



FR. PAUL J. CUDDY

On The Right Side

In 1966 I wrote an article on "The Importance of Having a Will." The reasons given were: 1) to minimize confusion at the time of death; 2) to spell out clearly what one really wants done with his estate; 3) to make provisions for spouses and their children immediately at the time of death; 4) to use the legal provisions most advantageous regarding taxes on the estate, especially in contributions to charity.

For example: A friend of mine was executor of a will of a relative in California. He said "It was incredible! He was a bachelor and left over \$100,000. His closest relatives were a raft of cousins, most of whom meant nothing to him. However, he had a secretary who was like a mother to him. So he willed 80% of his estate to her. However, she died two years before he did, and he never changed his will. So all the cousins were at the lawyer's door with hands out. And since that is the law, they got their legal share. But this certainly was not Tim's intention."

Why in heaven's name would an intelligent man like that neglect to change his will after his secretary's death to a new, up-to-date will? This would have distributed his goods as he really wanted. I suppose the answer is the same as in the neglect of making any will: not lack of good intention, but sheer carelessness; putting off until tomorrow.

I. Are your records in order? (Check off, Yes or No.)

1. Your Will.
2. Insurance Policies — Property Deeds — Stocks.
3. Notes receivable.
4. Bank Books — Safe — Deposit Key.
5. Income tax returns for last year.
6. Marriage certificate.
7. List of relatives, with addresses.
8. Marriage certificate.
9. Social Security card or number.
10. List of your assets.
11. Burial instructions and instructions to wife.

II. What is the value of your estate? (Assets and liabilities. Mark clearly.)

- Assets:
1. Savings
 2. Securities
 3. Real Estate
 4. Life Insurance Value
 5. Other Assets

- Liabilities:
1. Debts
 2. Burial Expenses
 3. Estate and Inheritance Taxes
 4. Income Tax due
 5. Administration expenses

III. Wife's income and expenses: (Monthly).

- Source:
1. Insurance
 2. Social Security
 3. Veteran's Pension
 4. Income from securities

Deaths

James Moore

James Moore of Fairport, a printer employed by the Christopher Press, died July 1.

A memorial service will be held at 8 p.m. tomorrow, July 8, in the Congregational Church of Fairport.

Mr. Moore had worked for 14 years for the Christopher Press, which prints the Courier-Journal.

He is survived by his wife, Clara; one sister, Marjorie Moore; three brothers, Frank Kiley, Charles, all of Rochester; Robert of Victor; and several nieces and nephews.

Courier-Journal

Mercy Sisters to Note Jubilees

Five Sisters of Mercy will celebrate jubilees of 60 and 50 years in religious life in ceremonies at the Motherhouse this month.

Sister Mary Ursula, from St. Helen's parish convent in Gates was professed in the congregation July 14, 1911, three years after entering the convent. Her 60 years have been spent teaching in eight parochial schools. St. Ann's children in Hornell knew her for 13 years and St. Patrick's, Elmira, had her as teacher for 26 years.

Sisters Mary Frederica, Mary Hildegard, Mary Andrew and Mary Immaculata have spent 50 years apiece in the Mercy community.

Sister Frederica's main roles have been in administration at the motherhouse and at St. James Mercy Hospital in Hornell.

Thursday Deadline

Thursday noon is the deadline for news and photos for the Courier-Journal of the following week.



Sister Mary Frederica, Sister Mary Andrew, Sister Hildegard and Sister Mary Immaculata.

She also taught in grammar schools for 30 years.

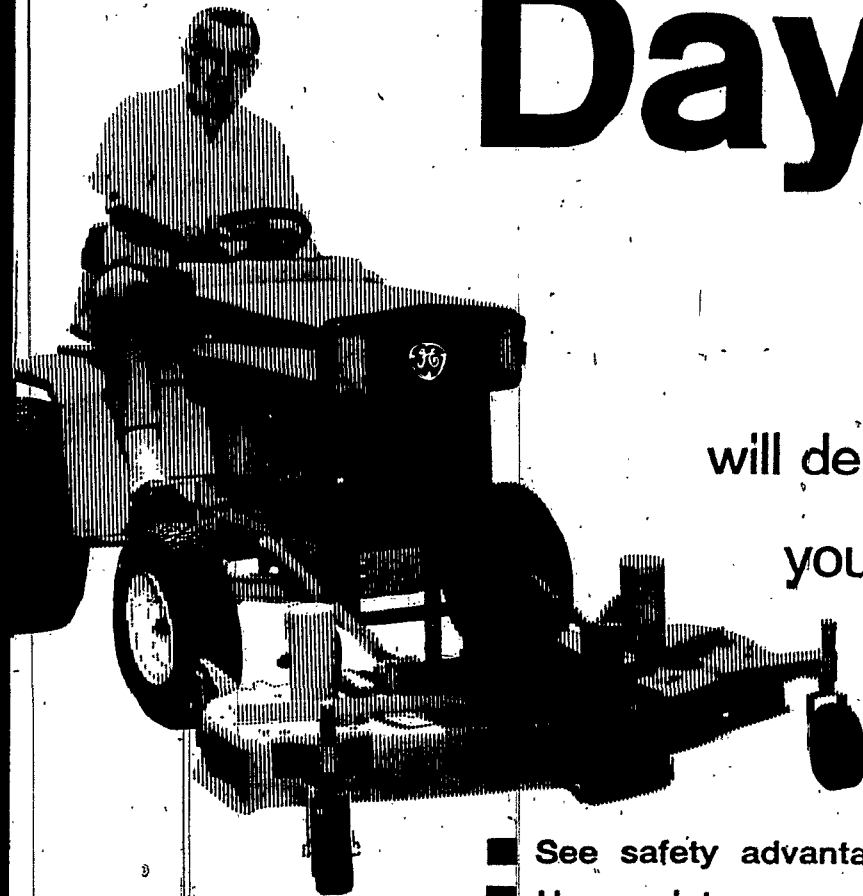
Sister Andrew has devoted her entire religious life to cooking, taking care of Sisters in Holy Family convent, Auburn, and the motherhouse.

Sister Hildegard taught in nine grammar schools, Aquinas Institute and Mercy High School, and gave a total of 20 years in St. John the Evangelist (Humboldt St.) parochial school.

Sister Immaculata has spent all of her religious life at Mercy Hospital in Hornell as nurse, teacher of nursing and administrator.

Sisters Hildegard and Andrew lives at the Mercy Motherhouse, Sister Ursula at St. Helen's, Sister Immaculata at Mercy Hospital, Hornell, and Sister Frederica in Naples.

**HOLY HOUR
ROSARY &
BENEDICTION**
Thursday, 8 P.M.
by Father Albert Shamon
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Time: 9 to 9
Date: July 15