

SCUR

38

# HOUSE COMMITTEE REPORT File

(11)  
Date Referred: April 11, 1990

FURTHER REFERRALS:

Date of Committee Action: 4/20/90

The FINANCE Committee considered: CSSCR 38 (FINANCE)

CS SCR NO. 38 (Finance) TEEN PREGNANCY TASK FORCE

Establishing a task force on adolescent pregnancy and parenthood issues.

- RECOMMENDATIONS:
- be replaced with HCS CSSCR 38 (HESS)  the same title
  - have attached amendment(s)  a new title
  - do pass
  - do not pass
  - no recommendation
  - individual recommendations
  - additional referral to the \_\_\_\_\_ Committee

ADOPTS: \_\_\_\_\_ letter of intent

ATTACHES NEW FISCAL NOTE(S): APPROVES PREVIOUS: (Date/Dept)

- fiscal impact \_\_\_\_\_  fiscal note(s) SFC 3/21/90
- zero fiscal note \_\_\_\_\_  zero fiscal note(s) C&RA 3/21/90
- zero with analysis \_\_\_\_\_  zero fn/analysis \_\_\_\_\_

SIGNING DO PASS:

SIGNING:  
(Check approp. column)

Do Not  
Pass      No Rec      Amend

[Signature] SWACKHAMMER  
[Signature] BROWN  
[Signature] KOPONEN  
[Signature] ULMER  
[Signature] RIEGER  
[Signature] WAUS

Name	Do Not Pass	No Rec	Amend
<u>[Signature]</u> Larson	x		
<u>[Signature]</u> Phillips	✓		
<u>[Signature]</u>	✓		
<u>[Signature]</u> Barnis	x		
<u>[Signature]</u> Hoffman	x		

[Signature] Hoffman  
Co-Chairman's Signature  
[Signature] Larson

## FISCAL NOTE

**REQUEST:**

Revision Date: \_\_\_\_\_ Agency Affected: Legislative Affairs  
 Title: Establishing a task force on adolescent pregnancy and parenthood BRU: Legislative Operating Budget  
 Sponsor: Senator Pearce Components: Legis. Operating Budget  
 Requestor: Senate Finance

**EXPENDITURES/REVENUES:** (Thousands of Dollars)

OPERATING	FY 91	FY 92	FY 93	FY 94	FY 95	FY 96
PERSONAL SERVICES	36.5	0	0	0	0	0
TRAVEL	19.6	0	0	0	0	0
CONTRACTUAL	3.5	0	0	0	0	0
SUPPLIES	0	0	0	0	0	0
EQUIPMENT	0	0	0	0	0	0
LAND & STRUCTURES	0	0	0	0	0	0
GRANTS, CLAIMS	0	0	0	0	0	0
MISCELLANEOUS	0	0	0	0	0	0
<b>TOTAL OPERATING</b>	<b>59.6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>CAPITAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>REVENUE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**FUNDING:** (Thousands of Dollars)

GENERAL FUND	59.6	0	0	0	0	0
FEDERAL FUNDS	0	0	0	0	0	0
OTHER	0	0	0	0	0	0
<b>TOTAL</b>	<b>59.6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**POSITIONS:**

FULL-TIME	0	0	0	0	0	0
PART-TIME	1	0	0	0	0	0
TEMPORARY	0	0	0	0	0	0

**ANALYSIS :** (Attach a separate page if necessary)

Prepared by: Senator Rick Uehling, Co-chairman Phone: 465-4821  
 Division: Senate Finance Committee Date: 3/20/90

Approved by Commissioner \_\_\_\_\_ Date: \_\_\_\_\_  
 Agency: \_\_\_\_\_

Distribution (by preparer):

- Legislative Finance
- Legislative Sponsor
- Requestor
- Office of Management and Budget
- Impacted Agency(ies)

## FISCAL NOTE

**REQUEST:**

Revision Date: \_\_\_\_\_  
 Title: Establishing a task force on  
adolescent pregnancy .....  
 Sponsor: Sen Pearce, Sturgulewski, etc  
 Requestor: \_\_\_\_\_

Agency Affected: Community & Regional Affairs  
 BRU: \_\_\_\_\_  
 Components: \_\_\_\_\_

**EXPENDITURES/REVENUES:** (Thousands of Dollars)

OPERATING	FY 91	FY 92	FY 93	FY 94	FY 95	FY 96
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
<b>TOTAL OPERATING</b>	-0-	-0-	-0-	-0-	-0-	-0-
<b>CAPITAL</b>						
<b>REVENUE</b>						

**FUNDING:** (Thousands of Dollars)

GENERAL FUND	-0-	-0-	-0-	-0-	-0-	-0-
FEDERAL FUNDS						
OTHER						
<b>TOTAL</b>	-0-	-0-	-0-	-0-	-0-	-0-

**POSITIONS:**

FULL-TIME	-0-	-0-	-0-	-0-	-0-	-0-
PART-TIME						
TEMPORARY						

**ANALYSIS :** (Attach a separate page if necessary)

There is no fiscal effect for FY 90.

Prepared by: *Jim Pearson* Phone: 465-4750  
 Division: Municipal & Regional Assistance Date: 1-22-90  
 Approved by Commissioner: *David M. Bell* Date: 1-22-90  
 Agency: Community & Regional Affairs

Distribution (by preparer):  
 Legislative Finance  
 Legislative Sponsor  
 Requestor  
 Office of Management and Budget  
 Impacted Agency(ies)

Changes in CS SCR 38 (Fin)  
 have no fiscal impact  
 This fiscal note is  
 appropriate. 3/20/90 AN

Offered: 4/11/90

Referred: Finance

6-1735H

17x - 2. Fin Comm  
2300 - 2. Fin Comm - C + RA - DHSS  
(Senate)

Original sponsor(s): SEN. PEARCE, Sturgulewski, Eliason, Zharoff, Faiks, Uehling, Pourchot, Binkley, Szymanski, Jones, Kelly, Coghill, Duncan, Halford, Rodey; REP. COLLINS, C. Davis

1 IN THE SENATE BY THE HESS COMMITTEE  
2 HOUSE CS FOR CS FOR SENATE CONCURRENT RESOLUTION NO. 38 (HESS)  
3 IN THE LEGISLATURE OF THE STATE OF ALASKA  
4 SIXTEENTH LEGISLATURE - SECOND SESSION

5 Establishing a task force on adolescent  
6 pregnancy and parenthood issues.

7 BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF ALASKA:

8 WHEREAS the United States has the highest adolescent pregnancy, abor-  
9 tion, and birth rates of any industrialized nation in the world; and

10 WHEREAS Alaska has the second highest adolescent pregnancy rate, the  
11 sixth highest adolescent abortion rate, and the ninth highest adolescent  
12 birth rate in the United States; and

13 WHEREAS the adolescent birth rate among Alaska Natives is more than  
14 double the national rate for all races and is increasing while other state  
15 and national rates are slowly decreasing; and

16 WHEREAS young women who have babies during adolescence are frequently  
17 unable to continue with school instruction and are, therefore, not well  
18 equipped with the kind of education and skills that will enable them to  
19 live without public assistance; and

20 WHEREAS it costs more than \$12,000 a year to provide basic public  
21 services like food, medical care, and essential living expenses to one  
22 needy adolescent parent with a child; and

23 WHEREAS it costs more than \$51,000,000 annually to support needy  
24 families of Alaska mothers who had their first babies when they were under  
25 the age of 20; and

26 WHEREAS the public and personal costs of pregnancy and parenthood of  
27 young men and women in the state should be addressed by a panel of persons  
28 who have the experience and knowledge to make recommendations for effective  
29 legislative and agency action to reduce those costs;

1 BE IT RESOLVED by the Alaska State Legislature that an Adolescent  
2 Pregnancy and Parenthood Task Force is established to

3 (1) gather additional evidence and testimony on the extent and  
4 effects of adolescent pregnancy and parenthood in Alaska;

5 (2) review options and recommend a statewide plan with guide-  
6 lines for implementation to reduce the rate of adolescent pregnancy in  
7 Alaska;

8 (3) examine existing state and local programs and services in  
9 Alaska and in other states and recommend ways to improve the delivery of  
10 information and services for the prevention and medical treatment of ado-  
11 lescent pregnancy in Alaska;

12 (4) examine the relationship between the issues of adolescent  
13 pregnancy, alcohol and drug use by adolescents before and during pregnancy,  
14 and the effects of alcohol and drug use on the health of the parents and  
15 the child;

16 (5) recommend ways to inform children and young adults about the  
17 consequences of early parenthood, including information about child support  
18 obligations for both parents and their other rights and responsibilities;  
19 and be it

20 FURTHER RESOLVED that the task force is immediately authorized to  
21 begin work and shall consist of 15 members, as follows:

22 (1) three members of the House of Representatives appointed by  
23 the Speaker of the House;

24 (2) three members of the Senate appointed by the President of  
25 the Senate;

26 (3) the commissioners, or their designees, of the Departments of  
27 Health and Social Services, Community and Regional Affairs, and Education;  
28 and

29 (4) six members of the public appointed by the governor,

1 including a business person, teenaged mother or pregnant teenager, school  
2 classroom teacher, representative of a Native health organization, rep-  
3 resentative of a religious organization, and health care provider; and be  
4 it

5 FURTHER RESOLVED that the task force shall be co-chaired by one legis-  
6 lative member from each house selected by the task force members of their  
7 respective houses, and that the task force shall hold public hearings  
8 related to its purposes as needed with at least one meeting held in each  
9 judicial district of the state; and be it

10 FURTHER RESOLVED that the members of the task force serve without  
11 compensation but are entitled to expenses and per diem as authorized under  
12 law for boards and commissions; and be it

13 FURTHER RESOLVED that the task force shall submit to the legislature  
14 by January 21, 1991, its findings and recommendations on the issues sur-  
15 rounding adolescent pregnancy and parenthood in Alaska, and that the task  
16 force is terminated upon the convening of the First Regular Session of the  
17 Seventeenth Alaska State Legislature; and be it

18 FURTHER RESOLVED that the task force may contract for one staff person  
19 to assist it for the equivalent of seven months of full-time work.  
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29



## SENATOR FRED F. ZHAROFF

### ALASKA STATE LEGISLATURE

P. O. BOX 405, KODIAK, ALASKA 99615 (907) 488-5259

DURING SESSION:

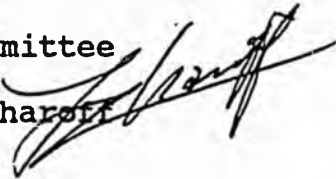
P. O. BOX V, JUNEAU, ALASKA 99811 • (907) 485-3473 • 485-3474

DISTRICT N

ALASKA PENINSULA • ALEUTIAN CHAIN • BRISTOL BAY • KODIAK ISLAND • LAKE CLARK/LAKE ILIAMNA • PRIBILOF ISLANDS • SHUMAGIN ISLANDS

#### MEMORANDUM

TO: Representative Lyman Hoffman  
Representative Ron Larson  
Co-Chairmen  
House Finance Committee

FROM: Senator Fred F. Zharoff 

DATE: April 17, 1990

RE: CS For Senate Bill 243 -- "An Act relating to loans under the Commercial Fishing Loan Act and to limited entry permits pledged as security for those loans; and providing for an effective date."

I respectfully request the House Finance Committee to either schedule CSSB 243 for consideration at the committee's earliest convenience or to waive the referral for the bill. CSSB 243 amends the statutes governing the state's Commercial Fishing Loan Program, managed by the Division of Investments in the Department of Commerce and Economic Development.

The bill carries a zero fiscal note.

CSSB 243 solves some of the problems commercial fishermen have experienced with the program by allowing the division to respond to problem loans on a more flexible, case by case basis. The bill is supported by the Department of Commerce.

By allowing the Division of Investments to exercise more flexibility and provide more notice, Alaska fishermen who get behind in their payments will have more opportunity to put their financial affairs back in order. In its 1988 audit of the "Commercial Fisheries Loan Programs' Procedures", the Division of Legislative Audit recommended that such legislation be considered.

CSSB 243 passed out of the House Resources Committee on April 9 with five do pass recommendations and three no recommendations.

The following backup information is attached:

1. Fiscal note.
2. Sectional analysis.

3. Department of Commerce and Economic Development position paper.
4. Resolution from the Bristol Bay Native Convention.
5. Excerpt from the Division of Legislative Audit's "Special Report on the Department of Commerce and Economic Development Commercial Fisheries Loan Programs' Procedures", released March 14, 1988.
6. Current list of people who have requested extensions on loan payments, indicating they are having difficulty with the loans.
7. List of repossessed permits.
8. Commercial Fishing Loan Act statutes.



SENATOR FRED F. ZHAROFF  
ALASKA STATE LEGISLATURE

P. O. BOX 405, KODIAK, ALASKA 99615 (907) 488-5259  
DURING SESSION:  
P. O. BOX V, JUNEAU, ALASKA 99811 • (907) 485-3473 • 485-3474

DISTRICT N

ALASKA PENINSULA • ALEUTIAN CHAIN • BRISTOL BAY • KODIAK ISLAND • LAKE CLARK/LAKE ILIAMNA • PRIBILOF ISLANDS • SHUMAGIN ISLANDS

SECTIONAL ANALYSIS

CS For Senate Bill No. 243 (Finance)

"An Act relating to loans under the Commercial Fishing Loan Act and to limited entry permits pledged as security for those loans; and providing for an effective date."

SECTION 1

Amendment to 16.10.335(a).

(3) Clarifies existing language by changing "arrearages" to "the debtor's outstanding principal and interest".

(5) Provides debtors with 120 days, rather than the current 60 days, to bring their loans current. This gives the debtors an opportunity to bring their loans current up until the day the limited entry permit is repossessed. The extension will help rural fishermen, in particular, who do not start trying to solve their loan problems until the 60 day time limit has passed. Under current law, a debtor has 60 days to bring the loan current and 60 days to pay off the note in full before repossession proceedings are initiated.

(6) New paragraph. Provides the debtor with the option of submitting a new plan of repayment. The plan is subject to the commissioner's approval.

(7) Clarifies existing language.

SECTION 2

Repeal and reenact 16.10.335(d).

Allows the commissioner of the Department of Commerce and Economic Development to waive any of the time limits in the previous section for good cause. Good cause is left to the discretion of the commissioner.

SECTION 3

Amendment to 16.10.335(e).

Makes existing statute consistent with other amendments.

SECTION 4

Amendment to 16.10.335. New subsection (f).

(f) Eliminates the existing conflict between state statutes

-- which require a demand to be issued in all cases -- and the superseding federal bankruptcy statutes which prohibit enforcement action -- such as issuing a demand -- after a debtor files bankruptcy.

SECTION 5

Amendment to 16.10.338. New subsection (b).

(b) In the case of a missed payment or default on a boat loan where a limited entry permit has been pledged as collateral, the commissioner of commerce shall notify the borrower that he has the option of selling the vessel and renegotiating the balance due. Selling the vessel is a possibility under present law, but official notification is needed in order to encourage people to do it. The department also does not now have the authority the renegotiate the remaining payments.

SECTION 6

Amendment to 16.10.350. New subsection (b).

(b) The commissioner is required to submit an annual report to the legislature about the number and nature of reinstatements authorized by this legislation.

SECTION 7

Amendment to 16.30. New section, 16.10.253. WAIVER OF CONFIDENTIALITY.

(a) Makes clear that information about a borrower's loan can be released at any time to any individual authorized by the borrower.

(b) Establishes a form on which the borrower can designate individuals (attorney, accountant, business consultant, trusted friend, etc.) and organizations (Native non-profit association, business development center, etc.) that will automatically receive copies of any default notice the Division of Investments mails out. This would enable individuals and organizations trusted by the borrower to find out when a loan is in trouble. They would then be able to assist the borrower in correcting the situation.

SECTION 8

Amendment to 16.43.960. New subsection (j).

Makes the Commercial Fisheries Entry Commission statutes in Title 16 consistent with the amendment in Section 4.

SECTION 9

Immediate effective date.



ANCHORAGE  
SCHOOL DISTRICT

4600 DeBarr Avenue  
P.O. Box 196614  
Anchorage, Alaska 99519-6614  
AREA CODE [907] 333-9561

SCHOOL BOARD

William Frick  
President

Sharon Richards  
Vice President

Carol Stolpe  
Clerk

Darryl Jordan  
Treasurer

Betty Bruckman

Jean Buchanan  
Past President  
1983-84, 1986-87

Betty Davis  
Past President  
1985-86

SUPERINTENDENT

William Coats, Ph.D.

April 10, 1990

Senator Drue Pearce  
P.O. Box V  
Juneau, AK 99811

Dear Senator Pearce,

Thank you for your response regarding teen pregnancy. I appreciate the work that you are doing in this area. I would like you to know that I support your work regarding this issue. If I can be of assistance in any way please feel free to contact me.

We in school-based health education recognize the diversity of opinions on teen pregnancy prevention and levels of support.

Respectfully,

Dorothy Oetter, Coordinator  
Health/Physical Education Programs

kk



Tom Fink,  
Mayor

# Municipality of Anchorage



## Department of Health and Human Services

825 "L" Street  
P.O. Box 196650 Anchorage, Alaska 99519-6650

April 9, 1990

Senator Drue Pearce  
PO Box V  
Juneau, Alaska 99811

Dear Senator Pearce:

I was delighted to hear that Senate Concurrent Resolution 38 passed the Senate by a vote of 19 to 0.

I support the idea of a task force on adolescent pregnancy in Alaska and know many people who have been working on this issue over the past few years. Staff here at the Municipal Department of Health and Human Services have developed and work with a network of providers who deal with this issue on a day to day basis. They focus on ideas for prevention, outreach activities to adolescents at risk, and referral to service for those who need direct care.

Additionally there is a committee of Public Health Nurses and secondary school nurses in Anchorage who are working on the problem at the local level.

I would like to see representatives from either or both of these groups appointed to a state-wide committee to deal with the problem. I think the benefit of having this type of expertise would be invaluable to the state committee.

I appreciate and thank you for all the work you are doing to reduce the problem of adolescent pregnancy in our state.

Sincerely,

Jeanne K. Wolf, Manager  
Community Health Services

STEVE COWPER, GOVERNOR

**DEPT. OF HEALTH AND SOCIAL SERVICES**

DIVISION OF PUBLIC ASSISTANCE

P.O. BOX 365  
BETHEL, ALASKA 99559  
PHONE: (907) 543-2686

4/10/90

Senator Drue Pearce  
P.O. Box V  
Juneau, Alaska 99811

I commend and support your efforts for the creation of a Task Force on Adolescent Pregnancy and Parenthood.

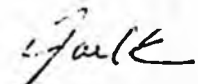
As this project moves toward fruition I would like to see the sensitive issue of cultural diversity examined by the Native and elder leaders from our regions.

One possible avenue might be to have all Native Corporations come together for philosophical discussions on influencing the path of young teen pregnancy in bush communities. The long term , and second generation dependent path may not have to follow the plight of the Southwest Indian or inner city welfare recipient.

Welfare Reform will enable many new opportunities to be engaged by families within our State. However, the strategies for reaching many bush families will require very creative and aggressive administrative planning to shift the developing norms which I believe are being based on limited economic alternatives.

These discussions must be brought back to the communities and their people for only through their efforts will change and economic alternatives be found in bush Alaska.

Sincerely,

  
Jack Flood  
Regional Manager  
Southwest



ANCHORAGE  
SCHOOL DISTRICT

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Health/Physical Education Programs

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Tom Fink,  
Mayor

# Municipality of Anchorage

## Department of Health and Human Services

825 "L" Street  
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Sincerely,

Jeanne K. Wolf, Manager  
Community Health Services

STEVE COWPER, GOVERNOR

**DEPT. OF HEALTH AND SOCIAL SERVICES**

DIVISION OF PUBLIC ASSISTANCE

P.O. BOX 365  
BETHEL, ALASKA 99559  
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4/10/90

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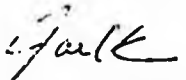
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Sincerely,

  
Jack Flood  
Regional Manager  
Southwest

CSSB 243 (Resources): "An Act relating to loans under the Commercial Fishing Loan Act and to limited entry permits pledged as security for those loans; and providing for an effective date."

CSSB 243 (Resources) makes a number of changes to the Commercial Fishing loan program, most dealing with limited entry permits and the foreclosure process. The department recognizes the important role that limited entry permits play in the economies of communities throughout the state and supports legislative efforts to provide additional flexibility to work with delinquent borrowers. Below are the major changes that this bill will make to the Commercial Fishing loan program. The parenthetical notations at the end of each provision reference the appropriate sections of CSSB 243 (Resources).

1. The time period during which a delinquent borrower can bring a loan current after the postmark date of the default notice is increased from 60 to 120 days (Section 1).

This change allows additional time for delinquent borrowers to respond. Existing statute requires that the loan be paid in full after the 60th day.

2. A provision is added that allows the department to waive the 120-day time limit under AS 16.10.335(a) if the debtor shows good cause (Section 2).

The department strongly supports this provision because it will provide additional flexibility to work with delinquent borrowers that show good cause even in cases where the 120-day time limit has not been met. For example, if a borrower fails to contact us prior to the 120th day and later requests an extension or finds someone to assume the loan, the department would be able to work with the borrower to resolve the delinquency. This is not possible under existing statute. The department already has the ability to negotiate beyond the expiration of a demand notice for vessels, real estate, and gear and strongly supports the ability to do so for permits as well.

A Legislative Budget and Audit Committee Report dated March 14, 1988, suggested that a change such as this be considered by the Legislature.

3. A provision is added that addresses the situation where a borrower has pledged a limited entry permit for a loan that was used toward a vessel (Section 5). Subject to the commissioner's acceptance, the borrower may sell the vessel and renegotiate payment of the balance due on the loan without loss of the pledged permit.

The department supports this provision because it provides more flexibility to deal with delinquent borrowers who find themselves in the position of wanting to sell a vessel that is worth less than the outstanding loan balance.

4. A provision is added to terminate a debtor's interest in a limited entry permit when a debtor has filed bankruptcy and the automatic stay is no longer in effect (Sections 4 and 7). This only applies in cases where the debtor has not reaffirmed the debt.

The department supports this provision as it eliminates the existing conflict between the state statutes which requires that a demand be issued in all cases and the superseding federal bankruptcy statutes which prohibit enforcement action, such as issuing a demand after a debtor has filed bankruptcy. Since the department appears before the bankruptcy court in numerous cases, it is advantageous to eliminate conflicts such as these whenever possible.

5. A provision is added which allows the department to release information about a borrower's loan when authorized by the borrower (Section 6). This section also allows a borrower to designate persons or organizations to whom a copy of any notice of default must be sent.

This provision codifies existing department policy.

In summary, the department recognizes the ripple effect that can take place when a limited entry permit is repossessed and has always considered repossession a last resort. The department, however, also has an obligation to protect the assets of the loan fund. The provisions contained in CSSB 243 (Resources) will provide the department with additional flexibility in its collection efforts and will enable the department to strike a good balance between assisting borrowers who are experiencing difficulties while, at the same time, protecting the assets of the Commercial Fishing Revolving Loan Fund for future loans.



---

Larry Mercurieff, Commissioner

Date: 2-16-90

BRISTOL BAY NATIVE CONVENTION  
Resolution 86-22

- WHEREAS: commercial fishing within the Bristol Bay watershed has had poor harvest records for some of the Bristol Bay Fishermen; and
- WHEREAS: the 1986 projected harvest forecast for Bristol Bay is also low; and
- WHEREAS: fishermen from Bristol Bay have no other alternative source of income; and
- WHEREAS: many fishermen have obtained from the State of Alaska loans to purchase new boats and permits to enhance their fishing efforts; and
- WHEREAS: many fishermen put up their commercial fishing entry permit as collateral to obtain their state loans; and
- WHEREAS: many of these commercial fishing entry permits are now at risk due to poor salmon harvests; and
- WHEREAS: the State set up the loan program to help local fishermen become more self sufficient, efficient and competitive and not to take boats and permits from the local residents.

NOW THEREFORE BE IT RESOLVED that the Bristol Bay Native Convention and delegates assembled requests the State Loan Program and Governor of the State of Alaska see and implement ways so that local fishermen do not lose their boats and permits.

CERTIFICATION

I hereby certify that the foregoing is a full, true and correct copy of the resolution adopted by the delegates to the 1986 Bristol Bay Native Convention, February 23, 24, 25, & 26, Dillingham, Alaska, at which a quorum was present.

WITNESS My hand and seal this 26th day of February, 1986.

Shirley P. Johnson  
Chairman, Bristol Bay Native Convention

WITNESSED:

H. Diller Am, III.  
Chairperson, Resolutions Committee

Except from:

"A Special Report on the Dept. of Commerce and Economic Development  
Commercial Fisheries Loan Programs' Procedures", March 14, 1988.

5

PUBLIC POLICY CONSIDERATIONS

Though no conclusive evidence exists that correlates a reduction of permit flow out of rural areas with the degree of lenient lending practices, the Legislature may want to consider additional forms of subsidization specifically for those rural areas that have become economically distressed due to an outflow of fishing permits. Action such as HB 509 which increases the maximum loan terms on permit loans to 30 years should ease the debt service burden for those finding it difficult to afford purchasing a fishing permit.

It should be noted, however, that the inherent quality of state lending programs creates a two-edged sword. On the one hand, the fiduciary responsibility of protecting the public's assets must be maintained; while at the same time, the socioeconomic aspects of meeting the public need must be considered. Policy decisions are necessary to establish at what point an appropriate balance occurs. If legislative or executive policy is willing to accept a higher risk situation and deems that increased emphasis should be placed on the societal aspects, such direction needs to be expressed. As a result, however, increased delinquencies, foreclosures, and losses may occur.

Consideration may also be given to changing the Commercial Fishing Loan Act to require all repossessed permits be returned to CFEC, who in turn could make the permits available to persons who meet the standards for initial issuance (AS 16.43.250). Areas where commercial fishing provides the primary economic base which can be determined to be economically distressed could be so designated. Applicants residing within these areas who meet CFEC criteria could be chosen, perhaps on a lottery based system, to be given the right of first refusal on the purchase of an available limited entry permit. (Currently, the Commercial Fishing Loan Act requires CFRLP to offer CFEC a right of first refusal at a price equal to the amount outstanding on the foreclosed note plus any costs CFRLP directly incurred in administering the loan. This provision is related to the CFEC's inactive buy-back program under AS 16.43.310 which, in the opinion of the Attorney General, offends the constitutional prohibition against dedication of funds.)

Consideration may be given to amending the Commercial Fishing Loan Act (AS 16.10.335) to provide more flexibility to CFRLP in allowing borrowers in default who have pledged permits as security, greater opportunities to bring their loans current. Presently, the law establishes a definite timetable in foreclosing on defaulted loans of this nature. DCED feels they have less workout capability in these cases in order to avoid repossession of the permits.

Though we did not review the effectiveness of CFRLP's rural outreach programs, we are aware of efforts made by DCED in disseminating loan information throughout the State by utilizing other state agency offices located in the rural areas. Outreach efforts currently used to inform rural Alaska about the commercial fishing loan programs may wish to be reviewed to determine if enhancements could be made to improve program access in rural areas.

STATE OF ALASKA  
DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INVESTMENTS

Commercial Fishing Extension Application Report  
August 1, 1989 through February 12, 1990

<u>Loan Number &amp; Borrower</u>	<u>Fishery</u>	<u>Election District</u>	<u>Outcome</u>
10-200-0015698 MCDONALD V	S03A	001	DAPPR
10-200-0029754 BIFOSS R	S15B	001	WDRAW
10-220-0008078 ENGE A	S03A	001	APPR
10-200-0034944 CRAWFORD E	S15B	001	APPR
10-200-0027505 RODGERS J	S15B	002	APPR
10-200-0018588 WATSON D	S15B	002	APPR ACM
10-220-8003637 SNIDER L	B61B	002	APPR ACM
10-200-0032535 MACKIE R D	S15B	002	DAPPR
10-200-0017669 GONZALES I	S15B	002	PENDING
10-200-0026524 PETERSON K	S15B	002	APPR ACM
10-200-0033133 NEWCOMB R	S15B	002	PENDING
10-200-0035220 WOODWORTH F	S15B	003	APPR
10-200-0027890 JONES G	S15B	003	APPR
10-200-0034258 JONES G	S15B	003	APPR
10-200-0034481 JONES G	S15B	003	APPR
10-200-0034007 REUTOV Z	S03T	003	APPR
10-200-0034800 DARNELL R	S15B	003	APPR
10-200-0033721 HARRELL W	S15B	003	APPR
10-200-0033428 ANGELO M	S15B	003	APPR
10-200-8001330 HOLMSTRAND E	S03A	004	APPR ACM
10-200-0014127 NOREEN G	S03A	004	APPR
10-200-0022172 CHAPMAN B	S03H	005	APPR
10-200-0030528 TORNES	S03T	005	APPR
10-200-0030573 MATVEEV F	S03E	005	DAPPR
10-200-0018169 MEIER J	S03T	005	PENDING
10-200-0034016 BASARGIN I	S03T	005	DAPPR
10-200-0033605 O'NEILL P	S03E	005	DAPPR
10-200-0020860 PETERSEN E	S03H	005	APPR
10-200-0026659 POLUSHKIN A	S03E	005	APPR
10-200-0033062 BLANCHARD G	S01E	005	DAPPR
10-200-0034739 MARTUSHEV N	S03H	005	APPR ACM
10-200-0030886 MARTUSHEV A	S03T	005	APPR
10-200-0024651 JOLLY J	S03H	005	APPR ACM
10-200-0034935 REUTOV I	S03H	005	APPR ACM
10-200-0034436 REUTOV	S03H	005	APPR ACM
10-200-0033543 JOHNSON	S03H	005	APPR ACM
10-200-0020931 MCDONALD M	S03H	005	APPR

STATE OF ALASKA  
DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INVESTMENTS

Commercial Fishing Extension Application Report  
August 1, 1989 through February 12, 1990

<u>Loan Number &amp; Borrower</u>	<u>Fishery</u>	<u>Election District</u>	<u>Outcome</u>
10-200-0025035 CLARK R	S03E	006	APPR ACM
10-200-0020735 WALKER T	S03T	015	APPR
10-200-0029111 KATCHATAG F	S04Z	023	PENDING
10-200-0028924 SAGOONICK C	S04Z	023	APPR
10-200-0025776 WASSILIE M	S04W	025	APPR
10-200-0029549 FRANK A	S04W	025	APPR
10-200-0022911 JAMES P	S03T	025	APPR
10-200-0024731 ROBERTS W	S04W	025	WDRAW
10-200-0033026 SNYDER H	S04W	025	APPR
10-200-0023082 MERRITT	S03T	025	APPR
10-200-8002044 AUSDAHL D	S04W	025	APPR
10-200-0025106 BAVILLA M	S03T	026	APPR
10-200-0022868 COOPCHIAK B	S03T	026	APPR
10-200-0024161 NICHOLAI R	S03T	026	APPR ACM
10-200-0027113 LOPEZ M	S03T	026	APPR ACM
10-220-0003867 MYERS R	S03T	026	APPR ACM
10-200-0027578 BRANDELL K	S03M	026	APPR ACM
10-200-0027104 CHUNAK E	S03T	026	APPR
10-200-0021039 KRITZ M	S03T	026	APPR
10-200-0025393 KASAK D	S03T	026	APPR
10-200-0023938 ANDREW J	S03T	026	APPR ACM
10-200-0024027 SNYDER W	S03T	026	APPR
10-200-0032937 COUPCHIAK M	S03T	026	APPR
10-200-0027195 AWOLIN R	S03T	026	APPR
10-200-0024517 PAVIAN S	S03T	026	APPR
10-200-8001982 DYASUK J	S03T	026	APPR
10-200-0024508 JOHNSON N	S03T	026	APPR
10-200-0022476 WONHOLA S	S03T	026	APPR
10-200-0033204 LOCKUK P	S03T	026	WDRAW
10-200-0034631 ALAKAYAK E	S04T	026	APPR ACM
10-200-0033384 TUGATUK D	S03T	026	APPR ACM
10-200-0026203 KANULIE J	S03T	026	APPR ACM
10-200-0023652 FRANKLIN N	S03T	026	PENDING
10-200-0019818 HEMENOVER L	S04M	026	PENDING
10-200-8002990 OLSON D L	S03T	026	PENDING
10-200-0022680 NUKWAK H	S03T	026	PENDING

STATE OF ALASKA  
DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INVESTMENTS

Commercial Fishing Extension Application Report  
August 1, 1989 through February 12, 1990

<u>Loan Number &amp; Borrower</u>	<u>Fishery</u>	<u>Election District</u>	<u>Outcome</u>
10-220-0007220 SKONBERG G	S01L	027	WDRAW
10-200-0034855 ANDREW S	S01K	027	APPR ACM
10-200-0029736 CUE G	S01K	027	APPR
10-200-0013958 DUDDING J	S04K	027	APPR
10-200-0032492 KLINSKI K	S03M	ANC	PENDING
10-200-0026445 SCHAEFFER A	S03T	ANC	APPR ACM
10-200-0026926 RUDOLPH H	S04M	ANC	PENDING
10-200-0032410 CARLSON E	S01L	ANC	APPR
10-200-0026463 KOPECKY J	S03E	ANC	APPR
10-200-8002151 MYERS J	S03T	ANC	APPR
10-200-0018711 TRACY A	S03T	ANC	APPR
10-200-0024214 STEVENS J	S03T	JNU	APPR
10-200-0028719 PAVLIK J	S04D	JNU	PENDING
<u>OUT OF STATE</u>			
10-200-0016544 HEWITSON M	S03T	WA	APPR
10-200-0028666 HEWITSON M	S03T	WA	APPR
10-200-0026695 KINGSLEY W	S03T	WI	APPR
10-200-8001991 BROSNAN J	S03T	OR	APPR

NOTE: Report does not break down Anchorage and Juneau into election districts.

APPR = Extension approved, but signed Modification Agreement not received.

APPR ACM = Extension was approved and the signed Modification Agreement was received and processed.

DAPPR = Extension disapproved.

WDRAW = Extension request withdrawn

EB/2-15-90

STATE OF ALASKA  
DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INVESTMENTS  
LIMITED ENTRY PERMIT VALUES

<u>CODE</u>	<u>FISHERY</u>	<u>APPRAISED VALUE</u>	<u>75%</u>	<u>80%</u>	<u>90%</u>
<u>G01</u>	<u>HERRING PURSE SEINE</u>				
A	Southeastern	\$423,333	\$317,500	\$338,666	\$381,000
E	Prince William Sound	\$245,000	\$183,750	\$196,000	\$220,500
H	Cook Inlet	\$241,667	\$181,250	\$193,334	\$217,500
K	Kodiak	\$ 57,500	\$ 43,125	\$ 46,000	\$ 51,750
<u>G34</u>	<u>HERRING GILL NET</u>				
A	Southeastern	\$ 54,333	\$ 40,750	\$ 43,466	\$ 48,900
E	Prince William Sound	\$ 92,667	\$ 69,500	\$ 74,134	\$ 83,400
K	Kodiak	\$ 24,821	\$ 18,616	\$ 19,857	\$ 22,339
<u>L21</u>	<u>HERRING SPAWN ON KELP POUND</u>				
E	Prince William Sound	\$ 45,125	\$ 33,844	\$ 36,100	\$ 40,613
<u>S01</u>	<u>SALMON PURSE SEINE</u>				
A	Southeastern	\$112,000	\$ 84,000	\$ 89,600	\$100,800
E	Prince William Sound	\$244,500	\$183,375	\$195,600	\$220,050
H	Cook Inlet	\$ 90,000	\$ 67,500	\$ 72,000	\$ 81,000
K	Kodiak	\$132,500	\$ 99,375	\$106,000	\$119,250
L	Chignik	\$371,667	\$278,750	\$297,334	\$334,500
M	Peninsula/Aleutians	\$214,500	\$160,875	\$171,600	\$193,050
<u>S02</u>	<u>SALMON BEACH SEINE</u>				
K	Kodiak	\$ 36,500	\$ 27,375	\$ 29,200	\$ 32,850
<u>S03</u>	<u>SALMON DRIFT GILL NET</u>				
A	Southeastern	\$118,143	\$ 88,607	\$ 94,514	\$106,329
E	Prince William Sound	\$153,889	\$115,417	\$123,111	\$138,500
H	Cook Inlet	\$185,667	\$139,250	\$148,534	\$167,100
M	Peninsula/Aleutians	\$350,000	\$262,500	\$280,000	\$315,000
T	Bristol Bay	\$239,000	\$179,250	\$191,200	\$215,100
<u>S04</u>	<u>SALMON SET GILL NET</u>				
D	Yakutat	\$ 41,000	\$ 30,750	\$ 32,800	\$ 36,900
E	Prince William Sound	\$ 64,167	\$ 48,125	\$ 51,334	\$ 57,750
H	Cook Inlet	\$ 84,100	\$ 63,075	\$ 67,280	\$ 75,690
K	Kodiak	\$ 95,000	\$ 71,250	\$ 76,000	\$ 85,500
M	Peninsula/Aleutians	\$ 79,156	\$ 59,367	\$ 63,325	\$ 71,240
T	Bristol Bay	\$ 62,944	\$ 47,208	\$ 50,355	\$ 56,650
<u>S04</u>	<u>AYK GILL NET</u>				
P	Upper Yukon	\$ 9,833	\$ 7,375	\$ 7,866	\$ 8,850
W	Kuskokwim	\$ 11,500	\$ 8,625	\$ 9,200	\$ 10,350
X	Kotzebue	\$ 7,667	\$ 5,750	\$ 6,134	\$ 6,900
Y	Lower Yukon	\$ 27,000	\$ 20,250	\$ 21,600	\$ 24,300
Z	Norton Sound	\$ 10,750	\$ 8,063	\$ 8,600	\$ 9,675
<u>S05</u>	<u>HAND TROLL</u>				
B	Statewide	\$ 7,331	\$ 5,498	\$ 5,865	\$ 6,598
<u>S08</u>	<u>FISHWHEEL</u>				
P	Upper Yukon	\$ 12,667	\$ 9,500	\$ 10,134	\$ 11,400
<u>S15</u>	<u>POWER TROLL</u>				
B	Statewide	\$ 32,756	\$ 24,567	\$ 26,205	\$ 29,480

## Attachment G

DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INVESTMENTSLimited Entry Permits  
(State owned Property)  
January 31, 1990

<u>Type of Permit</u>	<u>Permit Number</u>	<u>Date Repossessed</u>	<u>Current Limited Entry Value</u>	<u>Notes</u>	<u>Borrower</u>	<u>Repossession Principal Balance</u>
S01K	58190F	7-08-88	123,333	Sale on Hold	10-200-0016312 Sven Haakanson	\$94,309
S03T	61339M	1-17-89	251,250	Sale on Hold	10-200-0019836 Adolf J. Roehl	83,138
S04T	557780	7-28-89	66,500	Sale on Hold	10-200-0020165 Marlyn S. Sanders James G. Sanders	19,698

ATTACHMENT F

DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INVESTMENTS

Limited Entry Permits  
(State owned Property)  
May 1, 1989

Current Status Revised February 15, 1990

<u>Type of Permit</u>	<u>Permit Number</u>	<u>Date Repossessed</u>	<u>Current Limited Entry Value (As of 4-89)</u>	<u>Current Status</u>	<u>Borrower City Loan Number</u>	<u>Approximate Payoff Balance As of 5-1-89</u>
S03T	61378L	4-14-88	\$238,529	Permit Repurchased By Borrower	Nick Neketa Pilot Point, AK 10-200-0021404	\$145,550
S03T	58060L	7-16-88	\$238,529	Permit Repurchased By Borrower	George Nelson Kloiganek, AK 10-200-0020799	\$ 44,650
S01K	58190F	7-08-88	\$135,083	Sale on Hold	Sven Haakanson Old Harbor, AK 10-200-0016312	\$124,000
S03T	61339M	1-17-89	\$238,529	Sale Pending to Borrower's Son	Adolf J. Roehl Dillingham, AK 10-200-0019836	\$ 99,750

THE FOLLOWING DOCUMENT HAS  
NOT BEEN FILMED BUT IS  
AVAILABLE IN THE ORIGINAL  
FILE

# Contemporary Issues

*Preventing Teenage Pregnancy*

**Decisions for Your Life**

Girl Scouts of the U.S.A.  
830 Third Avenue  
New York, N.Y. 10022

# Contents

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## ***The Girl Scout Contemporary Issues Series***

*Substance Abuse: Tune In to Well-Being, Say No to Drugs*

*Preventing Child Abuse: Staying Safe*

*Growing Up Female: Girls Are Great*

*Leading Girls to Mathematics, Science, and Technology:  
Into the World of Today and Tomorrow*

*Preventing Youth Suicide: Reaching Out*

*Facing Family Crises: Caring and Coping*

*Preventing Teenage Pregnancy: Decisions for Your Life*

*Decisions for Your Life* should be used under the supervision of a leader who has received council permission and who has been trained in applying the principles in the booklet. The situations, activities, and issues described in *Decisions for Your Life* are designed for discussion purposes only, and do not necessarily reflect the viewpoint of Girl Scouts of the U.S.A., its advisers, or its consultants. Similarly, the publications and agencies listed as resources were selected to represent a variety of viewpoints. Their inclusion does not necessarily imply endorsement by Girl Scouts of the U.S.A., its advisers, or its consultants.

All activities undertaken by Girl Scout groups in connection with the use of *Decisions for Your Life* or any other Girl Scout materials must be in keeping with national policies of Girl Scouts of the U.S.A. and with its program standards.

# Foreword

Girl Scout leaders and other adults working with girls should remember that religious and ethical views on premarital sexual activity, contraception, and abortion vary widely among individuals and communities. It is essential for adults working with girls to respect these varying opinions and not advocate their own position on these issues during Girl Scout activities.

Girl Scout leaders should also be governed by GSUSA's Position Statement on Human Sexuality, its policies, and its program standards, which are listed below.

## **GSUSA Position Statement on Human Sexuality/Sex Education and Girl Scouting**

On January 18, 1983, the National Board of Directors adopted the following resolution:

Whereas, in 1967 Girl Scouts of the U.S.A. accepted responsibility for a supplementary role in sex education for its girl members;

Whereas, in 1978 "points to consider" were developed as a supplement to the 1973 educational guidelines and adopted to be observed by Girl Scout councils determining to include sex education and/or human sexuality as components of the Girl Scout program; and

Whereas, there have been requests from local Girl Scout councils for a further statement of the position of Girl Scouts of the U.S.A. on this very important subject; now therefore, be it

*Resolved*, that Girl Scouts of the U.S.A. hereby reaffirms that sex education and human sexuality programming developed in collaboration with the family, religious groups, school and community are components of the Girl Scout Program.

## **Policies of Girl Scouts of the United States of America, *Blue Book of Basic Documents*, 1988**

### *Place of Religion in Girl Scout Program*

Girls are encouraged and helped through the Girl Scout program to become better members of their own religious group, but every Girl Scout group must recognize that religious instruction is the responsibility of parents and religious leaders.

### *Respect for Religious Opinions and Practices*

Every Girl Scout group shall respect the varying religious opinions and practices of its membership in planning and conducting activities.

## **Program Standards, *Safety-Wise*, 1988**

### *Standard 8, Parental Permission*

Written permission from a parent or legal guardian should be obtained for participation in Girl Scouting. Leaders and girls are responsible for informing parents or guardians of the purpose of Girl Scouting; of the date, time, and place of meetings; and of the type of activities included in troop plans. When activities take place outside of the scheduled meeting place, involve travel, or focus on sensitive or controversial topics, parents and guardians should be informed and asked to provide additional written consent.

### *Standard Guidelines*

A. Leaders inform parents or guardians about proposed activities involving unusual risk or controversial issues and discuss such activities with them before the troop makes its plans.

B. Leaders consult with council representatives before undertaking any activities involving special equipment or supervision, unusual risk, or sensitive or controversial issues.

Girl Scouts of the U.S.A. wishes to thank our religious consultants for their review of the manuscript. It was a tremendous help in preparing a final publication that would meet and respect the needs of girls and adults from various backgrounds and religious faiths.

# Introduction

In the United States, over one million teenagers get pregnant each year. For each of these girls, this one event will forever change the course of her life. For many young girls the toll on their physical and emotional health is tremendous regardless of the outcome of the pregnancy. The younger a girl is when she becomes a parent, the less likely it is that she will stay in school. And if a girl becomes a teen mother, she will earn, on the average, half the lifetime income of women who wait until the age of twenty to have their first child. Teenage pregnancy complicates not only the girl's life, but the lives of her family, friends, and the unborn child.

Teenage pregnancy and childbearing are not new problems. But they continue to be pressing concerns that are very costly both economically and socially. Fortunately, the issue of teenage pregnancy is finally being addressed in an open and honest fashion.

The information and activities in this booklet<sup>1</sup> are designed to help Junior, Cadette, and Senior Girl Scouts avoid early sexual involvement and pregnancy by helping them build their self-esteem, develop and understand their values, combat negative peer pressure, strengthen their decision-making and social skills, and develop realistic and positive options for their future. These goals are an important part of Girl Scouting's commitment to safeguard the well-being of girls, and to help them grow into confident and responsible women who will fulfill their potential.

When Girl Scout program activities include sensitive or controversial issues such as adolescent sexual activity and teenage pregnancy, you must seek guidance, support, and approval from the council. Further, since most sensitive topics are rooted in moral and religious values, parental support and understanding are crucial. Parents should be informed about proposed activities and provide written consent. Attendance should be optional for all or part of the activities.

<sup>1</sup>Related booklets that have been published as part of Girl Scouts of the U.S.A.'s Contemporary Issues series are *Preventing Child Abuse: Staying Safe* (1986) and *Growing Up Female: Girls Are Great* (1987).

Teenage pregnancy and parenthood can happen to anyone—a girl in your troop or group, your neighbor's child, even your own daughter. Below are some of the discouraging facts about teenage pregnancy:

- Each year more than one million teenagers become pregnant. Of these, about 47 percent give birth, while 40 percent of the pregnancies are terminated by abortions and 13 percent result in miscarriages.<sup>2</sup>
- One-half of all teenage mothers remain single parents and are very likely to live in poverty with their infants. Eighty-five percent of black and 72 percent of white female-headed households with mothers under 25 years old are poor.<sup>3</sup>
- Families begun by teenagers account for more than one-half of all families receiving Aid for Families with Dependent Children, food stamps, and Medicaid benefits.<sup>4</sup>
- There is a one in three chance that a teen mother will have a second child while still in her teens. Every day in the United States, 40 teenagers give birth to their third child.<sup>5</sup>
- Every year, over 10,000 births in this country involve girls less than 15 years of age.<sup>6</sup>

<sup>2</sup>National Research Council. *Risking the Future: Adolescent Sexuality, Pregnancy, and Childbearing* (Washington, D.C.: National Academy Press, 1987), Table 2-11.

<sup>3</sup>Children's Defense Fund. *Adolescent Pregnancy: What the States Are Saying* (Washington, D.C.: Children's Defense Fund, 1986), p. 4.

<sup>4</sup>Ibid, p. 6.

<sup>5</sup>Children's Defense Fund. *Teenage Pregnancy: An Advocate's Guide to the Numbers* (Washington, D.C.: Children's Defense Fund, 1988).

<sup>6</sup>National Center for Health Statistics. "Advance Report of Final Natality Statistics, 1986." *Monthly Vital Statistics Report*, Vol. 37, No. 3, Supp. DHHS, Pub. No. (PHS) 88-1120. Public Health Service, Hyattsville, Md.

## Risk Factors

While there is no single strategy—no simple answer—that will eliminate teenage pregnancy, recognizing and understanding some of the risk factors can be a first step in reducing the numbers.

Some adolescent pregnancies are the result of ignorance—inadequate or inaccurate knowledge about sexual matters, including reproduction and contraception. Often teens receive misinformation from their friends (for example, “You can’t get pregnant the first time” or “You can never get pregnant if you have sex during your period”).

A sense of invincibility is characteristic of adolescence. “It won’t happen to me” is a common attitude leading to high-risk behavior, even among those who know the facts. When the pregnancy test comes back with positive results, a teenager often has a hard time accepting that it *could* and did happen to her.

Because of the strength of their sexual feelings, adolescents frequently struggle with conflicts between their desires and their basic values and religious beliefs. Many of those who become sexually active at an early age—about a third of 15- to 17-year-old girls are sexually active today—have a difficult time reconciling their actions with their self-image, personal ideals, and religious and moral beliefs. Many girls do not use any method of contraception, and many do not see a health professional until pregnancy occurs.

Even though they may not be ready for or want a sexual relationship, girls sometimes become sexually active because their friends are. Their intense need to win a peer group’s approval may force them to go along with others. Girls who blindly follow their peers often have poor self-esteem and do not recognize that honest disagreements and confrontations will not destroy a true relationship. Indeed, in the long run, saying no might even strengthen a real bond of friendship and find support from other peers.

Some pregnancies occur because girls are pressured into sex by their boyfriends. Girls may agree to sex, thinking it keeps or wins a boy’s love or affection. Putting themselves into risky situations—such as accepting an invitation to a party given by a much older teen or going to a boy’s house when his parents aren’t home—may lead to sex. The use of alcohol and drugs may also reduce inhibitions, leading to sexual activity.

Many boys feel pressured themselves to engage in sexual relations with girlfriends in order to demonstrate their masculinity or sexual prowess to peers. Some teenage boys are happy about a girlfriend’s pregnancy, even when they do not intend to help care for the child. The attitude that a girl’s pregnancy affirms the boy’s masculinity continues to exist among many young males.

The media—television, videos, movies, contemporary music, and advertising—have become some of the most influential forces in our society today. They have the potential to both positively and negatively affect the knowledge and attitudes of teenagers. Through various media, young people are bombarded with the message that early sexual activity is not only acceptable, but desirable. The media also give the message that everyone is “doing it” when everyone is not. Teenagers need access to accurate information about sexuality and pregnancy if they are to develop healthy attitudes and make informed decisions about sexual behavior.

Teenagers who are motivated, successful in school, and have a reasonably bright future are more likely to postpone sexual involvement. Youngsters who are living in poverty, have poor academic skills, have low self-esteem, and are lacking in communications and other basic skills do not see real opportunities in their future. They are five times as likely to become parents before age 16 as those with average basic skills. Child-bearing, for many of these youngsters, becomes an accomplishment they can realistically attain. Pregnancy and parenthood may not be unwelcome. Their sense of deprivation, hopelessness, and worthlessness lessens—even if only temporarily—as they get attention and fill a void in their lives.

Attitudes, values, religious beliefs, and communications within the family are important predictors of teenage sexual involvement. Teenage girls who have a good relationship with their mothers, and who have parents who supervise their dating and are not permissive in their attitudes toward early sexual activity and pregnancy, are less likely to get pregnant during their teenage years. Those girls whose mothers or older sisters were teenage mothers are at higher risk themselves of becoming pregnant at a young age. These teens often lack role models who might show them positive life options. Some girls become pregnant to assert their independence, punish their families, or get away from intolerable family situations.

## ***Prevention Approaches***

Teen pregnancy prevention programs must not only provide basic sex education or family life education; they must also seek to address the underlying causes of the problem—the limited opportunities, the poor self-esteem, the confused values, the lack of positive role models, and the despair.

It is critical that teenage girls have good reasons not to have children. They need a sense of the future—constructive personal and vocational goals and the skills and opportunities to reach them. Developing their assertiveness, communication abilities, and decision-making and planning skills can help young people make informed decisions and carry them out. A supportive, nurturing climate can increase their feelings of self-worth and give them hope. They need to understand that having and raising children is a task for adults, not adolescents. Building basic academic and work-related skills is important also. And for those who are doing poorly in school, opportunities for success in nonacademic areas, like Girl Scouting, can be a vital way to break the cycle of failure.

It is important for adults to understand and respond to the very real pressures and sexual drives young people are experiencing in our modern world. Adults can help adolescents recognize that sexual activity is far too significant to be started at a young age or treated in a casual manner.

Although helping teens say no to sexual involvement is not a strategy that will realistically work with everyone, it is a strategy that should be emphasized. Girls may need to be encouraged to think about some of the possible consequences of early sexual activity:

- Guilt for going against their personal values and religious beliefs
- Emotional trauma
- Lowered self-esteem
- Risk of pregnancy and the adult responsibility of parenthood
- Hurting a relationship with parents
- Being labeled by their peers as someone who is promiscuous
- Risk of sexually transmitted diseases, including AIDS

Adolescent girls may need to be reminded that certain phrases voiced in a dramatic tone might signal the application of psychological pressure. When teens hear manipulative lines such as "Don't worry about it; nothing will happen," their guard should go up immediately. Many girls do not have the communication skills or courage to convey their true attitudes or to defend their own position on an issue. Girls should learn to recognize that when they fail to assert themselves in a social situation, they are really saying, "What someone else thinks is more important than what I think" and "I trust others more than I trust myself."

It is helpful for adolescents to have a variety of ready responses to deal with social pressure. Girls may need practice communicating control and self-confidence as they respond to a boy's smooth-talking sales pitch. Some responses girls can use include:

- Say no or use a phrase that clearly means no (for example, "I'm not interested" or "I'm not ready").
- Suggest an alternative activity (for example, "I don't want to. Let's see what's on TV instead").
- Explain that your personal or religious beliefs do not allow sexual activity at this time (for example, "I believe that teenage sex is wrong" or "My religion says that sex belongs in marriage only").

■ Make an excuse (for example, "My parents would never forgive me"). This is particularly useful for girls who have difficulty saying no directly.

■ Say, "I don't want to risk becoming pregnant. I'm not ready for the tremendous responsibility of being a mother."

■ Tell him you have the right to say no now, even though you've been sexually active previously (with him or anyone else).

■ Respond to the argument without getting defensive (for example, to a boy who says "There's only one chance in a million that you'll get pregnant," a girl might say "That's one chance too many for me"; or to a boy who says, "I thought you loved me," a girl might say, "I do love you, but I'm not ready to have sex. That's my decision").

■ End the conversation or leave the situation if firmly saying no has had no effect. Even the strongest individual might eventually yield to a persistent and convincing argument.

Girls need to remember that in some instances, avoiding risky situations altogether—for example, declining an invitation to go for a drive to a romantic, isolated spot—may be the best course of action.

Teens need to receive clear, consistent messages about values and beliefs from parents, clergy, teachers, Girl Scout leaders, and other important adults. Often messages about values and beliefs are provided in indirect ways—through behavior rather than words. However, direct communication is important as well. Young people need to know what is expected of them—that too-early sexual activity, pregnancy, and childbearing are undesirable.

By understanding her own values, a girl can make decisions consistent with those ideas and beliefs that are most important to her. Strongly held personal values can help girls resist pressure to conform to someone else's values and behaviors.

Certain values help to build good relationships and make decisions. For example, those who hold self-respect as a value won't allow themselves to be exploited sexually. Believing in honesty can prevent someone from saying "I love you" just to get sex. And a keen sense of responsibility and respect for others can lead individuals to answer for their actions and treat people with dignity in sexual and other spheres.

Some teenagers who have already been sexually involved experience a conflict between their behavior and their values and religious beliefs. They may want and need adult support in refraining from further sexual activity until they are older. Research has found that behavior often changes when it is made clear to the individual that her basic values are not consistent with her actions.

A successful teen pregnancy prevention program should involve boys as well as girls. The attitude among many teenagers that pregnancy is an affirmation of a boy's masculinity needs to be discarded. Boys can bolster their self-esteem by developing competence in school, at work, in athletics, or in a field in which they are talented. Positive role models may also be helpful. Community leaders, clergy, family members, neighbors, or well-known males who have combined fatherhood with personal success and satisfaction can communicate that masculinity represents more than the capacity to get a girl pregnant. Moreover, boys may also emulate men who have deferred having a family until they were capable of sharing the responsibility that raising children entails. Boys may need to learn that they, too, can say no when girls pressure them into sexual activity.

For girls who are already pregnant, support is needed to make sure they receive early and comprehensive prenatal and postdelivery care (reducing the likelihood of low-birth-weight infants); to help them stay in school at least until they finish high school (providing child care, for example); to provide them with skill building that can help them get jobs; and to decrease the probability of another pregnancy while they are still adolescents. These girls have a special need for the caring support of their Girl Scout leader and group.

## Specific Tips for Girl Scout Leaders

As a caring and trusted Girl Scout leader, you have the opportunity to be a positive role model for girls and to help them develop the skills, values, and attitudes that will increase the odds against their becoming sexually active and pregnant at an early age. Here are some things you can do:

- Recognize and acknowledge that the problems of peer pressure, teen sexual activity, and teen pregnancy exist in your community.
- Believe you can make a contribution to reducing the problem of teen pregnancy. Seek further guidance, support, and approval from your council. Work with the resources that are available in your community.
- Learn the facts about teen pregnancy and then educate others.
- Help girls develop their own values and behaviors consistent with healthy relationships.
- Help girls learn and practice decision-making techniques.
- Provide an open, trusting atmosphere so that girls will feel comfortable expressing their feelings and seeking advice from you. Their trust in you as an adult may increase their trust in their parents.
- Encourage girls to listen to and respect each other.
- Give girls recognition, responsibility, and ample opportunities for success to help support their self-image and prepare them for the future.
- Foster the idea of peer support—girls helping each other.
- Offer guidance and encouragement that are meaningful and honest. For example, if a girl is doing poorly in school, offer to help her and her parents find a tutor.
- Give factual information to girls in terms they can understand. Teenagers need information to counteract the myths they may hear, and to help them make informed, responsible decisions.
- Help girls realize they can say no to sex even if they have said yes before.
- Use role-playing to help girls practice being assertive and become more self-confident. Let them know it's okay to disapprove of a peer's ideas or actions.
- Be clear about and sensitive to the values you are communicating to the girls in your troop or group. If you do not feel comfortable discussing certain topics or guiding girls through some of the activities, seek help in facilitating the group.
- Take a preventive approach. Help girls feel good about themselves and their future. If girls are encouraged to do activities that will enable them to build their self-esteem and to acquire important skills, they will be better able to resist peer pressure and avoid early sexual involvement and teen pregnancy.
- Respect different points of view and strategies for combatting problems. People can pursue the same goal in various ways.
- Encourage girls to communicate with their parents and involve parents when planning program activities related to preventing teenage pregnancy.
- Recognize that religious leaders in the community are an important resource. Help girls become comfortable in seeking their assistance when necessary.
- Find out what agencies in your community can help girls who might be or are pregnant. Advise girls to speak with a family member, religious leader, or other trusted adult. Contact your council office for sources of professional help.

## Suggested Troop/Group Activities to Prevent Teenage Pregnancy

As a Girl Scout leader, you will want to focus on activities that promote good self-esteem and help girls see the positive future options that lie before them. You can help them in understanding the significant consequences of early sexual involvement, teenage pregnancy, and teenage parenthood.

The activities in this booklet are designed to help adolescents learn strategies to fight negative peer pressure, enhance their self-esteem, and develop decision-making, communication, and other skills that can lead to a brighter future. Some activities focus on giving girls a realistic picture of teenage parenthood so that they can better understand and hopefully avoid this role.

The "Decisions for Your Life" Girl Scout patch is available to Junior, Cadette, and Senior Girl Scouts who participate in activities related to preventing teenage pregnancy. Information on ordering the patches is available from your council.

## *Junior Girl Scout Activities*

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Junior Girl Scouts can participate in the following activities:

1. Write a story illustrated with photos and drawings that reflect your hopes and dreams for the future.
2. Make a "Success" collage that shows experiences you have had where you felt successful.
3. Discuss, in a small group, how your values and the values of your family, religion, and friends influence your decisions and actions. Share an experience in which your values helped you make an important decision.
4. As a group, brainstorm a list of lines people use to pressure others into doing something they may not want to do—for example, "Everybody's doing it" or "Don't you want to try it to see what it's like?" Role-play a number of positive responses to such lines.
5. Make a poster to highlight the problem of teen pregnancy. You can get resources, such as booklets, from the library and from health agencies. Get permission to hang the poster in a school, library, synagogue, church, shopping mall, fast food restaurant, or other setting where teenagers are likely to see it.
6. Find a role model who is successful in a field in which you are interested. Interview her and observe her in her workplace. Ask what skills, experience, and education were needed to achieve her position. Find out if having a baby as a teenager might have hindered this opportunity.
7. Watch a movie or television program or read a book about a relationship between pre-teenagers or teenagers. Discuss or think about these questions: How realistic were the characters? What kinds of pressures from friends and family members did the characters experience? What were the consequences of the characters' actions? How similar were the relationships to what you and your friends have experienced?
8. Create a board game about dating that can be played by both boys and girls. Play it with some friends.
9. On a weekend day, observe parents with their babies or young children in several different situations (for example, in a grocery store, shopping mall, church, synagogue, parking lot, restaurant, or park). Pay special attention to positive and difficult behaviors of children. Note how parents act toward their youngsters. Discuss your findings with a friend or relative.
10. With a group, design an event for girls and their families to communicate and share time together. It can be a one-time project or an ongoing activity.
11. Role-play being a parent by taking care of a raw egg (or any delicate object) representing a baby for at least two days. You will have full responsibility for your "baby," making sure it is always safe and warm. If you need to leave your egg, even for a short time, you must find a babysitter. The activity works best when several people act as parents, each with her (his) own egg. After the agreed-on period, share your experiences. Talk about how your "baby" changed your lifestyle, outlook, and relationships with family and friends.

## Cadette and Senior Girl Scout Activities

Cadette and Senior Girl Scouts can participate in the following activities:

1. Write a contract with yourself to reach a personal goal. Work out an overall strategy and the individual steps you will need to take to be successful. Monitor your progress.

2. What is required to be a parent? How do the specific skills needed to be a parent change as children grow? In a small group, create classified ads for each position as a parent of:

- an infant
- a toddler
- a school-age child
- a teenager

Describe the skills, experience, and resources needed, the number of hours required each day, and the benefits that come with this position. At least one of the ads should be written for a parent in a single-parent household and another should be written for a parent of a child with a disability.

3. Design a television commercial or magazine advertisement to combat teen pregnancy.

4. List the characteristics that you think are important in a boyfriend and those you might value in a marriage partner. Compare these two lists.

5. Interview boys and girls who are seriously dating. Ask about the drawbacks and advantages of this type of dating. Talk to several parents of teenagers to get their opinions also about this practice.

6. Find out how much it costs to have and care for a child during the first year of life. Talk to parents and health workers; visit stores and look through catalogues to get up-to-date information. Include medical expenses, baby furniture and supplies, food, and other necessary items in your estimate.

7. Brainstorm a list of reasons why teenagers should not be sexually active.

8. In a group, discuss the relationship between values and decision-making. Think of particular instances in which your values helped you to make difficult decisions.

9. Start a discussion group for parents and their teenage children to provide a regular forum for voicing concerns. Ask a guidance counselor, school psychologist, social worker, religious adviser, or other knowledgeable, caring professional to serve as a moderator for the group.

10. Establish a support group to help girls complete high school. Invite a guidance counselor or school psychologist to facilitate the group.

11. For a week, keep a record of how male/female interactions are portrayed on television. For example, how often are the relationships shown as stable and loving? How often as temporary and manipulative? Do programs encourage teenagers to make responsible decisions about sexual involvement? What values are represented in these programs and which are missing? What changes would you make in the programs?

12. With some other girls and adults, plan and carry out a job preparation workshop. The topics covered might include preparing a résumé, filling out a job application, interview tips, and career planning. Contact resource people in your community who can help you.

13. Meet weekly with other teens—both boys and girls—for about a month to discuss the following questions in small groups:

■ What goals do you have that would be affected by teenage parenthood?

■ How does having a baby change a person's life? Are the changes different for males and females?

■ How is parenthood different for teens and those in their twenties and older?

14. To gain work experience in an area in which you might be interested, volunteer your service for at least three hours a week for two or three months. Consider day-care centers, businesses, hospitals, law firms, libraries, schools or universities, museums, and your Girl Scout council office as possible sites.

15. Develop a strategy for making decisions that can be taught to younger girls. Refer to the *Brownie Girl Scout Handbook*, pp. 49–51 and 68–70, and the *Junior Girl Scout Handbook*, pp. 55–64. Teach the strategy to Daisy, Brownie, or Junior Girl Scouts.

16. With some friends, practice saying no to a boy who wants you to have sex with him. Think of ways boys might pressure you and come up with different ways to respond. For instance, if a boy says, "If you don't have sex with me, I'll find someone else who will," the answer might be, "If that's all I mean to you, then you'd better find someone else."

17. Interview at least two mothers of different ages (perhaps a teen mother and a mother in her thirties) who have an infant age six months or younger. Ask questions such as: Why did you decide to have a baby when you did? How has parenthood changed your life? What is a typical day like? What parenting responsibilities does the baby's father take on?

18. Volunteer to babysit for a full day for an infant or young child. Follow the family's rules and keep to the child's typical daily schedule of meals and naps. Discuss with others what it would be like to care for a child day after day.

19. Find out about organizations in your community that are working to educate people about teen pregnancy or help teenage mothers. Share this information with other girls in your community.

20. With the girls in your group, discuss how participation in Girl Scout activities can help prevent teenage pregnancy. Bring a friend who is not yet a Girl Scout to an activity and encourage her to continue by joining Girl Scouting.

## Program Links

The following program links provide additional activities and ideas for Junior, Cadette, and Senior Girl Scouts on issues related to the prevention of teenage pregnancy.

### For Junior Girl Scouts

#### *Girl Scout Badges and Signs*

The World of Well-Being: Child Care, pages 13-14; Tending Toddlers, pages 40-42. The World of the Arts: Communication Arts, pages 128-130.

#### *Junior Girl Scout Handbook*

"Who Am I?," pages 21-42; "Relationships," pages 43-64; "Hopes and Dreams," pages 119-127. Leadership badge, page 173; Communication badge, pages 175-176; Careers badge, page 183.

### For Cadette and Senior Girl Scouts

#### *Cadette and Senior Girl Scout Handbook*

"Personal Development," pages 19-26; "Relationships," pages 27-41; "Stress Management," pages 67-70; "Making Decisions," pages 74-75; "From Dreams to Reality: Career Exploration," pages 81-104.

#### *Cadette and Senior Girl Scout Interest Projects*

"Child Care," pages 14-15; "Family Living," pages 22-23; "Managing Stress," pages 27-29; "Skills for Living," pages 32-34; "Leadership," pages 56-58; "Understanding Yourself and Others," pages 61-62; "Career Exploration," pages 75-76; "Money Management," pages 87-88; "Creative Writing," pages 98-99.

# Resources

**Consultants:** psychologists, nurses, family therapists, clergy, social workers, youth workers, health educators, physicians.

**Local groups:** school, religious groups, social service agencies, hospitals, public health departments of universities, civic groups, youth-serving agencies.

## National Organizations

American Public Welfare Association  
1125 15th Street, N.W., Suite 300  
Washington, D.C. 20005

Association of Junior Leagues, Inc.  
660 First Avenue  
New York, N.Y. 10016-3241

Catholic Charities  
1319 F Street, N.W., #400  
Washington, D.C. 20004

Center for Population Options  
1012 14th Street, N.W., Suite 1200  
Washington, D.C. 20005

Center for Public Advocacy Research  
12 West 37th Street  
New York, N.Y. 10018

Center of Early Adolescence  
Suite 223  
School of Public Health  
University of North Carolina at Chapel Hill  
Carrboro, N.C. 27510

Child Welfare League of America  
Suite 310  
440 First Street, N.W.  
Washington, D.C. 20001

Children's Defense Fund  
Adolescent Pregnancy Prevention Clearinghouse  
122 C Street, N.W.  
Washington, D.C. 20001

Federation of Protestant Welfare Agencies  
281 Park Avenue  
New York, N.Y. 10010

Jewish Welfare Board (JWB)  
15 East 26th Street  
New York, N.Y. 10010-1579

March of Dimes Birth Defects Foundation  
1275 Mamaroneck Avenue  
White Plains, N.Y. 10605

National Clearinghouse for Maternal and Child Health  
38th and R Streets, N.W.  
Washington, D.C. 20057

National Council of Young Israel  
3 West 16th Street  
New York, N.Y. 10011

National Organization on Adolescent Pregnancy and Parenting, Inc.  
P.O. Box 2365  
Reston, Va. 22090

National PTA—National Congress of Parents and Teachers  
700 North Rush Street  
Chicago, Ill. 60611

National Urban League, Inc.  
500 East 62nd Street  
New York, N.Y. 10021

Share Resource Center on Teenage Pregnancy Prevention  
P.O. Box 2309  
Rockville, Md. 20852

Union of Orthodox Congregations of America  
70 West 36th Street  
New York, N.Y. 10018

## Printed Materials

### For Girls

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- Gussin, Gilda, Ann Buxbaum, and Nick Danforth. *Self-Discovery: Caring, Loving and Sexuality* (student book). Learning for Life, Management Sciences for Health, 165 Allandale Road, Boston, Mass. 02130, 1984.
- McKoy, Kathy. *The Teenage Body Book Guide to Sexuality*. New York: Wallaby, 1983.
- Richards, Arlene Kramer, and Irene Willis. *What to Do If You or Someone You Know Is Under 18 and Pregnant*. New York: Lothrop, 1983.
- Rosenberg, Ellen. *Growing Up Feeling Good*. New York: Beaufort Books, 1987.
- For Adults**
- American Association of School Administrators, 1801 N. Moore Street, Arlington, Va. 22209, and the Association of Junior Leagues, Inc., 660 First Avenue, New York, N.Y. 10016-3241. *Teenage Pregnancy: Developing Life Options*. 1988.
- Barr, Linda, and Catherine Monserrat. *Teenage Pregnancy*. Buena Park, Calif.: Morning Glory Press, 1987.
- Bolton, Frank C. *The Pregnant Adolescent: Problems of Premature Parenthood*. Beverly Hills, Calif.: Sage, 1980.
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- Wilson, Pamela, and Douglas Kirby. *Sexuality Education: A Curriculum for Adolescents*. Santa Cruz, Calif.: Network Publications, 1984.