

## CHILD WATCH

By Marian Wright Edelman

What lies ahead for the half-million teenage women in this country, many of them Black, who will have babies during 1985? We can't afford to accept the obvious answer of "not much."

The facts tell us that most of these young women will lead troubled lives—this year, five years from now and 20 years from now. Young mothers often drop out of school, work at low-paid, menial jobs, and fight losing battles for child support, decent child care, and employment. Statistics show that Black young women are even less likely than white teenagers to recover their footing after having a baby too early.

Yet each year, 500,000 teens have babies, 160,000 are Black. Thirty-five thousand are 15 and under. We know the rest of the story—families forced into poverty, children barely surviving on welfare and food stamps, teenagers who turn to crime and drug addiction. Families headed by young females under the age of 25 are the poorest of the poor. Among whites, the poverty rate is 62.5 per-



cent; among Blacks, a staggering 84 percent.

Before we write off 1985's new mothers, let's take another look at their statistical destiny. Is it really inevitable? Must we continue to accept the high long-term cost it will exact from them, and from us?

I don't believe so. Not if parents, church and school officials, community leaders, and government at all levels step in and provide timely assistance.

First, we can save money and, in some cases, lives, by making sure that these young mothers get adequate prenatal care. The best current estimate is that we save \$2.00 for every \$1.00 we spend providing comprehensive prenatal care to a woman

who would not otherwise receive it.

We can provide support for a young woman's decision to refrain from having a second baby if she has her first too young. Evidence suggests that a young mother can overcome the problems caused by a first child if she returns to school and gets adequate child care support. Yet, statistics suggest that some 40 percent of teens who have a first baby will have a second while still in their teens.

Finally, we need to start planning now so that the babies born in 1985 don't themselves become part of the pregnancy epidemic in decades to come. Churches, community leaders and the media can all help begin spreading the message that it is harmful or, as teenagers would put it—"uncool"—to have a baby too soon in life.

Adolescent pregnancy is a complex problem which requires sound, sane, preventive actions by all elements of our community. The alternative is to sit back and watch as the maternity ward's "Class of '85"

## 4,500 Students Obtain \$15 Million in Student Loans Through New Minority-Oriented Assured Access Loan Plan

Washington, D.C.

An assured access loan plan introduced last summer to make student loans more available to minority students has already provided more than \$15 million in student loans to over 4,500 students.

The Assured Access Loan Program, offered by Independence Federal Savings Bank of Washington, D.C., and the Office for the Advancement of Public Black Colleges (OAPBC) is primarily designed to assure access to guaranteed student loans for the 135,000 students attending the 35 historically public black institutions which are members of OAPBC. Students attending other institutions, however, may also apply to Independence Federal, which originates loans made under the plan. Long-term financing for loans originated under the plan is provided by the Student Loan Marketing Association (Sallie Mae).

"We are extremely pleased that we have been able to serve as an assured source of education loan

follows the destiny mapped out for them by the very grim statistics of dropouts, welfare, unemployment and poverty.

funds to so many students in such a brief period of time," said William Fitzgerald, Sr., President of Independence Federal. "We want minority students throughout the country to be aware of the availability of our program so they can obtain the financing needed to continue their education."

The Assured Access Loan Program was created through the combined efforts of Independence Federal, OAPBC, and Sallie Mae. Sallie Mae—the nation's largest single source of financing for postsecondary education credit—provided Independence Federal with \$45 million in funds and commitments to operate the program. OAPBC, founded in 1969, serves as an information and advocacy office and plays a critical role in increasing the visibility of the 35 historically public black institutions and increasing private support to these institutions.

"The program is primarily designed to assist the 135,000 students who attend one of the public black institutions which are members of OAPBC," said Fitzgerald. "However, any student who is unable to obtain a loan locally is welcome to apply."

Dr. Joyce Payne, Director of OAPBC, said,

"Minority institutions constitute some of the most prestigious schools in the nation. An investment in the academic success of minority students represents an investment in the economic growth of the nation."

Independence's Fitzgerald explained that minority students can, on occasion, experience difficulty in obtaining education loans locally because the students may not have prior relationships with lenders, or local lenders may not offer guaranteed student loans.

"As the cost of education continues to increase at nearly twice the inflation rate, it is particularly crucial that deserving minority students have access to education financing," said Sallie Mae Senior Vice President Dennis A. Kernahan. "The funding and commitments that Sallie Mae has provided to Independence Federal reflect the corporation's continuing commitment to support the credit needs of special sectors of the education credit market."

Students who would like to apply for a guaranteed student loan through the Assured Access Loan Program may contact their institution's financial aid office or Independence Federal, 1901 K Street, NW, Washington, DC 20036.

### ADVERTISEMENT FOR BIDS

THE CITY OF LAS VEGAS WILL RECEIVE SEALED BIDS AT 3 P.M., ON MAY 14, 1985, FOR THE FOLLOWING:

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BID NO. 86.JUL.4 — ANNUAL LITTER AND BUILDING ABATEMENT CONTRACT, JULY 1, 1985, THROUGH JUNE 30, 1986.

BID NO. 86.JUL.9 — ANNUAL CONTRACT FOR WATER TREATMENT OF AIR CONDITIONING TOWERS, JULY 1, 1985, THROUGH JUNE 30, 1986.

BID NO. 86.JUL.14 — ANNUAL CONTRACT FOR MAINTENANCE OF CPT WORD PROCESSING EQUIPMENT, JULY 1, 1985, THROUGH JUNE 30, 1986. SALE OF SURPLUS TESTING EQUIPMENT.

A BID BOND, IF REQUIRED BY THE INVITATION TO BID, SHALL BE IN THE FORM OF A BID BOND, CERTIFIED, OR CASHIER'S CHECK FOR 5 PERCENT OF THE BID AND SHALL BE ENCLOSED WITH THE PROPOSALS. ALL DOCUMENTS PERTINENT TO THIS ADVERTISEMENT MAY BE EXAMINED AND OBTAINED AT THE OFFICE OF THE PURCHASING AND CONTRACTS DIVISION, 1ST FLOOR, CITY HALL.

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1985, in the Offices of the Director of Aviation, McCarran International Airport. Bids will be received until Opening at 3 p.m., May 24, 1985, in the Office of the Clark County Director of Purchasing, Bridger Building, Tenth Floor, 225 Bridger Avenue, Las Vegas, NV 89155. Plans and specifications are available at the Office of the Clark County Director of Purchasing at a nonrefundable cost of \$50 per set, and if they are to be mailed, an additional charge of \$10 is applicable.

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