

## New programs focus on raising girls' self-esteem

AUSTIN (AP) — When Teresa Kelly read *Ophelia*, the bestseller about forces that transform lively pre-teen girls into shy, unhealthy adolescents, she thought of the 9- and 10-year-olds in the Girl Scout troop she leads.

"They were so outgoing and assertive and talkative and confident and themselves, basically," Kelly, whose daughter is 10, said.

"I thought of in three years looking at and seeing them quiet and passive and just more than I could bear," she said.

Other mothers, told them to read the book and arranged a meeting. Last year, she then, the moms started The Ophelia Project, which includes speakers on adolescent girl issues and plans such activities as parent-teen workshops and retreats.

Similar projects around the country, help girls grow into confident women despite a culture described by *Ophelia* author and psychologist Pipher as "girl-poisoning" — dangerous and filled with pressure to be beautiful and sophisticated.

Other scholars have written about Pipher's book has found a wide audience being published in 1994.

After the ill-fated heroine in *Ophelia*, its full title is *Reviving Ophelia: The Selves of Adolescent Girls*.

That is just what the projects it has inspired seek to do: empower girls to strong identities and avoid problems such as depression and eating disorders despite cultural and peer pressures that seem overwhelming.

"There's just an incredible amount of stuff going on," Pipher said in a telephone interview.

There are people all over the country who have gotten into coming-of-age projects for young girls. ... There is a lot of interest in getting involved in volunteer work.

There are a lot of mentoring programs that have girls connected to young women."

Sacred Heart Academy in Louisville, senior and junior girls link up with graders in a mentoring program initiated after teacher and counselor Rose-

mary Richard read the book.

They discuss situations that tempt girls to change or hide their true selves, such as pressure to drink or social rejection, and provide proposed responses and support.

"We select girls from our junior and senior class who have maintained their true selves," Richard said. "They're not the prize winners, not the super stars. They are just the girls who have worked hard and are real easy to get along with. They're a pleasure. They can stand up for themselves. They speak their minds."

Alternative girls' magazines have been started up that focus not on how to catch a boy but on health, social trends and girls' achievements.

Austin-based Girl Games — dedicated to providing entertainment products that encourage girls to express themselves, develop and grow — is sponsoring a girls' discussion panel in connection with an upcoming visit by Pipher.

In northwestern Harris County, the Junior League is focusing on self-esteem of girls and boys. In El Paso, the book sparked discussion among parents and teachers. Ms. Pipher spoke to crowds in both areas and is visiting Austin on Friday and Saturday.

In Round Rock, north of Austin, seventh-grade math teacher Debbie Rodell started a Girls' Club that members say provides a safe place to talk about the changes and challenges they face.

"You get to tell your feelings about your teachers, and boys, and how teachers treat boys and girls differently. You can talk about anything," eighth-grader Kimberly Tusia said.

Megan Bernhard, also in eighth grade, added, "It gives us a lot of self-esteem in learning how to be more assertive, and when to take things seriously and when not to. It gives us a way to talk about things we wouldn't want to talk about with our parents."

Kelly said her hope is for her daughter, 11-year-old Kate, to make informed choices about her life.

"She can decide to go the stereotypical beauty route if she wants ... As long as it's a conscious decision, and she knows the benefits and the downside," she said.

## Commissioner orders insurance cuts

State tax commissioner says lower auto rates will benefit uninsured drivers

AUSTIN (AP) — The average benchmark rate for insurance on private passenger cars will go down 5 percent statewide, the state insurance commissioner ordered Monday.

It is the first reduction in the auto benchmark since the state's flexible rating system was created in 1991.

Commissioner Elton Bomer said large cuts would go to drivers who carry only liability insurance and uninsured motorists. He said it would be of particular benefit to lower-income Texans and those who own older cars that don't need full coverage.

The benchmark rate for bodily injury liability will drop an average of 19 percent statewide. The rate for uninsured motorists coverage will fall nearly 28 percent.

"This is good news for all motorists, especially drivers who buy only the insurance they need to obey the law and those who are concerned about being hit by the large number of drivers who carry no insurance at all," Bomer said.

The new benchmark rates take effect Jan. 20, 1998. Companies then have 30 days to file their new rates with the state insurance department.

A company may charge its new rates immediately after filing them, without insurance department approval, as long as they fall within the "flexible band" of 30 percent above and below the benchmark rates. In most cases, individual customer's premiums can be changed only when policies are renewed.

An industry group, the Southwestern Insurance Information Service, said the benchmark rates actually are not a very important number.

"The business of insurance is so fiercely competitive that

most companies only use the benchmark rate as an average, and many insurers charge well below the state-mandated rate," Jerry Johns, the service's president, said.

The insurance commissioner also reduced the benchmark rate for commercial auto insurance an average of 9.3 percent statewide.

"A reduction in commercial auto rates saves money for business owners, which translates into an improved economic climate for all Texans," Bomer said.

The 5-percent reduction for private auto rates is a statewide average. Local and individual rate changes may vary considerably from the average.

In 48 of the state's 52 geographic auto rating territories, the average benchmark rate will decline for a typical driver with full coverage; three will have increases and one will have no change. All territories have reductions for liability coverage.

According to the insurance department, motorists in Nueces County will get the largest decrease in benchmark rates. A typical driver with basic liability, uninsured motorist and physical damage coverage will receive a 7.8 percent drop in the benchmark rate.

The largest increase will be 1.6 percent in the Panhandle counties of Moore, Hutchinson and Gray.

Drivers' actual premiums vary widely, depending on county, age, gender, auto usage, make and model of car, driving record, types of insurance coverage and the rating decisions of individual companies.

The benchmark rates and flexibility bands affect insurance companies subject to rate regulation by the Texas Department of Insurance. Those companies write about 75 percent of the policies.

## UT seeks slogan for fund-raising campaign

AUSTIN (AP) — University of Texas officials are looking for the words that will make people reach for their wallets.

The search for a slogan for the Austin campus' billion-dollar capital campaign has kept interim president Peter Flawn awake some nights — scrawling down ideas in the dark, then rejecting them in the light of day.

GSD&M, an Austin advertising agency formed by UT graduates working on the theme for free, will unveil their effort to the UT Development Board on Friday.

If the board approves, the slogan could be used for years to come, the Austin American-Statesman reported Monday.

UT recently completed a yearlong exercise to define its core purpose, which is "to transform lives for the benefit of society"; and its core values of learning, dis-

covery, freedom, leadership, individual opportunity and responsibility. The exer-

"I don't think slogans without substance will take you very far."

PETER FLAWN  
INTERIM PRESIDENT  
UNIVERSITY OF TEXAS

cise helped focus the university on its future, Flawn said.

"I don't think slogans without substance will take you very far," Flawn said. Flawn, UT's president from 1979 to

1985, and others fear the school's status as a premier university is in jeopardy. Austin lawyer Larry Temple, a UT alumnus involved in raising money for the school, said a major reason is declining state aid.

Temple said when he was an assistant to former Gov. John Connally in the early to mid-1960s, about 80 percent of UT-Austin's budget came from tax dollars. Today, it's about 24 percent.

While many believe UT is wealthy because of an endowment it shares with other UT campuses and the Texas A&M System, UT officials say the money doesn't go as far as it once did as state aid has dropped.

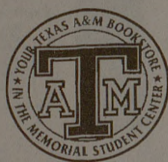
"You may not be able to buy excellence and quality with money, but you surely cannot achieve excellence and quality without money," Temple said.

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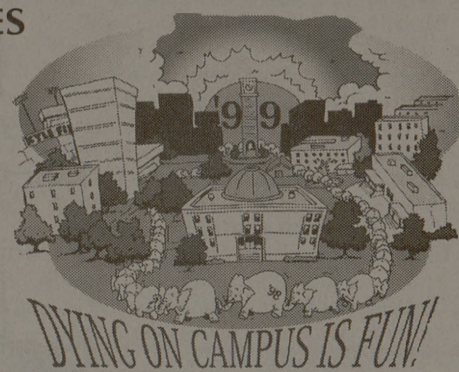
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