

Christ, Not Creeds, Center of Faith, Ecumenists Told

Geneva — "Faith is rooted in the person of Christ, and not in creeds," Margery Nurnberg said last week, citing the words of a speaker for the second annual workshop for diocesan parish ecumenists held here last Saturday.

The workshop, she said in an interview following the event, featured Father Gerald Appleby and Rev. Robert Schrader. Ms. Nurnberg is head of the Diocesan Ecumenical Commission.

The speakers stressed that genuine ecumenism is based on the three-fold principles of prayer, theological reflection and social action.

Father Appleby stressed, she said, that ecumenism is not achieved simply by pulpit exchanges, or maintaining

food cupboards as exclusive events.

Rev. Schrader led the workshop through defining three goals for regular ecumenical services. Ms. Nurnberg said. The goals emerged as bettering mutual understanding, providing for adult education, and "celebrating what we can celebrate together, and celebrating differences," Ms. Nurnberg said.

About 40 representatives of parish ecumenical groups attended the workshop. She joked that it is her style to conduct such events according to a rigid plan, but by the end of the day the workshop participants "just took over the workshop and broke down my structures — I was thrilled with it. I just loved it," she said.

Concerts to Benefit Salvation Army

Elmira — The Salvation Army observes its 100th anniversary this year, and the Elmira citadel has planned a series of benefit performances at the Clemens Performing Arts Center as part of the commemoration.

The first concert, last Friday, was a Dan Lipson and Friends Concert. Lipson gathered a line-up of talent to include Joseph Crupi, Horseheads musician; Betty Hersch, bass; Fran Morgan, saxophonist; Hal Lewis, drums; Marilyn Brady, Gloria Kirk and Harold Treu, vocalists; and Mary Lu Walker, the folk singer from Corning.

The concert planned for Nov. 16 will feature the Blue Ridge Quartet. On March 21, 1981, the program will be the Salvation Army Band and

Male Chorus. The regional performing band and the gospel quartet, the Jacobs Brothers, are scheduled to appear May 15, 1981.

Series, family and single tickets are available from the Clemens Center box office or the Salvation Army headquarters, 414 Lake St.

Proceeds will be used for Salvation Army projects in Chemung County.

Fair Set

Parents and Friends of the Association for Retarded Citizens will hold a Fun and Fellowship Festival, Saturday, Nov. 1, from 10 a.m. to 4 p.m. at the Al Sigi Center. Featured will be a white elephant sale, arts and crafts, and baked goods and refreshments.

Insurance: an Alternative Gift

By Jim Georger
Administrator, Diocesan Development Office

Life insurance is a commonly accepted way to exercise good stewardship in caring for the needs of one's immediate family. The same vehicle can also be used to care for the needs of God's family, too.

One doesn't have to look very hard to find the good work that the Church is doing. Prisons, hospitals and Catholic schools are among the many places where the Good News is being brought to people every day.

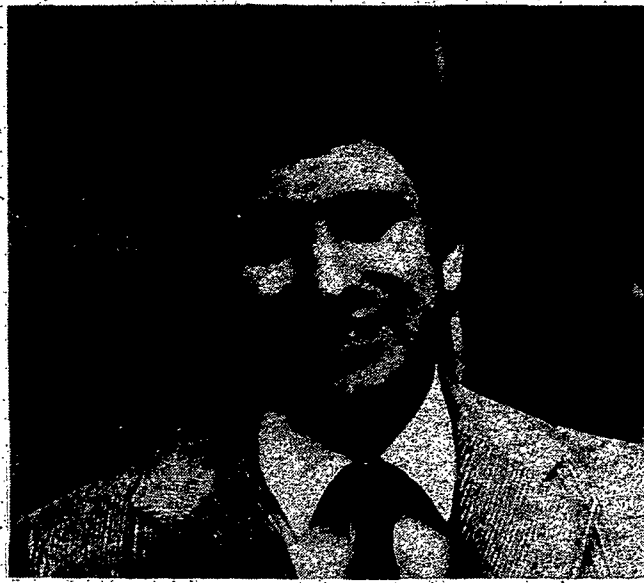
Many of us would like to help that effort, but it is not always easy to find the best way to do it. Many have wanted to make a significant gift to the Church, but felt they couldn't afford it. Others have felt the same way when it wasn't necessary.

People can help their church, school or favorite charity by giving a gift of life insurance. An annual premium within the donor's means often results in a truly significant gift to carry on God's work. Since good intentions tend to get lost as time passes, and are sometimes forgotten completely, a gift of life insurance allows one to plan for the future security of the Church now — without neglecting the needs of one's family.

This can be accomplished simply by purchasing a life insurance policy, naming the diocese, the parish or school as the beneficiary. At the time of one's death, the institution will benefit immediately. There will be no tax on the gift, no probate or administrative charges. Furthermore, the gift can even reduce estate taxes by providing a charitable estate tax deduction. If one retains ownership of the policy, one can alter the terms or the recipient of the gift for as long as one lives.

If one makes the Church both the owner and beneficiary of the policy, one loses control over it, but one is allowed to deduct the premiums for income tax purposes. This also means that the institution has an added benefit of being able to use the cash value and dividends of the policy as a cash reserve for emergencies. The real cost of one's premiums is reduced as well because of the tax deduction.

For example, consider a 40-year-old man with a net taxable income of \$20,000 per year. Should he purchase a \$10,000 life insurance policy, and make his parish the owner and beneficiary, then his premiums might be \$265 per year.



Since this is a tax deductible gift, it lowers the individual's federal and state income taxes by approximately \$97 per year. Thus the true cost of the gift is not \$265, but \$168 annually.

Existing insurance can also be transferred to the Church. Many people are extensively insured when their children are young or when they have aged dependents. As this situation changes over the years and responsibilities diminish — the mortgage is paid, children are established on their own — such extensive coverage may no longer be needed. Thus there is an excellent opportunity to benefit the Church by changing the beneficiary of such a policy. If ownership is transferred irrevocably to the Church, the total net premiums paid to date, or the cash value of the policy, whichever is smaller, may be deducted from one's taxes. One may also name the Church, or other charity as a partial beneficiary along with one's family. In cases where one beneficiary died prior to receiving the death benefit, the Church may be named as the final beneficiary.

Further information on the gift of life insurance is available by contacting any life insurance agent or the Diocesan Development Office, (716) 328-3210.

Parents Group To Meet Oct. 26

Parents and Friends of Gays, a new support group under the sponsorship of Dignity/Integrity, the Catholic and Episcopal ministry to the homophile community, will hold informational meetings Oct. 26, Nov. 30, and Jan. 4 at 3 p.m. at St. Luke's Church, 17 S. Fitzhugh St. Further information is available at 586-8006; or 232-6521 during the days.

POLITICAL ADVERTISEMENT

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"Little did I dream when I was growing up in the 3rd Ward in Seneca Falls during the middle of the Depression, that I would ever, one day be running for State Supreme Court Justice!

I never dreamed I would ever have the opportunity to go to college — let alone law school.

When I was sixteen years old, I went to work in a woolen mill in Seneca Falls where my father worked and I worked for 8 straight years before going into the service. These I consider to be the most precious years of my life!

Following the service, I was able to return to school on the GI Bill.

Over the years, I have been blessed with parents who have instilled in me self-discipline, honesty and hard work, the love and support of a wife and a large family and the close friends who have helped me along the way.

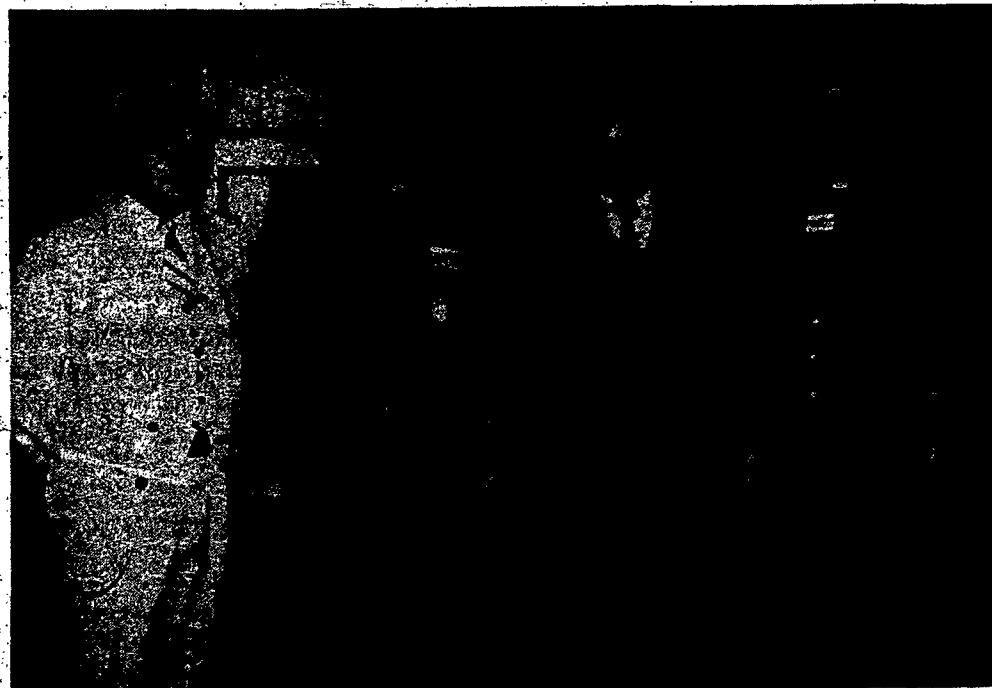
When all sorts of people, in all sorts of ways, express confidence in you — you want to do your very best — and this is what I have tried to do all my life!



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Special Firemen

Fathers Robert Winterkorn (second from left) and Robert Bradler were honored recently by the Rochester Fire Department and Monroe County Fire Services at a luncheon at the Rochester Area Chamber of Commerce. Featured speaker at the event was Francis A. McGarry, administrator of the New York State Office of Fire Prevention and Control (left). Present also was Jack W. Smith, chairman of the annual appreciation affair. Father Winterkorn, pastor of St. John the Evangelist in Spencerport, has been chaplain of the Monroe County Volunteer Firemen's Association since 1967. Father Bradler, pastor of St. James, has been chaplain of the Rochester Fire Department since 1969. He is also spiritual director of the Fire Fighters Holy Name Society, and chaplain of the Retired Fire Fighters Association. Both priests serve the needs of all faiths, according to the Chamber of Commerce.