

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 use 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 sick or in an accident. 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 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, X-rays, 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 upkeep 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 "salaried insurance," it probably won't come close to meeting 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. And if you are 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 our 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!

\$10.00 MAXIMUM—ALL-FAMILY PLAN: \$100 a week (\$1428 a day) extra cash income when you are hospitalized. \$75 weekly (\$1071 daily) when your wife is hospitalized. \$50 weekly (\$714 daily) for each eligible child hospitalized.

\$7.50 MAXIMUM—ONE-PARENT FAMILY PLAN: \$100 weekly (\$1428 daily) when you are hospitalized. \$50 weekly (\$714 daily) for each eligible child hospitalized.

\$7.30 MAXIMUM—HUSBAND-WIFE PLAN: \$100 weekly (\$1428 daily) when you are hospitalized. \$75 weekly (\$1071 daily) when your wife is hospitalized.

\$5.00 MAXIMUM—INDIVIDUAL PLAN: \$100 a week (\$1428 a day) when you are hospitalized.

If you're a young, growing family, then we recommend the All-Family Plan. You and your wife are covered for all new sicknesses and accidents (including maternity benefits, after your policy has been in force for 10 months). And all your unmarried dependent children between 3 months of age and under 21 are included at no extra cost 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 benefits are 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 told that any senior citizen family is "uninsurable." 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 or are likely to recur, the Catholic Hospital Plan will cover these pre-existing conditions after your policy has been in force for two years!

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 new 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), war, 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 go to 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 disorder.

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 an extra "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) 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 For 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 renewal on all policies of this type in your entire state or until the maximum (Aggregate of Benefits) of your policy has been paid.

Costs As Much As 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—special Senior Citizen rates apply. See the modest increase in the box following.) And remember, 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!

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SPECIAL NOTE IF YOU ARE OVER 65

Even though Medicare will pay most of your hospital expenses—it still 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!)

Table with 2 columns: Plan Type and Monthly Premium. Options include All-Family, One-Parent, and Individual plans.

ARE YOUR PARENTS SENIOR CITIZENS?

Most senior citizens guard against becoming a "burden" but often their 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 lives 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. Have the parent to be enrolled complete and sign the Enrollment Form, but enter your address (for your name). (Example: c/o John M. Jones, 120 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 only during certain limited enrollment periods. And all business is conducted directly between you and the company by mail. No salesmen are used. 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.

Are You Eligible For Coverage? In addition to the exceptional value of the Catholic Hospital Plan—the low 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), know 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.

How 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.

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!

19 Important Questions Answered ABOUT THE NEW CATHOLIC HOSPITAL PLAN

19 Important Questions Answered ABOUT THE NEW CATHOLIC HOSPITAL PLAN. Questions include: Why do I need the Catholic Hospital Plan? What happens if I go to a Catholic hospital? What happens if I go to a non-Catholic hospital? How do I enroll? etc.



Lutheran I Pittsburgh — (RNS) — were observers at the nuns of the Pittsburgh They were Deaconess Cross Lutheran church, Edith Fischer, in charge Passavant Hospital (rig nun-members of the D dison — Sister Edward M After the Liturgical D commented on parallel estant and Catholic ren of mission" being instil to get away from "the S an-everyday-living-of-r

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By FRANCIS BRADLEY Ministry of Laity, Rochester Area Council of Churches

What does Ecumenism mean to a layman? What are they trying to accomplish with Ecumenism, and what is there in it for the layman? The average layman attending church today has little interest in the situation—or uniting-of-all-Christian Churches.

Most of the work today has been done in this field by theologians and by church administrators. The average church-goer had little opportunity to know what is going on unless he subscribes to many magazines and booklets that report on the subject or he reads some of the current books. To date, not much has been done in the field of ecumenism (church union) the local church.

We have remained very passively oriented and our whole sphere of interest has been centered in the local church where our families attend.

Until greater efforts are made by the local congregation to structure their members on what is happening ecumenically in the movement to Church and World, there is still much to be done. In addition to instructing these local congregations to go to have to provide practical opportunities for the people to get to know other who may be worshipping a God differently.

Our Rochester Council Churches and the Ecumenical Commission of the Roman Catholic Diocese are beginning to answer this lack by the opening of "Open Houses" where members visit other church by regional united services during the Week of Christian Unity in January; by providing opportunities for lay people to meet together to learn about ecumenism using the Living Dialogue approach.

It will take even greater work in this field to overcome separation that has existed hundreds of years. Obedience there is a wide area between Catholic and the Protestant Churches but there is much to be done in narrowing the gap between Protestant Churches.

Why is unity so important to the layman there are first apparent reasons — the first that Our Lord wants us to "do", and we have His word from the Bible for that; and secondly, Christian Churchmen are to be able to speak and act together. The complexities of world today and the moral and theological questions raised demand a more united front. We have found in most of the countries of the world that Christians are a minority and this has been reflected in the work of the Roman Catholic Church and particularly in those areas where Christianity has been a minority. It is a sign of utter stupidity and a disgrace to have Christianity presented as such a fragmented and divided group. Unity becomes not just something desirable — it is a necessity.

The promise of a new era especially evident in a year in which the Decree of Ecumenism of the recent Vatican Council speaks of non-catholic Christians. No one can read it without being impressed by the spirit shown for those outside the Roman obedience and the care which is taken to stand their position and state it fairly. Moreover,

ONLY A FEW MORE DAYS LEFT! LIMITED ENROLLMENT PERIOD ENDS 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. Includes fields for name, address, sex, date of birth, and plan selection.



MUTUAL PROTECTIVE INSURANCE COMPANY 3860 Leavenworth Street, Omaha, Nebraska 68105