 for your first month's coverage (regardless of your plan), then only \$7.95 a month for the All-Family Plan, only \$5.95 a month for the One-Parent Family Plan, only \$5.75 for the Husband-Wife Plan, and the Individual Plan costs only \$3.25. (When you become 65—or if you are 65 or over, now-senior Citizen rates apply. See the modest increase in the box following.) And re-

member, regardless of age, size of family or the plan you select, you can now enroll and get your first month's coverage for only \$1.00!

SPECIAL NOTE IF YOU ARE OVER 65

Even though Medicare will pay most of your hospital expenses, it will not cover all of your needs. During this limited enrollment, you can get the extra cash protection needed during the high-risk senior years simply by filling out the Enrollment Form below without any other qualifications!

It's a fact that people over 65 are greater risks. They go to hospitals more often and have larger hospital bills than any other age group. That's exactly why senior citizens need more protection! And that's why some hospital plans won't accept them or charge rates beyond their means. But the Catholic Hospital Plan, not only accepts you regardless of age, it gives you easy-to-carry protection that is within your means. If you are over 65 now, or when you become 65, the following modest monthly increase applies. (This is the only increase that can ever be made as long as you continue your policy in force.)

Female on All-Family or Husband-Wife Plan	\$2.25
Female on One-Parent or Individual Plan	\$3.20
Male on Any Plan	\$3.00

ARE YOUR PARENTS SENIOR CITIZENS?

Most senior citizens guard against becoming a "burden." But no one, that insurance won't meet today's high hospital costs. Even Medicare won't take care of everything. A serious condition requiring hospitalization can mean the end of their reserves and loss of independence. To honor their independence and safeguard your own reserves, enroll your parents in the Catholic Hospital Plan during this limited enrollment period. Have the parent to be enrolled complete and sign the Enrollment Form, but enter your address, c/o your name. (Example: c/o John M. Jones, 123 Main Street, Anytown, U.S.A.) We will send the policy and premium notices to you. Just enclose \$1 for the first month's coverage.

How Can We Do It?

At this point, you must be asking, "How can we offer so much for so little?" The answer is simple: We have lower total sales costs! The Catholic Hospital Plan is a mass enrollment plan and a large volume of policies is issued during certain limited enrollment periods. And all business is conducted directly between you and the company by mail. No salesmen are needed. There are no costly investigations or any extra fees for you to pay. It all adds up to real savings we share with you by giving you top protection at lower cost.

A Respected Company

In addition to the exceptional value of the Catholic Hospital Plan—the lowest cost, the high benefits, the ease of enrollment—you get something even more valuable: Your policy is backed by the resources, integrity and reputation of the Mutual Protective Insurance Company, "The Catholic's Company," specializing in low cost protection for Catholics all across America for more than 35 years. Catholics everywhere, possibly right in your own community, (including many priests, nuns, about us) and may be insured by us. Many Catholic school children have for years enjoyed Mutual Protective coverage. Serving policyholders throughout the United States direct by mail, Mutual Protective has its headquarters in Omaha, Nebraska, where it is incorporated and licensed.

Easy To Enroll—No Red Tape—No Salesman Will Call

If you enroll now, during this limited enrollment period there are no other qualifications other than to complete and mail the Enrollment Form below. We will issue your Catholic Hospital Benefit Policy (Form P147 Series) immediately—the same day we receive your Form. This automatically puts your policy in force. Along with your policy, you will receive a simple, easy-to-use Claim Form. Should you at any time need your benefits, you can be sure that your claim will be handled promptly.

As a Catholic, doesn't it make good sense for you to be protected by a Catholic health plan—should you or a member of your family be stricken by sickness or accident and suddenly hospitalized? Why not take a moment right now and fill out your Enrollment Form. Then mail it promptly with only \$1.00—introductory cost for your first month's coverage.

19 Important Questions Answered

ABOUT THE NEW CATHOLIC HOSPITAL PLAN

1. What is the Catholic Hospital Plan? The Catholic Hospital Plan is a brand-new, low-cost health protection plan—created especially for Catholics—that pays extra cash income direct to you when covered accident or illness hospitalizes you or a member of your family.

2. Why should the Catholic Hospital Plan be chosen over other hospital plans? When you go to a Catholic hospital, you know that the physical and spiritual care you receive is in accordance with the ethical and religious directives of the Church. Under the Catholic Hospital Plan, your benefits are created if you go to a Catholic hospital.

3. Why is the Catholic Hospital Plan the lowest cost health insurance? Probably your present hospital insurance won't cover all your hospital expenses, but even if it does, you will still need help to cover all your household expenses when you're hospitalized.

4. Can I still get other health insurance through my employer? Yes, the Catholic Hospital Plan pays you in addition to any health insurance you carry, whether individual or group—even Medicare! And all your benefits are tax-free!

5. How do I apply for my policy? None at all. Your only qualification is to complete and mail your Enrollment Form by the deadline date shown on the form below.

6. How do I choose the plan that suits me best? If you are a young growing family, we recommend the ALL-FAMILY PLAN. You and your wife are covered for all accidents and illnesses (including maternity benefits), after your policy has been in force for 10 months. All your unmarried dependent children (and future additions) between 3 months and under 21 are included, at no extra cost, as long as they live at home.

7. If you are the only parent living with your children, we suggest the ONE-PARENT FAMILY PLAN. This covers you and all eligible children living at home between 3 months of age and under 21. Under this plan, of course, future additions are not included since no maternity benefit is provided in the ONE-PARENT FAMILY PLAN. If you have no children, or if your children are grown and no longer dependent on you, you may choose the HUSBAND-WIFE PLAN. Or, if you are living by yourself, you will want the INDIVIDUAL PLAN.

8. How much cash benefit will I receive? On all plans, your cash benefits are paid from the very first day you enter the hospital, for as long—and for as many times—as you are hospitalized—up to the maximum (Aggregate of Benefits) of the plan you choose.

9. How much can I be paid in a Catholic hospital plan? Each plan has its own "Aggregate of Benefits," what we call the maximum.

For example, under the ALL-FAMILY PLAN, the maximum is \$10,000. \$100 a week (\$14.28 a day) when you are hospitalized. \$75 weekly (\$10.71 daily) when your wife is hospitalized. \$50 weekly (\$7.14 daily) for each eligible child hospitalized.

Under the ONE-PARENT PLAN, the maximum is \$7,500. \$100 weekly (\$14.28 daily) when you are hospitalized. \$75 weekly (\$10.71 daily) for each eligible child hospitalized.

Under the HUSBAND-WIFE PLAN, the maximum is \$5,000. \$100 weekly (\$14.28 daily) when you are hospitalized. \$75 weekly (\$10.71 daily) when your wife is hospitalized.

Under the INDIVIDUAL PLAN, the maximum is \$5,000. \$100 a week (\$14.28 a day) when you are hospitalized.

10. How do I get my policy if I am not a Catholic?

You will be covered in any hospital anywhere in the world that makes a charge for room and board, except nursing homes, convalescent or self-care units of hospitals, Federal hospitals, or any hospital primarily for the treatment of tuberculosis, drug addiction, alcoholism, or nervous or mental disorder. Should you enter a non-Catholic hospital, your weekly benefits are reduced by only 5%.

11. When does my policy go into force? It becomes effective the very same day we receive your Enrollment Form. Accidents are covered on that date. After your policy is 30 days old, sicknesses which begin thereafter are covered. Under the ALL-FAMILY PLAN—childbirth or pregnancy or any consequence thereof are covered after your policy has been in force for 10 months.

12. What if someone in my family has had a health problem that may occur again? Even if one of your covered family members has suffered from chronic ailments in the past, pre-existing conditions are covered after the policy has been in force for two years.

13. What conditions are not covered? Only these minimum necessary exceptions: pregnancy or any consequence thereof (unless you have the ALL-FAMILY PLAN), war, military service, nervous or mental disease or disorder, suicide, alcoholism or drug addiction, or any condition covered by Workmen's Compensation or Employers Liability Laws.

14. Can I drop out any time? Can you drop me? We will never cancel or refuse to renew your policy for health reasons—for as long as you live and continue to pay your premiums. We guarantee that we will never cancel, modify or terminate your policy unless we decline to renew on all policies of this type in your entire state or until the maximum (Aggregate of Benefits) of your policy has been paid. You, of course, can drop your policy on any renewal date.

15. Why is the Catholic Hospital Plan almost like having an extra "bank account"? When your policy is issued, your insurance provides up to \$10,000, \$7,500, or \$5,000—depending on the Aggregate of Benefits of the plan you choose. This is your "Health Bank Account." Then, every month your policy is in force, an amount equal to your regular monthly premium (including your first month's) is actually added to your maximum. When you have claims, benefits are simply subtracted from your "account."

16. Are any other unusual benefits included in the Catholic Hospital Plan? Yes! In the event of an accidental death (within 90 days of an accident) of any person covered, \$500 will be paid to the covered person's parish—unless you wish to name another beneficiary—subject to the maximum (Aggregate of Benefits) of your policy.

17. How are my claims handled promptly? Yes! With your policy, you will receive a simple, easy-to-use Claim Form. Your claims will be processed quickly and your checks will be sent directly to you.

18. Why are the premiums in the Catholic Hospital Plan so low? With the Catholic Hospital Plan, you actually get all these benefits at such a low cost—because this is a mass enrollment plan—and no salesmen are used. Our volume is higher and our total sales costs are lower.

19. How much does my first month cost? Only \$1.00, regardless of your age, the size of your family or the plan you select. After the first month, if you are under 65, you pay only these low monthly rates: \$7.95 a month for the ALL-FAMILY PLAN; only \$5.95 a month for the ONE-PARENT FAMILY PLAN; only \$5.75 a month for the HUSBAND-WIFE PLAN; only \$3.25 a month for the INDIVIDUAL PLAN. (When you are over 65, premiums increase. See modest increase in box at left.)

20. Why should I enroll right now? Because an unexpected sickness or accident could strike without warning—and you will not be covered until your policy is in force. Remember, if for any reason you change your mind, you may return your policy within 10 days and your \$1.00 will be refunded immediately.

Money-Back Guarantee

When you receive your policy, you'll see that it is direct, honest, easy-to-understand. But if for any reason whatsoever you decide that you don't want it, you may return it within 10 days and we will promptly refund your dollar.

Please Note: Because this is a limited enrollment, we can only accept enrollments postmarked on or before May 21, 1967. But please don't wait until that date! It is important that you act today! The sooner we receive your Form, the sooner your Catholic Hospital Plan will cover you and your family. We cannot cover you if your policy is not in force!

SPECIAL LIMITED ENROLLMENT! EXPIRES MAY 21, 1967

Don't delay—fill out and mail Enrollment Form today, with \$1.00, to Mutual Protective Insurance Company, 3860 Leavenworth Street, Omaha, Nebraska 68105.

CATHOLIC HOSPITAL PLAN

LIMITED ENROLLMENT FORM No. 5750020

INSURED'S NAME (Please Print) First Middle Initial Last

ADDRESS Street City State Zip No.

IMPORTANT: This enrollment form must be mailed no later than midnight of **May 21, 1967**

SEX: Male Female Month Day Year

AGE DATE OF BIRTH: Month Day Year

SELECT: All-Family Plan Husband-Wife Plan One-Parent Family Plan Individual Plan

Do you carry other insurance in this Company? No Yes (If "yes," please list policy numbers.)

I have enclosed my first monthly premium of \$1.00 and hereby apply to Mutual Protective Insurance Company, Omaha, Nebraska, for the Catholic Hospital Benefit Policy Form P147 Series and Plan thereunder as selected above. I understand the policy is not in force until actually issued. I understand that unless I indicate another beneficiary to the Company in writing prior to my death, and direct another change of beneficiary the beneficiary for all persons covered under this policy shall be the Catholic parish in which the covered person resides at the time of his death.

Date Signed X Insured's Signature SIGN-DO NOT PRINT

FORM-517 Check here if you wish to name a beneficiary other than your parish, and a form will be sent to you along with your policy.

Please make check or money order payable to MUTUAL PROTECTIVE

MUTUAL PROTECTIVE INSURANCE COMPANY

3860 Leavenworth Street, Omaha, Nebraska 68105

CATHOLIC

A First



Bishop Sheen's first Co. Geneva, Sunday, April Father Arthur J. Mack



Dr. W. Allen Wallis, p head of the University last Friday afternoon. ssembly, spoke on "The

A Pledge Not a Revolt

Rochester's Father Charles E. Curran was his classroom desk to lecturing in his soft-spoken voice on the intricacies of theology.

The sun-splashed campus beside his classroom was quiet dotted here and there with students hustling to class, to library or over to the adjacent National Shrine of the Immaculate Conception.

The scene had been quite different a week before.

Virtually all the 6000 students and 400 faculty members at Catholic University of America in Washington had closed school in an unprecedented boycott to protest the firing of Father Curran.

This week the University trustees—33 prelates and laymen—reversed their decision and rehired and promoted him.

The confrontation between the tall, slim scholar and the University was repeated across the nation by radio and television bulletins and newspaper headlines.

First to rally behind Father Curran were priest-friends of the Rochester Diocese who met 104 signatures at a meeting Wednesday, April the day after his ouster was announced. Lay people of the area also promptly telegraphed their support for his cause.

Although news reports invariably cited Father Curran's "real views" on birth control, himself insisted the dispute not "primarily" a theological issue but rather an academic one—that he was ousted without a hearing by University officials.

(Continued on Page 2)

IF YOU MOVE... let us know about it. we can keep your Courier coming to you on time. Phone or mail us notice your change of address. Include your old address and new address and name of your parish.

Courier Journal, 33 S. St., Rochester, N.Y. 146 Phone-716-454-7050.