

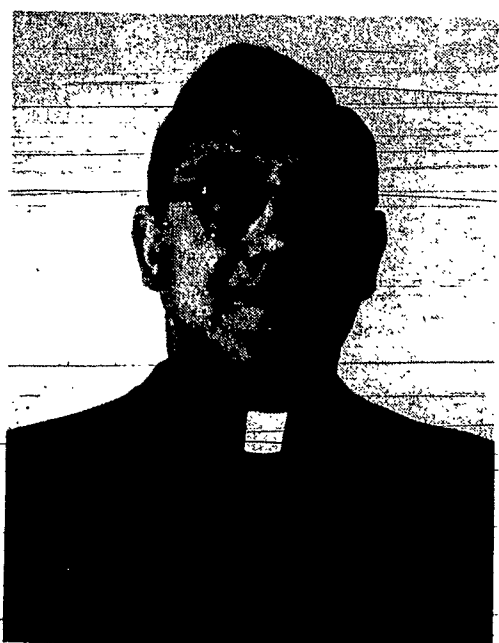
Family Life Apostolate, From Cradle to Grave

By Father Gerald Dunn
Pastor, St. Theodore's, Rochester
Director Emeritus, Family Life Bureau

When one speaks of the Family Life Apostolate, one must speak of life from the cradle to the grave. For we live in some form of family structure during all or most of that time. There are some few who by choice or circumstance do not live with and are not at all dependent upon other family members but these are a very small minority.

Our introduction to the Apostolate came in 1958 when the Family Life Bureau was established to care for the need of educating those preparing for marriage. With the assistance of several dedicated lay couples and doctors and the cooperation of priests we were able to increase the number of conferences from one to nine the first year. Since then there has been an increase each year to the point where the great majority of Catholic couples receive the benefits of this program.

A foundation had been laid by the yearly conference conducted by a small group of priests and laity. Many will recall those sessions at the old Powers Hotel and Sacred Heart Cathedral. For economy reasons and to bring the program to the attention of the greatest



Father Gerald Dunn

number of couples, we brought the program to several churches in Rochester.

Perhaps our one major problem was that we became too successful. The crowds burst the seams of many a parochial facility. Even with the expansion to other sections of the diocese, Elmira and Auburn getting their own directors, and the increase in the number of conferences, we seldom had a group small enough for individual attention.

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Pre-Cana Conferences

| Rochester | |
|--------------------------|---|
| Mar. 30, Apr. 13, 20, 27 | (3 p.m.) Guardian Angels — 2061 E. Henrietta Rd. |
| May 4, 18, June 1, 8 | (7:30 p.m.) St. Monica — 841 Genesee Street (3 p.m.) St. Ambrose — 31 Empire Blvd. (7:30 p.m.) St. Thomas More — 2617 East Avenue |
| June 15, 22, 29, July 6 | (3 p.m.) Holy Cross — 4492 Lake Avenue (7:30 p.m.) Sacred Heart — 296 Flower City Park |
| July 13, 20, 27, Aug. 3 | (3 p.m.) St. Margaret Mary — 400 Rogers Pkwy. (7:30 p.m.) St. Boniface — 330 Gregory St. |
| Aug. 10, 17, 24, 31 | (3 p.m.) Christ the King — Kings Highway S. (7:30 p.m.) St. Charles — 3003 Dewey Ave. |
| Sept. 7, 14, 21, 28 | (3 p.m.) Corpus Christi — 880 Main St. E. (7:30 p.m.) St. Michael — 343 Clifford Ave. |
| Oct. 5, 12, 19, 26 | (3 p.m.) Our Lady of Lourdes — 168 Rhincliff Dr. St. John the Evangelist — 2367 Ridge Rd. W. |
| Nov. 2, 9, 16, 23 | (3 p.m.) Holy Family — 899 Jay St. (7:30 p.m.) St. Augustine — 420 Chili Ave. |
| Nov. 30, Dec. 7, 14, 21 | (3 p.m.) St. John the Evangelist — 549 Humboldt St. (7:30 p.m.) St. Pius the Tenth — 3000 Chili Ave. |
| Auburn | |
| Apr. 13, 20, 27, May 4 | (7 p.m.) St. Hyacinth's Hall — 59 Pulaski St. |
| May 18, 25, June 1, 8 | (3 p.m.) SS. Peter & Paul Hall — 134 Washington St. |
| Nov. 2, 9, 16, 23 | (3 p.m.) Holy Family Hall — North St. |
| Newark | |
| Apr. 13, 20, 27, May 4 | (3 p.m.) St. Michael's Hall — 320 South Main St. |
| Oct. 5, 12, 19, 26 | (3 p.m.) St. Michael's Hall — 320 South Main St. |
| Elmira | |
| Apr. 13, 16, 20, 27 | (8 p.m.) Our Lady of Lourdes — W. Church St. |
| Sept. 7, 10, 14, 21 | (8 p.m.) Our Lady of Lourdes — W. Church St. |
| Nov. 30, Dec. 3, 7, 14 | (8 p.m.) Our Lady of Lourdes — W. Church St. |
| Ithaca | |
| May 28, June 4, 11, 18 | (8 p.m.) Contact Rev. David Gramkee |
| Sept. 17, 24, Oct. 1, 8 | (8 p.m.) Immaculate Conception Rectory |

The Four Tools of Money Management

By Paul J. Derleth
Lincoln Rochester Trust Co.

At the end of the honeymoon, one of a couple's most pressing problems might be whether to visit his parents or her parents first.

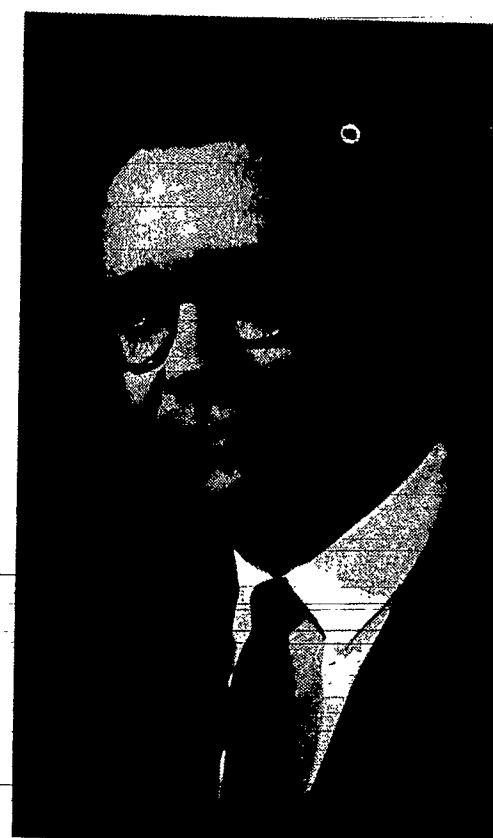
After those first blissful days, however, there will be many more serious decisions to make. One of these undoubtedly will be how to best manage the family money.

When counselling a young couple, many bankers often refer to this process as "money management." The term, however, is not truly indicative of what it proposes.

Perhaps the phrase "money management" should be changed to "sound financial programming" with emphasis on the tools needed to do the job.

Basically, there are four main tools needed. They are, in order of their probable importance: a system of planning and recording income and expense; a checking account; a savings account; and a plan for the future.

Of these items, by far the most important is the first. It is in this first step that a financial plan either succeeds or fails. Consideration should be given to such things as whether to rent or own a home, reasonable savings goals for specific purposes (such as the



Paul J. Derleth

purchase of a major appliance or a vacation) and longer term savings goals for such things as a new home. Whether some of these goals represent practical goals or "pie-in-the-sky" daydreams, decide on them and then start saving to make your dreams come true.

Decide also on the amount of cash each of you will have for personal pur-

poses and agree on what expenses will be covered in this way. By the time these things have been accomplished you will have begun step one in your sound financial program.

What we are obviously considering in step one, a system of planning and recording income and expense, is nothing more than . . . The Budget.

The first item necessary for a budget is an income, and it is axiomatic that your income must be large enough to give you somewhat of a choice on how to spend it.

The importance of a budget lies in the fact that a budget gives you a picture in Panavision with stereo sound of the way we distribute our income. If we save not a penny during the year, it at least tells us what we have done with our money.

Another axiom of the budget is that you will have no more money if you budget than you will if you do not. It is possible, however, to have more money for some particular purpose if you are willing to cut back on some other expense. The budget is simply a tool for planning, perhaps forcing us to make one choice out of several possibilities.

There are, of course, many ways to budget, and in most cases each method

is satisfactory. There is one method though—so obvious and so simple—that it is easily overlooked.

The first step is to calculate your net income. Your net income, the amount you receive after your employer makes all the necessary deductions, is the money you have to spend and to save. For illustration purposes, let us assume a couple has a weekly income.

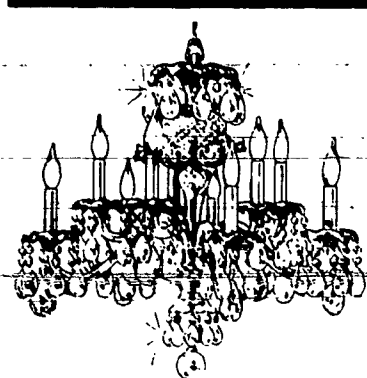
The next step is to determine your fixed expenses and obligations. These include such things as your rent or mortgage payments, taxes, fire insurance premiums, gas electric, telephone and water bills, church contributions, installment obligations, and so on. Calculate the amount necessary each week to pay these bills as they come due and each week put this amount into a checking account.

Since most obligations are paid on a monthly basis, the total of these divided by four will give you the amount you must deposit each week to cover these items. Then on a monthly basis it is a relatively simple matter to sit down and write your checks.

As an aid to this program it is most imperative that you also set up a system of recording the deposits and payments from the various smaller funds set up within this account. Only in this way

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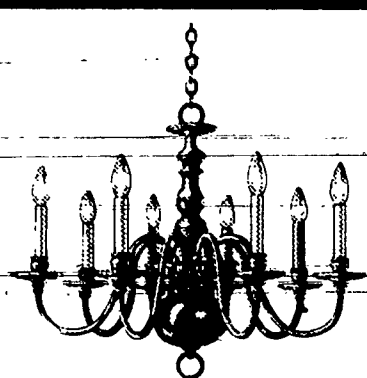
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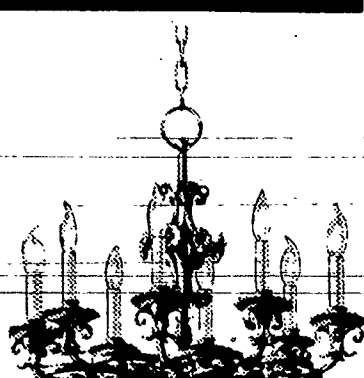
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