



FR. PAUL J. CUDDY

On The Right Side

Two disconcerting things about the column, "On the Right Side," are: 1) the occasional misconstruing by some of ideas or motives presented; and 2) the illogic of frequent placement of said article on the left side of the page.

I think the misconstruing is sometimes from an expression used poorly but in innocence and sometimes from a reader's preconception of what he thinks I think, and who reads his prejudices into thoughts which contain no such thoughts at all.

On June 30, "On the Right Side" came out on the left side of the page; and it seemed to serve as a kind of literary garland over the bust of Old Grand-Dad. The advertisement itself had an ambivalent great lettered caption: "On July 4, show off your best American spirit." It may be that the bourbon people were demonstrating laudable patriotism, but I am suspicious enough to suspect that the advertisers were using a bit of McLuhanism, and were more interested that the readers buy their bottles than they

were in political purity. Even more disconcerting are the scissors of the editor. I doubt that the censorship has anything in common with Pentagonal apprehensiveness over classified material. And I suppose the scissors are usually used for the sake of space — or lack of it. But the fact remains that sometimes deletions are made which make the article rhetorically dull or humorless.

For example, in July 7 Courier my theme was on wills. The following omissions call to the reader to give clarity.

1) "Most agree that an adult should have a will. Many have wills. The trouble is that conditions change, and frequently wills scream to be updated. Often a person dies leaving an out-of-date will, and destroys part of all of what he really wants." "Wills scream to be updated" is not just a figure of speech. It is a fact that is of equal importance to having made a will in the first place.

2) "A slogan of Father William Byrne of Ithaca applies: 'Do it now. There is danger in delay.' Here is a checklist many will find useful." Now, Father Byrne was known literally by thousands in the diocese. He was principal of Aquinas Institute for some years. He was pastor of Ontario and Ithaca parishes for decades. A real person adds interest to a dry subject, and the thousands who knew Father Byrne will smile with affection as they recall a funny foible, his passion for efficiency.

3) The final paragraph gave two points: the recent experience of a Rochester priest; and the spiritual motivation behind making wills. Omitted was: "In June a mid-thirties Rochester priest wrote: 'Thanks for the checklist and the reminder. I do have a will, but it badly needs updating. Some religious institutions I have in my will no longer exist. A good will is a real charity. It protects wives and children. It saves confusion at the difficult time of death. It

distributes property as one wants. The Scripture reads: 'While breath of life is still with you... far better that your children plead with you, than that you should look for their generosity. Keep control over all your affairs. When your few days reach their limit, at the time of death, distribute your inheritance.'" (Sirach-33)

Now the above is not a complaint. Editors, just as architects, are sensitive people. But it is an explanation why sometimes an article leaves a vague sensation of incompleteness or crassness.

May the reader be tolerant both of the weakness of the writer and the scissors of the editor. Some complain, unreasonably I think: "Why does the Courier have to have so much advertising?" I try to mollify with the reminder: "You cannot print the Courier without advertising. So when you patronize the advertisers, be sure to tell them that you do appreciate their ads." All this helps!

Statement of Condition

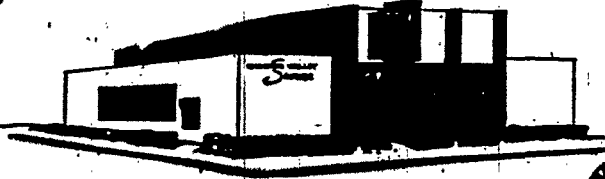
As of July 1, 1971

ASSETS:

First Mortgage Loans	\$27,452,883.77
This includes mostly loans on homes in the Chemung Valley areas. Equal monthly payments are made by the borrower until the property is debt-free.	
Property Improvement Loans	316,198.92
Loans made under Home Modernization loan plans... all repayable in 5 years or less.	
Other Loans	169,683.07
Made to members who use their passbooks as security.	
Student Loans	395,413.74
Loans made to college students for educational expenses under provisions of the New York State Higher Education Assistance program.	
Real Estate Owned	82,087.60
Stock in Federal Home Loan Bank of New York	290,000.00
As members of this organization we are privileged to use its credit facilities and numerous other services.	
Office Building and Equipment	435,407.12
Cash on Hand and in Banks	221,380.95
Government Bonds	1,679,956.16
Other Securities	1,060,783.42
Prepaid Expenses	285,586.76
Our Total Assets	\$32,389,381.51

LIABILITIES:

Savings Accounts	\$28,433,110.98
This includes the savings of individuals, families, partnerships, corporations, civic and social organizations. Savings are insured up to \$20,000 by the Federal Savings and Loan Insurance Corporation.	
Loans in Process	163,904.36
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.	
Borrowed Money	650,000.00
Other Liabilities	301,013.62
Deferred Credits	89,779.02
Interest paid in advance by borrowers and other unearned income.	
Reserves	2,751,573.53
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.	
Our Total Liabilities	\$32,389,381.51



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