

Father Albert Shamon

A Word for Sunday



Sunday's Readings: (R3) Luke 10:1-12, 17-20; (R2) Isaiah 60:10-14; (R2) Galatians 6:14-18.
The diptych painted by Sunday's readings is of the Church and the devil.

The first reading pictures Jerusalem, a symbol of the Church, as mother. Now a mother pre-exists her children. The children are not the mother, nor is the mother the children. After Vatican II, some misinterpreted the term "People of God" in an anti-hierarchical sense: people versus hierarchy.

The Church is Christ, His body. He calls people into an assembly — "You gather a people for yourself!" Like a vine, He gives life to them, the branches. The Church makes the People of God by baptism. People do make the Church as nations constitute the United Nations. In that sense, it is wrong to equate the People of God with the Church.

In fact, in the Extraordinary International Synod in Rome (Nov. 25-Dec. 8, 1985), the bishops said the term "People of God" meaning the Church was wrongly interpreted

in an anti-hierarchical manner, as indicating a democratic and egalitarian structure. The bishops of Africa and Asia especially, confronted as they were by a "popular Church," were most vocal in their opposition to the term "People of God" being used for Church. As a result, the terms favored now for Church are "Mystery," "Communion," and "Family."

When Jesus sent out His first disciples, He gave them power over the Evil One. After their first mission, the disciples returned elated. Jubilantly, each of them kept telling Jesus, "Master, even the demons are subject to us in your name!"

Hell is a conspiracy. Like all good conspiracies, secrecy is the key. Baudelaire was right when he said, "The devil's cleverest wile is to make people believe that he does not exist."

And yet evidence abounds that he does exist. One night Thomas Carlyle took Ralph Waldo Emerson through the dark streets of

London, and there Emerson beheld the carnage of sin all about him. Carlyle asked, "Do you believe in the devil now?"

The devil may be invisible, but his works are not. How else can we explain man's inhumanity to man? Dr. Thomas Dooley believed communist atrocities to be diabolic. He wrote: "Seven little boys and their teacher were praying the Our Father, when Red soldiers came upon them. One soldier whipped out his bayonet and sliced off the teacher's tongue. The others took chopsticks and drove them into the ears of the seven little boys." Why? How can we explain Dachau, Auschwitz, Buchenwald, Ravensbruck? The mass murder of innocent harmless people like the Afghanistans, the persistent campaign against religion in Poland and the captive nations? Are these not what Paul VI called "the smoke of Satan"?

Yet Sunday's readings are redolent with joy — "Rejoice!" "Cry out to God with joy;" "returned in jubilation!" "Do not rejoice so much in the fact that..." Why this accent on joy?

It is because Jesus has given us a mother, the Church, against whom the powers of hell are powerless. "I have given you the power to tread on snakes and scorpions (the biblical images for demons) and all the forces of the enemy."

One of the best-selling novels on demonic possession was William Peter Blatty's *The Exorcist*. The story begins with a priest archaeologist excavating ruins near Nineveh: A statuette of a demon was uncovered. The priest ponders his find. It was to teach that before Christ and His Church the powers of mastery over most of the pagan world. Satan had been so successful that he was even worshipped! Thus the psalmist taunted pagans who worshipped idols: "Your gods are demons!"

But after Christ, Satan is confronted by the Church. Face to face with her, Satan's power is circumscribed. That's the theme of Blatty's novel. Jesus foresaw this. Almost ecstatically, He exclaimed, "I saw Satan fall from the sky like lightning." He meant that the coming of the Church would spell the beginning of the end of the reign of Satan over mankind.

If Satan seems to be getting the upper hand now, it is because of a decline in faith. "Resist him," wrote Peter, "be strong in faith!" The faith that resists is one that believes in the sanctifying power of the sacraments of the Church and in the Mother of God. He children were promised victory over the serpent.

Liability insurance

Continued from Page 3

yond that point, not even the authors of the legislation are quite sure what to expect.

Some industry experts are skeptical. "An administrator can order all he wants, but what's to prevent a company from just pulling out?" one underwriter wondered.

Others view it as a good start for dealing with the insurance crisis.

"It (the legislation) is designed to be evaluated after a certain period of time," said Father Kenneth Doyle, director of government relations for the New York State Catholic Conference. "I think it is going to effect some changes."

"We are pleased overall with the legislation," he added. "It's going to require more extensive monitoring of rates and prohibitions against some cancellations."

But not in time for the fiscal year which began last week. By then, the Diocese of Rochester had already procured \$10 million of liability coverage for the new year. Although the figures are not yet final, diocesan financial director John T. Trickey expects premiums to rise about 25 percent.

That sounds tame compared to last year, when the diocese faced a 112-percent increase in premiums for \$15 million in coverage. Nevertheless, it continues the trend of higher premiums for less coverage.

Several categories covered only partially last year and totally excluded from this year's diocesan policy are: sexual abuse or molestation; pollution liability; and bodily injury or property damage resulting from exposure to asbestos.

A "claims-made" format included in the new year's policy also discourages the diocese from changing liability insurance carriers. The format stipulates that if the diocese changes carriers next year, retroactive claims would have to be filed within 60 days if they were to be covered.

Because most of the claims against the diocesan policy are filed immediately, Trickey does not expect the "claims-made" clause to have much impact. "Most are the types of

things people file on right away, like when they slip and fall," he said.

Thus, the diocese is not dissuaded from exploring a plan to purchase a "captive" insurance company to ensure that coverage will be available in the future. Representative from 40 dioceses across the country will meet in August to examine such a proposal.

Among the areas insurance carriers term troublesome but will probably still cover is excess liability insurance for charitable organizations which receive third-party funding.

Catholic Family Center, for instance, is administered through the Diocese of Rochester, but is funded by such other agencies as the United Way.

"These organizations usually have independent boards creating policy," explained Ed Wolski, an account executive at Gallagher & Basset, which provides diocesan insurance. "In the underwriters' eyes, it's difficult for the diocese to institute loss-prevention measures or to dictate what policy would be."

"The carriers we're working with are very concerned about that," he added.

Coverage for such agencies is still being negotiated, according to Trickey. "This is not limited to the Diocese of Rochester," he pointed out. "It's a problem across the country."

Nevertheless, Gallagher & Basset gets high marks from Catholic Family Center's director, James M. Maloney. "Other agencies have had their rates increase three or four times. Ours are up maybe 50 to 100 percent," he said. "They also have a very good preventive program to help minimize the risks to our staff and clients. Being part of the diocesan policy has been a real advantage for us."

Already, diocesan officials have warned parishes to expect higher insurance bills this year. The increases, Trickey said, will cover not only higher costs to the diocese, but also a larger diocesan self-insurance fund to cope with the areas now excluded from coverage.

Parishes, in turn, face some difficult choices. Higher liability insurance costs are only one of a host of increasing expenses they must meet, from building maintenance to teachers' salaries.

"Basically, I think we're all facing the same problems," said Father Emmett J. Halloran, pastor of St. Charles Borromeo Church. "We've got to cut expenses to the bone and increase giving in whatever ways we can."

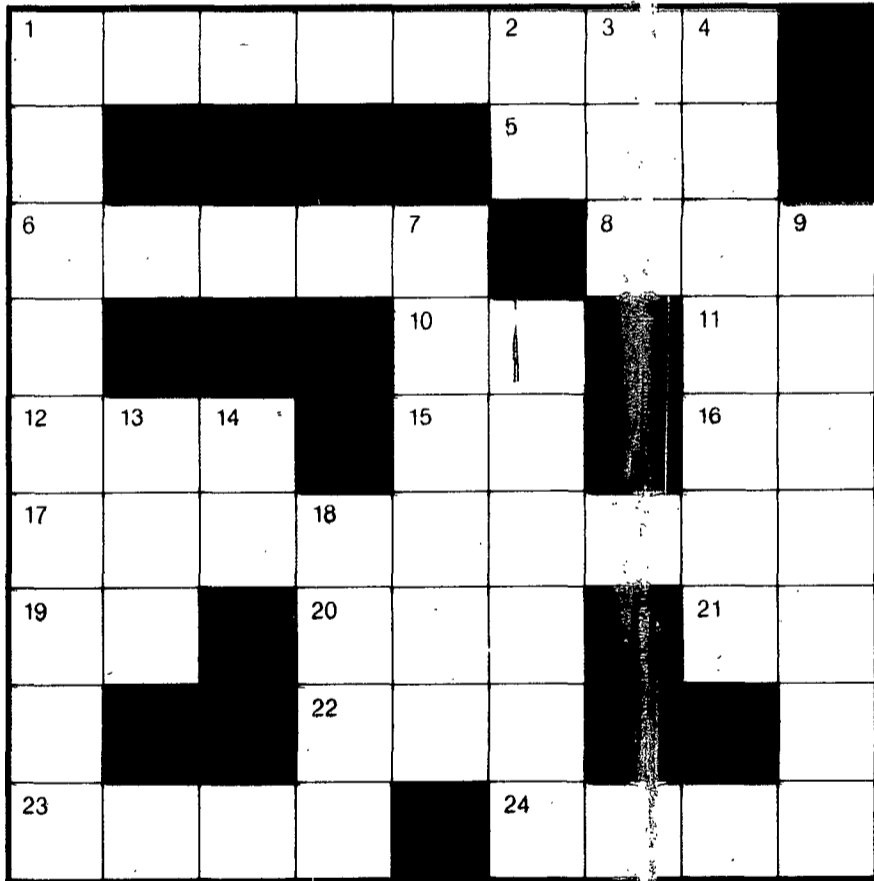
"For about three years, we were paying \$2,300 a year," recalled Father Richard C.

O'Connell, pastor of St. Joseph's Parish in Rush. "Then it went up to \$3,800 last year. This year, I expect it to be in the neighborhood of \$5,000."

"They give you a song and dance about why they're raising it, but it makes you lose confidence in the system."

The "New" Courier-Crossword . . .

Our new, monthly crossword puzzle! Give it a try and see how well you do. Answers will be printed in our next issue. Good Luck!



ACROSS

DOWN

- 1. Spencer Tracy won an Oscar portraying this priest.
- 5. Ostrich relative
- 6. "....Birds" McCullough story.
- 8. Unit of electricity.
- 10. Partner of ego and libido.
- 11. William Bendix played this HRchamp (init.)
- 12. Former Portuguese colony in India.
- 15. "... be it!"
- 16. East Indies (abbrev)
- 17. "St....." recent film about a college reunion. OR A light seen by sailors at sea.
- 19. Type of mail delivery.
- 20. "It's in the ..."
- 21. Hitler's dreaded troops.
- 22. Daughter of Cadmus.
- 23. Rites.
- 24. Puts on, or USF players.

- 1. He played Bing's pastor in "Going My Way", with a-d.
- 2. Huge national appliance company.
- 3. Doctor's group.
- 4. 4th Book of the Bible.
- 7. Japanese auto maker.
- 9. Crosby, C'Brien and Tracy usually played them on screen.
- 13. Not you!
- 14. "I -- Who Am" said God.
- 18. Death no ce.



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