

Celebrate
 WORLD YOUTH DAY 1991 SUNDAY, OCTOBER 27
 TEENS ARE THE YOUNG CHURCH OF TODAY
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New York Academy of Dance

cordially invites you to our

OPEN HOUSE

When: Tues., Aug. 20 - Thurs. Aug. 22 4 - 8pm.
 Sat., Aug. 24 - 10am - 2pm

Where: Northgate Plaza • 3800 Dewey Ave.
 (side entrance by McDonald's)



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World Travel & Adventure Series

1991-92 Schedule

Yellowstone	Sept. 8
U.S./Mexico	Sept. 15
Wales/England	Sept. 29
Switzerland	Jan. 12
Hungary	Jan. 19

Doors open at 1pm. Show
 times are 2pm. Individual
 tickets are sold at the door.

Embark on a series of five
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 Relax in comfort as professional
 cinematographers guide you
 through points of interest around
 the globe unseen by many tourists.
 For information on series
 packages, call 271-4320, ext. 602.

Eisenhart Auditorium
 Rochester Museum & Science Center
 657 East Avenue at Goodman Street

ST. BERNARD'S INSTITUTE

FALL 1991 COURSE OFFERINGS

A305	Bible & Contemporary Issues (Premnath) Th 7:00-9:45 p.m.
A468	Luke - Acts (Falcone) M 7:00-9:45 p.m.
A468(H)	Luke - Acts (Fehrenbach) T 7:00-9:45 p.m.
B300 F/S	Church History (Miller) Sat. 1:00-4:30 p.m.
C300	Faith, Revelation & Religion (Hart) M 7:00-9:45 p.m.
C423	Rites of Christian Initiation (Kennedy) F 9:00-11:45 p.m.
C458	Church of the Future (Hart) W 2:15-5:00 p.m.
C459	Social Justice in a Faith Perspective (O'Brien) T 2:15-5:00 p.m.
C/D417 F/S	Principles of Liturgy & Preaching (Kennedy) Sat. 1:00-4:30 p.m.
D375	Intro. to Pastoral Counseling (Karaban) F 9:00-11:45 a.m.
D390	To Preach a Word of Service (Graft) Th 7:00-9:45 p.m.
D477	Ministering in Crisis Intervention (Karaban) T 7:00-9:45 p.m.
D479	Models of Pastoral Counseling (Hill) M 7:00-9:45 p.m.

Registration August 19-20

For information contact:
 The Registrar, St. Bernard's Institute,
 1100 S. Goodman St., Rochester NY 14620-2545
 Or call: (716) 271-1320 ext. 298

St. Bernard's Institute
 Graduate School of Theology & Ministry
 Located on the campus of
 Rochester Colgate Divinity School

Tax bill could further savings for education

By Ines Pinto Alicea
 Catholic News Service

WASHINGTON — The president of The Catholic University of America is urging lawmakers to pass the Savings and Investment Incentive Act of 1991 so families can boost their personal savings and afford to pay for their children's educations.

"There are many families that cannot afford to save for their children's college expenses," said Jesuit Father William J. Byron, president of the Washington, D.C., university.

"The federal and state governments must join with colleges themselves in providing financial assistance to these families," he said. "The government cannot do it all, however, and families must be encouraged to plan ahead for college expenses."

Father Byron made the comments July 31 before the U.S. Senate's Committee on Finance. He spoke on behalf of the National Association of Independent Colleges and Universities, the American Council on Education, the Association of American Universities and the National Association of State Universities and Land-Grant Colleges.

The proposed legislation

would ease restrictions on individual retirement accounts or IRAs in an effort to encourage increased savings. Lawmakers said increased savings by U.S. citizens would increase investment, lower interest rates, increase productivity growth and reduce trade deficits.

Under current law, full tax deductions for IRA contributions are allowed only for people who are not enrolled in other pension plans and whose incomes are under \$25,000 for individuals or \$40,000 for couples. Contributions cannot exceed \$2,000 per individual.

Also, people who withdraw from their IRAs before the age of 59½ are subject to a 10-percent early-withdrawal penalty under current law.

The proposed legislation would make all Americans eligible for fully deductible IRAs.

"Every taxpayer could choose between two kinds of IRAs: the traditional, fully deductible, \$2,000 contribution or a \$2,000 contribution with no deduction up front but no taxes on interest earned when they withdraw their money," said Sen. Lloyd Bentsen, D-Texas, one of the lawmakers who introduced the bill.

Also, investors would be exempt from the 10-percent penalty tax for early withdraw-

als if the withdrawn funds were to be used to buy a first home, pay educational expenses for children or grandchildren, or defray financially devastating medical expenses.

Savings skyrocketed in 1981 when fully deductible IRAs were introduced to the American public. In that year, annual contributions to IRAs increased almost 700 percent.

But in 1987, when the current restrictions were placed on IRAs, "personal savings plunged," Bentsen said.

The national savings rate for the past decade has been worse than at any time since World War II, Bentsen said.

In 1973, the savings of the average American peaked at 9.4 percent of disposable income, Father Byron said. In the first quarter of 1991, Americans saved only 4.2 percent of their disposable income.

It is estimated that it will cost more than \$200,000 to send a child born today to a private college for four years and \$60,000 to send the child to a public university.

Since 1980, college costs have gone up 90 percent, a rate twice that of inflation, and the federal government's role in providing student financial aid has declined significantly in the past decade.

Catholic schools adopting trend

By Elaine Krewer
 Catholic News Service

PEORIA, Ill. — John Meyer is one of the most popular guys in the sixth grade at St. Vincent de Paul School.

His classmates admire his sense of humor, his interest in science and his devotion to 1960s rock music. When the sixth-grade basketball team won a tournament last fall, John's teammates asked him to accept the trophy for them.

It doesn't seem to matter that John is several years older than them, and that he speaks and writes more slowly than they do. Nor do John's classmates pay much attention to the teacher's aide who hovers near his desk during class.

More than a year ago, John, now 14, became the first mentally handicapped student to attend regular classes with non-disabled children at St. Vincent's. The practice is known as mainstreaming.

A second such student, 7-year-old Brian Howler, enrolled in St. Vincent's kindergarten last fall. Both John and Brian have Down's syndrome, a chromosomal disorder that causes mental retardation.

While Catholic schools in the Peoria diocese previously have admitted children with physical disabilities and other special learning needs, John and Brian are the first with mental handicaps to enroll.

Now other schools are considering following in St. Vin-

cent's footsteps.

"We're hoping people will see our program as sort of a pilot program," Principal Robert Larson said.

Nationwide, mainstreaming in Catholic schools is off to a slow start, but it is a trend, said Loretta Garing, a board member of the National Catholic Office for Persons with Disabilities.

"There's still a lot of hesitation on the part of schools. But the church is beginning to accept it," said Garing, who also serves as a coordinator of the Catholic Futures Project, a joint effort of the National Catholic Educational Association and the U.S. Catholic Conference. Its aim is to make Catholic education more accessible to people with disabilities.

Under St. Vincent's mainstreaming program, John and Brian study the same subjects and attend the same classes as the rest of the children in their respective grades. Both are accompanied by teacher's aides who help them with their work, modifying lessons and tests when necessary.

Beth Weinberg, John's aide, said he works at sixth-grade level in social studies, science, reading and religion. He has different lesson plans for English and math, the two subjects in which he works below sixth-grade level.

Before John entered St. Vincent's in March, 1990, students were briefed about him and taught about Down's syn-

drome.

The other children have been supportive and helpful ever since, said Weinberg.

Brian's aide, Verna Palkovic, has been teaching him the alphabet and numbers. Recently, he began learning simple words written on cards. She said she also has noticed an improvement in his social skills.

"He mimics a lot of what the other kids do," said Palkovic. "At the beginning of the year he was real defensive when other kids would try to talk to him. Now he'll hug them and he tries to learn their names."

Both aides describe their work as difficult but rewarding. "I've worked nine years with kids and this is the most pleasurable thing I've ever done," said Weinberg.

The boys' parents say the school has done well in handling their sons' special needs.

"Everything's working out real well," said Camilla Howler, Brian's mother. "He's never had this much acceptance before. When he walks in that place, he's like a movie star. It's just amazing how the kids take to him."

Within two months of attending St. Vincent's, Brian started talking in sentences, which he hadn't done before, his mother said.

"Being around so-called 'normal' kids, we know he's absorbing a lot."