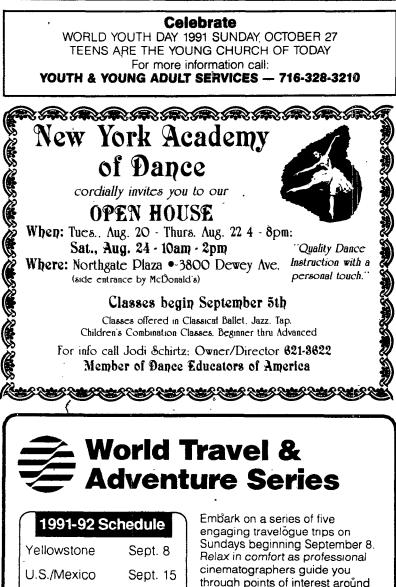
## BACKTECHOOL



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## 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 pav 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 aovernments must join with colleaes 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.

Tax bill could further

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 591/2 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-

"We're hoping people will

see our program as sort of a pi-

lot program," Principal Robert

Nationwide, mainstreaming

in Catholic schools is off to a

slow start, but it is a trend, said

Loretta Garing, a board mem-

ber of the National Catholic Of-

fice for Persons with Disabili-

"There's still a lot of hesita-

tion on the part of schools. But

the church is beginning to ac-

cept it," said Garing, who also

serves as a coordinator of the

Catholic Futures Project, a joint

Larson said.

ties.

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.

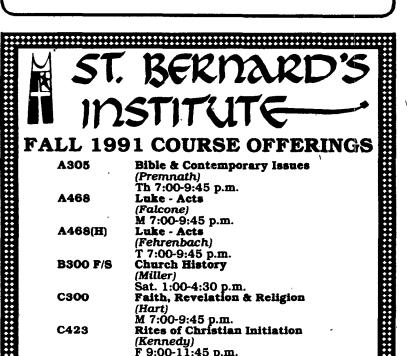
But in 1987, when the current restrictions were placed on IRAs, ''personal savings plunged, Bentsen said.

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.



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Catholic schools adopting trend

## **By Elaine Krewer Catholic News Service**

PEORIA, III. - 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 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."

cent's footsteps.

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C458	Church of the Future	- 53
	(Hart)	
	W 2:15-5:00 p.m.	_ <b>H</b>
C459	Social Justice in a Faith Perspective	- H
	(O'Brien)	- 11
	T 2:15-5:00 p.m.	- 11
C/D417 F/S	Principles of Liturgy & Preaching	- 1
	(Kennedy)	- 14
	Sat. 1:00-4:30 p.m.	- 6
D375	Intro. to Pastoral Counseling	- 13
	(Karaban)	- 13
	F 9:00-11:45 a.m.	- 6
D390	To Preach a Word of Service	Ē
	(Graff)	
	Th 7:00-9:45 p.m.	
D477	Ministering in Crisis Intervention	H
	(Karaban)	
	T 7:00-9:45 p.m.	H
D479	Models of Pastoral Counseling	E
	(Hill)	H
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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 nondisabled children at St. Vincent's. The practice is known as mainstreaming.

A second such student, 7-year-old Brian Howeler, 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-

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 her 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 sixthgrade level.

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

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 Howeler, 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."

Catholic Courier

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