

Campaign for Human Development
- Why poverty?

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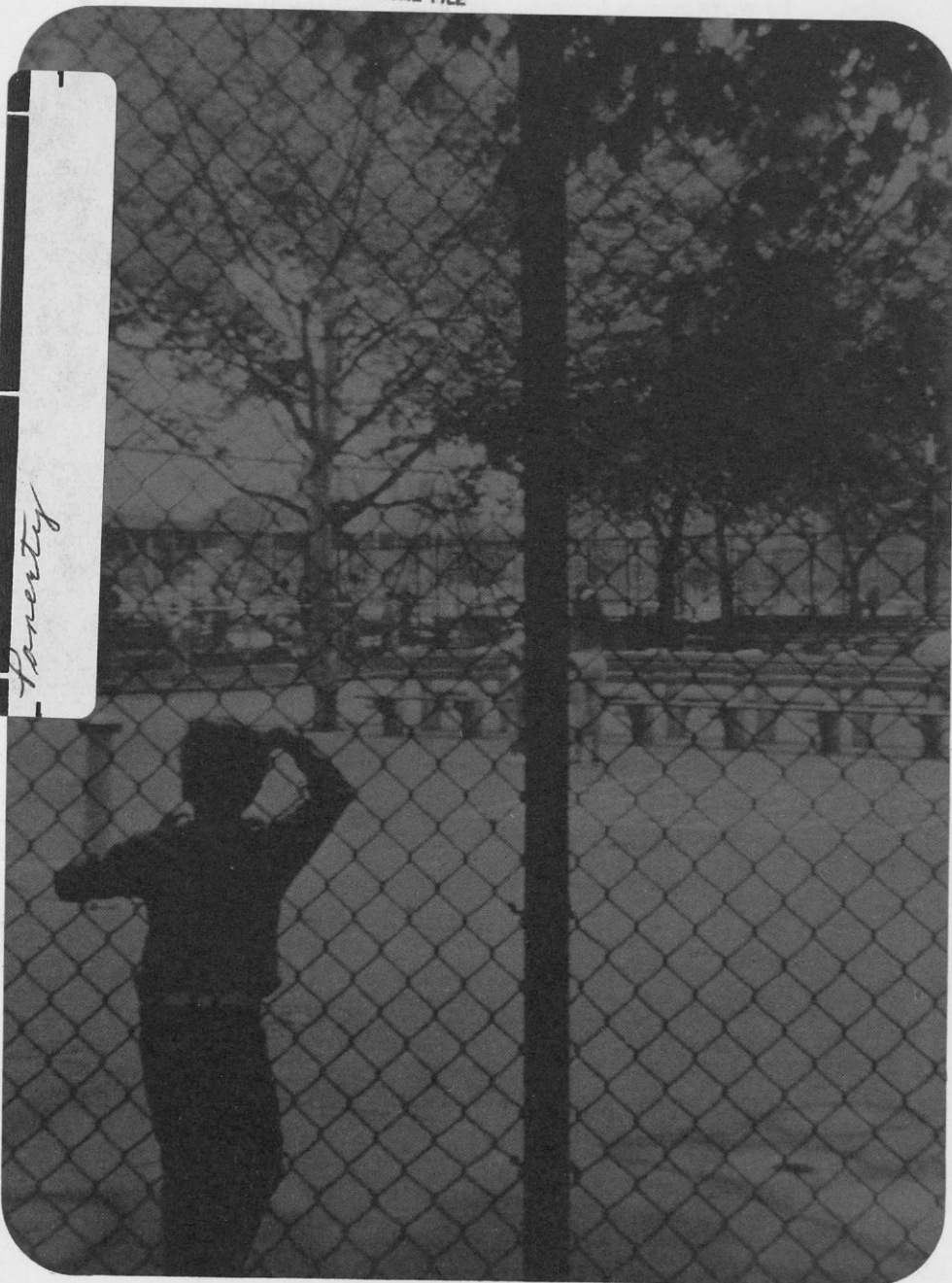
Why Poverty?

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poverty

(Note: Teachers should take the pre-test before administering to students.)

TRUE OR FALSE PRE-TEST:

1. In the U.S. we have enough jobs for all who want to work. T F
2. Most citizens of the U.S. are aware of the quantity and quality of poverty in our country. T F
3. Our system of free enterprise favors large businesses as opposed to small businesses. T F
4. The cost of living is stable. T F
5. Gerrymandering is a practice which is outlawed in the U.S. T F
6. Most poor workers belong to labor unions. T F
7. Most of the U.S. poor are represented in labor lobbies. T F
8. In the past generation many federal welfare laws have been enacted to assist the poor significantly. T F
9. The federal government has now established an adequate minimum wage. T F
10. At least one of the 2 minimum incomes in the U.S. is adequate. T F
11. People in the suburbs are generally very concerned about the poor in the inner city. T F
12. Most American suburbs provide a part of their local housing for the poor. T F
13. The poor usually move back into "redeveloped" housing areas. T F
14. Much of the poverty in America could be statistically eliminated if wages assured a decent standard of living. T F
15. Since the time of Franklin D. Roosevelt, there has been very little *meaningful* economic legislation in the U.S. T F

Answers:

- | | | | | |
|------|------|------|-------|-------|
| 1. F | 4. F | 7. F | 10. F | 13. F |
| 2. F | 5. F | 8. F | 11. F | 14. T |
| 3. T | 6. F | 9. F | 12. F | 15. T |

DISCUSSION GUIDE ON CAUSES OF POVERTY:

1. What needs to be done about the job situation in the U.S. today?
2. How can new jobs be created?
3. How can men be trained for new jobs when they are created?
4. Discuss the position of big business or large corporations in the U.S. today.

Deacidified



5. Discuss the position of small businesses in the U.S. today.
6. Discuss the relationship of the federal government to big and small business.
7. How would it be possible to make large corporations less dependent on the federal government? Is this desirable?
8. Discuss the minimum wage and wages in general.
9. How can we control the rising cost of living? Is this control advisable?
10. How can we help individuals become more aware of the breadth and depth of poverty in the U.S.?
11. Discuss the present housing of low-, middle-, and upper-class Americans.
12. How can decent housing be assured to the poor?
13. How can we do away with class and racial discrimination in housing?
14. Discuss the "syndrome" of poverty.
15. How can political and social self-determination be achieved by minority groups?
16. How can the federal and local governments assist the small businessman?
17. How can inner-city and rural education be improved?
18. How can rural health services be improved?
19. How can welfare be reformed?
20. What is gerrymandering? How extensive is it in the U.S.?
21. What is a labor lobby?

FILMS—BOOKS—PICTURES:

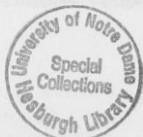
Broaden your knowledge of the total picture of poverty by making continuing use of films, books, and pictures already suggested.

TEACHER OVERVIEW:

(Time: Approximately two months. This period includes the time given to book and film study.)

As stated earlier, it is impossible to compose any adequate statement about the whole question of poverty. It is equally impossible to describe the causes of this complex phenomenon. It is possible, however, to sketch some of the social causes of poverty.

The complex economic causes of poverty are often reinforced by social attitudes. Thus, the economic and seasonal factors which cause the poverty of migrant workers are reinforced by a social attitude which stereotypes migrants as lazy, inferior beings. Similarly, when economic conditions force cutbacks in industry, social factors often determine who will be fired. Thus, if a woman and man perform the same job, the woman is usually cut first.



It follows that one means of becoming conscious of the causes of poverty is to become conscious of the social factors which reinforce these causes. Such a process of conscientization means a radical change in personal outlooks. The following suggestions may assist this process:

1. Investigate the available facts and statistics concerning poverty in the U.S.
2. Investigate your own responses and presuppositions in the light of these facts.
3. Investigate the philosophy and practice of the institutions of which you are a member to evaluate their service to the poor.

"The real problem of the modern world, the thing which creates misery, wars, and hatred among men, is the division of mankind into rich and poor. The significance of this division between rich and poor, is not simply that one man has more food than he can eat, more clothes than he can wear, and more houses than he can live in, while others are hungry, unclad, or homeless. The significant thing about the division between the rich and the poor is not simply that one has the resources to provide comfort and the other cannot provide basics.

"The reality and the depth of the problem arise because the man who is rich has power over the lives of those who are poor. And the rich... have power over the policies of those who are not poor. And even more important, is that a social and economic system nationally... supports those divisions and constantly increases them so that the rich get ever richer and the poor get relatively ever poorer and less able to control their own future.

"This continues despite all the talk of human equality, the fight against poverty, and of development. Still rich individuals... go on getting yet richer. Sometimes this happens through the deliberate decisions of the rich who use their wealth and their power to that end. But often, perhaps more often, it happens naturally as a result of the normal workings of social and economic systems men have constructed for themselves." ¹

CAUSES OF POVERTY

1. The Invisibility of the Poor

The old rhetoric of reform described the poor as miserable creatures who were neglected and forgotten by the rest of society. The commonplace of the new rhetoric of reform states the situation in a more severe formula. The poor in contemporary America, says the new rhetoric, are invisible.

In spite of a plethora of reports, commissions, articles, and propaganda, the poor are in danger of slipping out of the nation's

¹From Julius K. Nyerere, President of Tanzania, "Who Controls Men's Destiny?" [reprint of an address], *Maryknoll*, June 1971. Copyright 1971 by Catholic Foreign Mission Society; reprinted by permission of the publisher.

consciousness. The new rhetoric and the recent information explosion concerning poverty have sometimes had the effect of burying the poor under mounds of statistics, generalizations, and new prejudices.

So poverty remains invisible. Some of the causes of this invisibility are as follows.

TRADITIONAL CAUSES:

a. *Poverty is often off the beaten track.* In the past the ordinary tourist never left the main highway, and today he rides interstate turnpikes. He does not go into the valleys of Pennsylvania where the towns look like movie sets of Wales in the thirties. He does not see the company houses in rows, the rutted roads. Even if he were to pass through such a place by accident, the tourist would probably not meet the people.

b. *Poverty is often masked.* The traveler comes to the Appalachians in the fall. He sees the hills, the streams, the foliage — but not the poor. Or perhaps he looks at a run-down mountain house and, remembering Rousseau rather than seeing with his eyes, decides that “those people” are truly fortunate to be living the way they are, that they are lucky to be exempt from the strains and tensions of the middle class.

The reality is that “those people,” the quaint inhabitants of the hills, are uneducated, lack medical care, and are in the process of being forced from the land into the life of the cities.

NEW AND LESS OBVIOUS CAUSES:

a. *The developing American city has removed poverty from the living, emotional experience of millions upon millions of middle-class Americans.* In the suburbs it is easy to assume that ours is indeed an affluent society. The poor still inhabit the miserable housing in the central area, but they are increasingly isolated from contact with anyone else. Middle-class women coming in from suburbia on a rare trip may catch the merest glimpse of “the other America,” but actual contact is rare. The unskilled, the aged, the disabled and the minorities are right there, across the tracks where they have always been.

b. *Well-meaning ignorance compounds this new segregation of poverty.* There is much discussion of urban renewal. Suddenly, driving through the city, suburban Americans notice that a familiar slum has been torn down and that there are towering, modern buildings where once there had been tenements or hovels. There is a warm feeling of satisfaction, of pride in the way things are working out. The poor, it is obvious, are being taken care of.

The irony is that the reality is nearly the exact opposite of the impression. The total impact of the various housing programs in postwar America has been to squeeze more and more people into the existing slums. More often than not, a room in a modern

high-rise is rented for \$40 or more. In addition, during the past decade and a half, there has been more subsidizing of middle- and upper-income housing than there has been of housing for the poor.

c. *Clothes make the poor invisible.* America has the best-dressed poor the world has ever known. It is important in this society to "look good" externally. For a variety of reasons, the benefits of mass production have been spread much more evenly in this area than in many others. It is much easier to be decently dressed than it is to be decently housed, fed, or doctored. Therefore, even people with depressed incomes can look prosperous in their one or two good sets of clothing.

d. *The physical condition of many of the poor causes them to be invisible.* A good number of the poor are 65 years of age or older; an even larger number are under 18. The aged members of the "other America" are often sick. Another group lives out its life in loneliness and frustration. They sit in rented rooms, or they stay close to one house in one neighborhood.

The young are somewhat more visible, yet they too stay close to their neighborhoods. Sometimes they advertise their poverty in gangs. But generally they do not disturb the quiet streets of the middle class.

e. *The poor are politically invisible.* It is one of the cruelest ironies of social life in advanced countries that the dispossessed at the bottom of society are unable to speak for themselves. Most of the people of the "other America" do not belong to unions, to fraternal organizations, or to political parties. They are without lobbies of their own; they put forward no legislative program. They have no face and no voice.

Because the slums are no longer centers of powerful political organizations, the politicians need not really care about their inhabitants. The slums are no longer visible to the middle class, so much of the idealistic urge to fight for those who need help is gone. Only the social agencies have a really direct involvement.

To the extent that the poor have any spokesman in American life, that role is played by the labor movement. The unions have their own particular idealism, an ideology of concern. More than that, they realize that the existence of a reservoir of cheap, unorganized labor is a menace to wages and working conditions throughout the entire economy. Thus, many union legislative proposals seek to extend the coverage of minimum-wage and social security laws, to organize immigrant farm laborers, to articulate the needs of the poor.

2. Unjust Social System

a. *Racial prejudice.* The tensions of current race relations have their roots in the concentration of Blacks in segregated urban slums. Upon this continuing fact of residential segregation

rest the interlocking problems of race and education, race and employment, race and political power. Contemporary civil rights struggles are rooted in three major developments: the accelerated growth of the Black population, the increasing mobility of the Black population, and the rapid urbanization of the Black population.

The response of American cities to these interrelated developments has been a vast increase in the pattern of residential segregation. The growth of housing segregation has been accompanied by an extension of school segregation, slums, exploitation, poverty and social disorganization.

Ghetto residents are the victims of consumer fraud, overpricing, and exorbitant rents for substandard housing. A recent study by the Bureau of Labor Statistics concluded that: "For *equivalent* rents poor families get poorer housing than families with higher incomes." Price collectors found that meat and produce were not as fresh in poor areas and that stores were less clean and orderly. BLS also noted that poor families pay more for credit. The Black residents of the slum ghettos are experiencing a major crisis of unemployment and underemployment. The fact that the difference in the average income of white and Black workers has been growing steadily greater is of great significance if one considers that the cost of living is growing as fast as income and that deprivation in a society is, in part, a relative condition.

The concentration of Blacks in inner-city areas, the flight of whites to the suburbs, the trend toward organization of Blacks by Blacks may lead to the emergence of a new political power in the cities. Thus the problem of urban redevelopment will continue to be related to public policy on racial issues.

b. *Prejudice against the poor in general.* Public attitudes toward the poor today are a mosaic. The poor are viewed with some compassion but are frequently seen as immoral, unmotivated and childlike in their behavior. There is still public lack of appreciation of the debilitating effects of poverty and the stresses that result from a lack of adequate resources.

c. *Lack of social opportunities.* In American society lack of buying power, even when it is not so absolute as to lead to starvation or death, leads to a very real social starvation and social death.

Wealthy people easily forget that almost all social relationships depend on the ability to spend some money. To go to school costs money for books, notebooks, pencils, gym shoes and ice cream with the other kids. Without these the child begins to be an outcast.

To go to church costs money: for Sunday clothes, for carfare to get there, and for an offering. Without these one cannot go.

To belong to the Boy Scouts costs money: for uniforms, occasional dues, shared costs of a picnic. Without these, no scouting.

Poverty settles like an impenetrable prison cell over the lives of the very poor, shutting them off from every social contact, killing the spirit, and isolating them from the community of human life.

d. *Welfare myth.* It has long been a part of American mythology that no *honest* man would accept handouts from the government. The corollary is that anyone who does take government handouts is probably shiftless and immoral. None of this, of course, applies to the middle classes, who accept government handouts with perfectly clear consciences.

The professor with a grant for scientific research, the wheat ranchers with a federal subsidy, the war veteran with a monthly pension — all manner of Americans receive government doles. Only the poor are patronized or condemned for doing the same thing.

Because of this moralistic attitude toward supporting the poor, which assumes that the poor will try to cheat, the whole welfare system is designed, not only to support the poor inadequately, but also to punish them for their poverty.

The following are examples of myths about the poor:

- (1) Most of the poor are on welfare.
- (2) Most of the non-working men on welfare could be employed if they wanted to be.
- (3) The “ne’er-do-wells” are living “high off the hog” on relief, while decent people slave to provide them with their comforts.

The truth is:

- (1) The majority of the poor (60%) receive no welfare.
- (2) Only a small amount (about 1%) of unemployed men on welfare are employable.
- (3) Welfare budgets are so low that it is almost impossible for the recipients to live on them without dishonesty. Because of the millions of jobs not covered by either federal or state minimum wage and hour laws, and because of the starvation wages paid for menial work in a period of rising prices, many cannot afford to get off welfare.

3. Economic Injustice

a. *Lack of free enterprise.* A common generalization made about America is that the economy is based on a system of free enterprise which develops according to individual enterprise. In actuality, however, *less than one-tenth of one percent* of corporations is responsible for over one-third of the total production in the United States. Moreover, the separation of

business and government is not a reality. In fact, the one hundred most dominant corporations have become so dependent on government contracts that John K. Galbraith has cautioned against the rise of a "New Industrial State" in which business and government would merge.

b. *Suspicion of expenditures for public sector.* Expenditures in the public sector are always referred to as a "tax burden." Expenditures in the private sector are unexamined or regarded as a means for yielding profit and "good for business." According to this ethic, public expenditures for human needs (for maternity, dental and other medical services for low-income families, for rehabilitation of the handicapped, and for low-cost housing) are "socialistic" and, therefore, "bad."

Application of money and resources to the production and sale of switchblade knives, bubble gum, plastic toys, gift wrappings, disposable plastic containers, firearms and functionless but costly style changes in the American automobile, is regarded as "our way of life" and evidence of free enterprise.

c. *Repression of wages in unskilled occupations.* Since most of the poor do not belong to labor unions, labor lobbies, etc., they are subject to wages which are deflatable. For example, a maintenance worker who makes \$1.60 an hour and works 40 hours a week without vacation for a full year earns \$3,328.00. This wage may not be subject to a raise at any time. The result is that, as prices on the consumer index continue to rise, the maintenance man is able to buy less and less with his yearly \$3,328.00.

d. *Inordinate increases in prices.* Considering the Consumer Price Index for 1957-1959 as "100," there has been an almost 40% rise in this index by November 1970, whereas in 1968 the median weekly earnings after tax were \$106. But at the same time the buying power of \$100 was \$78 in 1968, and in 1970 the buying power of that same \$100 was \$77. Of course the worker with the lowest income is most affected.

e. *Conspicuous consumption.* Low-income families, like higher-income families, are consumers of many major appliances. In some ways consumption may take on even more significance for low-income families than for those in higher classes. Since many have little prospect of improving their low social standard by occupational mobility, they are apt to view consumption as one sphere in which they can make some progress toward the American dream of success. It is said that the poor are apt to engage in "compensatory consumption." Appliances, autos, and the dream home of their own can become compensations for blocked social mobility.

The need for conspicuous consumption explains the paradox

of stores which sell high-cost products in poor areas. The key to marketing systems in low-income areas lies in special adaptations of the institution of credit. For example, when a merchant finds himself with a customer who seems to be a greater risk than he is prepared to accept, he does not send the customer away. Instead he will tell the customer that he happens to be out of the item he wants, but that it can be obtained at the store of his "friend" just a few blocks away. The merchant will then take the customer to a storekeeper with a less conservative credit policy. The second merchant fully understands that his colleague expects a commission and takes this into account in fixing the price. In essence, the consumer is being charged for the service of having his credit potential matched with the risk policy of the merchant.

For the low-income consumer, there is the availability of merchandise, the reassurance of dealing with merchants who make him feel at home, the easy installments. In return, the merchant reserves for himself the right to sell low-quality merchandise at exorbitant prices, charging high interest rates on credit loans, and repossessing the goods if payment cannot be made.

f. *High banking interest rates.* John C. Davis, an economist with the Council of Economic Advisors under the Truman administration, pointed out, in a letter to the *Washington Post* in 1969, that high interest rates mean that banks and other lending institutions make exorbitant profits. The burden of high interest rates falls more heavily on the low-income people. Home buying suffers especially from this method of checking inflation.

"High interest rates increase business costs. This forces less profitable companies out of business, thereby reducing the supply of goods and services entering the market. This curtailment of supply results in higher prices. Other businesses raise prices to cover the added interest cost. This pushes the cost of living still higher."

g. *High taxes.* Nobody would question the fact that taxes are high in the U.S. today. But let us look at what is happening to the tax dollar. *I.F. Stone's Weekly*, November 3, 1969, cited a report made the previous November by Senator John Cooper to the NATO parliamentarians, estimating the U.S. commitments to NATO alone at \$12-\$15 billion annually and the Vietnam War at \$30-\$35 billion — putting the total in the \$50 billion range. On August 14, 1971 Secretary of State Rogers estimated that the budget necessary for our defense alone in the coming fiscal year will be \$80 billion!

No wonder we have only pennies for the poor and token programs to help unemployment!

WHAT IS BEING DONE;

Examples of what is being done to attack the causes of poverty in America:

1. Interreligious Foundation for Community Organization

IFCO is an ecumenical organization which has supported Eskimos, Blacks, American Indians, Chicanos, and poor whites in various community action projects. IFCO has helped to organize workers, to establish community-owned stores, to train young men for jobs in industry, to plan the building of new cities. By working with community organizations, IFCO has discovered that these organizations often fail because they lack leadership. With the help of the University of Wisconsin — Milwaukee School of Education, IFCO has established a Leadership Training Center.

Trainees at the center are selected by minority community organizations and receive college credit for their work in the program. The program has two parts. The first part takes place at the university where trainees take courses in the principles of community leadership, fund-raising, communications, and minority culture and history. Then the trainees are sent to work in community organizations.

Many trainees are sent to the Black United Fund Leadership Development Program. This program, also sponsored by IFCO, was established because Blacks were not receiving a fair share of the money collected by the Community Chest and other such organizations. The Black United Fund intends to establish a separate fund, not only for Blacks, but for all minority peoples. The Black United Fund has been helped by experienced workers from older minority funds such as the United Jewish Appeal, the Sons of Italy, and Catholic Charities.

By supporting the training center and the Black United Fund, IFCO is helping community organizations to support themselves.

Look at your own community organizations. What qualities do the leaders possess? What community organizations are supported by your local community chest or church charities?

2. Core Appalachian Ministries

The Core Appalachian Ministries extends over an area from Wheeling, West Virginia, to Nashville, Tennessee. People in this large mountainous area call it a ghetto. It is not a ghetto in the usual sense of the word. But it is a ghetto in its isolation. It is isolated by its mountains. It is isolated by the devastation left by the coal mines. It is isolated in its poverty.

At one time isolation was not a problem here. There were mining towns with libraries, barber shops, dance halls, dry goods stores. But now, because of automation, the mining towns have shrunk to a church and a one-room grocery store. And the people are left alone.

Core Appalachian Ministries is trying to serve this vast ghetto by means of a very complex educational and economic program. The simple common denominator of this complex program is the one thing which is in the center of the hearts of these isolated mountain people, their arts and crafts.

Core's folk arts program is designed to end the isolation of the mountain people by encouraging them to participate in their local communities. The program concentrates on activities which are natural to mountain people. Eventually it is hoped that these mountain people will be able to support themselves by their crafts.

There are many different arts and crafts in the hills: pottery, painting, and especially country music. Recently Core Ministries has begun several new projects. The Mountain People's Photography Center has produced a multi-media program about the hopes of the mountain poor. An annual music festival is being planned. The festival will attract a wide range of mountain musicians from old-time miners, to blue grass bands, to young folk rock groups. Mountain people are not only fine musicians, but they often make their own instruments as well.

A sense of community, pride in craftsmanship, and economic self-sufficiency may be the result of such activities.

(The Campaign for Human Development has supported these and other self-help projects.)

3. National Chicano Health Organization

The Chicano people in the barrios of the southwestern part of the United States suffer from poor health. One of the primary causes is the extreme shortage of Chicano doctors, dentists, nurses and medical technicians. The National Chicano Health Organization was founded in East Los Angeles, California, by over 70 medical, dental and pharmacy students from the Chicano population, as well as by representatives of community organizations and allied health professionals.

The NCHO is creating a program which will attempt to alleviate those problems which deter Chicanos from entering the health professions. It is establishing a coordinated means of disseminating information and educational counseling. It will create a recruitment process to get Chicano students into professional schools, and it will serve as a primary source for financial counseling and aid. Moreover, the NCHO is developing liaison with health facilities so that prospective health-science students from the Chicano people can have jobs related to their interests during the period of their studies. Through the services of the center, it is planned that the quality and quantity of health services offered to the Chicano people in the Southwest will be increased, and that many more young Chicanos will be enabled to enter the professions, bringing expertise, leadership

and income to their communities.

The National Chicano Health Organization has received financial support from the Campaign for Human Development.

4. New Economic Policies — August 15, 1971

One of the most comprehensive changes in four decades, it could be a step in the right direction, or a continuation of present weaknesses. Students should assess the results of this policy before leaving the module.

THE WASHINGTON POST (Monday, August 16, 1971)
"The range of actions I have taken and proposed tonight...is the most comprehensive new economic policy to be undertaken by this nation in four decades."

President Richard M. Nixon

THE HIGHLIGHTS

Following are the highlights of the economic program announced by President Nixon last night:

A 90-day freeze of all prices and wages to be followed by a transition period to avoid inflation when the restrictions are lifted.

Effective at once, the United States will no longer buy and sell gold at \$35 an ounce, leaving the dollar to find its own level in relation to foreign currencies.

A temporary surcharge of about 10 percent on all imports.

A request to Congress to give industry an accelerated investment-tax credit of 10 percent for one year, and a 5 percent permanent rapid write-off after that.

A request to Congress to repeal the 7 percent excise tax on automobiles, effective yesterday, a saving of about \$200 per American-made car.

A recommendation that Congress advance to January 1, 1972, the \$50 increase in personal tax exemptions.

Cuts in federal spending by \$4.7 billion this fiscal year, including 5 percent cut in federal employment and a 6-month freeze of federal pay increases scheduled for January 1, 1972.

A freeze on all rents for at least 90 days.

ONE RESPONSE:

Poverty Budget

It is easy to *talk* about poverty. It is another thing to live in economic poverty. How would your family respond to a suggestion that you establish a *poverty budget* and live on it honestly for one month? This could be done in the following manner:

1. Family discussion of what poverty levels are actually experienced in the U.S.
2. Decision as to which level of poverty your family will study.
3. Discussion as to *why* it might be worthwhile for all in your family to experience economic poverty.
4. Promise of all members to be true to the standard you choose (that is, no hoarding of food, money, etc., ahead of time).
5. Actually budget areas of food, clothing, education, housing, recreation, so that you can't ask a date to go to a movie. This may mean that there is little or nothing for clothing, so that you will have to stuff cardboard into the bottoms of a thin-soled shoe. This may mean that you have not enough for the "extras" on the table such as daily dessert. This may mean that there is not enough for transportation, so that you will have to walk instead of ride to school.
6. At the end of each week of this month-long poverty study, have a family discussion of:
 - a. What it means to be poor. What you miss the most.
 - b. How you think the poor *make it* under such circumstances.
 - c. What you think this experiment has done to you.

Such an experiment was actually carried out by Senator Philip Hart of Michigan and his family last year.

ANOTHER RESPONSE:

Summer Commitment

Many political, social, and religious groups are involved in trying to:

1. inform the public about the indignities suffered by the poor and to
2. encourage legislators to enact laws to correct social and economic injustice.

As a group you and your classmates could study these organizations. Depending on your geographic location, your personal resources, and the cooperation of your parents and teachers, your class could decide to *volunteer* services to such groups during the period of your summer vacation.

Possibly there are enough students in your class so that different groups could work at different levels. This would then enable you to compare programs, methods, effectiveness, and needs when you come together in the fall of the next school year.

One way in which to find out about "if" and "what" such social and economic programs are aimed at poverty, would be to write or visit. One way to discover which social and economic organizations have been established to aid the poor is to write to the following:

State senator
National Hospital Association
Department of Labor
National Welfare Association
State, city, national job training centers
Housing rehabilitation centers (locally)
Summer commitments may lead to part-time commitments
during the school year.

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