

Former Executive Director Dies at Christmas



Ken Dupre, 60, of Louisville, died Monday, December 24, 2007. He was executive director of the Catholic Conference of KY until 1994, when he resigned to work for the US Conference of Catholic Bishops to strengthen private education efforts nationally.

Ken was a Marine veteran of the Vietnam War.

He is survived by his wife of 20 years, Gail; children, Robert, John and Martin

Dupre, Brad Smith, Lauren Smith and Elizabeth Gleeson; eight grandchildren; and his siblings, Donald and Tom Dupre, and Sandra Russell.

Archbishop Joseph Kurtz of Louisville celebrated the Mass of Christian Burial on Saturday December 29, 2007. Fr. Pat Delahanty, who worked with Dupre in the early '90s, preached the homily, describing Ken as a "gift" from God to those who loved him and on behalf of all those for whom he worked. While directing CCK, Ken led efforts to protect human life. He raised the Church's voice on behalf of the poor and vulnerable. "Ken was a talented man who loved his work for the Church," said Jane Chiles, who worked with Ken and followed him as the executive director of the Catholic Conference of KY when he moved to Washington. Jane served Kentucky's four bishops until 2002. She noted that "his influence is felt throughout the country in both policy as well as his mentoring of others to work for just causes. I owe him much as he encouraged me professionally and personally. He will be missed."

Bishop John McRaith of Owensboro, the remaining Bishop for whom Ken worked, said, "He did get us started at the CCK—we owe him for his hard work and dedication to the many causes he was involved in."

Marie Powell, Executive Director Office of Catholic Education for the U.S. Conference of Catholic Bishops, pointed out what those who worked with Ken came to know, "He packed a lot of accomplishments into his 60 years." Ken worked nationally with Frank Monahan, long-time chief lobbyist for the U.S. Conference of Catholic Bishops, who testifies to Ken's impact, "Ken had a keen understanding of the political value of a well-organized grass roots constituency to support the advocacy efforts of the church. He knew how to motivate people and generate enthusiasm on behalf of the causes on which we all worked. This was an important part of his legacy."

Retired Archbishop Thomas C. Kelly chaired the Board of the Catholic Conference of Kentucky during Ken's tenure. From that perspective he reflected on those times: "When the bishops of Kentucky decided to engage a full-time state Catholic Conference director, it did not require a lot of pondering to figure out that Ken Dupre, already on the staff of the Archdiocese, was exactly the right man for the job. He was a man of deep faith, and we knew he would be faithful in presenting Catholic positions, especially on moral issues, to our legislators and to the civil servants of our state government. Ken smiled a lot, with a faintly roguish air, with the result that legislators liked him. He would do business anywhere, and spent an inordinate amount of time on his job, getting it done well and true. No one has ever enjoyed a job so much as he did. During his years with the bishops of the Commonwealth, and later while working for the U.S. Conference of Catholic Bishops, Ken suffered a weak heart, but he approached his condition with courage and determination. In this, he drew great comfort from his beloved wife Gail and his sons. Despite numerous incidents with his heart, he prevailed years longer than we expected. Still it came as a surprise when his death finally occurred. We will greatly miss him as a friend and happy colleague."

this ministry to those facing an untimely pregnancy. Sherry's gift of faith inspired hope both to those in crisis and to those who worked the helpline. Sherry died of cancer on March 13, 2008, but without doubt has entered into eternity with God.

During this season of Easter, we are aware of how life contains the continual process of death and new life. As Catholics, our faith rests on the Paschal Mystery, which proclaims that life comes from death and consequently death never has the final word.

God has blessed OFL with a new administrative assistant, Candy Penland. Candy brings her unique gifts to this ministry and energy and love for the Gospel that will inspire the pro-life work of OFL.

OFL Has New Administrative Assistant

Sherry Baker Returns Home



Opportunities For Life was blessed for three years with the gift of Sherry Baker who served as administrative assistant to the office. Sherry saw this work as a

ministry and embraced it with the passion of one on fire with the Good News. Those who had the privilege to speak with her can attest to the reality that God was truly working in and through her in

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“We Are All Really Responsible For All.”

Catholic Leaders Seek Help on Education Issues from Kentucky’s Congressional Members

By Ed Monahan
Executive Director



“So few people know what good is being done by our church and our Catholic schools,” Washington’s Archbishop Donald Wuerl told Catholic leaders from 20 states and the District of Columbia at the U.S. Conference of Catholic Bishops (USCCB) 23d Annual Congressional Education Advocacy Days held March 2-4, 2008 in Washington D.C.

“One of the things we need to do better,” Wuerl advised, “is to tell our story.” He spoke of the need for busy Catholic educators to get this story before the broader community.

Kentucky Catholic educators and public policy leaders attended USCCB’s Advocacy Days working to tell our state’s Catholic education story. Kentucky enjoys a robust system of 127 Catholic schools with 48,074 students. However, financial pressures have caused 30 Catholic schools to close or merge since 1995.

Communities across our state have an interest in the continuation of the Catholic school system. There are 40,720 students in Kentucky’s 97 elementary and 25 secondary schools. If the 40,720 children in Catholic schools were in the public school system, the General Assembly would have to allocate an additional \$712 million biannually for education.

The purpose of visiting D.C. was to increase the Catholic school presence and influence with Congress and the Administration, heighten the understanding of federal issues affecting Catholic schools, their students and teachers, and support USCCB’s federal education legislative agenda.

The Kentucky Catholic leaders met with staff of the Kentucky Congressional delegation at a March 4 breakfast in the U.S. Capitol building that was facilitated through the Office of Senator Jim Bunning.

Fr. Joe Atcher, Archdiocese of Louisville, told the delegation staff that Kentucky

Catholic schools were receiving \$1,507,642 in federal special education and Title funds. These dollars, which help students in reading and math programs and teachers in professional development and subsidize school internet costs, “are critical to our ability to help our kids,” Atcher said.

On February 4, 2008, President Bush released his fiscal year 2009 (FY09) budget request to Congress. The Bush administration has proposed \$59.2 billion for the US Department of Education, \$1.5 billion less than what was appropriated in fiscal year 2007.

While the president’s budget proposed to increase Title I from \$13.9 billion to \$14.3 billion, several programs important to private

The KY Catholic Leaders’ Requests to the KY Congressional delegation

- We support the goal of full funding for **Title I and IDEA**.
- We support increased funding to **Title IV, Part A, the Safe and Drug-Free Schools and Communities** program.
- We oppose the elimination of funding for **Technology Education Grants (Title II, Part D) and Innovative Programs (Title V, Part A)**.
- We support legislation that provides for the full and equitable participation of eligible students and teachers in private and religious schools in **all** covered programs and where possible in programs that are currently not available to them (e.g. *Striving Readers*) or in **new** programs.
- We support continued funding for the **D.C. K – 12 Opportunity Scholarships** demonstration pilot project that is providing financial assistance for more than a thousand students from low-income families to attend private schools in DC. We urge Congress to reauthorize the D.C. program next year and to authorize additional parental choice demonstration projects for other jurisdictions that may wish to implement them.

schools would lose funding. Title IV, Part A, Safe and Drug-Free Schools and Communities, would decrease from \$249.8 million to a mere \$100 million. Both Title V, Part A, Innovative Programs and Title II, Part D, Education Technology Grants, were zeroed out and not allocated any funding.

Bill Farnau, Superintendent of Schools for

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Catholic Leaders Lobby for Restoration of Federal Education Funds

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the Lexington Diocese, expressed concern for future funding in light of the proposed budget, “Adequate funding for Titles II-D (Technology in Education), IV-A (Drug Free Schools) and V-A (Innovative Programs) are not included in the Administration’s budget request. Our Senators and Representatives can change that lack of funding and provide adequate monies to help our children in our Catholic schools in the Commonwealth. We need their help.”

Farnau said that funds for reading materials at Sts. Peter and Paul school in Lexington were purchased with Title V-A funds to establish a very effective reading improvement program for children in 1st through 4th grades. The cost of provid-

Members of the Kentucky Congressional Delegation

Who Serve on Committees Important to Private Education

Senator Jim Bunning — Finance, Budget
 Senator Mitch McConnell — Minority Leader, Appropriations
 Representative Ron Lewis — Ways and Means
 Representative John Yarmuth, — Education and Labor Committee
 Representative Ben Chandler — Appropriations and Revenue Committee
 Representative Harold Rogers — Appropriations and Revenue Committee

ing the materials necessary for individualizing programs for readers performing at various levels would have been difficult if not for the Title V funding.

Daryl Hagan, principal at Henderson’s Holy Name School, spoke about a great young man in first grade who is struggling with the curriculum due to identified barriers and how the federally funded Title I teacher with the support and guidance of his homeroom teacher are able to assist him in being successful with the skills needed to learn how to read and comprehend what is being read.

“Traveling to D.C. to discuss Catholic education with our public officials is imperative,” said Ed Monahan, Executive Director of CCK. The Bishops vision set out in their Statement, *Renewing Our Commitment to Catholic Elementary and Secondary Schools in the Third Millennium*, is unambiguous: “Our Catholic schools are a vital part of the teaching mission of the Church. The challenges ahead are many, but our spirit and will to succeed are strong.”

CCK Education Committee Members

Fr. Joe Atcher, Chair

Schools

Leisa Speer
 Larry Bowman
 Jim Mattingly
 Bill Farnau

Religious Education

Patty Blair
 Elaine Robertson
 Sal Della Bella
 Isaak Isaak
 Doug Culp

Advocating for better public for education is important to Catholics

Young people are a valued treasure and the future leaders of our Church. It is the responsibility of the entire Catholic community—bishops, priests, deacons, religious, and laity—to continue to strive towards the goal of making our Catholic elementary and secondary schools available, accessible, and affordable to all Catholic parents and their children, including those who are poor and middle class.

U.S. Bishops, *Renewing Our Commitment to Catholic Elementary and Secondary Schools in the Third Millennium*

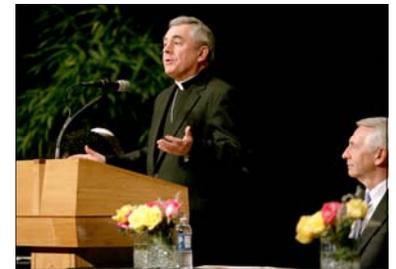
Bishops Busy in Frankfort

The annual session of the General Assembly kept Kentucky’s Catholics busy. Clockwise from the top left, there is Archbishop Joseph Kurtz being greeted by Senate President, David Williams. Archbishop Kurtz opened the Senate session with prayer.

Next is Bishop Ron Gainer praying at the Governor’s annual prayer breakfast. Seated to his left is Governor Beshear

Archbishop Kurtz answers a question during Catholics at the Capitol, attended by more than 150 persons, even though a bitter snow storm blanketed the state.

Finally, Bishop Gainer addresses a large crowd in the Capitol Rotunda during the annual Kentucky Right to Life rally.



A summary of the 2008 Kentucky General Assembly

Building a Future of Hope for Coming Generations

Pope Benedict XVI speaks about those moments when we work for the coming of the Kingdom by building “a future of hope for coming generations.” The 2008 Kentucky General Assembly was such a moment. Yet, few persons working in this year’s legislative session in Frankfort were heartened by the results.

The Conference supported successful public policy reforms that fulfill our “responsibility towards the less fortunate” in our Commonwealth. Still many opportunities to advance the common good went unheeded by our lawmakers. People will suffer in the next two years.

A summary of the session follows.

Protecting our children

House Bill 211 passed. It increases: the length of time to prosecute those who fail to report abuse; the penalties for intentionally failing to report that a child is dependent, neglected, or abused; the penalties for those who abuse children; the length of time to prosecute certain offenses. This legislation appropriately increased the penalty for acts committed by a person in a position of authority or special trust as a way to hold those persons accountable.

There was an increase in funding for Health Access Nurturing Development Services (HANDS), a statewide program for first time pregnant women who exhibit one or more risk factors. HANDS provides them a positive pregnancy, healthy child development, safe homes and self-sufficient families. It is a proven way to reduce abuse and neglect in families.

After 5 years of struggle, HB 91 became law. It promotes the safety of students by requiring schools to adopt and enforce a code of behavior that prevents actions that cause a student to suffer fear of physical harm, intimidation, humiliation, or embarrassment, including the phenomenon of cyberbullying.

By refusing to fund current services for children adequately, the legislature’s decisions will cause harm to children. Funding for the Cabinet for Health and Family Services falls short of what is needed, including a \$183 million shortfall in Medicaid in 2009 and a requirement of the Secretary to cut \$40 million from a Cabinet that is the front line for protecting children through protective services, early childhood assistance and public health protections.

Pro-life issues, the health of the unborn child

Senate Bill 4 and SB 40 both failed. After SB 40 passed in the Senate, and despite thousands of communications to House leadership, the House did not consider this measure to outlaw partial birth abortion and provide for in-person informed consent.

HANDS, cited above, received an increase in funding, \$2 million. HANDS addresses the problems that can lead to seeking abortions.

The U. S. Bishops’ website includes a report of the The Alan Guttmacher Institute about reasons women give for seeking abortions:

- 21% – can’t afford a baby
- 21% – are unready for responsibility
- 16% – concerned about how having a baby could change their lives
- 12% – have problems with relationship or want to avoid single parenthood
- 11% – are not mature enough/are too young to have children
- 8% – have all the children they want/have all grown-up children
- 3% – possible fetal health problem
- 3% – maternal health problem
- 1% – pregnancy resulted from rape or incest
- 1% – husband/partner wants them to have abortion
- 1% – don’t want others to know they had sex or are pregnant.

By refusing to increase the tax on tobacco by at least 70 cents, legislators squelched an opportunity to reduce smoking by pregnant women and youth. KY distinguishes itself with the second highest rate in the U. S. of pregnant women who smoke, detrimentally affecting their children for generations to come. The U. S. Public Health Service states that smoking during pregnancy can cause low birth weight babies, pre-term deliveries, increased risk for miscarriage, SIDS, fetal growth retardation, spontaneous abortions, cleft palates and cleft lips, and childhood cancers. A decrease in smokers would have had the significant collateral benefit of reducing future Medicaid costs. A 25 cent increase in the tobacco tax cleared the House, but did not make it out of any committee in the Senate. The 70 cent increase supported by CCK and a coalition of groups also had the Governor’s support, but died in the House committee.

Revenue for critical social needs

Kentucky has a moral obligation to meet important social needs and provide the revenue necessary. The budget – the way we raise and allocate revenue – is one of the most important bills considered every two years. Funding preferences reflect not only economic policies, but also moral values. By not providing adequate funding for social needs, education, health and the justice system, legislators are harming Kentuckians for generations to come. Despite finding the wherewithal to find money for projects in legislators’ districts, the 2008 legislature rejected a progressive way to raise revenue and refused to raise enough revenue to fund unmet social needs of children and other vulnerable persons.

Medicaid provides health care for poor persons, especially pregnant women, mentally ill and mentally retarded persons, children and adults in low-income families, the frail elderly, disabled persons, and certain immigrants. With a projected \$183 million deficit in 2009, people will be hurt in the next two years.

House Bill 262 offered some progressive tax reform and would have helped poor persons. It increased the tax rate on income over \$75,000, established a refundable earned income tax credit at 15% of the federal credit, decoupled from the federal estate tax phase-out, and imposed a sales tax on selected services. The House did include elements of HB 262 in the budget bill to provide additional revenue for social needs, but the Senate refused to agree.

House Bill 592 was an attempt to help remove employment barriers for Kentucky veterans, disabled persons and others with low-incomes. The House Economic Development Committee supported it, but the House Appropriations and Revenue Committee did not hear it. HB 592 provided employers with a worker opportunity tax credit of up to \$300 for hiring an employee from certain target groups, including Food Stamp recipients, a resident of or summer youth employee of federally designated Empowerment Zones (EZ), Enterprise Communities (EC), or Renewal Communities (RC), a Veteran who is a member of a family that is receiving Food Stamps, ex-felons, and others. HB 592 also created a Kentucky EITC which would allow the poorest workers in Kentucky an additional credit of 5% of the federal amount for which they are eligible. This would provide a return of \$30 million to Kentucky’s poorest workers.

Gaming

Expanded gambling did not even come before the full House for a vote. And the Senate had made it clear that it would not pass it, had the House voted favorably. As a result, Kentucky will have fewer social ills that result from the proliferation of professional gambling.

House Bill 137 would have provided for a system to help problem gamblers. It only made it to the floor of the House where it was

Working for “An Ever More Just and Fraternal Society”

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never released from the Rules Committee. Kentucky's current problem gamblers' treatment needs are not being fully addressed. Individuals and families are hurting.

Legislators transferred \$700,000 (this was on top of a transfer 2 years ago of \$1.1 million) from the charitable gaming fund to the general fund. Our charitable gaming fees will increase this year. This illegal tax on nonprofits may be challenged in court since money raised for charitable purposes is used for general fund obligations.

Immigrants

HB 304 was an attempt to drive illegal immigrants from Kentucky. After exhaustive testimony from many interested parties on the unintended consequences of the legislation, the bill was not called for a vote in the Judiciary Committee. This bill stems from the great frustration many feel as a result of the failure of our federal government to fulfill its obligations to repair our broken immigration system through comprehensive immigration reform. Our basic principles are clear: We respect the right of nations to enforce their borders and to enforce reasonable immigration laws. At the same time, we regard every person, illegal immigrant, legal immigrant, or citizen, with the mind of Christ: a human person worthy of dignity and respect. Our national bishops' conference, with help from dioceses throughout this nation, worked diligently for the past several congressional sessions, urging federal lawmakers to work with President Bush and pass a comprehensive immigration bill — a bill that not only enhanced enforcement at our borders, but also offered, in some of its forms, a path to citizenship to those who are already here. We supported a bill that required illegal immigrants to pay substantial fines for being here illegally, learn English, work here for 6 or more years and become eligible to adjust their status after all those who entered legally had the opportunity to adjust their status.

Education

Funding for education failed to keep pace with needs.

HB 655 passed and will provide timely, accurate data to foster adequate funding for the busing of private children in 22 Kentucky counties. Unfortunately, the current amount of money budgeted to transport private school students safely did not increase. This annual \$2.95 million is not enough.

Poverty

No Earned Income Tax Credit legislation passed. Three bills were filed. Only one made it to the House floor

A mortgage bill (HB 552) with additional protections for consumers and measures to reduce fraud.

A payday loan bill (HB 500) designed to make sure current Kentucky law is being followed passed the House, but died in the Senate. Poor people will continue to be taken advantage of by loans with exorbitant interest rates.

Health care

There are 568,514 Kentuckians without health insurance — 90,496 of them are children and 195,588 are adults with incomes below the poverty level. (See Kaiser's www.statehealthfacts.org). In the world's most affluent country, there is a moral imperative to provide access to health care for uninsured individuals. Tragically, no legislation passed to cover more uninsured persons.

Yet there is hope. The most significant advance in achieving health care for all in 2008 was the creation of Kentucky Voices for Health (KVH). This group of experienced advocates formed to work to increase health coverage for the 14% of Kentuckians who lack it.

KVH is building a statewide network of local constituent advocates who will educate fellow constituents, local leaders and legislators to enact public policy improvements in future years. KVH's lead-

ership team includes representatives from AARP Kentucky, Advocacy Action Network, American Cancer Society, American Heart Association, American Lung Association, Catholic Conference of Kentucky, Covering Kentucky Kids and Families, Health Kentucky, Kentucky Child Now, Kentucky Council of Churches, Kentucky Equal Justice Center, Kentucky Youth Advocates, and the University of Kentucky's College of Public Health. KVH has 29 stakeholder groups. CCK is the convener. The public policy objectives include:

Increase in tobacco tax: Recent statewide public polling surveys demonstrate that the public supports a higher tobacco tax in KY. KVH will advocate for an increase from 30 cents to the national average of just over \$1 with some of the revenue used to improve the health of Kentuckians.

Expansion of health coverage in the public sector:

- Expansion of the Kentucky Children's Health Insurance Program to include children whose family incomes are at 250% of the federal poverty level and raise the age limit to 20.
- Expansion of Medicaid coverage to parents and working families with incomes at or below 100% of the federal poverty level.
- Creation of subsidies to purchase high-risk insurance plans for individuals who are over 50 years old and whose incomes are 200% below the federal poverty level. At the federal level, the coalition will work with national organizations in identifying policies and programs that will address the needs of uninsured individuals.

Expansion of health coverage in the private sector: Family health insurance plans that will cover young adults up to the age of 25 and allow individuals and small groups to form a purchasing pool or buy into the state employees' health insurance plan.

Restorative Justice

House Bill 70 would have given Kentuckians the chance to vote on a change in the Constitution that would restore the right to vote automatically to most former felons. The House passed the bill by a wider margin than in previous sessions, but it died in the Senate.

Hope for the long haul

In light of the failures and missed opportunities of the 2008 session some are disheartened. But, inspired by the Gospel, we see things from a longer view. As Pope Benedict observed on the lawn of the White House, hope “inspires us to work for an ever more just and fraternal society.” Our charge is clear. “The preservation of freedom calls for the cultivation of virtue, self-discipline, sacrifice for the common good and a sense of responsibility towards the less fortunate. It also demands the courage to engage in civic life and to bring one's deepest beliefs and values to reasoned public debate.”

In his homily during the Mass at Yankee Stadium, he stated that working for the coming of the Kingdom “means not losing heart in the face of resistance, adversity and scandal.... It means working to enrich American society and culture with the beauty and truth of the Gospel, and never losing sight of that great hope which gives meaning and value to all the other hopes which inspire our lives.... the Catholic community in this nation has been outstanding in its prophetic witness in the defense of life, in the education of the young, in care for the poor, the sick and the stranger in your midst.”

We know that most complex problems require multiple strategies over an extended period of time since they do not usually respond to single or simple solutions.

The Catholic Conference of Kentucky serves as an instrument for Kentucky Catholics to bring our faith's beliefs and values to the public debate in Frankfort in a reasoned and hopeful way over the long haul.

A Catholic Perspective on Creation and Evolution in the Bible

Bible Contains No Single Portrayal of God's Creative Activity

By
Rev. Ronald Ketteler



Rev. Ronald Ketteler

Modern biblical studies have created awareness among Catholics that the Bible need not be viewed as a source of scientific knowledge or of history in the modern sense of the terms. The truth of the Bible is a matter of "saving truth," not necessarily scientific truth. Thus, the appropriate question concerning the inerrancy of the Bible should be phrased: "What kind of 'truth' is it?" rather than asking, "Is it true?"

A brief survey of interpretations of the creation narratives taken from representative Catholic scripture scholars and theologians exemplifies current mainstream theological approaches in the Catholic tradition

There are numerous passages in the Old and the New Testaments that reflect the theme of divine creation. The particular controversy over evolution and belief tends to originate with conflicting interpretations of the creation stories in Chapters 1 and 2 in the Book of Genesis

For instance, the following passage quoted from the writings of Father Roland E. Murphy, O.Carm. illustrates the contrast in opinions on the meaning of the creation narratives in the light of the doctrine of creation. Father Murphy observed that "Creationism, and there are many forms of it, does not have such a relaxed attitude toward the doctrine of creation as the Bible presents. Genesis gives us two imaginative presentations, but creationism in its drive for literal understanding cannot be satisfied until it has snapped a picture of divine activity it claims to have described in the text. Basically, one can sum up the case (even if more arguments can be mounted) in two statements: (1) There is in the Bible no single portrayal of the creative activity of God. In fact, there are presentations in other books of the Bible that differ from the Genesis accounts (e.g., Ps 89: 5-11). (2) It follows from this that it is incumbent on the reader to shed previous convictions, if necessary, and to allow oneself to be drawn into the level of the text, as simple but as complex as it is." [Responses to 101 Questions on the Biblical Torah (New York: Paulist Press, 1996): 14-15.]

Again, in reference to the Genesis accounts of creation, Father Leslie L. Hoppe, O.F.M., briefly highlights the biblical vision of divine creation according to contemporary Catholic biblical theology: "But these are not the only ways that the ancient Israelites imagined creation as occurring. There are indications elsewhere in the Old Testament that they imagined the world coming into existence in a far different way than described in Genesis." Father Hoppe cites Psalms 74 and 89 and the Book of Job, cc. 40-41 as examples. [Priests, Prophets and Sages: Catholic Perspectives on the Old Testament (Cincinnati: St. Anthony Messenger Press, 2006): 98.]

From a historical perspective, by the 1940s an evolution in Catholic biblical studies was noticeable. *Divino Afflante Spiritu*, the 1943 encyclical of Pope Pius XII on the study of scripture, marked a major moment which had cleared the way for Catholic theologians to pursue the historical-critical methods of biblical studies. A few years later in 1948, a letter from the Pontifical Biblical Commission (PBC) ushered in a new direction for Catholic biblical studies compatible within the context of Catholic doctrinal understanding.

In that directive, the secretary of Pontifical Commission had

forwarded a letter to the late Cardinal Suhard of Paris which addressed the exegesis of the first eleven chapters of the Book of Genesis.

That document from the PBC set forth a distinction between the fundamental truths necessary for salvation that are conveyed in the biblical texts and the time-conditioned scientific and cultural expressions of those foundational beliefs. It stated: "They relate in simple and figurative language, adapted to the understanding of a less developed people, the fundamental truths presupposed for the economy of salvation, as well as the popular description of the origin of the human race and of the chosen people."

During the pioneering phase of the new biblical scholarship, fresh vistas of the religious and spiritual meaning of the Bible were opened by the new discoveries of the historical-critical methods of interpretation, of literary genres, and by a return to original languages and documents.

The late Father Bruce Vawter, C.M. (d. 1986) published *A Path Through Genesis* in 1954, a study of the Book of Genesis that made contemporary biblical scholarship available for a general educated readership.

After discussing the 1948 letter issued by the Pontifical Biblical Commission, Father Vawter explained those "fundamental truths of faith" on the origin of humankind, a foundation of Jewish and Christian revelations. He wrote: "There is one God, Creator of the universe by an act of his will, who created man in His image and likeness, raised him to a level above his created state and endowed him with gifts which he forfeited through sin, who promised man an eventual redemption from this sin."

Father Vawter concluded: "These and other truths are taught in the poetic imagery of Genesis' first three chapters, great songs of faith fashioned by the religious teachers of Israel."

More than a decade later, Father Eugene H. Maly contributed the article on the Book of Genesis in *The Jerome Biblical Commentary* (1968). Father Maly, a noted biblical scholar on the faculty of Mt. St. Mary's Seminary in Cincinnati, pointed out that "[n]o scholar today would hold that Gn [Genesis] presents history in the modern sense of that term. The sacred authors' conception of history as a linear movement of events determined by divine interventions and tending to a divinely conceived goal militates against such a presentation." In a word, the sacred authors "were interested in the 'facts' of history only inasmuch as they illustrated the divine plan."

The "primitive history" that marks the first eleven chapters of Genesis communicates "truths based on historical facts." Father Maly synthesized such core truths: "There was a creation by God in the beginning of time, a special divine intervention in the creation of man, the existence of the first man in a condition of friendship with God, a fall from that condition, an increasing separation between man and God brought about by man's sins and a succession of natural catastrophes by which man suffered the consequences of his sins."

In accord with modern biblical theology, Father Maly noted that although these truths "are religious explanations that in most cases transcend the competence of modern science, they are at the same time historical in that they explain historical events."

The developments within contemporary biblical scholarship were validated at the Second Vatican Council (1962-1965) with the promulgation of *Dei Verbum* (the Dogmatic Constitution on Divine Revelation, 1965). In a seminal passage *Dei Verbum* states: "Seeing that, in Sacred Scripture, God speaks through men in human fashion, it follows that the interpreter of sacred Scriptures, if he is to ascertain

Asset-Building Moves Families Out of Poverty

This is the fourth in a series of four articles related to the issue of poverty prepared by the diocesan directors of Kentucky's Catholic Charities agencies. For more information, visit catholiccharitiesusa.org/poverty/.

By Steve Bogus

In previous issues of *Witness* my colleagues, the Catholic Charities directors from the dioceses of Kentucky, have identified some factors and characteristics of poverty in our state. Before discussing how the concept of asset-building can be a helpful tool for poor families, as a means of moving from poverty, let me restate some of what poverty looks like in Kentucky.

Catholic Social Teaching informs us that policies and practices of our civil society must be evaluated, first and foremost, in terms of how they affect poor and vulnerable people. *The Catechism of the Catholic Church* says that "those who are oppressed by poverty are the object of a preferential love on the part of the Church..." (#2448) Yet, in spite of this "preferential option for poor people," a recent study by the Brookings Institution points out that several basic factors of life in Kentucky cost more for low-income people than for others.

This study, *The High Price of Being Poor in Kentucky*, identifies five areas where low-income persons pay higher rates, or pay higher actual prices for (1) housing-related costs, (2) basic financial services, (3) tax services, (4) car-related services, and (5) groceries. For example, low-income homeowners are more likely to have high-cost mortgages than any other group, and they pay on average \$363 more per year for homeowner insurance than any other income category. Auto insurance averages \$384 more per year for those low-income persons who are fortunate enough to have a vehicle. 28% of low-income Kentuckians do not have a checking account, which means they are also more likely to use

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Steve Bogus

high-cost, non-bank financial services. These are but a few of the situations these families face.

Another report, *The 2007-2008 Assets and Opportunity Scorecard*, developed by the Corporation for Enterprise Development (CFED), provides a mixed picture of financial security for people in Kentucky. There are, though, some very troubling facts reported. Kentucky ranks fifth (5th) in the country in the rate of foreclosures and ninth (9th) in the rate of bankruptcies. We rank eleventh (11th) lowest in the average net worth of households.

CFED also previously reported that in 2005, the federal government spent \$367 billion on asset-building policies—home ownership, savings and investment, retirement, and small business. However, 45% of those benefits went to households with incomes greater than \$1.25 million per year. Less than 3% of the benefits went to the bottom 60% of households. Those with incomes greater than \$1 million got an average of \$169,000 in benefits; those in the top 1% of income got an average of \$50,000; and the poorest 5% got \$3.

The facts are clear: regarding the development of assets, preference for building assets goes to those who already have assets. Whereas, poor persons struggle to make ends meet and to provide basic necessities for their families (even with the help of public benefits such as Temporary Assistance for Needy Families (TANF), food stamps, or Medicaid). Low-income, employed workers face the same challenges.

One way to move families out of poverty and to move low-income workers to higher income levels is for these families to

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Bible Does Not Offer Scientific Teaching on Universe's Origin

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what God has wished to communicate to us, should carefully search out the meaning which the sacred writers really had in mind, that meaning which God had thought well to manifest through the medium of their words." [DV n.12] *Dei Verbum* then continues to unpack the meaning of Section 12 by explicating the principles grounding the interpretation of Scripture in the light of the various literary genres found in the Bible.

Consequently, the consensus that has been reached in Catholic biblical theology maintains that the creation stories in the Bible neither convey scientific information nor address the scientific question of evolution.

Today, without doubt, the first eleven chapters of Genesis are commonly viewed as "primeval history," an introduction to the pivotal moments of salvation history — the Exodus and the Covenant. As the Catechism of the Catholic Church teaches, "Thus, the revelation of creation is inseparable from the revelation and forging of the covenant of the one God and his People. Creation is viewed as the first step toward this covenant, the first and universal witness to God's all-powerful love." (CCC n. 288)

In regard to biblical exegesis of the creation accounts in Genesis, the Catechism of the Catholic Church draws up a succinct summary of those fundamental truths of salvation. The Catechism states that the first three chapters of Genesis express "the truths of crea-

tion — its origin and its end in God, its order and goodness, the vocation of man, and finally the drama of sin and the hope of salvation." (CCC n. 289)

In an address to members of the Pontifical Academy of Sciences on October 3, 1981, Pope John Paul II had affirmed the distinctive nature of the "saving truth" of Scripture. Insofar as the origin of the universe is concerned, that address entitled "The Path of Scientific Discovery" stressed the difference between religious truth and science in the Bible. The late Holy Father observed: "The Bible speaks to us of the origin of the universe and its makeup, not to provide us with a scientific treatise, but in order to state the correct relationships of man with God and with the universe."

That 1981 address highlighted the substance of the theology of creation in the creation narratives in these words: "Sacred scripture wishes simply to declare that the world was created by God, and in order to teach this truth it expresses itself in the terms of the cosmology in use at the time of the writer."

After affirming that the Bible does not provide a scientific treatise on the origin of the universe, Pope John Paul II's concluding comment was poignant: "Any other teaching about the origin and makeup of the universe is alien to the intentions of the Bible, which does not wish to teach us how heaven was made but how one goes to heaven."

Helping Families Build Assets Enriches Lives

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build assets. This is not a “hit-the-lottery” type of solution; it takes a great deal of information and education, hard work, and discipline over time. It can prove to be a strong foundation for moving families out of poverty. A CFED publication, *Saving for Education, Entrepreneurship, and Downpayment*, states:

We have learned from research and practice that possessing even a few thousand dollars in assets gives people an economic place to stand. Holding assets connects people to the economy, raises their economic expectations, and allows them to shape their futures. We know that, given the opportunity and support, even those living well below the federal poverty line will save, build assets, and connect to the mainstream economy. We also know that families pass on more than resources; they impart values and skills as well.

The path to building assets begins with learning skills in how to make and follow a **budget**. This means taking a thorough look at income and outflow *and* setting priorities for how and where to spend money. We all need to do this, but it is especially crucial for those who have limited resources. Once developed, budgeting skills need to be broadened so that people become financially literate. **Financial literacy** means that people move past the budget to understand the high dollar cost that goes with making payments on credit (e.g., payday loans, rent-to-own plans, etc.), the effect of interest rates on the overall cost of goods, the value of saving even small amounts of money, and other financial facts.

The next significant step toward building assets is to **file federal income taxes**. This action should be explored even if earnings are below the level that requires filing. Why bother? Because most low-income persons are eligible for a refundable credit called the Earned Income Credit (**EIC**). The beauty of the EIC is that it puts real money into the hands of the individuals and families who need it most. In addition, families with young children may also be eligible for the Child Tax Credit and, if they pay for day-care services, the Credit for Child and Dependent Care Expenses.

Most low- to moderate-income persons can access free tax preparation services at Volunteer Income Tax Assistance (VITA) program sites. These nonprofit programs have been developed in

conjunction with the Internal Revenue Service (IRS), and they are located in cities and towns throughout the state. VITA programs are staffed by trained volunteers, and the free service includes electronic filing at most sites.

When the refund arrives, it is a prime time to begin, or add to, the **savings program** mentioned above. The temptation to spend the entire refund may be difficult to forego, but a savings strategy that focuses on a future reward can be the foundation for a new, productive habit for low-income and moderate-income families.

Another long-term mechanism for savings and asset-building is an instrument called an **Individual Development Account (IDA)**. IDAs are put together by some mix of nonprofit organizations, financial institutions, private businesses, and various levels of government. They are matched savings accounts. In other words, each dollar saved by a low-income family is matched by one or more dollars of public or private investment in that family, depending upon how the particular IDA program has been structured. The savings plan must be structured toward a particular goal in order to qualify for the matching money. Savings goals typically include purchasing a home, starting or expanding a business, or investing in education or vocational training.

After reading this article, I hope you want to get involved. There are several things you can do. If you have the skill and interest, contact the Catholic Charities agency in your diocese (or other program that assists low-income families) and offer to do a budgeting class or mentor a low-income family in budgeting or financial literacy skills. Assist these agencies in publicizing the EIC in low-income neighborhoods and communities. Contact a VITA center and volunteer to be trained to assist families with tax preparation. (The location of the nearest VITA center can be found by calling 800-829-1040.) Find out if there is an IDA program in your community and make a contribution to it. If there is not an IDA in your community, you may want to learn more about how to get one started.

I would be happy to help put you in touch with possible contacts in your community and resource persons (and materials) who can help the process along. Feel free to contact me at Catholic Charities of Louisville (502-637-9786 / sbogus@archlou.org).



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