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The Catholic Aid Association is a fraternal benefit society headquartered in St. Paul, Minn. that provides life insurance, annuities and IRAs to members in the Upper Midwest. Founded in 1878, the Association promotes the Catholic faith and protects its members by offering high quality financial products and valuable fraternal benefits.

Since 1985, Catholic Aid has donated more than \$892,000 within the Diocese of St. Cloud and, with its local councils, has raised over \$3 million for St. Cloud area parishes and members in that time.



Chastity



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Tips for
Teens



Bolster Your Courage!



**Afraid talking chastity is uncool? Studies show teens
WANT TO HEAR they are worth waiting for:**

- **93% of teens feel that teens should be given a strong message that abstinence is the best choice.** National Campaign to Prevent Teen Pregnancy. *The Cautious Generation? Teens Tell Us about Sex, Virginity and "The Talk."* April 27, 2000
- **The majority of high school students (54.4%) are virgins, and this percentage is increasing.** Centers for Disease Control and Prevention. (2002). Youth Risk Behavior Surveillance-United States, 2001.
- **Most teens who have been sexually-active regret that choice.** National Campaign to Prevent Teen Pregnancy. *Not Just Another Thing to Do: Teens Talk about Sex, Regret, and the Influence of their Parents.* June 30, 2000.
- **Secondary virginity:** Of teens who are sexually experienced – have had intercourse at least one time – approximately 25% are currently abstinent (which means they've had no sexual involvement within the prior three months). Centers for Disease Control and Prevention. (1998). Youth Risk Behavior Surveillance-United States, 1997. *Morbidity and Mortality Weekly Report*, 47(55-3).
- **Among sexually active girls ages 15-19, 1 in 3 said they were either forced or pressured into sex. Among girls who were labeled "sexually active" under age 13, 3 out of 4 were forced or pressured.** Moore, KA et al. *A Statistical Portrait of Adolescent Sex, Contraception, and Childbearing*, March 1998: National Campaign to Prevent Teen Pregnancy.

Prayer Before a Date

O Mary, Mother of us all, help us to make this date strengthen true friendship in our hearts. As a pledge to your Son and respect for each other, help us to be an occasion of grace to all who share these hours with us. Protect us body and soul. Make us aware of the presence of God in one another.

Keep us chaste, make us wise and brighten our date with laughter.

We will then be rich in mind and heart for having shared each other's company. We will strengthen in true friendship for you, for your Son, and for each other, through Christ our Lord.



This booklet was developed by
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Guidelines for Dating

1. Be **CHOOSY** about the people you date. It's good to date those sharing your convictions, ideals, values, beliefs, etc.
2. Make **DEFINITE PLANS** before going out. Avoid long periods of time with "nothing to do."
3. Wear **MODEST**, attractive but decent clothing.
4. Approach your date with **COURTESY AND RESPECT**. This is someone's future wife or husband.
5. Stay away from intimate and private places. Know the places you like and dislike. Privacy and late hours can lead to unwanted activities. The old adage, "**NOTHING GOOD EVER HAPPENS AFTER MIDNIGHT**" is true.
6. Don't underestimate the power of "the moment." Set a standard of dating behavior. **DON'T GO BEYOND** holding hands, hugging and short kissing.
7. **DOUBLE DATE** as often as possible. It doubles the fun and makes conversations more stimulating.
8. **KNOW YOUR FRIENDS**. They can lift you up or drag you down.
9. Remember the **PURPOSE OF DATING**. It's to get to know your date's personality, values, goals, likes and dislikes and to develop a friendship.

10. **Have fun and don't forget: IT'S OK TO SAY NO!**



What exactly is Chastity?

Excerpt from *Standing With Courage: Confronting Tough Decisions about Sex*
by Mary-Louise Kurey, Chapter 2, Page 41:

Throughout my life, I've learned that chastity is not just abstaining from sex until marriage – although abstinence is a great and essential part of chastity. But abstinence implies "not doing something" – a passive role or negative approach. Chastity, on the other hand, is a *call to action!* It is an active, deliberate lifestyle choice to embrace purity of mind, heart and body, and to use this choice as a way to shape your character and discover your mission!

Chastity is a lifestyle that one actively pursues... It's respecting the sacred – yes, sacred! – bodily frame that God has given you. It's respecting the beautiful gift of your sexuality.

Chastity doesn't ask, "How much can I do and still technically be called a virgin?" Rather, it asks, "How much can I save for my future spouse, and for Jesus?" *Published by Our Sunday Visitor (800.348.2440)*

Abstinence = Saying No

Chastity = Saying YES!!!

to your future, to your dreams, to making a difference in the world, and most of all, to finding REAL LOVE in your life – love of God, love of others, and love of yourself.



Chastity is a Cool Part of Our Faith!



Chastity is not a rejection of sexuality!!! Rather, chastity embraces sexuality as an **awesome gift** that involves a person's physical, emotional, psychological, social and spiritual natures. Chastity is truly a holistic approach to sex.

- “Chastity means the successful integration of sexuality within the person and thus the inner unity of man in his bodily and spiritual being. Sexuality, in which man's belonging to the bodily and biological world is expressed, becomes personal and truly human when it is integrated into the relationship of one person to another, in the complete and lifelong mutual gift of a man and a woman. The virtue of chastity therefore involves the integrity of the person and the integrality of the gift.” (*Catechism of the Catholic Church*, Paragraph 2337)
- “All the baptized are called to chastity. The Christian has “put on Christ,” (Galations 3:27) the model for all chastity. All Christ's faithful are called to lead a chaste life in keeping with their particular states of life. At the moment of his Baptism, the Christian is pledged to lead his affective life in chastity.” (*Catechism of the Catholic Church*, Paragraph 2348)

- I will never jeopardize any young man's/woman's mental or physical health, self-image, reputation or educational or other future plans by engaging in sexual activity outside of the institution of marriage.
- I will never risk fathering/mothering my children in situations wherein I and their father/mother are not prepared to give them the long-term loving care to which every child is entitled.
- I will never attempt to use another human being to prove anything about me to myself or to others.
- I will never ask another person to prove his/her feelings for me by any actions which either of us suspect to be improper or unwise.
- I will not engage in conversation in which men/women or relations between men and women are spoken of in a degrading fashion.
- I will promote healthy relationships between myself and the man/woman in my life, and prevent destructive attitudes, however subtle, from taking hold in me, by avoiding materials in which men/women are degraded or in any way depicted as less than human beings deserving of love and respect.
- I will not seek sexual experience for its own sake outside of the committed and loving relationship of marriage.
- I will never attempt to influence the behavior of others for the pleasure of exercising power over them, especially in matters of sexual activity.
- I will keep my own conscience clear and my self-image positive by being responsible and genuinely loving in the ways I use my sexuality.

I am fully aware in making this pledge that keeping it will not always be easy, that it runs counter to prevailing notions about the uses of sexuality and that signing it may very well expose me to the ridicule of my peers. However, I regard these things as a small price to pay for the benefits that keeping it will bring in my life, the lives of those who interact with me, and ultimately in the world. I will become a responsible, mature and truly loving person by keeping this pledge. I will become capable of establishing and maintaining healthy and mutually fulfilling relationships. I will contribute to the betterment of my world by not adding to its problems and by reserving my energies for positive activities rather than the undoing of avoidable mistakes.

Aware of these benefits which I desire for my life and for the lives of those I care about, I now confidently and proudly sign my name to this pledge.

Adapted from an article by Al Lemmo - From Texans for Life Coalition, P.O. Box 177727
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Making a Chastity Pledge

"Believing that true love waits, I make a commitment to God, myself, my family, my friends, my future mate, and my future children to a lifetime of purity including sexual abstinence from this day until the day I enter a biblical marriage relationship."

The Five Commitments of True Love Waits

- **To God:** Matthew 22:37 - *"Jesus replied, 'Love the Lord your God with all your heart and with all your soul and with all your mind.'"*
- **To Yourself:** Matthew 22:39 - *"And the second is like it: 'Love your neighbor as yourself.'"*
- **To Family:** Philippians 4:5 - *"Let your gentleness be evident to all. The Lord is near."*
- **To Friends:** John 15:13 - *"Greater love has no one than this, that he lay down his life for his friends."*
- **To Future Mate and Children:** 2 Timothy 2:22 - *"Flee the evil desires of youth, and pursue righteousness, faith, love and peace, along with those who call on the Lord out of a pure heart."*

From <http://www.lovematters.com/truelovewaits.htm>

CHASTITY PLEDGE

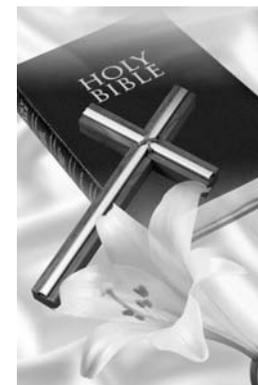
Recognizing that growing up is to a large extent a matter of becoming more responsible for both myself and for others, I pledge to strive for maturity by exercising restraint and by foregoing those activities for which I and the young men/women in my life are not yet prepared. In particular, my responsible and loving concern for them will be evidenced by the following:

- I will never ask any other person to compromise his/her moral code for my pleasure or for any other reason, even though we may have strong feelings for each other.

- "Chastity includes an *apprenticeship in self-mastery* which is a training in human freedom. The alternative is clear: either man governs his passions and finds peace, or he lets himself be dominated by them and becomes unhappy." (*Catechism of the Catholic Church*, Paragraph 2339)
- "Chastity presupposes respect for the rights of the person, in particular the right to receive information and an education that respect the moral and spiritual dimensions of human life." (*Catechism of the Catholic Church*, Paragraph 2344)

The Bible Talks Chastity

"The body – this is not meant for fornication. It is for the Lord, and the Lord for the body. ... Shun immorality. Every other sin a person commits is outside the body, but the immoral person sins against his own body. Do you not know that your body is a temple of the Holy Spirit within you, whom you have from God, and that you are not your own? For you have been purchased at a price. Therefore glorify God in your body." (1 Corinthians 6:13b, 18-20)



"Blessed are the pure of heart, for they will see God." (Matthew 5:8)

"Blessed is the man who perseveres in temptation, for when he has been proved he will receive the crown of life that the Lord promised to those who love him." (James 1:12)

"You have heard that it was said, 'You shall not commit adultery.' But I say to you, everyone who looks at a woman with lust has already committed adultery in his heart." (Matthew 5:27-28)

Science Talks: The Secular Reasons for Chastity



Teen Pregnancy

- About 840,000 teens in the U.S. become pregnant each year. One-third of these pregnancies end in abortion. Centers for Disease Control and Prevention. National and State-Specific Pregnancy Rates Among Adolescents -- United States, 1995-1997. *Morbidity and Mortality Weekly Conference*. 2000;49(27): 605-611.
- 1 out of 5 sexually-active teen girls in the U.S. gets pregnant. Alan Guttmacher Institute. *Teenage Pregnancy: Overall Trends and State-by-State Information*, 1999.
- Single motherhood is the leading indicator of poverty in the United States. Maynard, R.A. (ed.). (1996). *Kids Having Kids: A Robin Hood Foundation Special Report on the Costs of Adolescent Childbearing*. New York: Robin Hood Foundation.

Sexually Transmitted Diseases

- 3 million teens contract a Sexually Transmitted Disease in the U.S. each year. American Social Health Association. *Sexually Transmitted Disease in America: How Many Cases and at What Cost?* Menlo Park, Calif.: Kaiser Family Foundation; 1998.
- 1 out of 4 sexually-active teens has – or will contract – an STD. Alan Guttmacher Institute. *Sex and America's Teenagers*, 1994.

Your Sexual Exposure

# of Sexual Partners You Have Had		# of Persons You Have Been Exposed To
1	1 person icon	1
2	2 person icons	3
3	3 person icons	7
4	4 person icons	15
5	5 person icons	31
6	6 person icons	63
7	7 person icons	127
8	8 person icons	255
9	9 person icons	511
10	10 person icons	1023
11	11 person icons	2047
12	12 person icons	4095

“When you have had sex with someone, you are having sex with everyone they have had sex with for the last ten years, and everyone they and their partners have had sex with for the last ten years.” C. Everett Koop, M.D., Former U.S. Surgeon General

Condom Sense

Consider this:

- ❖ Research indicates that where disease prevention is concerned, the failure rate of condoms is incredibly high, perhaps 50 percent or **greater**. Source: Alan Guttmacher Institute. Reported by Kim Painter in “Few Changes in Profile of Women Getting Abortions,” *USA Today*, 8 August 1996, 4A.
- ❖ Condoms also fail to protect against some STDs that are transmitted from areas not covered (the base of the male genitalia, for example). After 25 years of teaching safe-sex ideology, and more than 2 billion federal dollars invested in selling this notion, we have a medical disaster on our hands.
 - More than 500,000 cases of Herpes occur annually. U.S. Department of Health and Human Services, Public Health Service, Centers for Disease Control, 1991 Division of STD/HIV Prevention, Annual Report, 13.
 - And the number of reported cases of Chlamydia has risen 281 percent since 1987.
 - Forty-six percent of Chlamydia cases occur in teenage girls ages 15 to 19. Centers for Disease Control, U.S. Department of Health and Human Services, reported in “Chlamydia Infections Rising,” Reuters News Service, 10 March 1997.
 - In addition, there are now over 24 million cases of HPV (Human Papilloma Virus) in the United States, with a higher prevalence among teens. Kay Stone, Sexually Transmitted Diseases Division, Centers for Disease Control, U.S. Department of Health and Human Services, t.i., 20 March 1992.

A Man’s strength is in his character.

The chart on the next page assumes each person involved has had only as many partners as you have. Each exposure represents the possibility of contracting a serious disease.

Emotional, Psychological and Social Consequences

- Teens who are sexually-active are more likely to participate in other high-risk behaviors, like drug use, alcohol abuse, tobacco use and violence. Whitaker DJ, Miller KS, Clark LF. “Reconceptualizing adolescent sexual behavior: Beyond did they or didn’t they?” *Family Planning Perspectives*. 2000;32:111-117.
- The breakup of intense physical relationships is a leading cause of teen suicide.
- “There’s no condom for the heart.” – 6th grader, Milwaukee Public Schools.

Limitations of “safe” sex

- Condoms provide no protection against diseases passed through skin contact, including Human Papilloma Virus, the #1 STD in the United States, which infects more than 5 million Americans each year and is the leading cause of cervical cancer. National Institute of Allergy and Infectious Diseases, National Institutes of Health, Department of Health and Human Services. *Scientific Evidence on Condom Effectiveness for Sexually Transmitted Disease (STD) Prevention*, 2001.
- 14-17% of couples who use condoms to avoid pregnancy get pregnant within 12 months. Mishell, D.R. (1989). “Contraception.” *New England Journal of Medicine*, 320(12), 777-787.
- Sexually-active teens don’t use condoms consistently, and use decreases over time, dropping as much as 23% in a period of 3 weeks for new relationships. Fortenberry JD, Tu W, Harezlak J, Kats BP, Orr DP. Condom use as a function of time in new and established adolescent sexual relationships. *American Journal of Public Health*. 2002;92:211-213



The Most Common STDs

STD	Symptoms	Damage	Numbers
Chlamydia	MEN – Usually none. Some experience discharge from the penis and burning with urination WOMEN – Usually none. Some experience pain and/or vaginal discharge.	MEN – Sterility WOMEN – Considered to be the most common cause of sterility. Advanced stage may require removal of uterus, tubes, and ovaries.	1) 3 million new cases reported annually. 2) 75% are not aware they are infected. 3) 40% of those sexually active are suspected carriers.
Gonorrhea	MEN – Pus from urethra. Burning upon urination. WOMEN – Pelvic pain. Painful urination and pus-like discharge.	MEN – Sterility. Scarring of the urethra and urinary tract problems. WOMEN – Sterility. Surgery in severe cases.	1) 650,000 new cases reported annually. 2) 80% are not aware they are infected in the early stages.
Syphilis	MEN – 1 st stage: swollen non-painful ulcers on external genitalia. 2 nd stage: changes of skin, fever enlarged lymph nodes. WOMEN – 1 st stage: often unnoticed. 2 nd stage: same as men.	MEN – Brain disorders, heart disease, blindness, dementia and death. WOMEN – Same as men. Can cause birth defects or death in newborns if mother is infected.	1) 70,000 new cases reported annually. 2) 50% are not aware they have this disease.
HIV/AIDS	MEN – Fever, sore throat, fatigue, swollen lymph glands. WOMEN – Same as men.	MEN – Immune system breakdown, death. WOMEN – Same as men	1) 6 th leading cause of death among persons 15-24 years. 2) 20% infected during the teen years.
Genital Herpes	MEN – Lesions appear at the site of infection – periodic eruptions of painful blister and ulcers anywhere on the body. WOMEN – Same as men.	MEN – Continuous outbreaks. Eventually may lead to hospitalization. Lifetime medication required. WOMEN – Same as men. Causes infant death.	1) 45 million infected. 2) 1 million new cases annually. 3) 75% show no symptoms. 4) 25% of women have this disease.

HPV (Human Papilloma Virus)	MEN – Wart-like genital growths. WOMEN – Often no visible symptoms. Some experience vulvar burning itching and pain. Abnormal pap smears.	MEN – Cancer of the penis and anus. WOMEN – Initially pre-malignant changes difficult to eradicate. Develops into cancer if not treated.	1) 20 million people are thought to be carriers. 2) 80 different strains exist. 3) 75% of reproductive population is infected with this virus.
Hepatitis B	MEN – Often none. Some experience yellowing of the skin (jaundice), tiredness, dark urine and grey-colored stool. WOMEN – Same as men.	MEN – Severe liver damage. Can eventually lead to cancer of the liver and cirrhosis. WOMEN – Same as men.	1) 120,000 new cases annually. 2) 40% - 50% children born to infected mothers develop liver cancer.
PID (Pelvic Inflammatory Disease)	MEN – This disease affects only women. WOMEN – See Chlamydia & Gonorrhea. Often symptoms are minor and mistaken for menstrual cramps.	MEN – This disease affects only women. WOMEN – Ectopic Pregnancy (fertilized egg implants in the fallopian tube instead of uterus). Can be life-threatening. Sterility, and cancer common.	1) 261,000 new cases annually; most in the 15-19 year age group. 2) 100,000 women become infertile as a result of PID each year.

