

Damage Underestimated? Consult With SBA

Elmira — Many disaster victims have applied to the Small Business Administration for Loans to replace their personal property, restore the structural damage of their home or refinance their existing mortgage, which they can do if the damage to their home was more than 30 per cent of the pre-flood fair market value.

During the three months since the flood, many homeowners have come to realize that the damage to their home was more extensive than they had originally estimated. The moisture that is left over from the high water has been retained by the insulation, plaster and other parts of many structures. As a result, these homeowners need more money than they have received or applied for in order to restore their homes to pre-flood condition.

How do they go about obtain-

'We Walk in Mud'

Pope Lashes Permissiveness

Castelgandolfo (RNS) — Pope Paul has sounded a stern warning against a "permissiveness" in society which, he contended, leads to drug addiction and sexual promiscuity.

The pontiff summed up his assessment of "present-day morality" with the statement that "we live at a time when man's animal side often degenerates into unchecked corruption."

"We walk in the mud," the

Noonan Named Director of Communications

James M. Noonan has been named director of communications for the diocese of Rochester, it has been announced by Bishop Joseph L. Hogan.

Noonan, a graduate of New York University, has been engaged in industrial relations administration at Stirling Homex.

His job responsibilities are listed as:

Survey, analyze, recommend and coordinate the talents and physical resources available to the Pastoral Office to assure active, results oriented communications amongst all members of the diocese.

Coordinate the optimum use of communicative tools such as visual aids in communication and training.

Assist the various diocesan councils to assure fullest utilization of talents.

Coordinate radio and TV programming with public and private television stations.

Analyze training needs of clergy and staff.

Recommend, coordinate, and instruct training courses for clergy and staff where necessary.

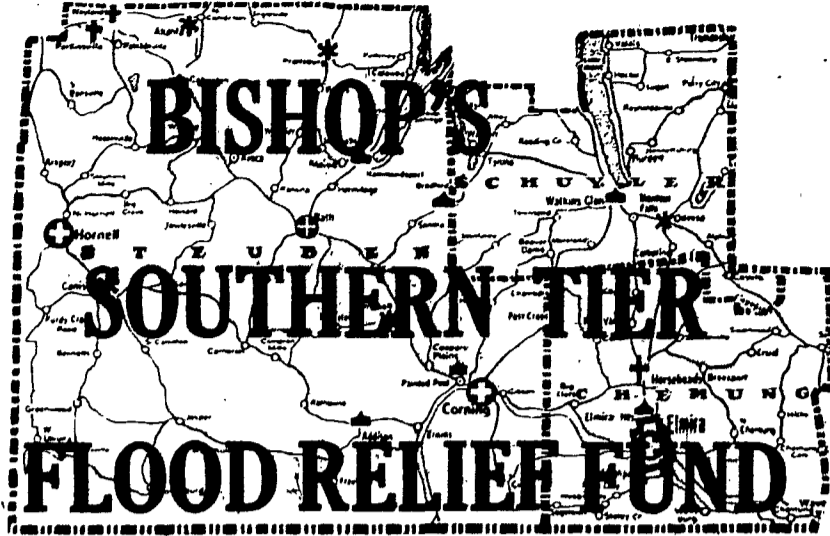
Assist the Bishop in whatever manner directed to assure the best possible management of time and people.

To seek and coordinate assistance of volunteer manpower, equipment, and time in satisfying the goals of this department.

Establish a central communications office which will serve as a library of books, papers, tapes, television programs and other communication resources which will serve all members of the diocese.

Noonan and his wife have three girls, and live in St. Mary's Parish, Geneseo.

Courier-Journal



ing more money from the SBA? The answer is really quite simple. If anyone needs to borrow more money from the Small Business Administration, they should come to the nearest SBA office and fill out a request for

reconsideration. It is a simple one page form which asks how much additional money is needed, and for what purpose it is needed. The borrower should also bring an additional list of damage to support the request for additional funds.

The reconsideration is processed in the same manner as an application, and therefore takes about the same amount of time.

Like the original application, when the reconsideration is approved, the applicant receives a notice of approval. The borrower will also receive a notice as to when and where he should pick up his check for the additional amount of money.

Only one \$5000 forgiveness is granted per person. If an individual originally applied for an SBA Loan, when the forgiveness was only \$2500, for a smaller amount than what his damages actually were, then he can also file a request for reconsideration in order to benefit from the full \$5000 forgiveness.

All those who suffer Flood-related Damage of any kind are strongly urged to visit the nearest SBA Office and file an SBA Disaster Loan Application before the Deadline Date of Oct. 31. Reconsiderations, however, may be filed after the Oct. 31 Deadline.

Pope told 2,000 men, women and children at a general audience at his Summer residence.

The Pope maintained that the so-called "freedom of senses and custom" were leading people into drug use and sex and other moral offenses.

He singled out as part of the "permissiveness," the legalization and widespread practices of contraception, abortion, adultery and divorce.

These practices, he said, are "vulgar, vicious and sad."

The speech marked one of Pope Paul's strongest attacks on "permissiveness," in recent months and showed his deep disappointment about the lack of attention paid to his encyclical reaffirming the Church's stand against contraception.

"We must place ourselves on the defensive," Pope Paul said. "We must place ourselves in a position of repudiation, of renunciation and not give up because of acquiescence or human respect."

This was interpreted by Vatican officials as a clear call to theologians, in particular, and the Catholic population in general, to wage battle against forces that would legalize such practices as abortion and contraception.

The papal speech touched as well on such things as pornography in magazines and public entertainment — which, he said, lead men and women into "the mud."



K of C Appointment

Paul G. Rombaut has been re-appointed to a four-year term as master of the fifth New York District, fourth degree assembly, Knights of Columbus. Rombaut, a member of Greece Council, is a past grand knight.

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