



Seton Home Study School

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◆ *“Under the Magisterium of the Catholic Church”* ◆

May 2004

Queen of Heaven

The month of May is traditionally the month we honor Mary as Queen of Heaven, Queen of Angels, our Queen and Mother. We celebrate her as Queen with May processions and crown her statue as Queen in our churches, chapels, and homes.

We can see paintings of Mary as Queen holding her young Son, Jesus Christ, dressed as King. She seems to be “presenting” her Son to us. As the mother of the Creator, she is the Queen of all of us whom her Son created because of His divine Love for each one of us.

Besides Joseph, the first person to recognize Mary as worthy to be the Queen of Heaven was St. Elizabeth, her cousin whom Mary went to visit. When Elizabeth beheld Mary approaching her, she knew instantly that Mary was carrying the Messiah. She fell to her knees, and asked “How is it that the Mother of the Lord should visit me?”

Elizabeth recognized that honor and veneration are due to the mother of our divine King, the daughter of God the Father, and the spouse of God the Holy Spirit. Yet, when we look at the life of the Blessed Mother, the Queen of Heaven and Earth, we see that she lived a life of poverty, and was married to a working man, a carpenter. We see that the holy couple were so poor and without means that their Baby was born in a stable and laid on a bed of straw. We see that the Holy Family was forced to flee for their lives, to leave their familiar home to travel to a strange land in the darkness of night.

Blessed Mother, Queen of Heaven and Earth, help us to fall to our knees in front of your Son, the King of all creation. Help us to teach our children to show respect as well as love for you and your divine Son. Blessed Mother, Queen of Heaven and Earth, teach us to realize that the life of humility, the simple life, the life which focuses on spiritual values rather than material things of the world, is the life which you and your divine Son have shown us to be the way to eternal glory.

Mary experienced the deepest sorrow, however, when her Son, the Divine King over all creation, was forced to suffer the scourging and crucifixion of a criminal. The Divine King was forced to wear a crown, not of diamonds and rubies, but a crown of thorns. Jesus wore this crown to teach us that by sacrificing for others, we can join Him in helping to obtain salvation for ourselves and for others, and thus attain a heavenly crown. Mary our Queen understood this sacrifice by her divine Son. She continues to encourage us, especially as we say the Rosary, to make sacrifices and to pray for others who are suffering.

Look down on us, Blessed Mother, O Queen of Heaven and Earth, with love and kindness. Help us to stay on the path Jesus has given us, to teach our children with persistence and dedication, and not to falter during the difficult hours.

The sacrifices we and our children need to make do not need to be bloody and horrific, but the sacrifices do need to be true sacrifices. Sometimes the

hardest sacrifice is doing our daily duty as best as we can, without complaint, without giving in to distractions. Teaching or learning our lessons with a sincere effort to please our King and our Queen of Heaven will reap us not only great heavenly rewards, but also help provide graces for others.

When Jesus stood before Pilate, he asked Jesus, “Are you the King of the Jews?” Jesus replied, “You say it: I am King, but My kingdom is not of this world.”

In a vision to Sister Josefa, Jesus revealed what He was thinking at the time He received the crown of thorns. He was thinking of teaching us that when an occasion arises of accepting bravely either humiliation or suffering, we should recognize that our Kingdom is not of this world. We need to listen to the voice of grace, and not the voice of our human nature which seeks comfort. We must do our duties faithfully and not consider the opinion of the world.

Blessed Mother, Queen of Heaven, help us and our children to be persistent in our Catholic homeschooling duties. Help us to resist the temptations of our own bodies which seek comfort. Queen of Heaven, teach us to live the life of prayer and humility, of devotion to duty, and of imitating your divine Son.

- MKC

Inside . . .

| | |
|-----------------------------------|---|
| <i>Questions</i> | 2 |
| <i>Home Management</i> | 4 |
| <i>Planning For College</i> | 5 |
| <i>IHM Conference</i> | 6 |
| <i>Letter to Families</i> | 8 |



Questions We Are Asked

*by Dr. Mary Kay Clark
Director, Seton Home Study School*

We are behind in our lessons. Have you any tips for us to catch up so we can be finished in June?

If your children are in the *elementary grade levels*, you can take some short cuts, especially in the subject areas in which your children are doing very well. For instance, if your child is a regular "A" student in spelling, go through more than one lesson in a week, perhaps two or three lessons. You might have a student who consistently does well in math. Consider assigning fewer problems in each lesson, assuming your child is still doing well.

In the minor subjects, such as art, music, and physical education, you can give grades based on fewer lessons. For the history and science courses, you can focus on the important concepts, and review more quickly with the end-of-chapter assignments by doing them orally.

Be cautious, though, about not proceeding too quickly with reading and phonics, essential subjects for these levels. While English may be abbreviated in the primary levels, you don't want to skip lessons in the upper elementary levels. Religion is the most important subject, so you want to be sure all the lessons are learned; each year becomes easier, however, and in the upper elementary levels, students may be able to proceed more quickly.

If your children are in the *high school grade levels*, keep in mind that they are earning credits and grades for college entrance or vocational school, so you don't want to rush them through these courses which are foundational for higher levels. However, if there is a course which

they have barely started, you might drop that for now, and continue it next year. Your high schoolers should focus on just one or two courses which they have almost completed. Students are more motivated if they can be successful in finishing up one or two courses quickly.

Consider having your high school students do only one course at a time, working first on the course most nearly finished, and then the second most nearly finished. If there is still a course left over by June, they can either finish a course during the summer, or move the course to the next year's curriculum.

One thing which is motivational for high school students is to do their studying in a college library. The atmosphere of the college library and the young but serious students, and the helpful staff, motivate high school students to focus on their work.

Encourage your children to attend Mass and to pray to their patron saint and their guardian angel to give them the graces to persevere as well as to quickly understand their lessons.

When is the best time to do the grading and assigning the daily lessons?

If you have elementary level students, the easiest time for grading is usually as you go along, as your student does the lessons each day. You can read the answers and your child can mark them. Of course, with older elementary or high school students, the students can do their own grading, and you can simply check or look over the grading.

If you want to do the grading yourself, some parents like to do it each evening, which is a good idea because you know what is going on

each day. Some parents like to take time on a Friday evening, or over the weekend to do weekly grading, but that does add up the time if you have more than one child. You can give letter grades and not worry too much about the exact number grade.

Seton does not require that all (or any) of the at-home grades be filled in. You can write an average grade for the week, or an average grade for the quarter, or you can omit writing any at-home grade, and the grade will be based on the work sent to Seton for grading.

Consider having your high school students do only one course at a time, working first on the course most nearly finished, and then the second most nearly finished.

As for assigning the lessons, older students can work through the Seton lesson plans and check them off and date them when they have finished the assignment. If the child is overwhelmed with the length of a particular lesson, or if some of the remarks are geared for the parent, you can simply highlight the specific daily assignment for your child.

Rewriting the lessons in a plan book is optional, but some parents, especially former teachers, like to do that for their children, which is why we provide the blank plan book. Sometimes high school students like to write in the plan book themselves, writing little notes to themselves. Some parents and students are using the computer to rewrite their lesson assignments.

Don't forget that several of the high school courses, the lesson plans, answer keys, tests, web site links, and audio weekly lectures, are on our web site. These online courses provide more helps than the paper copies. For instance, chapter notes for the book reports are available on our web site which, because of their length, we cannot put in our paper copies.

Each family is unique and finding the best time and method might be something you need to experiment with at different times and different ways, and see what works out best for you. Ask the Blessed Mother during her special month of May to help you to help your children to finish up their work in a timely way.

If your child struggles with reading by the time he reaches eight years old, there may be a vision problem or other problem which needs to be specifically addressed.

My son does not like reading. How can I encourage him to read?

The main reason that children don't read is because they don't know phonics and so reading is very laborious. Sometimes when young children are taught phonics, it never really "clicks." They really don't understand the sounds of the letters and how to blend them together. Sometimes it is just a matter of time and maturity, as well as the presentation, when they are intellectually ready to learn certain concepts. So, the first thing to do is make sure your son knows his phonics well.

A second reason that children don't read is because they are not interested in what they are reading. You need to find something he would really like to learn more about. He is surely interested in something, like baseball or cowboys. Look in the library for easy-to-read books on a topic of special interest to him, and he will start reading. You can try reading together; he can read one sentence, and you can read the next sentence. You can find books with pictures and sentences to read beneath. The libraries have great picture books on various science topics, like the moon or space ships or caves. The internet has science lessons for kids, with bright pictures, sometimes even moving graphics, with explanations beneath them which you can encourage your child to read.

If your child still struggles with reading by the time he reaches eight years old, there may be a vision problem or some other sort of problem which needs to be specifically addressed. You might consult your doctor first, to make sure there is no physical problem, then you might consult a reading specialist. You may want to call our special services department as well and speak with Cathy Gould who has had years of experience with children with reading problems. We have an excellent video/DVD rental program to help parents teach children who have dyslexia, a reading disability due to children seeing letters reversed or words reversed.

My son likes to read, but he does not like doing book reports. Must he do all four of the book reports you assign?

The reason why book reports are so important is mainly and primarily because they demand critical thinking. Writing a book report for Seton, which does not accept a summary of the story but rather demands an analysis, is vital to developing thinking skills. We don't think that writing four book reports a year should prove overwhelming for most students.

Many schools demand a book report every month, and I know one Catholic school which demands one book report every two weeks! When libraries have summer book clubs, some kids are reading a book every few days.

It seems that the hardest part of writing book reports for children is just getting started. We have tried to help with this by giving some structure to the book reports. You can help by sitting your child down and asking questions about the book. Once your child starts talking about the book, it should not be too hard to write down some thoughts and get going. Once a good start is made, the child should be able to finish the book report fairly quickly.

It seems like there is chaos in my house during the homeschooling day, with baby, small children, and older children.

One thing that makes moms grow spiritually and otherwise is the demand of raising a houseful of children. These days, obviously, large families are an act of faith. Just as you stepped out in faith to have the children, you must have faith that God will assist you with the graces you need to raise the children. Most especially He will assist you with the grace from the Holy Eucharist.

A large family really needs planning and organization, and this requires a high degree of self-discipline on the part of the parents. Mothers need regularly to get up early, be sure their day is planned and organized, and fight their own weaknesses to stay on schedule. Then mothers need to organize the whole family. Each member of the family needs to help with chores and duties and responsibilities appropriate for his own age. Even a small child of only three can help around the house in some way, especially when paired with an older sibling.

Kids do not like chaos, and they like to feel they can do something important in the family. They will be happier when they can participate in keeping order in the house.

Essentials of Home Management, #8

by Ginny Seuffert

Until the advent of modern appliances and grocery stores the size of football fields, many American homes followed an orderly schedule for housework. After completing the daily routine of making beds, washing dishes and sweeping floors, many moms followed the order Laura Ingalls Wilder remembered in *Little House in the Big Wood*: Wash on Monday, Iron on Tuesday, Mend on Wednesday, Churn on Thursday, Clean on Friday, Bake on Saturday, Rest on Sunday.

We can clearly see that this old formula does not work in the twenty-first century. Unlike the Ingalls family, most of us wear our clothing only one day now before tossing it into the hamper. Clothes are rotated in and out of the washer and dryer all week, so there is no single laundry day. Several of my acquaintances do not even own irons, as perma press has made pressing clothes practically obsolete. Although I still mend a bit, I must admit that most garments needing repair are just tossed and replaced. Today, we buy our butter and baked goods at the supermarket. Labor-saving appliances and the year round availability of food and other purchased goods have rendered these tasks obsolete.

Sadly, no accepted order of tasks has replaced the old outdated one. Often young housekeepers live states away from their moms and aunts. Even when they are close by, the older generation of women is frequently in the workplace and not available to teach the younger generation how to manage a cheerful and thrifty household. Scads of books have been written on this subject, but not many address the particular issues facing the large Catholic homeschooling family. With no set routine and little guidance, many young homemakers flounder around for years before settling down to a system that works.

After floundering myself for quite some time, I have come up with a "pretty" system: the house is pretty clean; the children are pretty caught up with their schoolwork; my husband

is pretty pleased and I am pretty calm. Like our ancestors, I have a daily and a weekly schedule that seem to work just fine.

Before sharing my daily task list, let me recommend the one vital piece of equipment that every homeschooling Mom needs – the wristwatch. People are always asking me how I keep my life together. My answer first is Divine Providence, but following close behind is my wristwatch. The only way to meet your goals is to set them in the first place, and every good goal has some sort of time frame attached to it. Throughout the day, check your watch to see if you are keeping up. I hold my life together with this cheap metal band.

One practice from our pioneer parents deserves to be preserved and that is, "early to bed and early to rise." Try to get up at least 30 minutes before the children, somewhere around 6:00 or 6:30, but absolutely no later than 7 AM. Those precious few minutes allow you some quiet time for morning prayers, a quick cup of coffee and a glance at the headlines. I often throw my first load of laundry into the washing machine and make my bed at this time. Wake the children up no later than 7:30. Sometimes I prepare a hot breakfast, but even if breakfast is cereal and fruit, they are to eat, make their beds and be on task by 8:00.

Many homeschooling families attend 8 AM daily Mass. This has the advantage of getting all the children out of bed, dressed and out the door at a set time early in the day, and many moms report finding more time to get things accomplished when they follow this routine. If your family attends an 8 AM Mass, I would strongly encourage you to get the children out of bed early enough to eat breakfast before the one-hour fast begins. If you wait until after Mass for breakfast, the children will not start school until about 9:30 and that is just too late, especially after the primary grades.

We do a solid three and one half hours of schoolwork every morning, when the students are most alert. I allow one short snack break, but otherwise, we remain

on task. We normally attend noon Mass, and then finish our lunches by about 1:15 PM. Afternoon school hours are more flexible, but we always finish up at least half an hour - usually a full hour - before anyone can be freed up for play or sports. This ensures that Mom doesn't watch the children disappear out the door and leave her with a messy house. Before leaving, the children run errands (post office, dry cleaners, etc.), and straighten up the house. Later Mom cooks, but after dinner, we all clean up, make sure clean laundry has been stowed, and catch up on reading assignments before bedtime. The next day, the routine starts again.

Hopefully, Fridays are short school days and Mom can do her grocery shopping in the afternoon when roads are not as congested as on the weekend. Saturdays, the house gets cleaned from top to bottom - period! When we get an early start, and keep our noses to the grindstone, we can be finished in the early afternoon, but no matter what, we keep working until it is done. When events are planned for Saturday, the house must be cleaned on Friday afternoon. Being rigid about this weekly house cleaning keeps us from living in chaos.

The practice of resting on Sunday has not really changed since the Garden of Eden. For millennia, those of us who believe in the one true God have kept His day holy by worshipping Him and taking a break from our daily routines. Obeying the third commandment, being far from a burden, frees us from workaholic guilt to not worry about unfinished tasks, and spend time with loved ones. Until the middle of the last century, municipalities had strict blue laws and most places of business were closed. It was no big deal to shop on other days, and families typically had big dinners together, or went on picnics, later taking drives or playing games. Trust our Blessed Lord to take care of all your needs and accept the gift of the Sabbath. What a great finish to a busy week!

Editor's Note: We had two article #5's in this series. Last month's article said #6 but should have been #7, and this one is (and should be) #8. We apologize for the mix-up.

Planning for College

By John Clark

With college costs climbing, Catholic parents are faced with the daunting financial task of providing a college education for their children. This can seem even more difficult for parents of large families who want to see their children attend private Catholic colleges, like Thomas Aquinas College, Christendom College, the University of Steubenville, etc. However, if parents start early and plan well, providing for a college education can be significantly less intimidating.

An often overlooked type of account is called the *Coverdell Education Savings Account*, formerly known as the Education IRA. A Coverdell Educational Savings Account is a custodial account that is created in the United States exclusively for the purpose of paying qualified education expenses of the beneficiary. The Coverdell ESA was created to give parents a method of saving for a child's education for elementary (K-12), secondary (college), or post-secondary (graduate) education. The Coverdell ESA may be established for the benefit of any child under age 18. The Coverdell ESA is much like a Roth IRA. The initial contribution to the fund is not tax-deductible. However, money within the account grows tax-free and gains are not taxed if the money is used for educational expenses of the child. As long as the contributor meets the tax guidelines, a maximum contribution of \$2,000 may be made for each beneficiary.

This Coverdell account may be a good opportunity for Catholic parents, for five main reasons.

First, it offers a high contribution limit. When the Education IRA was first introduced, the maximum annual contribution per child was \$500. When you consider that one year at a private Catholic college can cost over \$18,000, it is hard to imagine that \$500 could make that much difference. However, parents are now allowed to contribute \$2,000 per child, per year. If you start contributing when the

child is very young, the accrued interest could be substantial.

Second, it offers tax-free compounding. If someone saved \$2,000 every year in a standard account, the money would be subject to capital gains taxation every year. If you invest money every year in a standard account, your gains will be taxed, meaning that you will have less money to invest the next year. However, the Coverdell Account is a much more efficient way of saving money, because gains will not be subject to capital gains tax as the account grows, nor will it be subject to tax when it is taken out to pay for college expenses. This element of tax-free compounding may mean a difference of thousands of dollars.

Third, it offers investment flexibility. Other educational savings accounts, such as 529 Plans, are often restrictive as to which investments may be purchased within the accounts. However, Coverdell plans are usually much more flexible. This is helpful, for example, if you wish to avoid owning stock in companies that are involved in abortion or other anti-Catholic activities. Additionally, from a pure investment perspective, flexibility is always a good thing.

Fourth, the beneficiary on the account is transferable. Let's say that a parent establishes a Coverdell account for each of his six children, but only three decide to go to college. The parent can then transfer the beneficiary on the accounts of those children who do *not* attend college to those who *do*. For this reason, it is usually a good idea to establish Coverdell accounts for all your children, even if some of them have no intention of attending college. In the above example, though limited by tax law to saving \$2,000 per year, the parent is effectively saving twice that amount for his children who opt for college.

Fifth, the account is flexible in other ways. Coverdell accounts can be used to pay for primary education. For example, grandparents have made contributions

for their grandchildren as a baptismal or birthday gift. If that parent chooses to use the Seton homeschool curriculum, the funds within the Coverdell can be removed to pay for educational expenses for Seton. Further, if one child decided not to attend college, the money in the Coverdell account can be used to pay for Seton tuition. Also, if your child decides to go to graduate school, the money can be used for that as well. Sometimes, it makes more sense to pay for college with other funds and allow the money in the Coverdell account to grow tax-free until medical school or law school. This means that your children may actually be paying for medical school with money that was saved when they were babies, and the entire time, the money has grown tax-free!

The account is also flexible in that it does not have to be used solely for tuition expenses. It can be used for related educational expenses, such as buying a home computer, or paying for transportation.

The question might be asked, "Could I simply use the Coverdell ESA to pay for all my tuition at Seton?" The answer is that you could, but it may or may not be beneficial to do that. Remember, the initial money put in a Coverdell ESA is taxed at normal rates. Only the interest or gains are untaxed. So, you would want to leave the money in for several years before withdrawing it. If you know that you are going to use Seton, or another private school, for several years, it may well be worth while to establish accounts for your children for grade school or high school expenses. But remember, once you put money into the account, it can only be withdrawn for use toward educational expenses, or it will incur a tax penalty.

The key element of college planning is starting early and beginning the compounding to help our children go as far as their talents will take them.

John Clark is the CEO of Paladin Financial Group in Front Royal, VA (Securities offered through LaSalle St. Securities, Member NASD, SIPC). Mr. Clark was home-schooled and now home-schools his six children. He can be reached by calling 888-764-2423, or by email at jlark@investprolife.com.



Immaculate Heart of Mary National Home School and Family Conference 2004

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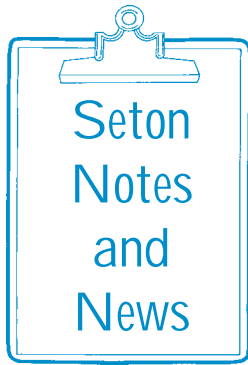
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Conferences

Many state and local groups are now sponsoring their own conferences, inviting various Catholic vendors and curriculum providers. Seton is happy to participate at these conferences as a vendor. For more information, contact Mary Lou Warren at 540-636-9990.

Memphis, TN. May 14 and 15, 2004. 5th Annual Catholic Home School and Curriculum Fair at St. Louis Church, 203 S. White Station Rd. For information, call Ana at 901-861-6089, or email thebonds@highstream.net.

Chicago, IL. May 15, 2004. Immaculate Heart of Mary Regional Catholic Home

School and Family Conference at Dominican University—main campus, 7900 W. Division St., River Forest, IL. For information, email chicago@ihmconference.org or call Carol at 708-267-7778.

Denver, CO. June 4 and 5, 2004. Catholic Home Educators of Colorado, 5th Annual Conference at Bishop Machebeuf Catholic High School, 458 Uinta Way, Lowry Campus. For information call 303-814-1143.

St. Paul, MN. June 4 and 5, 2004. 5th Annual Minnesota Catholic Home Education Conference and Curriculum Fair, at the University of St. Thomas. For information, call Debbie at 952-941-5646.

Lansing, MI. June 18 and 19, 2004. 9th Annual It's Great to be Catholic Family and Home Education Conference and Book Fair at the Lansing Center, 333 E. Michigan Avenue. For information, call Cathie at 313-565-6129, or email mch001@juno.com.

Noblesville, IN (Indianapolis area). June 26, 2004. Get the Faith Catholic 2004 Curriculum Fair and Conference at the

Hamilton County Exhibition Center, 2003 Pleasant Street, Noblesville, Indiana. For information call 317-849-9821, or email info@rchei.org.

Chino Hills, CA (Los Angeles area). June 26, 2004. Southern California Catholic Home Educators Conference and Curriculum Fair at St. Paul the Apostle Catholic Church. For information, call Sandy at 909-590-7224 or email tws4sks@yahoo.com.

Lafayette, LA. July 10, 2004. Third Annual Homeschool Conference at the Petroleum Club of Lafayette, 111 Heymann Blvd. For information, call Julie at 337-873-7547.

Wichita, KS. August 6-8, 2004. Midwest Catholic Family Conference at the Century II Convention Center, 225 W. Douglas Ave. For information, call 316-618-9787 or email midconf@cox.net.

Anaheim, CA. August 20-22, 2004. 14th Annual Catholic Family Conference at the Anaheim Convention Center. For information, call 877-526-2151, or www.catholicresourcecenter.org.

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Holy Father's Letter to Families

What is involved in raising children? In answering this question two fundamental truths should be kept in mind: first, that man is called to live in truth and love; and second, that everyone find fulfillment through the sincere gift of self. This is true both for the educator and for the one being educated. Education is thus a unique process for which the mutual communion of persons has immense importance. The educator is a person who *"begets" in a spiritual sense*. From this point of view, *raising children can be considered a genuine apostolate*. It is a living means of communication, which not only creates a profound relationship between the educator and the one being educated, but also makes them both sharers in truth and love, that final goal to which everyone is called by God the Father, Son and Holy Spirit.

Education... is above all else *a reciprocal "offering" on the part of both parents*: together they communicate their own mature humanity to the newborn child, who gives them in turn the newness and freshness of the humanity which it has brought into the world. This is the case even when children are born with mental or physical disabilities. Here, the situation of the children can enhance the very special courage needed to raise them.

With good reason, then, the Church asks during the Rite of Marriage: "Will you accept children lovingly from God, and bring them up according to the law of Christ and His Church?" In the raising of children conjugal love is expressed as authentic parental love. The "communion of persons," expressed as conjugal love at the beginning of the family, is thus completed

and brought to fulfillment in the raising of children. Every individual born and raised in a family constitutes a potential treasure which must be responsibly accepted, so that it will not be diminished or lost, but will rather come to an ever more mature humanity. This too is a *process of exchange* in which the parents-educators are in turn to a certain degree educated themselves. While they are teachers of humanity for their own children, they learn humanity from them. All this clearly brings out the *organic structure of the family*, and reveals the fundamental meaning of the fourth commandment.

If it is true that by giving life parents share in God's creative work, it is also true that by raising their children they *become sharers in His paternal and at the same time maternal way of teaching*. According to Saint Paul, God's fatherhood is the primordial model of all fatherhood and motherhood in the universe (cf. Ephesians 3:14-15), and of human motherhood and fatherhood in particular. We have been completely instructed in God's own way of teaching by the eternal Word of the Father Who, by becoming man, revealed to man the authentic and integral greatness of His humanity, that is, being a child of God. In this way He also revealed the true meaning of human education. Through Christ all education, within the family and outside of it, *becomes part of God's own saving pedagogy*, which is addressed to individuals and families and culminates in the Paschal Mystery of the Lord's Death and Resurrection. The "heart" of our redemption is the starting-point of every process of Christian education, which is likewise an education to full humanity.

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