

Student fees to increase by a couple bucks

BY CLAYTON HAILEY
EDITOR

How much will students be required to pay in registration fees for the school year 1988-89? \$524.

Despite the numerous attempts and proposals by the university administration, State Board of Education and the state legislature to raise student fees, the only fee increase the students will be forced to pay is \$2.65 increase in Student Accident Insurance.

Student Accident Insurance covers accidents students encounter while school is in session. SAI is not liability

insurance and furthermore a increase in student rates has been expected for some time.

"The increase is because of inflation," said University of Idaho Risk Management Officer, Carol Grupp. "Student Accident Insurance has been only \$1.00 since I arrived in 1975."

Increasing total fees from \$521.00 to \$524.00 is the smallest fee increase students will be burdened with since 1978-79 school year.

The largest increase in student fees was for the fiscal year 1984-85 when fees sky rocketed from \$408.00 to \$485.00.

Nevertheless, ASUI President Brad Cuddy said that student fees have increased by 136 per-

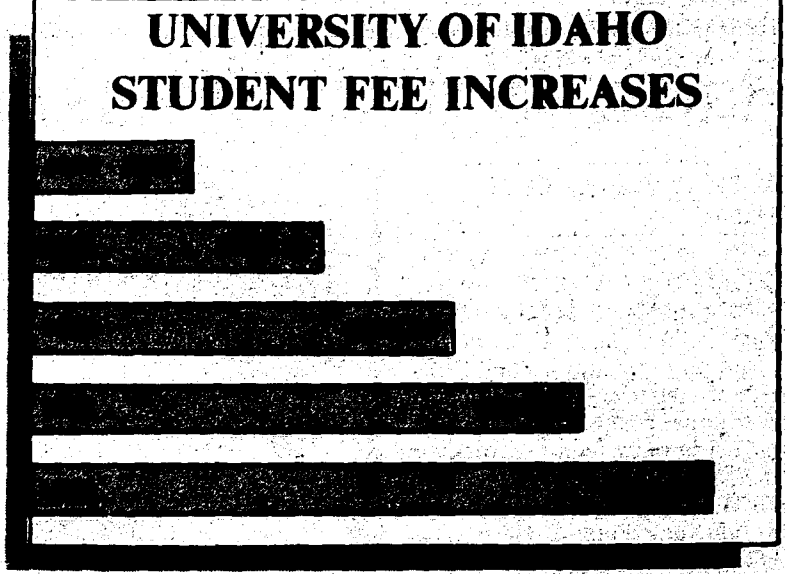
cent in the last 10 years, thus placing more of the burden of funding an education on the students of Idaho.

"It is getting harder and harder for students to bear the burden of funding their educations," said Cuddy. "The legislature is shifting the burden from the State of Idaho to the students in a state where tuition for a college education is illegal."

Despite the increases in student fees, Cuddy is not certain that the students are getting more for their money. It all comes down to state legislature funding of higher education.

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UNIVERSITY OF IDAHO STUDENT FEE INCREASES

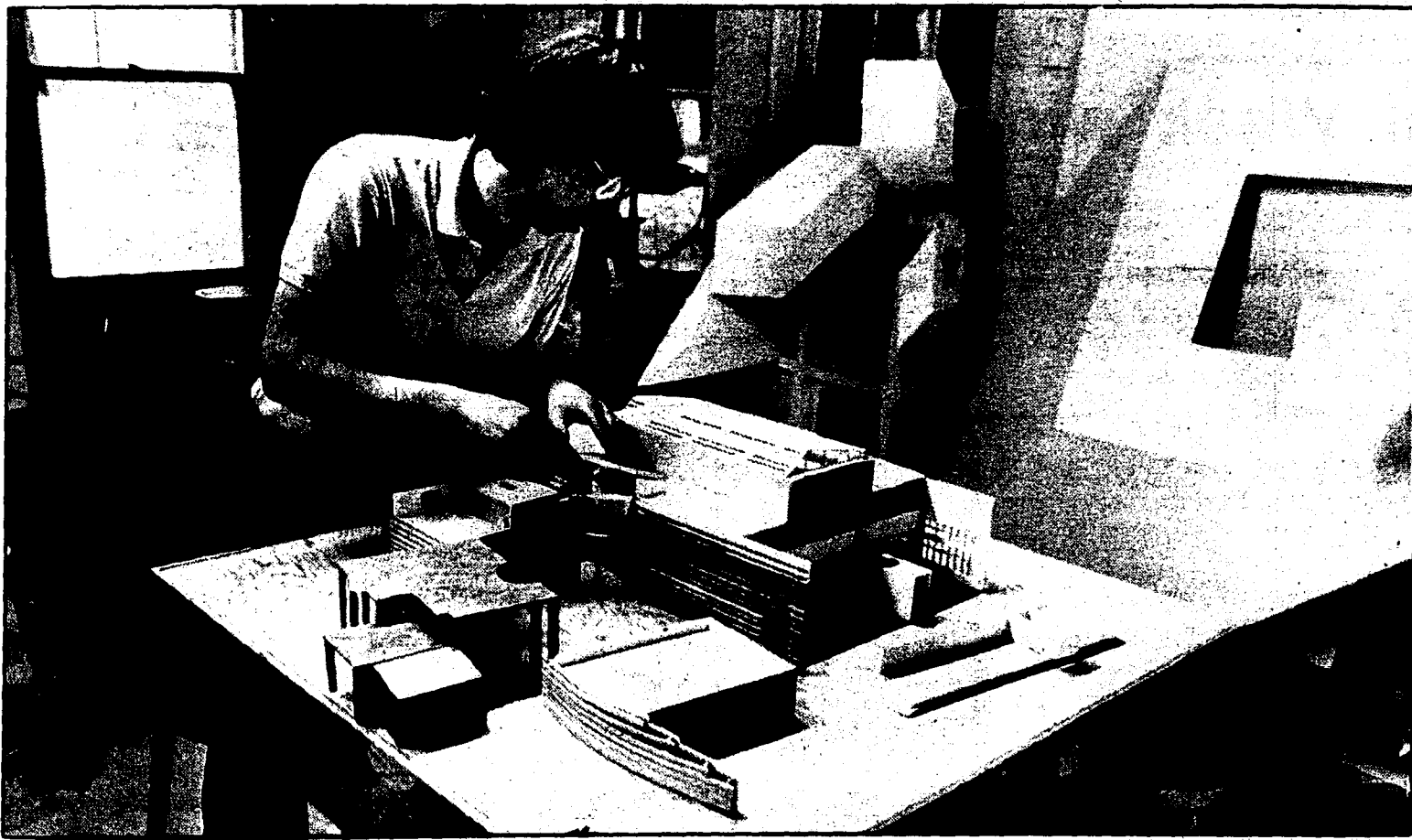


ARGONAUT

Friday, April 22, 1988

ASSOCIATED STUDENTS UNIVERSITY OF IDAHO

Vol. 90, No. 57



REALITY strikes hard this time of year as fifth-year architecture students scramble to complete their final projects. Scott Carver works on the model of his design, which when completed will include finished drawings.

Architecture students spend hundreds of hours putting together research, planning dimensions, specifications, design and construction to arrive at a completed project.

When finished, these design projects will be highly professional and serve as positive stepping stones to the work architecture interns may expect when job reality hits.

(ARGONAUT/John Fritz)

Inside:

Argonaut launches an initiative

Principals draw plans on campus

Alaskan summer school ships off

Long-jumping Ogbeide jumps from Vandal team

Senate saves LRC, allocates \$1,500

BY DAWN BOBBY
STAFF WRITER

The ASUI Senate appropriated \$1,500 in emergency funds for the Learning Resource Center, whose tutoring program would have collapsed this week from lack of funds.

According to Sen. Tina Kagi, Judy Wallins, LRC director, called her this week after George Dafoe, SUB senior accountant, informed her that her budget was depleted.

Kagi said the LRC had unusual numbers of students coming in late in the semester, when traditionally there has been a steady decline. Tutoring has actually seen an increase in the last few weeks.

"This isn't a lack of good financial management," Kagi said.

Kagi said Wallins had three options: 1) continue full services until today and then cut the program until next year, 2) give service only to students with less than a 2.0

GPA, and get \$1,500 from the senate, or 3) continue full services until the end of finals week, and get \$2,400 from the senate.

Kagi said Wallins blamed Dafoe for the crisis, saying that he didn't warn her about the lack of funds until early this week, when she had no other recourse but to turn to the senate.

"I'd like it recorded in the minutes that I really detest people who don't stay within their budgets."

- Craig McCurry

Sen. Craig McCurry voted yes on the bill, which was handwritten and not numbered until it was added to the agenda that evening, but debated against it.

"I'd like it recorded in the minutes that I really detest people who don't stay within their budgets," McCurry said later in Communications.

In other business, John Burns,

Murdoc's general manager and owner, asked the senate for endorsement of an expansion which would allow minors to come in and dance, but not drink.

Plans include an upstairs bar, where legal-age patrons could buy drinks if they got a blacklight stamp at the door. Minors could come in and dance in the expanded downstairs area.

Burns asked if the senate could get some information on dance alternatives for minors in Moscow. Burns said Moscow City Police had told him minors were resorting to noisy residential parties which disrupted local neighborhoods, and though they had never actually said they endorsed his ideas, he thought they agreed that they could be a welcome alternative.

Burns also said Murdoc's would need little construction to make the new bar and dance area, and the State Liquor Board had already approved having minors in a build-

ing where liquor is served.

But a Murdoc's enlargement wouldn't take place if students weren't interested, Burns said.

"I'm dealing with a declining market," Burns said.

"I'm not asking for an endorsement of Murdoc's," he said, "I'm asking for an endorsement of the idea."

Also in Communications, the Senate approved Beth Howard as Argonaut editor for next semester, shortly before adjournment, after current editor Clayton Hailey asked for immediate action on the editor appointment bill.

The senate voted 10-1 in favor of Howard's appointment, with Sen. Robert Watson voting no.

Hailey said that Howard needed this time to advertise for a new editorial staff, so that she wouldn't have to hire within current staff only, as he had been forced to do last semester.

NEWS

Radio forum addresses date rape

BY JILL CHRISTINE BECK
STAFF WRITER

In conjunction with National Victim's Rights Week, the ASUI is sponsoring Date Rape Awareness Week, which began Monday.

Special presentations and films were offered to help make students more aware of the problem of date rape. Advocates from Alternatives to Violence of the Palouse were available to speak at living groups Monday and today. Also part of the awareness week were a short film and presentation Monday and a forum on Victim's Rights by Latah County Prosecutor Craig Mosman Wednesday.

Also in conjunction with the Date Rape Awareness Week, Betsy Thomas, from the University of Idaho Women's Center spoke Wednesday evening on "Calling Moscow," a KUOI talk show.

According to Thomas, rape by an acquaintance is often more difficult to deal with than rape by a stranger.

"The emotional impact that's caused by an acquaintance rape is much more severe," Thomas said during Wednesday's talk show.

According to Thomas, date rape victims often blame themselves, feeling perhaps that they brought the rape on themselves through



BETSY Thomas of the UI Women's Center fielded questions about date rape Wednesday night as locals called into KUOI's radio talk show, "Calling On Moscow." (ARGONAUT/Brian Duffy)

their own actions or by the way they were dressed, etc.

When raped by a stranger, the victim is often better able to know that there was nothing she could have done to prevent the rape.

According to Thomas, rape occurs partly because of socialization.

"Men see sex as something women need to be talked into," Thomas said.

"Men grow up hearing that women mean yes, even when they say no," she said. "They believe that the woman really wants them to keep trying."

These beliefs are reinforced through movies and books and other means.

Thomas said rape victims should seek the help of professionals in dealing with the emotional aspects of the crime.

International Week winds down

BY JULIE HARTWELL
STAFF WRITER

Earl Kellogg, Executive Director of the Consortium for International Development spoke Monday night to mark the beginning of the University of Idaho's first Interna-

tional Week.

The topic of his speech, "University International Dimension: Necessary or Just Interesting?" explored the role of land grant universities in realizing and addressing current international trends.

"I would like to congratulate the International Trade and Development Office and President Richard Gibb on the successful implementation of an International Week at the UI," Kellogg began. "It is an

SEE INT'L PAGE 3

Newsbreak

Submission deadline extended for "Parting Glances"

It's a Jungle out there! And here's your chance to get published. Submissions are now being accepted for "Parting Glances," a literary and photography student magazine published in conjunction with the May 6th Argonaut.

Poems, short stories and photographs should be submitted to "Parting Glances", c/o Argonaut, Suite 301 SUB, Moscow, Idaho 83843. Each entry must include submitter's complete name, address, phone number, UI student identification number and a SASE if you would like your work returned.

The deadline for submissions has been extended to April 29

Research scholarships available

The American Water Foundation is offering \$200-\$1,000 fellowships to undergraduate and graduate students for research projects which will benefit agriculture or water resources interests. Particular emphasis is on irrigation issues, but all aspects of water resources development are eligible.

Applicants may be from subject areas such as civil or agricultural engineering, agriculture, geology, law, economics, or political science. A short proposal is required and the deadline is May 31. Forms are available from Nancy Savage, Research Office, 111 Morrill Hall.

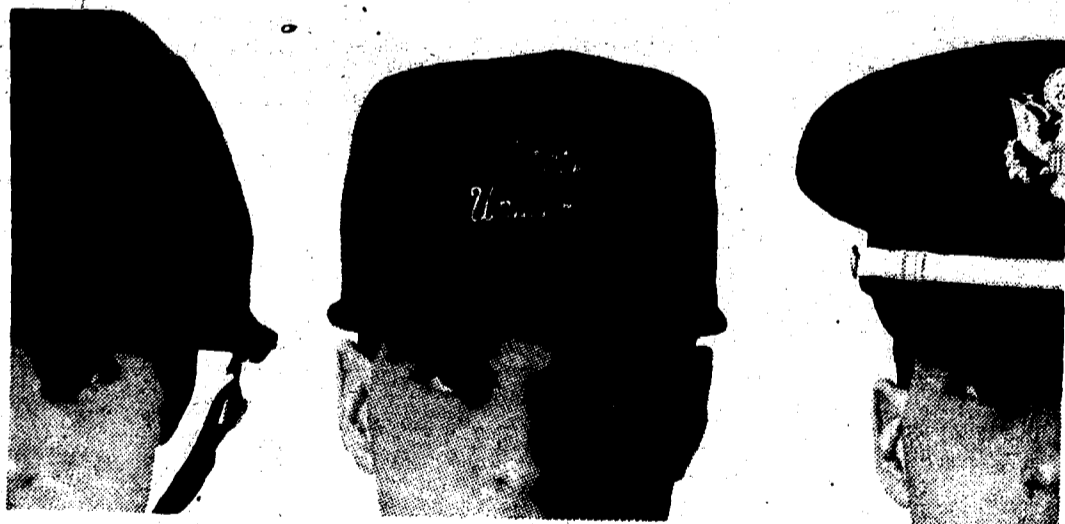
Library receives grant

Rush orders can be delivered within four hours. The system also may be used to expedite communications and document delivery to out-of-state locations.

The telefax network is intended to help the libraries meet their patron's information needs by maximizing resource sharing and decreasing the time it takes to deliver documents between libraries. These objectives are especially important in a state like Idaho where resource sharing is crucial to providing quality library service, and where geography inhibits efficient document delivery.

Another objective of the project is to increase library patrons' awareness of the availability and capability of telefacsimile document delivery both inside and outside of the traditional interlibrary loan setting.

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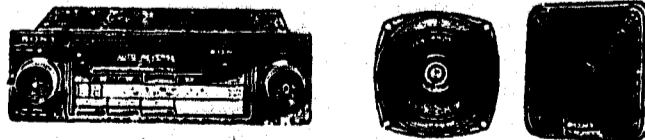
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INT'L FROM PAGE 2

excellent idea; I know it will change over the years, and I know it will become tradition."

He explained that the trend to internationalize is irreversible, and good land grant universities will immediately address international issues in the programs and opportunities they offer students and faculty.

Kellogg expressed concern that with the growing power of the United States internationally, people may not be well enough educated to protect this growing involvement.

"University" connotes 'universal'; our limits are the universe," Kellogg said. "To practice excellence and scholarship in our universities, each student must have a command of the international scene."

Kellogg offered some guidelines that universities could use to de-

velop their own solution to the question "What should universities do?"

- Administrations should demonstrate a knowledge, interest and commitment to the university's international dimension.

- There should be a unit to focus on various facets of the international dimension, such as support to faculty, promoting visibility of the programs, informing the faculty of opportunities, and actually implementing the programs.

- International programs should be integrated into individual departments and colleges rather than being separate and available only to those interested. It must be a part of every student's experience.

- There should be recognition, incentives, and rewards for being involved in international programs.

- Faculty with international abilities and interests should be nurtured.

- Consistent partial monetary support for international programs is necessary.

Kellogg concluded his address by stating that integrating the international dimension into our universities is one of the most important and challenging obstacles we will face. He stressed that what will be essential is that everyone involved demonstrates leadership and innovative thinking and action.

"If universities are to be an important contribution to preparing people for what is ahead, recognizing the international dimension is necessary," he said.

Kellogg's address was followed by reactions from a panel of reactors from the university and the community. The panel included Kenton Bird, *The Idahoian*; Norma Dobler, former Idaho State Senator; George Alvarez, Idaho State Board of Education; and William Saul, dean of UI College of Engineering.

One of the questions from the

Business classes offered

The UI Center for Business Development and Research continues to offer business-related short-courses and workshops during the remainder of April and May.

Subjects include:

- contract law for small business owners
- writing for marketing

All classes have a registration fee and enrollment is limited. For more information or to pre-register, contact Susan Palmer, Center for Business Development and Research, UI College of Business and Economics.

panel was whether the language requirements for university students should be increased. Kellogg said the language learning is not solely the responsibility of the universities. He said it is also a responsibility of the K-12 level of schooling, and the exchange and work opportunities abroad.

The panel also addressed the question whether curriculum that seems irrelevant to international students on campus should be modified.

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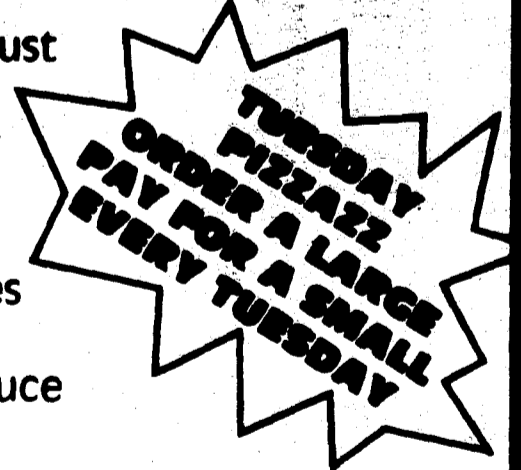
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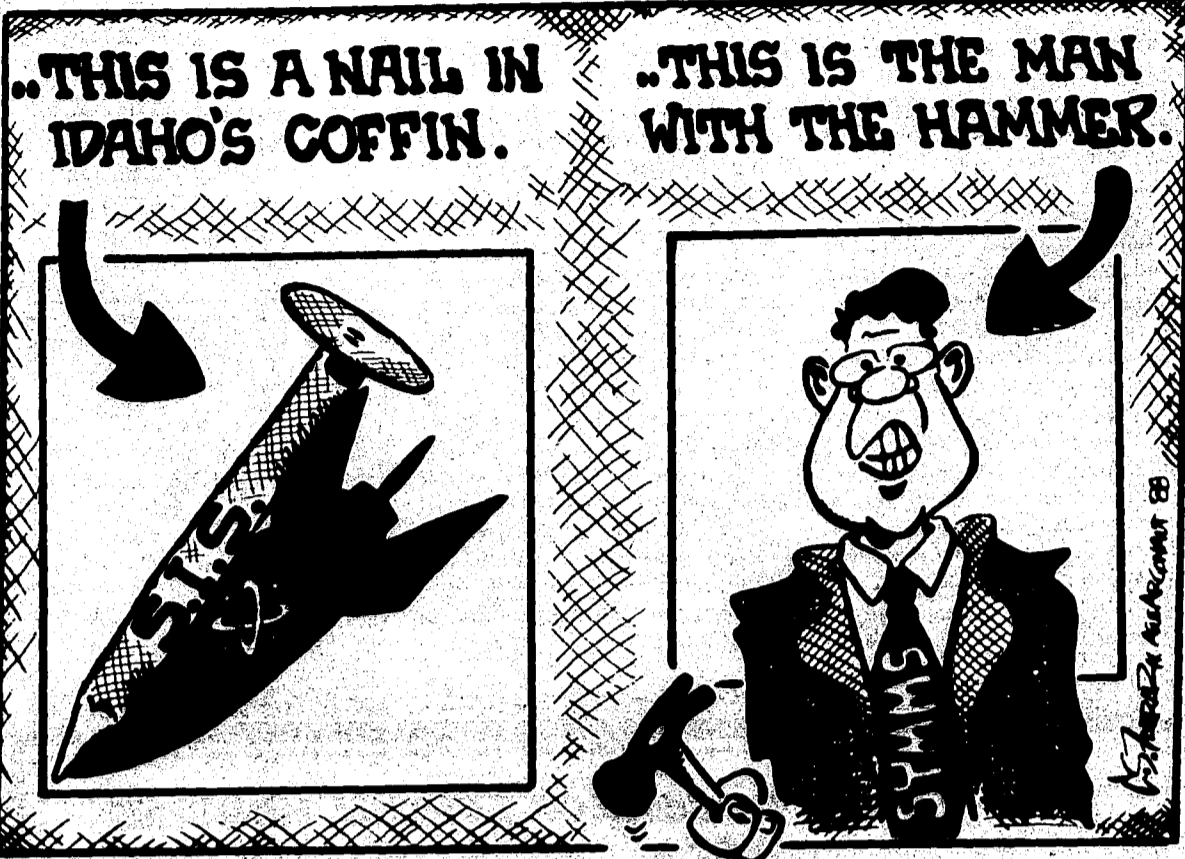
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EDITORIAL



College is really the easy life, take it from someone who should know!

"Gooood Morning U of I! And Good Bye. This is R. Keating live and alive wrapping up 16 continuous semesters of fun and frolic in college education. You know it's been real...you know it's been fun, but has it really been real fun?"

Now that I am preparing to graduate from college for the third time in the last 8 years, I've been perpetually pondering the pernicious perplexity of "What does it all mean?" After spending my Ferrari on books and "tuition," what do I really have to show for it all?

Well, I pumped gas into boats with my political science degree. I haven't yet found some suitable, tropical, beachfront building bursting with boisterous barristers with whom to apply my latest degree, and the people most excited about my pending graduation are those gleefully holding a serious stack of promissory notes, now useless to me, the hangovers which their proceeds provided having long since worn off. So why college?

Well, for starters, you can learn a lot. For example, in my freshman year I learned some physics. In class they teach you that the pressure of an enclosed liquid has something to do with both volume and temperature. But I just couldn't comprehend the principle. That's when it's nice to have an upper classman around. One

perpetual freshman then living in Borah Hall pulled me aside, picked up two warm beers and said "So you don't understand pressure-temperature relationships huh? Well it's simple, watch this. If you take an unopened can of warm



Rich Kuck
Commentary

beer and roll it down 4 stairs, it doesn't explode see? But now take that same beer and roll it down all 15 stairs and presto, it pops." I thought that was great! Wow, physics in action. The R.A. thought it was great too, and besides physics I learned some basic housekeeping skills that night as well. I could tell right there and then that this college experience was going to be great!

But the night of my first hall party was especially educational. First, I learned that a keg of beer inadvertently dropped off the tailgate of a 67 Ford exhibits similar characteristics and propensities as a can of warm beer rolled down 15 stairs. And then I learned that a 200 pound sophomore double E, through proper positioning, can ingest considerable quantities of the geyser of beer erupting from a

blown ball bearing in the top of a keg which had been dropped and then rolled off the back of a truck. That night further yielded a course in fluid-dynamics construction expertly taught by a student who is now a prominent public official. A single closet door, for instance, removed from its hinges and inserted horizontally in the doorway of a community shower will hold back sufficient water to enable several inebriated yet swimming adults several full laps around the "pool" before leaving the whales on the beach.

It's amazing the things that you can learn here in school. But maybe the most important lesson to be learned through the course of a college career, is that everybody is good at something. This time of year, with papers and projects due and finals just around the corner, many students ask the question of why they're here. If this is the only time of year that you ask yourself that question, then really you've already answered it. Take school in stride. Make some friends. Live it up. When it's over, it is definitely over. And when you're through and facing the reality of taking a hit out of the barrel of the real world, you'll be glad that you've spent some of the best years of your life sweating out a test, or scrounging for money for beer. That's the easy life, you know?

Libel or manipulation: calling Cisek's bluff

Ever hear of the boy who cried wolf? People stopped believing him.

The man who cried libel faces a similar threat to his credibility.

Ed Cisek, chief fiscal officer for the State Board of Education, has taken a new approach to eliminating bad publicity. He intimidates student reporters.

Last month, we wrote an editorial questioning the board's motives in issuing a notice of intent to raise student fees, especially after Cisek had said the board did not intend to impose a fee on students.

We referred to Cisek as "naughty little Eddie" and suggested that either the board changed its mind easily or Cisek was playing loose with the truth.

Apparently we touched a raw nerve. In response to our criticism, Cisek sent us a letter citing various Supreme Court cases and subtly suggesting we may be in for a libel suit if we didn't print an apology. He never directly accused us of libel, but the implication was clear.

There's a reason. Cisek was not libeled. First, the editorial was not written with reckless disregard to the truth. Additionally, the precedents set by *New York Times vs. Sullivan* and *Associated Press vs. Walker* mean that public figures and officials are subject to criticism in the media.

"Everyone has a right to comment on matters of public interest and concern, provided they do so fairly and with an honest purpose. Such comments or criticism are not libelous, however severe in their terms, unless they are written maliciously" (*Hoepfner vs. Dunkirk Printing Company*).

We do have to give Cisek credit, though. His timing is impeccable.

The same day we received the letter from Cisek alluding to a libel suit, he gave a presentation at a State Board meeting about student fees.

What a surprise!

And of course, we were supposed to be so frightened that we wouldn't dare print anything about Cisek's escapade at the meeting.

The ploy didn't work.

Two news stories have been printed to date, as well as this editorial.

Furthermore, as a state board official, suing the Associated Students of the University of Idaho via the *Argonaut* would be analogous to the president of a company suing his own company.

Ed Cisek is not a stupid man. We don't doubt that he is aware of this fact, as well as the previously cited libel laws.

It is unfortunate that a state official finds it necessary to participate in such intimidating practices. Perhaps if Cisek doesn't wish to be criticized by a student newspaper, he should refrain from pursuing student fee increases.

But if he can't do that, there are more professional means of covering one's tracks, if one feels the need to do so.

Finally, we would appeal to the state board to examine the use of strong-arm tactics and to eliminate inappropriate bullying.

On the other hand, some who would say that intimidation is the sincerest form of flattery.

Angela Curtis

ARGONAUT

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OPINION

Thank you for returning my watch

Editor;
 Several weeks ago on a Friday night, I lost my watch at one of the downtown bars. Waking up the following morning, I was devastated to find that my watch was gone. I made no headway after phoning the places I had visited. My final hope was placing ads in the *Idahonian* and the *Argonaut*. After one week of preparing myself to never see my watch again I received a phone call. Janell Blomdahl from the Gamma Phi Beta house claimed she had the watch I was looking for. Indeed it was. I would like to publicly thank Janell for being an honest, decent human in a race full of fast paced, self-centered people. Many people would have just kept this watch. It is unique, new and expensive. Janell took my words "sentimental value" to heart. It is really great to know there are people in this world that are able to think of others needs before their own. Thanks again Janell.

Julie Hohbach

Thank you to all who participated

Editor;
 Please let me use space in your Letters columns to thank the candidates for the Guy Wicks Memorial Gifts who submitted

their excellent resumes for committee consideration.

There were seven members to that discerning committee who came for the yearly dessert and consideration to my home. We pored over your records and the choices were difficult to make!

If I were able, I'd reward you every one. A special number were clustered at the top, Brian Long and Chandra Zenner who won, but also Kimberly Henggeler and John Vanderpool, Norman Semanko and Kelly Kast. I was sorely torn in the decisions.

Just know I'm grateful that the University of Idaho has such great students as you all are. You'll go forth to make your lives fulfill the fine promise which your early work and warm hearts have made

possible.
 (P.S.) Thanks to the selection committee also!

Grace Wicks

FEES FROM PAGE 1

"Right now, the amount spent on higher education is constant," said Cuddy. "But when the legislature fails to make adequate appropriations for higher education, students pick up the difference."

"So, basically we are not necessarily buying a better education, just paying more of the cost."

Although the last drive to increase student fees by the State Board of Education was during the Gino White administration (Fall 1985-Spring 1986), students were prepared to defend future student

fee increases.
 ASUI officials and concerned students spent time this semester calling constituents, legislators and supporters of higher education as well as making numerous trips to state board meetings and legislative hearings.

Furthermore, the ASUI operated through the efforts of ASUI legislative lobbyist, Jeff Friel.

Among the proposals and attempts were:

- Senate Bill #1313 which allowed the State Board of Education to guarantee bond payments for major capital improvements on university campuses with student fees did not guarantee that fees paid on each campus stayed on each campus.
- Proposed \$50 matriculation

fee (institutional maintenance fee) increase by the State Board of Education.

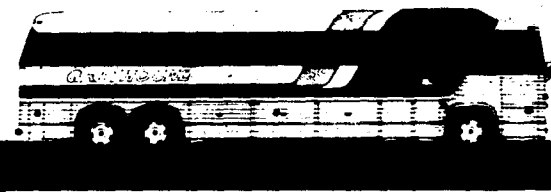
• Proposed facility fee by the State Board of Education.

Senate Bill #1313 died on the House floor after nine lives in the Senate. Friel was instrumental in defeating SB #1313 for the benefit of students state-wide. Friel said that if SB #1313 passed students would risk a possible \$148.00 student fee increase per academic year.

The proposed matriculation fee increase and the facility fee both failed at the March State Board meeting in Lewiston for lack of a second when the motion was brought to the floor by board finance chairman, George Alvarez.

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FEATURES

Scholarships in Alaska offered



PARTICIPANTS in the National Science Foundation's hands-on study program in Alaska experience a glacier firsthand. (photo courtesy of Dr. Maynard Miller)

BY ERIK SIMPSON
 SPORTS EDITOR

Tired of boring summer jobs? Five University of Idaho undergraduate students have the opportunity to receive a \$2,000 grant to conduct an icefield research

project this summer in Alaska. According to Maynard Miller, former dean of the UI College of Mines and Earth Resources, the National Science Foundation is providing 10 summer grants, each worth \$2,000, to conduct glacial research on the Juneau icefield and

in the Atlin, British Columbia area.

Of the 10 grants given, Miller said five can be given to UI students interested in going on the July 1- Aug. 24 trip. Students interested in obtaining a grant should turn in an application to Miller by May 2.

It is required that students going on the expedition register for summer school in order to receive credits for their research.

The grants pay for transportation to and from the institute, food and the money required to keep the program functioning. Students are required to bring their own personal equipment.

Not a single Idaho student has applied for a grant, but his office has been flooded with applications from students from Purdue and Washington State University, he said.

"Our students should take advantage of this because it's the only program of this kind in the world," Miller said.

He said the experience is fun, but professional as well.

'Candidates' hold debate

ANALYSIS BY
 RICHARD KEATING

The 1988 presidential campaign is tightening up. It appears that only three viable candidates remain; one Republican and a pair of Democrats.

While fighting over fiscal policy almost turned to fist-i-cuffs in New York, that certainly didn't detract from the civility of a presidential debate staged by a group of die-hard law student politicians in the courtroom of the Law School Tuesday evening.

Students representing five of the currently active candidates jabbed and sparred over a variety of issues including education, the environment, military spending and the role of the Bible in public schools.

Federalist Society moderator John C. Keenan attempted to keep the debate lively between the various representatives, and as expected, serious disagreement erupted on a number of major topics.

Law student and Albert Gore look-alike Dan Whyte who was representing Jesse Jackson got things rolling initially by maintaining that Jesse Jackson was the only candidate seriously concerned with increasing the quality of education in the United States.

Exception to Mr. Whyte's comments came from several quarters, but perhaps most adamantly from Conrad Hafen, a student active in



CONRAD Hafen (left) represents George Bush and Thomas Lawford represents Pat Robertson in a debate at the UI Law School Courtroom Tuesday night.

(ARGONAUT/Tim Dahlquist) the University Judicial System, who was supporting the candidacy of George Bush. Mr. Hafen maintained that candidate Bush has developed a strong program to enhance education.

Richard Kuck, representing apparently defunct candidate Albert Gore Jr., and Harvard grad Brigitte Bilyeu representing Massachusetts governor Michael Dukakis, responded that certainly Bush in eight years of vice-presidency could have seen some of these programs through if he had tried.

Featured Argonaut columnist Thomas Lawford, who represented Republican candidate Pat

Robertson, commented that Pat Robertson as a man, not a candidate, had personally educated 300,000 Americans in the basics of reading and writing. Lawford maintained that the answer to America's educational problems is a return to the three Rs and the addition of a fourth, Religion. Lawford maintained that America needs to get back to basing education on fundamental biblical principles. Kuck responded that the idea was evidence of Pat Robertson's inability to separate church and state.

Bilyeu persuasively presented Dukakis as a reasonable and thinking candidate who seeks to apply his experience as Massachusetts governor to rebuild America's economy.

Whyte answered in kind, maintaining that what America needs is Jesse Jackson's unparalleled ability to focus issues in terms of the human spirit.

Kuck acknowledged that both Dukakis and Jackson are attractive candidates, but that Al Gore Jr. has the foreign policy and arms control experience needed to chart a new peaceful future for America.

Both Hafen (Bush) and Lawford (Robertson) insisted that the answer to America's ills is to re-focus attention on traditional moral and family values.

The Federalist Society for Law and Public Policy Studies presented the forum.

Summer Session offers course on the Holocaust

BY JILL CHRISTINE BECK
 STAFF WRITER

Anti-Semitism and the Holocaust will be the topic of a four-week course to be held during University of Idaho's 1988 Summer Session.

Richard B. Spence, assistant professor of history, presents the class which focuses on the moral and historical aspects of Holocaust through examination of the social and cultural background of the anti-Jewish European societies be-

ginning with the Middle Ages and continuing through to present day.

This course will be held June 14-July 8, from 1:30 p.m.-4 p.m. on Tuesdays and Thursdays. Three history 404/504 credits are available upon completion of the course.

Several films, including *Shoa*, *Night and Fog*, and *The Revolt of Job*, are scheduled, along with lectures, readings and guest lecturers.

Students interested in taking this or other Summer Session courses should contact the Summer Session office, located in the Education Building.

AVANT GUIDE

ARGONAUT ARTS AND ENTERTAINMENT MAGAZINE

Bright Lights: a flawed gem

REVIEW BY
KIRK LAUGHLIN
ARTS/ENT. EDITOR

What does a filmmaker do with the coy-but-eloquent material found in Jay McInerney's novel *Bright Lights, Big City*?

The course not to follow, it

on the Screen

BRIGHT LIGHTS, BIG CITY
UNIVERSITY FOUR THEATRE

seems, would be the one forged by director James Bridges, Michael J. Fox and McInerney himself. The production switched directors, was gouged with re-writes and was the sight of initial disagreements between McInerney (who adapted his material to the screen) and *Family Ties* star Fox.

Given the high number of mishaps, *Bright Lights* had all the earmarks of disaster. The surprise is that the film succeeds as often as it does. There is a small, solid gem underneath the rough edges.

Bright Lights, Big City's biggest surprise was its showcase of a virtuoso performance by Fox. His popularity is certainly no surprise. His success in films has merely built off Fox's ability to deliver smart-ass lines in a manner to be lapped up by an adoring teen-age audience. And when has Fox had to work at the material he was in? *Back to the Future* was merely *Family Ties* with special effects, *Teen Wolf* wasn't anything worth mentioning, *Light of Day* supplied a character for Fox which could be described as best as unconvincing and *Secret of My Success* merely crossed *Top Gun* with Walt Disney and was more lightweight than either of them.

Fox does fine with funny material but *Bright Lights, Big City* forced him to back up that humor with unlikable traits and a fully rounded character.

Fox rises admirably to the occasion. As Jamie Conway, Fox expands his talent for glib one-liners into the ability to create a convincing portrait of a self-destructive yuppie.

In fact, all the performances are rock solid. Keifer Sutherland (*Stand By Me, Lost Boys*) again turns in a charming smoothy, Diane Wiest (*Hannah and Her Sisters*) adds a poignant maternal figure to the proceedings and Joaquin Phoenix (*Fast Times at Ridgemont High*) is only given a

handful of lines. For that, she's perfect.

For the most part, McInerney's script is revealing without resorting to heavy-handed characterization. And, wonder of wonders, it provides humor without insulting anyone's intelligence.

On the bad side, McInerney (understandably) is too enamored of his own material. At times, a scene which gains its power from the written word has been unsuccessfully, too-literally translated to the screen.

And, towards the end of the film, McInerney loses his grip on the symbolism and forces Fox to come to black-and-white realizations which simply aren't as convincing as the idiosyncratic situations in the rest of the film.

These flaws might've been prevented from sticking out by a more innovative director but Bridges apparently spent all his time squeezing good performances out of his actors and little to none on considering how to make his film look more interesting.

Although Bridges does create convincing, intriguing settings — discos and magazine offices are detailed well — he does not seem to trust the material enough to take chances with a scene in the way that, say, Woody Allen does.

One example is a fantastic monologue delivered by Fox in which it would've been more telling to concentrate on aspects of Fox's face and actions. Heck, even John Hughes trusts his young actors to hold the audience for long stretches at a time (see *Breakfast Club*). But during this fantastic piece of acting, Bridges thought it necessary to cut to the person listening to Fox (in case we forgot she was there), causing not only a disturbingly choppy rhythm but also a simplistic atmosphere of soap-opera conversation.

Dream sequences are not dreamy enough, the romance not passionate enough. Too bad, because it is a disservice to the characters of *Bright Lights, Big City*. Where McInerney's intent in both novel and script was to present a small tale of self-examination, Bridges' direction allows the audience to remain passive at moments when they, too, should be driven to explore Conway's life.

Even with the inherent flatness, *Bright Lights, Big City* paints a well-acted, competently written story about an average person forced to face emptiness. Although good intentions can't count for everything, they do make the film into a minor success.

WSU senior to blow his horn

Washington State University's Felipe Ovando will present his senior trumpet recital this afternoon and will be followed by a performance by the WSU Brass Quintet.

Ovando's program will include Hadyn's *Concerto for Trumpet* and Richard Peaslee's *Night Song*.

Ovando has performed in the WSU Wind Symphony, Jazz Band, Brass Sextet and various brass ensembles.

The recital will begin at 3:10 p.m. in the WSU Bryan Hall Auditorium. Admission to the event is free.



The Bead Goes On: Expressions in Contemporary Beadwork opened last week at the Prichard Gallery. It features 50 works and will run through May 1. (ARGONAUT/Alicia Johann)

Beadwork takes place among fine arts

Bead Goes On exhibit captures life and essence of aged medium

BY DAVID PIERIK
STAFF WRITER

The University of Idaho Prichard Gallery exhibit *The Bead Goes On: Expressions in Contemporary Beadwork*, which demonstrates the evolution of beadwork from a "hippie" craft into the avant-garde arts, will remain on display through May 11.

Beads, valued for their supposed religious and magical properties, have been used by every culture in recorded history. Rosary beads are still well-known, and the word "bead" is derived from the Middle English *bede*, or prayer. Beads reached their peak of popularity by the early 1900s with mass production and large numbers of printed patterns in ladies' journals. They declined during the two World Wars, but experienced a resurgence in the 1960s.

The Bead Goes On features the progressive beadwork of 30 artists from the late 1970s to the

present. The 50 works are anything but boring. Bead artists have been influenced by techniques from throughout the world, as well as other arts such as weaving, painting, sculpting and papermaking. Many of the artists have devoted their lives to beadwork, while for others it is an exploratory medium.

Approaches to modern beadwork are bold and exciting, with originality replacing the repetitive patterns of the craft of the past. Subject matter includes ordinary objects such as a tissue box, a bowling pin and a steam iron, covered with colorful beads that change them into magical, visually charged works of art.

Sherry Hart's "Tribute to Helen" is an actual iron that has been covered with beads all the way down to the plug. On the face of the iron is the image of a steaming coffee cup beneath a singular all-seeing eye, similar to the one on the back of the dollar bill. Hart's work shows definite planning, whether cons-

cious or unconscious, that evokes imaginative life into her subject matter.

"Trinity," by Martin Kilmer, Lucia Antonelli and Laura Popenoe resembles a sort of necklace that might be worn by a high priest in North Africa or India. Three braided strands on the left and right sides flow from one and merge in symmetry at a central point with three vertical ovals. Below the ovals, beaded strings flow. "Trinity" is a very elegant piece.

"Although long regarded as a 'country cousin' to other, finer arts, contemporary beadwork can now lay claim to the avant-garde influences that have swept the arts in the past 20 years," said Johanna Hays, UI director of galleries.

The Prichard Gallery, located at 114 S. Main St. in downtown Moscow, is open Monday through Thursday, 11 a.m.-7 p.m.; Friday 11 a.m.-9 p.m.; Saturday 11 a.m.-7 p.m.; and Sunday 1 p.m.-7 p.m.

AVANT GUIDE

Renaissance Fair to entertain Moscow

BY KIRK LAUGHLIN
ARTS/ENT. EDITOR

The 15th annual Moscow Renaissance Fair will not only be the setting for a wide variety of music dancing, it also has become the subject of a University of Idaho-produced television program.

The 1988 Fair, continuing in the tradition that they are held "around the first weekend of May," according to Bill London, chairman of the event's publicity committee, will be held April 30 and May 1 in Moscow's East City Park.

The Fair gives people "the chance to celebrate the end of a Palouse winter," said London.

According to London, the tradition of having a springtime celebration extends back to at least 1910 when there was a Maypole dance held on the UI campus.

Although the first fair was spon-



ETHNIC dress, unique food and handmade goods, apparent in this instance from last year, will also be the norm in the 1988 Renaissance Fair. (Photo courtesy the Moscow Renaissance Fair)

sored, in part, by the UI, London claims that now the event is completely autonomous and non-profit.

The Renaissance Fair is unique in that it provides a place for artists to show and sell their wares, said London.

Music and dancing will also be performed, free of charge. The Kingpins will play on Saturday along with the Washington-Idaho Chorale, Hal Logan's Motown Sextet, Philippine dancers, jazz artists, folksingers and Spanish vocalists.

On Sunday, performers will include Portland pianist Gordon Neal Herman, Dan Maher, singers David LoVine and Tom Lamb, belly dancers and Celtic performers.

"You can have two days of entertainment and not spend a cent," said London.

It is this kind of entertainment that the UI Instructional Television-Channel 8 documentary covers. *Renaissance Remembered* features the activity of a day spent at the 1987 Renaissance Fair.

Renaissance Remembered was produced and directed by Greg Myer, an instructional assistant in the UI School of Communication. That school, along with the UI Division of Instructional Media Services, backed the production and UI telecommunication students made up the technical crew.

Renaissance Remembered will air on cable channel 8 on Apr. 26 and 28 at 5 p.m. and on April 30 at 8 p.m.

Storyteller updates folk tales

BY DAVID PIERIK
STAFF WRITER

Folk storyteller Michael "Badhair" Williams performed for children and gave a workshop for University of Idaho children's literature students April 20.

Williams, a native of Zirconia, North Carolina, told traditional stories from the Appalachians with subjects ranging from witches, kings and giants to everyday happenings. Included among his many stories were Appalachian versions of popular stories resembling Hansel and Gretel, Jack and the Beanstalk. He also told stories of his brother Steve and his Aunt Mimi and sang various folk songs.

"A lot of these folk stories are 1,500 to 2,000 years old," Williams said. "They come from Ireland, Scotland, England, Wales and Africa, and the American Indian. The cultures mix."

In 1975, Williams joined the *Apple Shop*, a Kentucky-based group that produced multimedia documentaries featuring theater and storytelling for PBS and educational film libraries. He began as a photographer and was later asked to get involved in theater presentations of Appalachian heritage. He has been telling stories at schools across the country as a profession since 1980, when Ronald Reagan cut the *Apple Shop* budget from \$80,000 to zero, Williams said.

"Folk tales are a foundation. It's important to know where you've come from. We are really a tribal people. Our roots are in the villages and towns, but Americans have lost that heritage. We all came over on separate ships, but we're all in the same boat now. We need to

get back to who was on those ships, to the stories they told."

In the course of his travels across the United States, Canada and England, Williams has increased his personal library of folk stories and personal experiences. In Alaska, the plane that he had taken, crashed two days after his arrival and a 400-pound man had to be taken out of a lake with a winch. On another occasion, he was speeding between jobs at 75 m.p.h. when he came around a turn and saw 200 police cars lined up along the side of the road. Because they were searching for an escaped convict, Williams did not get a ticket. At Carthage Auditorium in North Carolina a girl wet her pants, and Williams had to avoid the front and center part of the floor, because it was slick.

"Once, a librarian told me about a boy who had never used the library. He checked out his first book after I came. It was a book of folk tales. That's my real pay," Williams said.

Williams has spent the last 11 weeks telling stories every day, mostly in the West. His rule for travel is to drive for trips up to 24 hours and to fly for the rest. He has flown about half the time this year, he said.

"I get tired of living a 9 foot by 15 foot existence. I have stayed in motels with squishy, splashy floors. Also, I am a connoisseur of places called 'EATS,'" Williams said.

In his study of folklore, Williams has collected dozens of storybooks, noting that old folklore was very violent and had no regard for bodily functions, as is found in our present culture. Among the basic types are women's stories, men's stories, stories based on fact, fiction, wonder, news and everyday life.

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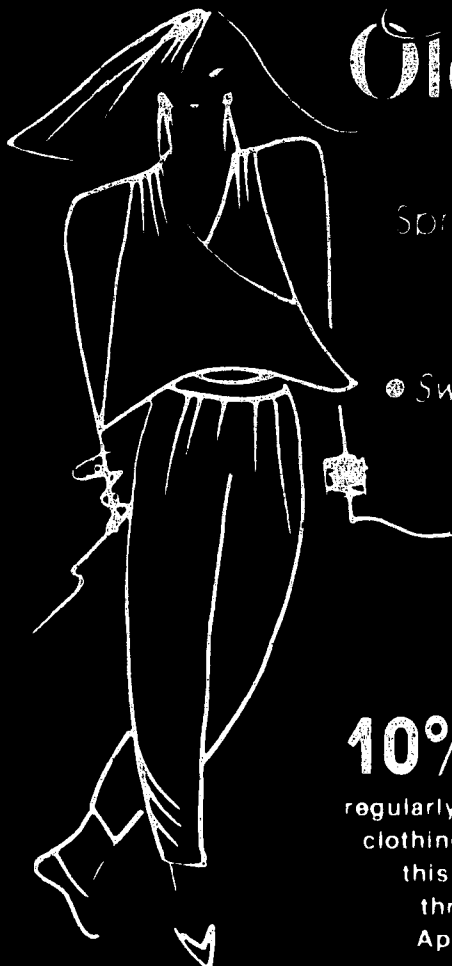
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SPORTS

Ogbeide leaps off Vandal track team

MIKE LEWIS
STAFF WRITER

University of Idaho sprinter and Big Sky record-holding long jumper George Ogbeide, after soaring to a Big Sky Conference record (26 feet 8 1/2 inches) in the long jump at the University of Texas El-Paso Invitational on Sunday, has decided to quit the Vandal track team. According to Ogbeide, he informed coach Mike Keller of his decision last Sunday after the coach's return from the UTEP meet. Ogbeide wrote a letter to the coach. In the note to Keller, Ogbeide said, "I'm doing this for the best interests of the team and myself. I think I'm a pain to you and your head, so I get rid of myself before I do. I hope this will not bring hard feelings to both of us, because it's in the best interests of all parties concerned." Ogbeide refused to comment regarding the reasons surrounding his decision. He did say that though he will not be able to compete for the remainder of the season, and that he is unsure what immediate plans are, he still plans to return to his home in Liberia in June to compete in that country's Olympic Trials. "From what I understand, he terminated himself," said Keller during a phone interview on

Tuesday. "I think it's in the best interest of he and I both. From what I understand, he and I don't see eye to eye on the basic elements of track and field."

"He's been wanting to go somewhere else ever since he got here, so I plan to give him his release so he can go wherever it is he wants to go," said Keller. "He only wants to be a long jumper. He doesn't want to run the relay and, heck, we've got a small program. Guys have to double up and run the relay and maybe the 100 and even take a triple jump at the conference meet."

Vandal sprinter Dayo Onanubosi, who is Ogbeide's roommate, said that during a small meeting prior to the El Paso meet, Ogbeide argued with Keller regarding the athletes' freedom to choose the members of the 4x100 relay team, as well as the practice time that he was being allotted for the long jump.

"He and Keller have some differences," Onanubosi said. "I just couldn't figure out what the exact differences were. But I think he has legitimate reasons (for leaving)."

Ogbeide finished fourth in the long jump at the NCAA Indoor Championships last winter, and was the defending Big Sky Conference long jump champion.

Triathlon set for tomorrow

ERIK SIMPSON
SPORTS EDITOR

One hundred and six athletes will battle Moscow weather and seasonal fatigue tomorrow when the Fourth Annual Palouse Triathlons gets underway at 7:30 a.m. According to graduate assistant Tullia Monda, the number of entrants is slightly down from last year, but this year's race will see more individual women athletes compete. Sixteen individual wom-

en, 30 men, 16 men's teams and four women's teams will compete in three heats.

The first heat, scheduled to begin at 7:30 a.m., will include the men's and women's teams. The individual men athletes will compete in heat two and the individual women will race in the third heat.

The triathlon will begin in the University of Idaho Swim Center and will involve a bicycle transition in the rear of the building.

Deadly combination

Top doubles team lives for tennis



Skosh Berwald



Efrem del Degan

BY LAURIE DISTELDORF
STAFF WRITER

They will be playing tennis until the day they die.

At least that is what doubles partners Skosh Berwald and Efrem del Degan said.

In the top position for the Vandals in doubles, the duo is 12-2. Berwald's shoulder injury was the reason for their 7-6, 0-6, 5-7 loss against Whitman in the beginning of the season.

In spite of Berwald's injury, he and del Degan continued to play.

"I could hardly hit the ball and I couldn't lift my shoulder up over my head at all," Berwald said.

Their second loss was to Lee Galaway and Dave Tibbets of Boise State during the BSU invitational.

"We were on a 10-game winning streak and were so used to rolling right over people that we

ran into a situation where we got a little flustered," top-seed del Degan said of their loss.

"We should have won that match. We are better than them; there is no doubt about that," Berwald said. "It just wasn't rolling our way that day."

Though there is a major size difference between the partners, this seems to enable them to play better as a team rather than hinder them.

While both players are quick on the net, Berwald can outreach del Degan because of his height, and del Degan can outrun his partner.

"When we have to run something down to the baseline, I just let him do it," second-ranked Berwald said.

"Efrem has a lot better foot-speed than I do," Berwald said.

(ARGONAUT/John Fritz)

"Those balls that I reach for are ones that he has to run down," he said.

Del Degan attributes his speed to his past as a soccer player.

"I played soccer before I ever played tennis, and that's where I developed my footwork," he said.

The senior from Calgary, Alberta, didn't start playing tennis until he turned 12 years old. He used to fool around playing tennis with his brother until he was persuaded to join a club and then he took off from there.

Berwald, on the other hand, started hitting the nets when he was six and started getting serious when he was in the 6th grade.

Though no one in his family played tennis seriously, it was his

SEE DOUBLES PAGE 10

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SPORTS

Tennis teams defeat EWU, WSU Men host Big Sky North Division Playoffs

BY LAURIE DISTELDORF
SPORTS EDITOR

The University of Idaho men netters shutout Eastern Washington University 9-0 on Eastern's home court Tuesday bringing their season record to 8-3.

The lady netters also got their revenge against Washington State University by winning 5-4 earlier in the week.

Cathy Shanander defeated Kelle Radcliffe in the No. 1 position, but her sister Patty lost at No. 2 to Nancy Lejeus.

The two teams were tied 3-3 at the end of the singles. The top-seeded doubles team of Shanander

and Shanander took the No. 1 match making them 17-0.

"It was a very close match," head coach Dave Scott said. "It was four-all, we had one more doubles match to play and our No. 2 doubles team (Lynda Leroux and Jodey Farwell) came together and pulled off the match for us."

On Friday, the University of Montana, Montana State University, Eastern Washington University, Boise State University and the UI will compete in the Big Sky North Division Tennis Playoffs in Moscow. If it continues to rain, the tournament will be moved to the Lewis and Clark Tennis Center in Lewiston.

The tourney is a three-day round-robin tournament and the top three teams will advance to the Big Sky Conference Championships in Boise on May 6-8 to compete against the top three teams from the South Division Playoffs.

"We have to qualify at this one so it should get us into a tournament frame of mind," Scott said.

"My coaching style promotes a team concept and we have a really great support network and good team leaders this year which helps a lot.

"The chemistry for winning is right there, we just need to explode and have a reaction."

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Sluggers host tourney

BY ERIC SIMPSON
SPORTS EDITOR

The University of Idaho Baseball Club is hosting a five-team tournament at Guy Wicks Field and the Moscow High School Field this weekend to wrap up their 1988 baseball season.

The Idaho club will compete in a round robin tournament against Boise State, Montana State, University of Montana and Eastern Montana. The winner will be chosen on the best overall record and will receive a trophy.

"Montana and Montana State are pretty tough," said Idaho team captain Tim Burdick. "We lost to BSU (6-2 earlier in the season), so

they're also tough."

Idaho will play Eastern Montana on Saturday at 11:30 a.m. at Guy Wicks Field, Boise State Saturday at 7 p.m. at Moscow High School Field, Montana State on Sunday at 1 p.m. on Guy Wicks Field and will wrap up the games against the University of Montana at 3:30 p.m. on the same field.

"Competition should be real equal," Burdick said. "It should be fun for the fans to watch."

"We'd like to win it. It's the first tournament we've ever had."

He encourages fans to attend the Boise State game in particular, but says he hopes fans will support the Vandal squad in all four of their games.

DOUBLES FROM PAGE 9

parents' interest in the game that got Berwald playing.

Playing on his high school team in Layton, Utah, Berwald won regionals twice, and then took second in state his senior year.

As a doubles team, the two seniors have only been playing together for the past season though del Degan has played for the Vandals for two years, and Berwald for four.

"I'm the slam and he's the finesse of the game," Berwald said. "He's got more accuracy. He sets up the shots and does the dirty work and I bang them away," he said.

"It's a confidence thing for me at the serve because when I serve, I know that nothing is going to get by him," del Degan countered.

"It's fun playing with Skosh because he gets really intense on the court," del Degan said. "You get down a little bit and he gets you right back up in spirits. He plays so intensely that it feels like we are in a war with our opponents," he said.

Del Degan will remain at the UI to finish his bachelor's in computer science and hopes to help next year's tennis team as an assistant.

Berwald graduates this may with a bachelor's in interior design and a minor in art and plans to teach tennis in Germany or Italy for a year after he graduates.

chevy's

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5:00 Best Bargain Actress 7:00 **CHER** 11:20 [R] Fri. Sat.

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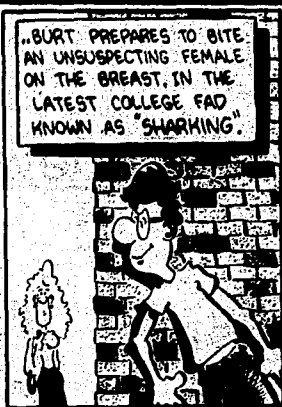
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16. LOST AND FOUND

LOST: Ring of keys. Lost Saturday 4-9-88 at rec. fields near Wallace Complex. Ring has several keys, two metal rings, and blue plastic ring, one star. Please contact B:b 885-8309 or 885-8311.

LOST: Gamma Phi Beta Badge on campus last Thursday. Badge is gold with pearls. Please contact Kari at 885-6646.

LOST: Faded old levis jacket with red white and blue rebel flag on back. Last seen at Billiard Den. Determined to find. Leave message at 882-6072 Tim.

FOUND: Man's Seiko watch. Contact Andy Cochran at 882-4186.

18. PERSONALS

Candace - I want the checkbook. Rich April is prevent a litter month. Train your pet to use safe-sex.

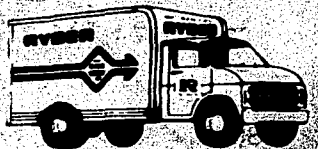
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Tuesday, April 26, 1988

ASSOCIATED STUDENTS UNIVERSITY OF IDAHO

Vol. 90, No. 58

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BY BRIAN HOLLOWAY
STAFF WRITER

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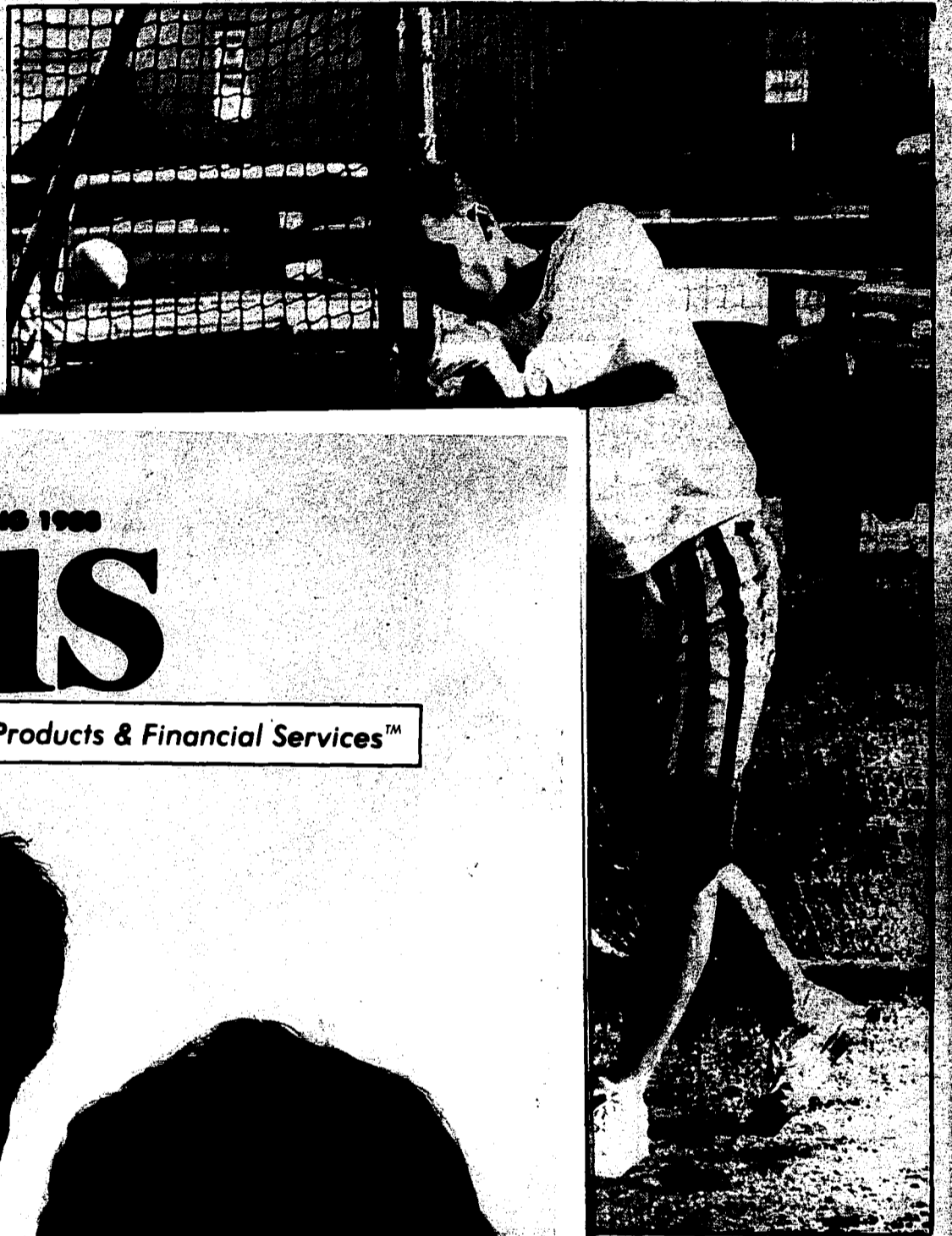
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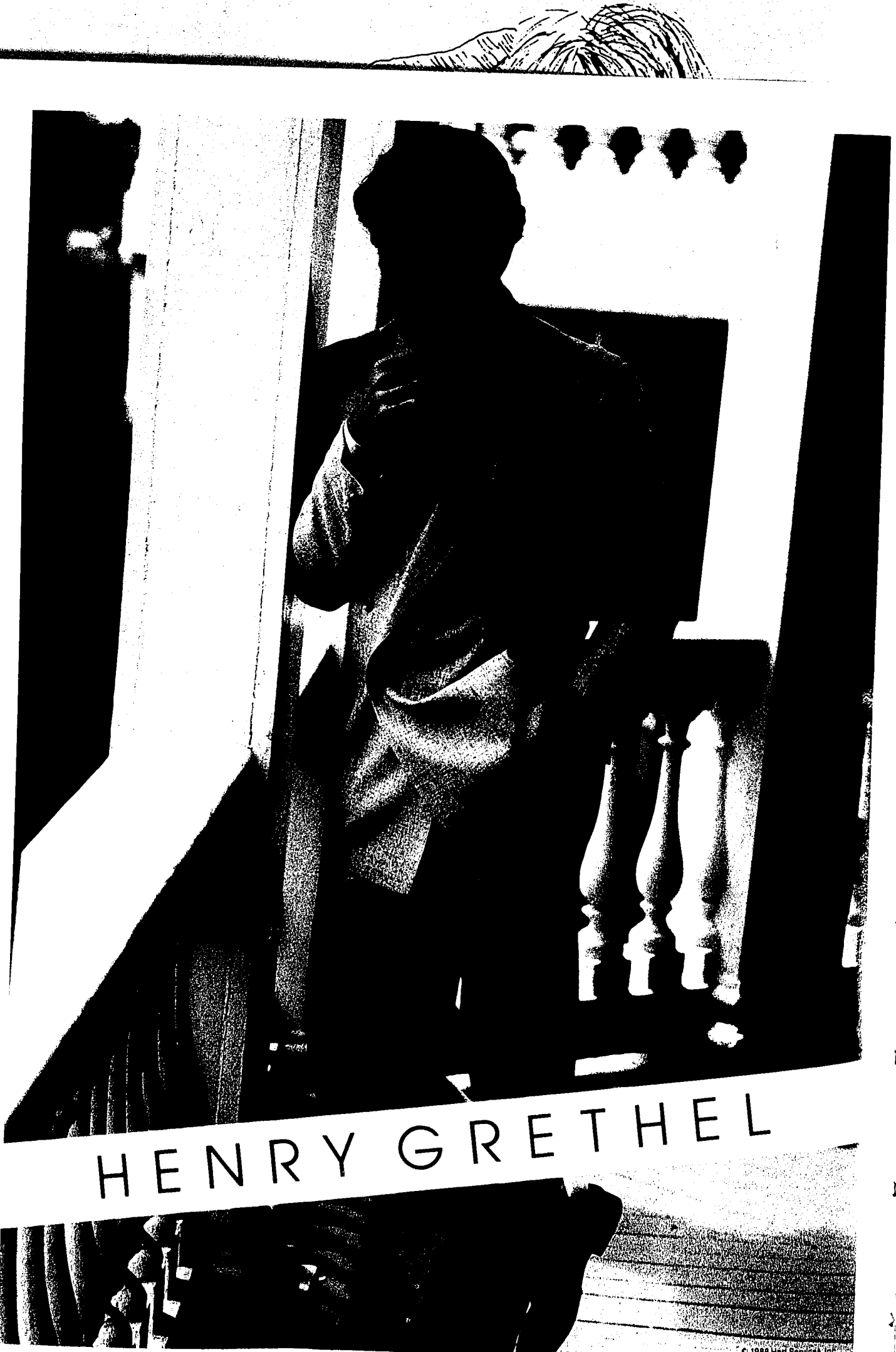
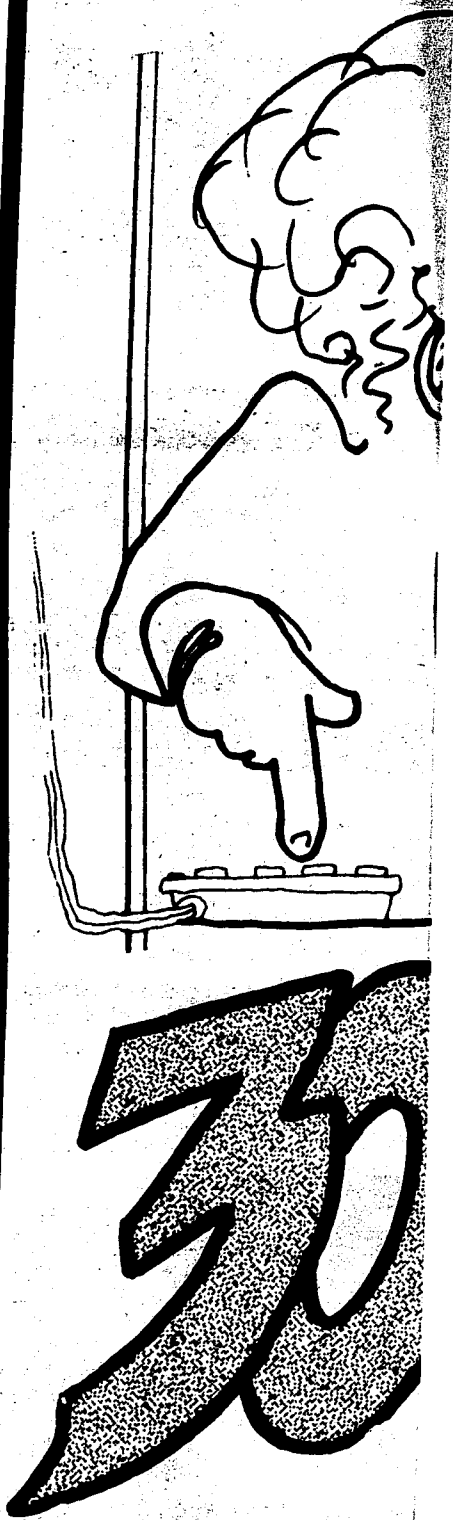
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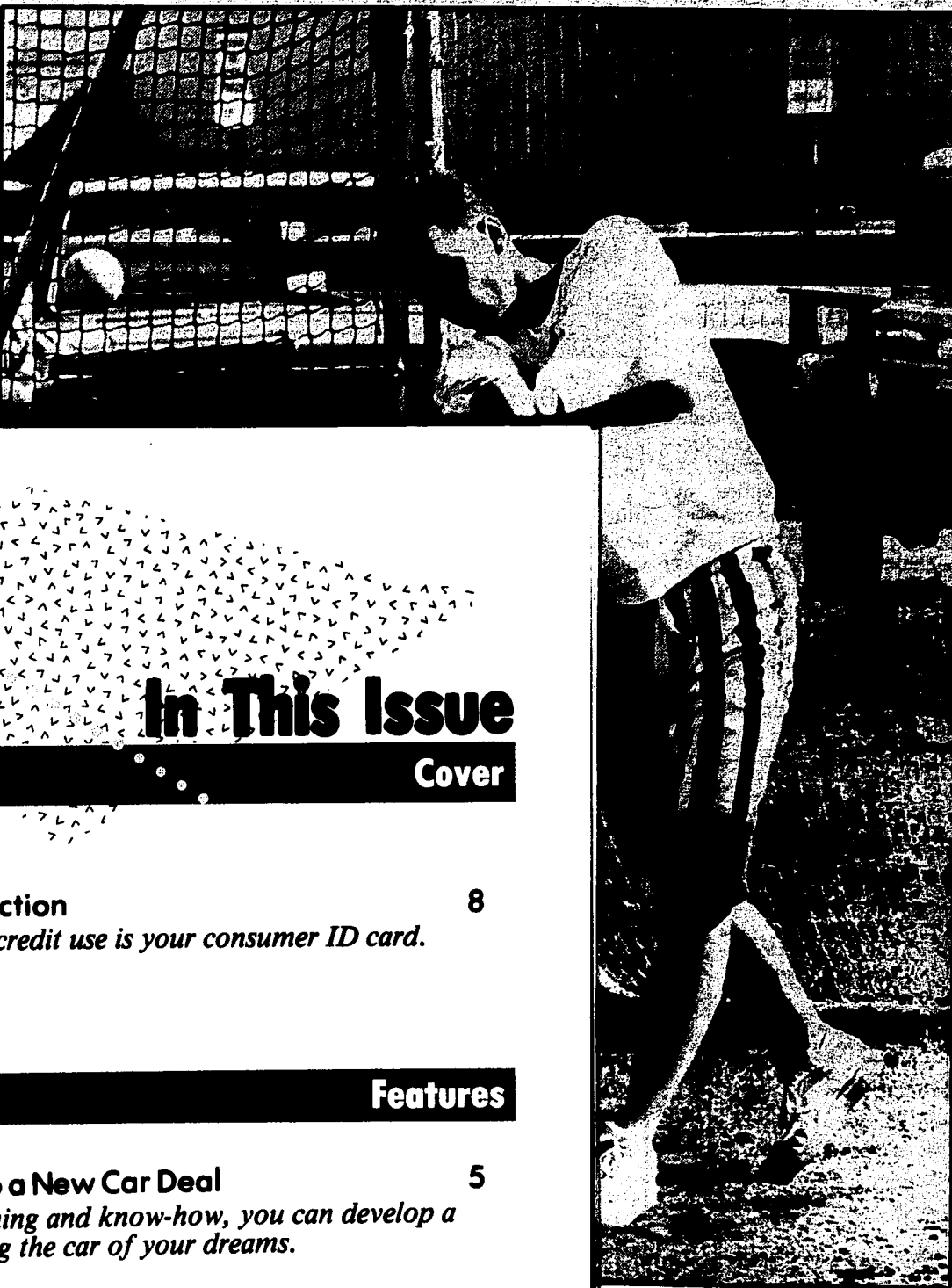
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MOLLOWAY

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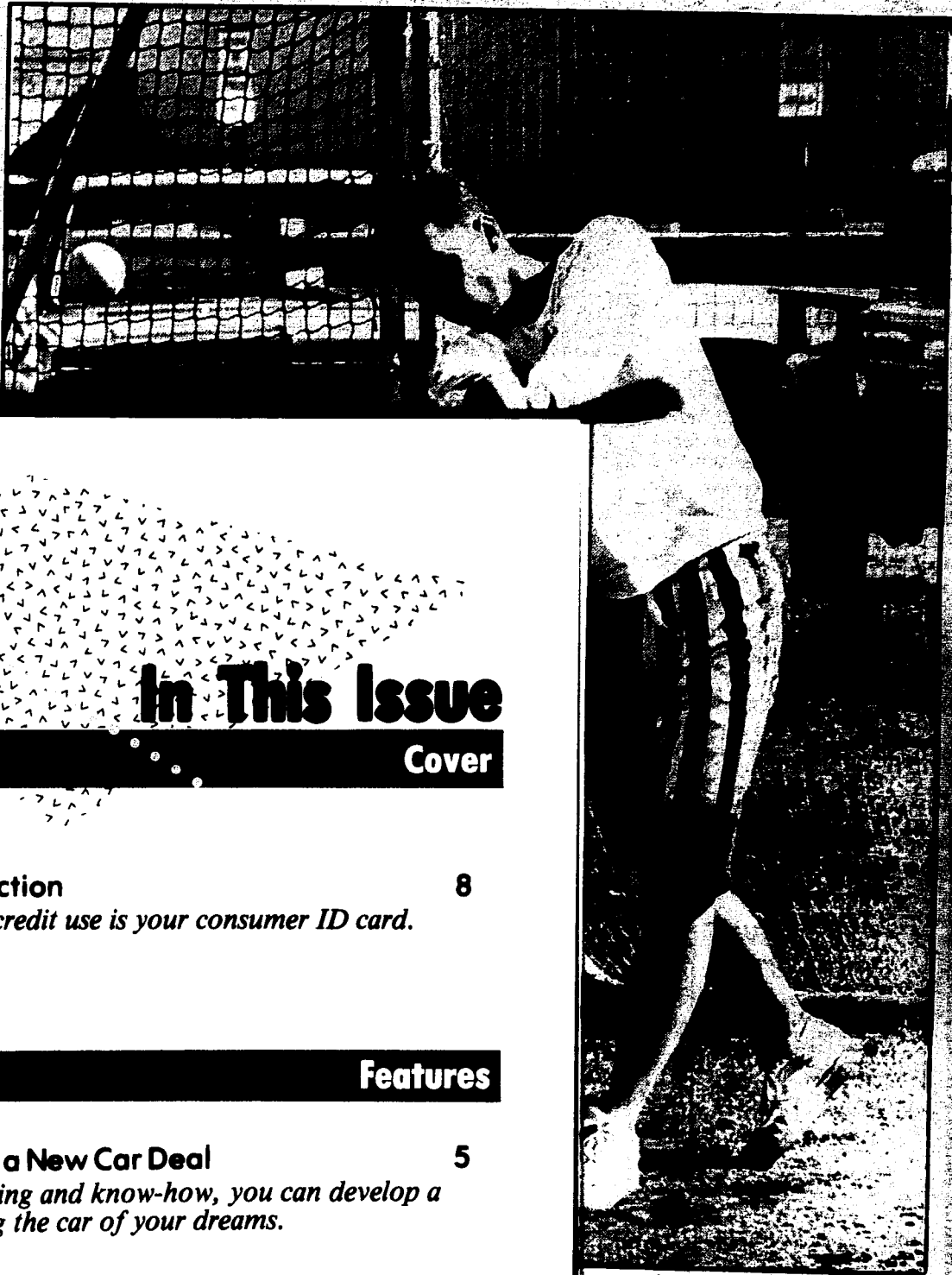
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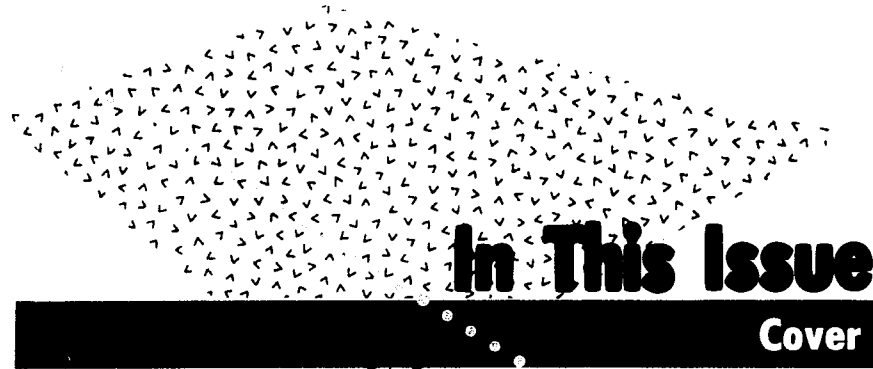
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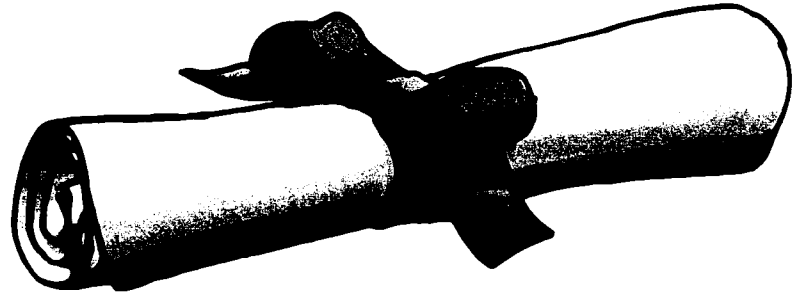
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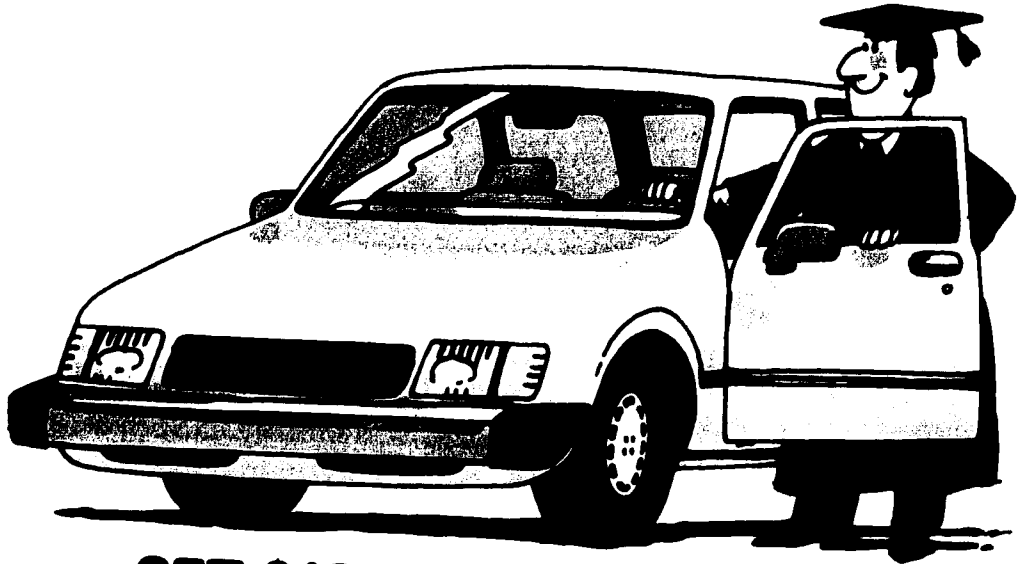
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my, safety records, and pricing. Then, flip to the used-car section in your newspaper for a preview of how your "picks" might fare in the future.

Armed with a list of four or five cars to consider, visit dealerships in the area to view and drive those cars.

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and sounds. Listen for the steadiness of the engine's sounds and cabin noise. Open the windows to hear any unusual sounds while braking and turning.

Drive on different surface pavements to check the car's handling and smoothness of ride (suspension system, braking, and steering).

Make sure you're comfortable behind the wheel. Can you reach hand and foot controls without stretching? Is your head too close to the roof or windshield? Is your vision obscured by the dashboard or headrests? Can you sit comfortably without hunching forward or cramping your legs? (Check the back seats too.)

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Weigh the Options

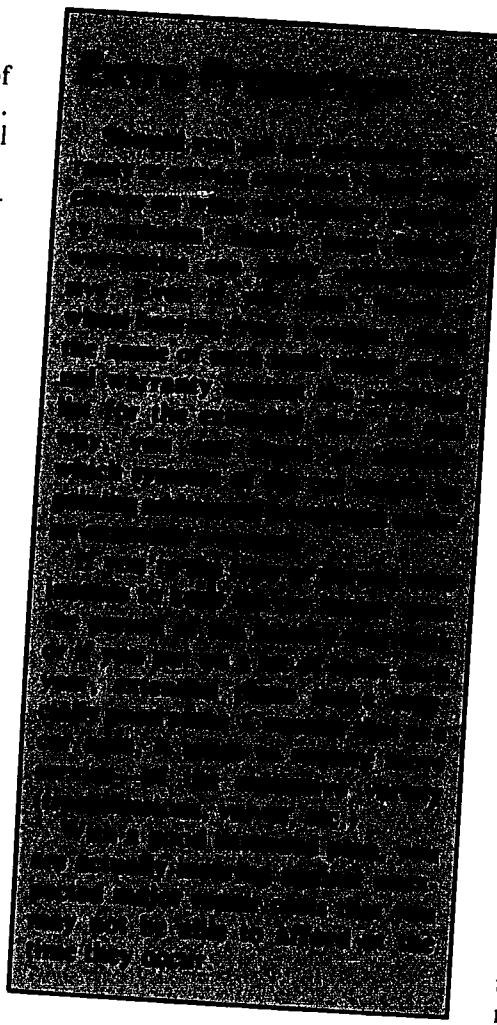
When you're ready to make a deal, you'll be faced with a range of options—from performance and safety options to luxury, appearance, and entertainment options. If you can't afford them all, what should you sacrifice?

What you should *not* sacrifice are the performance and safety features. These features—a more powerful engine, better steering and braking, safety gear, and internally wired security systems—are hard to add at a later date. They can save your life—and help you reduce your insurance costs.

You can always add upgrades, such as deluxe wheel covers and a better stereo, later. When you purchase extras, your main concern should be your ability to finance the total package.

Negotiate for the Best Deal

How much negotiating power do you have? Usually, you can negotiate between 10 percent and 20 percent off the sticker price. But a lot depends on timing. Pick your time carefully. Month-ends are often slow sales times, and dealers will be more open to negotiating. According to *Auto Week* magazine, any time you read that dealer inventories exceed 50 to 60 days, you're in a good bargaining position.



- Consider selling your old car yourself. You'll get a higher price than if you trade it in.
- Understand that markups on foreign and luxury cars are higher than those on domestic compacts or sub-compacts.
- Inspect the car carefully before you close the deal. If anything is wrong, point it out to the dealer *before* you sign the contract.

Figure Your Financing

Shopping for a loan is just as important as shopping for your car. Talk to at least three financing sources, including the dealer, a bank, a savings and loan, and a credit union. Compare the Annual Percentage Rates (APR) and the lengths of the loans.

Interest on car payments is figured differently from the simple interest compounded on your savings accounts or student loans. Obviously, the shorter the term and the lower the rate, the less you will pay overall. But, you can lower your monthly payments by increasing the term, or reduce your total payout by accepting higher monthly charges.

Unless you are an accounting major, have your lender prepare a chart, such as the one below, that clearly shows your options.

Buying a new car is a major investment. When you've taken the time and effort to ensure getting a good deal, you can be proud of both your car and your buying savvy.

Here are some negotiating tips to follow:

- Don't talk about financing until the price is settled. Your means of payment can influence the price you pay.
- Be prepared to wait for the car you really want. Chances are the dealer can swap with another local dealer who has your choice on his lot.

COST OF A \$5,000 LOAN

Total Payment	7%	8%	9%	10%	AP Rate
36 months	\$5,562	\$5,634	\$5,724	\$5,814	
48 months	5,736	5,856	5,976	6,096	
60 months	5,940	6,090	6,240	6,360	
Monthly Payments					
36 months	\$154.50	\$156.50	\$159.00	\$161.50	
43 months	119.50	122.00	124.50	127.00	
60 months	99.00	101.50	104.00	106.00	

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It's a homer....



Spring Borch Hall's fourth annual softball Foundation. Five living groups participated. More than \$150 was raised in

Seniors and Grad Students:

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Get a new GM vehicle and \$400 and defer your first payment for 90 days*



Congratulations, graduates! At GMAC we believe you deserve credit for all that hard work.

That's why we developed the GMAC College Graduate Finance Program. It helps get you into the Chevrolet, Pontiac, Oldsmobile, Buick, Cadillac or GMC Truck of your choice. It gets you going on a credit history. And it gets you \$400 plus a 90-day deferment

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GMAC is proud to support America's college graduates, and we're proud to be an *Equal Credit*

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See your participating General Motors Dealer for more information. And start picking out the car, van or light truck of your choice. Or we'd be happy to send you a brochure that gives you all the details of the GMAC College Graduate Finance Program. Just give us a call at 1-800-2-DREAM-4.

*This deferral of payment option is not available in connection with other GMAC programs or in Michigan or Pennsylvania, or on vehicles with a cash selling price of \$10,000 or less in New Jersey.

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The Credit Direction

Congratulations!

Because of your excellent academic standing, we have set aside a Silver SuperCard for you with an instant credit line of \$5,000.

You are one of a select group of college students already approved for the SuperCard. It's yours for the asking. Just return the easy tear-off response form below, and we'll send the Silver SuperCard your way!

With best wishes for your future success.

Vincent VP

Vincent Vice President
SuperCard Inc.

Credit. You probably are a part of the "credit culture." Are you paying off a car loan? Charging your clothes? Buying college now—and agreeing to pay for it later? Everybody's doing it: at last count, more than 600 million credit cards were riding in American wallets.

These days a history of wise credit use is your consumer "ID card." Credit gives you flexibility. It can let you borrow a bit of money from your future to buy something you really need today. Why sleep on the floor in your first apartment when you can buy a bed "on time" (making monthly payments for an established period of time until the item is paid off)? Because personal income tends to rise quickly during the "roaring 20s," creditors are eager to attract the business of young consumers. Think of all the things you may need or want in the next 10 years: cars, furniture, working-world wardrobes, dinners on the town. You can buy it all on credit. The question is: Will you be able to pay the bills?

Upbeats and Downbeats: The Music of Credit Cards

Everyone's singing the same tune: let's get it now! Is there a flip side? It's easy to get credit—but it's easy to get in trouble with it too.

Keep these pointers in mind:

ONE: Credit isn't more money. It's a convenience that allows you to use future income to pay for current purchases. How much you borrow should always depend on what you earn.

TWO: Credit isn't free. You pay for the privilege of borrowing money. Finance charges can add up to a sizable amount fast.

It's easy to let your expectations run away with you. Here are some reasonable rules to follow:

- Be cautious at first, especially if you've just started a new job, or have a fluctuating income.
- Shop around for interest rates. Credit cards differ and so do loan

I JUST SAW THE ~~NEW~~ ~~CAR~~ FOR ME-- BUT IT COST A LITTLE ~~MORE~~ ~~LESS~~ THAN I CAN ~~PAID~~ ~~RIGHT~~ NOW...



WHY DON'T YOU SEE IF YOU CAN GET A ~~LOAN~~?

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rates. Comparison-shop for the best rates.

- Hold on to your credit receipts; carry them in your wallet, or keep a running list of the month's charges in your checkbook. Remind yourself that some of the money in your account is already spoken for, and you'll be less likely to spend it before the charge bills come through.
- Limit your initial short-term debt (retail accounts, installment loans—everything but a mortgage) to no more than 15 percent of your take-home



pay. For most of us, credit debts above that level spell T-R-O-U-B-L-E.

In the Beginning... Building a Credit History

Start small.

Building a credit history takes time and patience—but, contrary to some popular money myths, it's relatively easy to get first-time credit.

Some ways to jump-start your credit-ability:

- Open savings and checking accounts. They allow you to show you can handle money responsibly and they will score points on credit applications.
- Open one or two charge accounts at local department stores and pay your bills on time. You can use the stores as credit references after about three months.
- Use your car or the money in your savings account as collateral for a small loan. You are developing a good credit history by paying the loan off according to the terms of the contract.
- If you don't have assets to use as collateral, ask a parent or adult friend (somebody with a good credit rating) to *cosign* your loan application.
- Apply for a gasoline credit card. Like retail cards, they're relatively easy to get.

Once you've built a credit rating, keep it clean! It's important to make payments on time. Don't commit yourself to monthly payments you can't afford.

And if you get into trouble? Bite the bullet: Call or write your creditors if you're sending a "short" payment this month. (It's better to send partial payments to all creditors than to pay some and not others.)

"There's no question that people would rather discuss their sex lives than their financial situation when they're in a bind," one credit expert told *The Wall Street Journal*. "But it gives you an enormous edge if you contact your creditors *before* they have to pressure you."

In Control: Be a Credit to Yourself!

Going out into the "real world" is something to celebrate. But the opportunities and privileges of adult life also include responsibilities.

Coping with adult credit means coping with yourself: learning how to tell wants from needs, sidestepping emotional spending, finding ways to separate *who* you are from *what* you own.

You are the key to your own credit success. Can you keep credit spending to no more than 15 percent of your take-home income? Will you be able to resist overspending when your friends start buying original artwork and imported cheeses?

Credit. It can provide immediate comforts and ease your way to a comfortable future. And it's yours just for the asking.

Handle with care!



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CATCH-22

You need to establish credit.
But because you're a student,
most banks make it
difficult for you
to get credit.

What do you do?

Simple. Apply to Citibank. Because we make it easy for students.
And if you turn the page, you'll find out why.



Select One: Citibank MasterCard® or Citibank Visa®

Please use ballpoint pen.

PLEASE TELL US ABOUT YOURSELF

Print full name as you wish it to appear on card

First Middle Initial Last

Social Security Number

Date of Birth Mo Day Yr

Permanent Address

City, Town or Post Office State Zip Code

Permanent Phone and Area Code ()

Name That Appears on Phone Bill

U.S. Citizen? Yes No

If No, Are You A Permanent Resident? Yes No

PLEASE GIVE US SOME SCHOOL INFORMATION

Name of School (do not abbreviate) Branch

Your Address at School Number and Street (if different from permanent address)

City, Town or Post Office State Zip Code

Your Phone Number and Area Code at School ()

Name That Appears on Phone Bill

Your class Freshman Sophomore Junior Senior Graduate Student Faculty/Staff Other

Major Full-Time Student Part-Time Student

ADDITIONAL INFORMATION

Annual Income* \$ Source(s) Allowance/Savings Summer Job Salary/Stipend

Name of Employer (Present, Future or Previous/Summer)

Employer Telephone ()

Money Market Account Number (Joint or Individual) Bank Name

Savings Account Number (Joint or Individual) Bank Name

Checking Account Number (Joint or Individual) Bank Name

*You need not include spouse's income, alimony, child support or separate maintenance payments paid to you if you are not relying on them to establish creditworthiness

VERIFICATION INFORMATION

Please include a copy of one of the following so that your application can be processed immediately.

Paid tuition bill for current semester Validated Student ID with Current Enrollment Sticker

PLEASE SIGN THIS AUTHORIZATION

By signing below I authorize Citibank (South Dakota), N.A. to check my credit history and exchange information about how I handle my account with proper persons and with credit bureaus if I am issued a card. I authorize my employer, my bank, and any other references listed above to release and/or verify information to Citibank (South Dakota), N.A. and its affiliates in order to determine my eligibility for the Citibank credit card. I am aware that information gathered about me is used to determine my eligibility for the credit card account and any renewal or future extension of credit. If I ask, I will be told whether or not consumer reports on me were requested and the names of the credit bureaus, with their addresses, that provided the reports. If I permit my spouse to use my card, I understand that account information will also be reported to credit bureaus in my spouse's name. I certify that I am 18 years of age, or older, and that the information provided is accurate. I understand that if I use the card or authorize its use or do not cancel my account within 30 days after I receive the card, the Citibank Agreement sent to me with the card will be binding on me. Terms are subject to change.

In order to be considered for a Citibank MasterCard or a Citibank Visa card you must complete and sign this application. Omissions of any of the information requested in this application may be grounds for denial. I verify that I have read and understand the disclosure box on the back. Please do not send payment of \$20 annual fee; you will be billed later.

X Applicant's Signature Date

To ensure that your application is processed as quickly as possible, please complete all the information requested and mail to: Citibank (South Dakota) N.A., Citicorp Credit Services, Inc. (MD), One Citicorp Drive, Hagerstown, Maryland 21748-0002.

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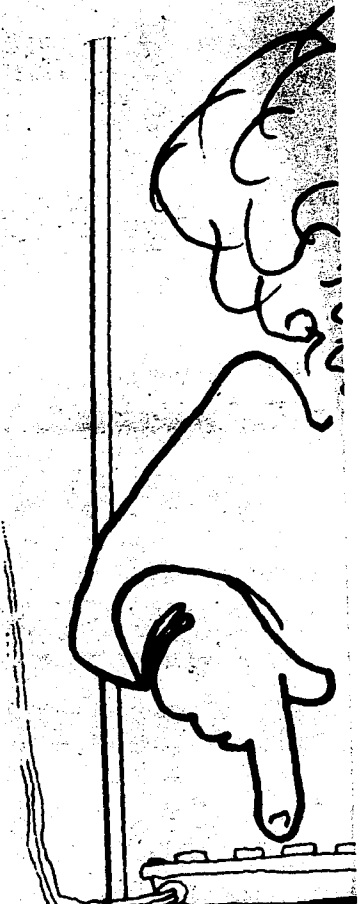
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Why it's easy for students to get a Citibank credit card.

As a student, you've obviously been through a lot—lengthy lectures, grueling exams, numerous papers. And Citibank thinks you deserve credit for all that. That's why we've made it easy for you to apply for credit.

You don't even need your parents to co-sign. (What other bank makes it that easy?) All you need is a photocopy of your validated student ID with current enrollment sticker.

The only other thing is to choose one of our cards. A Citibank MasterCard® or Visa® card.

Either one will give you a head start establishing credit. And because we'd like a long-term relationship with you, we'll review your account periodically so we can increase your credit line.

What's more, as a Citibank cardmember, you can get cash 24 hours a day, 7 days a week. From the largest network of automatic teller machines across the country.

So just follow the simple steps outlined below.

And remember, even though most banks are looking for reasons to say no to you, Citibank wants to say yes.



- Tear off the application. (Use the perforations, they make life easier.)
- Fill it in.
- Photocopy (both sides) of your validated student ID with current enrollment sticker.
- Put everything in an envelope.
- Seal the envelope. Put a stamp on it. Mail it.
- Remember, good things come to those who wait.

Write our address on the envelope:

**Citibank (South Dakota) N.A.
Citicorp Credit Services, Inc. (MD)
One Citicorp Drive
Hagerstown, Maryland 21748-0002**

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DISCLOSURE BOX

Annual Percentage Rate 19.8% for Purchases and Cash Advances.	Variable Rate Index and Spread Does Not Apply.	Annualized Membership Fee \$20.	
Grace Period/Free Ride Period On purchases you will have a grace period or "free ride" period of at least 25 days calculated from the statement closing date to the payment due date. If you do not pay your new balance in full by the payment due date, you will be assessed a finance charge on the then outstanding balance and on future purchases from the date such purchases are posted to your account. On cash advances, finance charges are assessed from the day you take the cash advance until the day we receive payment in full.	Cash Advance Fees and Transaction Fees If taken at a financial institution, 2% of amount of advance but not less than \$2 or more than \$10. If taken at Automated Teller Machine, \$1.75.	Late Payment Fees The fee is \$10 for each billing period in which your minimum payment is not received within 25 days after payment due date.	Over the Limit Fees and Other Charges <i>Over the Limit Fee:</i> None. <i>Bad Check Fee:</i> \$10. <i>Minimum Finance Charge:</i> 50¢ for each billing period in which a finance charge, based on a periodic rate, is payable. <i>Collection Fees:</i> Lawyers fees plus court costs or any other fees as allowed by law.

WISCONSIN RESIDENTS ONLY Wisconsin law provides that no agreement, court order, or individual statement applying to marital property will affect a creditor's interest unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision

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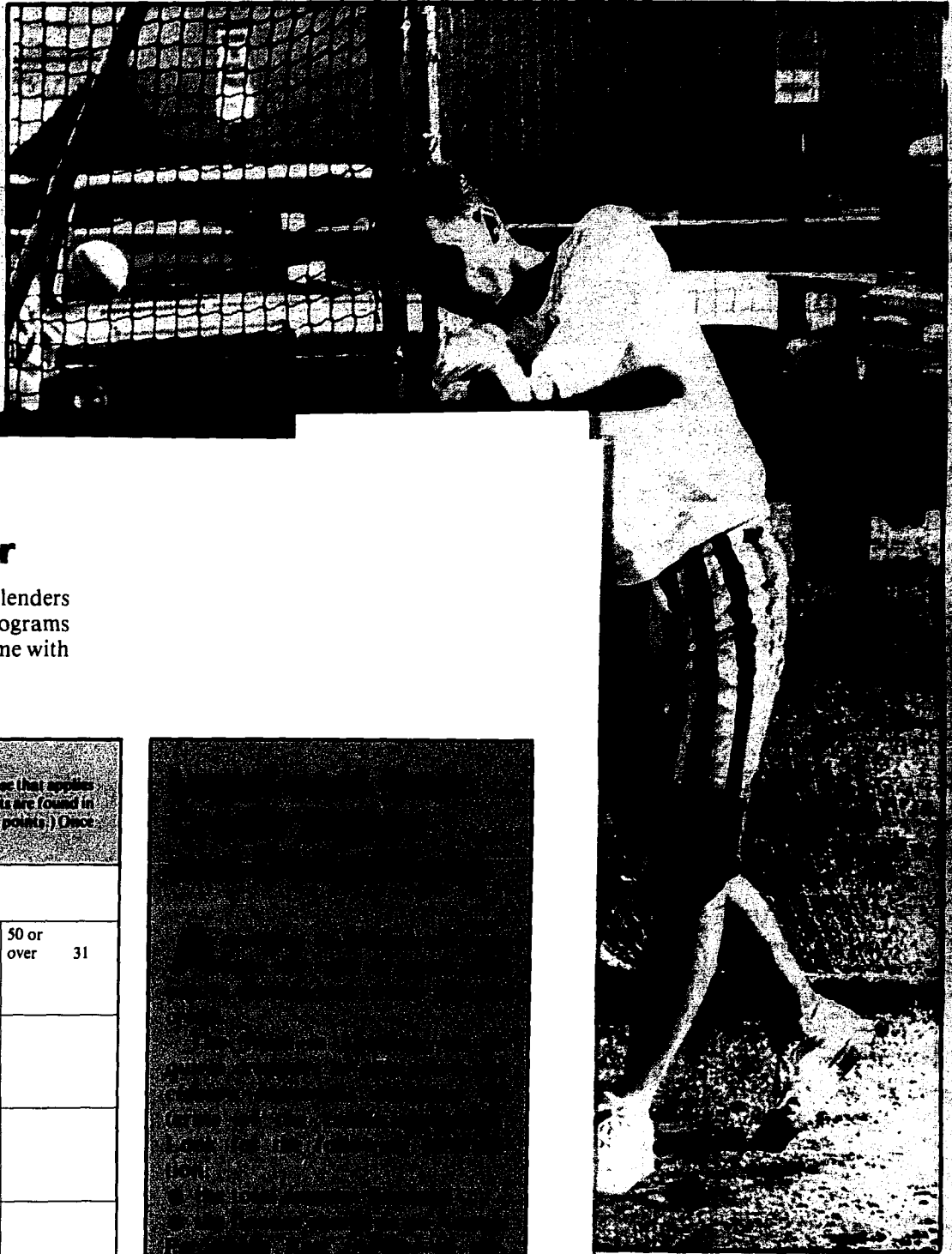
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Scoring Points: Credit by Computer

You may have a higher credit rating than you think. More and more lenders are running credit applications through computer "credit scoring" programs that may actually give you points for being under 25—or living at home with your parents!

How do you score on the table below?

Credit Scoring Table

By answering the nine questions below in Table 1, Circle the one response that applies to you. Then, by adding up the points you get for each response, the points are found in the middle of each box. (For example, if you are under 25 years old, you get 12 points.) Once you know your score, look at Table 2 to find out how good a credit "bet" you may be.

1.	under 25	25-29	30-34	35-39	40-44	45-49	50 or over
age?	12	5	0	1	18	22	31
time at address?	less than 1 yr. 9	1-2 yrs. 0	2-3 yrs. 5	3-5 yrs. 0	5-9 yrs. 5	10 yrs. or more 21	
age of auto?	none 0	0-1 yr. 12	2 yrs. 16	3-4 yrs. 13	5-7 yrs. 3	8 yrs. or more 0	
monthly auto payment?	none 18	less than \$160 6	\$160-199 1	\$200-279 4	\$280 or more 0		
housing cost?	lives with relatives 24	less than \$250 0	\$250-550 10	more than \$550 12	owns clear 12		
checking and savings accounts?	both 15	checking only 2	savings only 2	neither 0			
finance company reference?	no 15	yes 0					
major credit cards?	none 0	1 5	2 or more 15				
ratio of debt to income?	no debts 41	1%-5% 16	6%-15% 20	16% or over 0			

Using this scoring table selects a cutoff point from a table like this, which shows how likely applicants are to repay loans.

Total Score	Probability of Repayment
.....	.89 in 100
.....	.91 in 100
.....	.92 in 100
.....	.93 in 100
.....	.94 in 100
.....	.95 in 100
.....	.95.5 in 100
.....	.96 in 100
.....	.96.25 in 100

What about credit cards? If cards are lost or stolen, you have an obligation to contact the creditor immediately. If possible, phone and then follow up with a letter.

In most cases, a quick call means you are not responsible for the bills, somebody else has run up on your card. Under some conditions, you may be liable for up to \$50 in charges.

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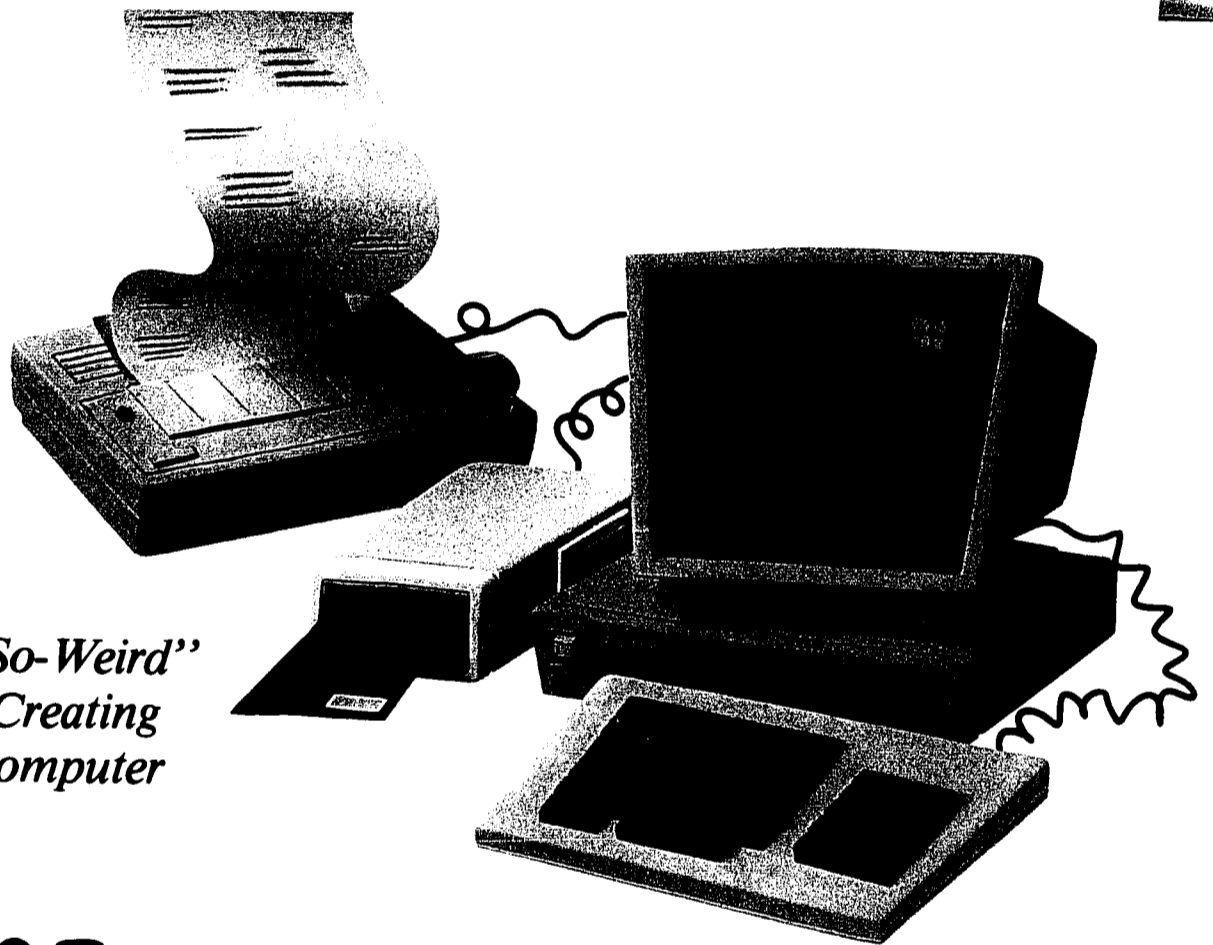
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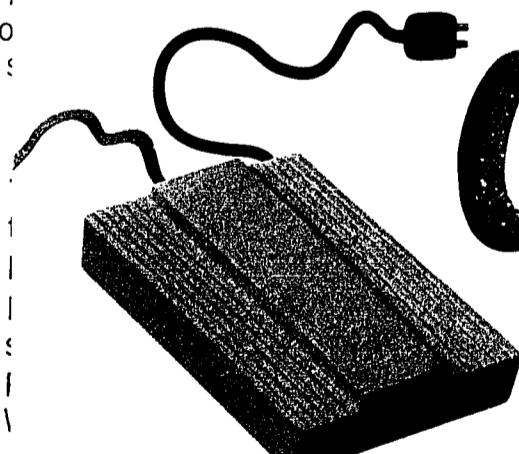
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*The "Not-So-Weird"
Science of Creating
the Ideal Computer
System*

The Lowdown on Computer Add-Ons



Is your PC plain vanilla while you long for a banana split? Have you begun to take another look at your hard-working, faithful, original equipment and wondered whether or not it's time to add on and/or upgrade the system?

Pitfalls abound. One person's need for speed is another's waste of money. In a quest for increased memory, do you simply need to add 64K's worth of inexpensive memory, or must you part with megabucks for megabytes of memory expansion? Let's face (or interface) it—adding on takes a little thought.

First, you need to sit down and analyze your specific needs. Exactly how are you going to use your computer? Does word processing comprise more than 90 percent of what you do, or do you now need a color/graphics monitor to create dazzling graphics for art class, draw blueprints for your architecture course, or even tap into information resources other than

those which the campus library can supply?

Memory: How Much Is Enough?

Most PCs come with between 64K and 640K of memory, which can be significantly increased without having to buy a whole new machine. If you want to soup up your computer's existing memory, the fastest and least expensive way is to add an "expansion card." Expansion cards often provide additional capabilities, including an extra serial or parallel port (socket) for attaching peripherals—such as modems, printers, and joysticks—to your system unit. Before purchasing expansion cards, however, check to see if your computer has empty slots.

The backbone of your computer is, of course, its system board (also known as the "mother board"); and the second way to boost your PC's

Ar
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to buy a new system board is a much more drastic and expensive solution than an expansion card which simply plugs into the system.

Modems: All Alone, Telephone?

Modems (short for modulator-demodulator, phew!) are little paper-book-sized bundles of circuits that allow computers to "talk" to each other via telephone lines. With a modem, you can buy access to all the scientific, educational, and business data bases available out there; you're computing in splendor—not all bad if all you have to do is revise that term paper and correct the spelling on your chemistry homework: Still, attaching a modem to your PC can cost as little as \$100 and widen your academic and social horizons considerably—after all, some data bases are dating services!

Modems require an RS-232C port; that is, a socket at the back of the system unit into which a standard serial-type cable can be plugged. Be sure that your modem supports the 300- and 1200-Baud data transmission rates. (A "Baud" represents the number of electronic impulses, or bits, that can be sent or received per second.) Be even more sure that your PC doesn't already have a modem built into it, since many do. "Smart" (read "expensive") modems contain processors that can be programmed to perform preset, timed, and redial operations at low traffic hours, even when you're asleep.

The Floppy Drive, or Two?

Will your PC support the addition of a second floppy diskette drive? In other words, is there an available slot in your system unit, or an available port for attaching an external one? A second floppy diskette drive provides greater flexibility and increased storage for your own data.

Personal Writers: The In-Between Machine

Well, no, it's not exactly a typewriter (can your typewriter automatically count the number of words you've written on any given 2500-word essay?), but it isn't exactly a PC either—do you know any computers with their printers built right in?

Personal writers look like PCs and, as far as word processing goes, act like PCs—they're even controlled by semiconductor chips and utilize floppy disks that can store up to 140 pages of text—but they really aren't PCs.

Introduced to the market more than a year ago, personal writers come complete with keyboards, video displays, spelling checkers, features that allow you to move, edit, and rearrange whole blocks of text at a time. They'll even print out endless numbers of copies of whatever information they've been fed.

What won't they do? Number crunching. Communicating with other computers. Programming. They can't prepare your income tax. They won't keep an inventory control of your loaned-out rock tapes.

Still, they're easy to use. You don't need to learn anybody's special software commands to come up with a neatly organized, correctly spelled, tidy term paper (with an extra copy to send home to Mom to show her how hard you're working). Operating instructions are simple. You can even change typefaces if you want.

It costs about the same as an excellent electronic typewriter, perhaps less, as these in-between machines become more popular.

There are 20- to 40-megabyte hard disks and "hard cards" that can be inserted into the system unit, if space allows. (A megabyte is approximately equal to a million characters' worth of space.) This will give you more than 120 times the storage of an ordinary diskette, but this can pose increased demands in time and money for "backing up" (making second copies for safe-keeping) of software and data. Most home PC-users find that expanding their systems to include two diskette drives and a hard disk/drive meets all their storage needs.

Daisies, Dots and Lasers: A Printer's Tale

Of course, your PC has a companion printer, probably a dot matrix one that forms characters by imprinting clusters of dots on the paper. Clearly, the greater the number of pins to make the dots, the better-quality the result—and nine-pin printers are rapidly giving way to 24-pin printers. Dot matrix printers are relatively fast, and are able to print graphics—an important consideration.

Daisywheel printers are quiet and produce typewriter-quality characters; but they're slow and expensive, considering their limitations (the most minimal graphics capabilities). With the advent of more advanced printer technology, they have been steadily losing popularity.

Laser printers, certainly the most flexible and highest-quality of all the printers on the market, are also the most expensive. You might consider renting one for such state occasions as master's theses and resumé preparations.

As you can see, adding on to what you've got can provide the biggest challenge since you unpacked and plugged in that plain vanilla PC of yours. But if you need it and can afford it, go for the banana split with cherries on top! □

on Idaho

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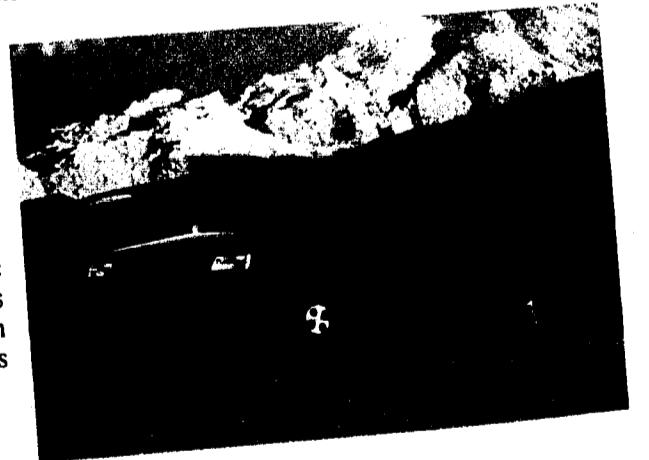
Ford Festiva

Festiva proves that small also can be roomy. Only 140.5 inches long, it has as much room inside as some cars almost 2 feet longer. And it's equipped with power front disc brakes, rack-and-pinion steering, steel-belted radials, and a MacPherson front suspension.

Dodge Colt

For the cost-conscious who want quality, reliability, and fuel economy, this three-door hatchback offers these features:

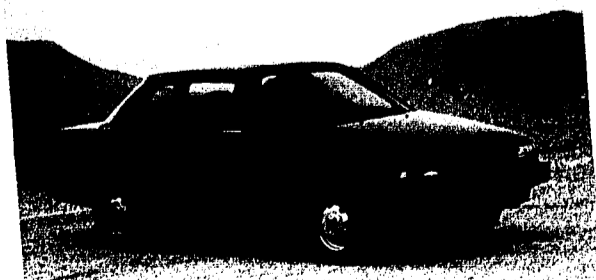
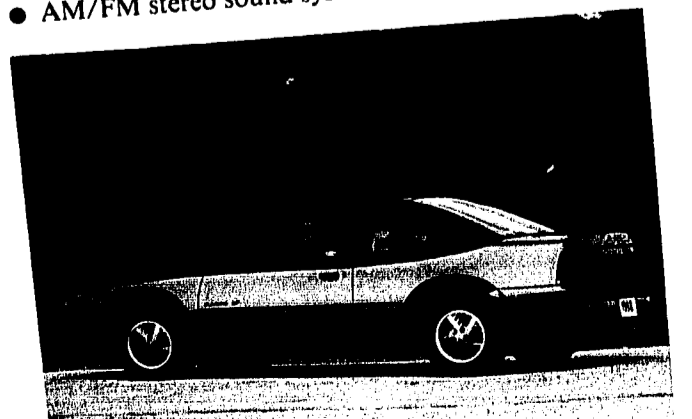
- Stainless steel exhaust system to help reduce operating costs
- Dual braking system with front disc brakes and rear self-adjusting drums
- Single, rectangular, aerostyle halogen headlights



Pontiac Sunbird GT

Is your style spirited and sporty? This exciting turbocharged coupe combines crisp handling with spirited performance. Look for these standard features:

- Split folding rear seat
- Five-speed manual transaxle
- AM/FM stereo sound system



Toyota Corolla

Building on its reputation for reliability, the 1988 Corolla features sleek aerodynamic styling combined with a new responsive, economical 1.6 liter engine. The engine's power has been increased by 22 percent without sacrificing its fuel efficiency.

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ARGONAUT

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Miles to Go . . . and money to spare

Summer vacation isn't far away and you're thinking about doing the Grand Tour of Europe this summer, or maybe basking in the sun on a white sand beach. Unless your idea of a vacation is to travel first class all the way, there's usually a way to take a vacation and not spend a fortune.

First, decide where you want to go. There are hundreds of exciting, exotic, fascinating, and restful places to visit, and you have to choose the one that's right for you. Travel agents, guidebooks, and experienced travelers can be helpful in making your decision. Talk to someone whose tastes are similar to yours. Or check guidebooks and read up on places that catch your interest. Once you've found a place that sounds appealing, find out as much information as you can. Read up on the history, climate, culture, and attractions.

Travel agencies can be a useful tool in planning a vacation, but like any other business, they're there to make money. The best way to get the cheapest accommodations and airfares is to use your own resources as well as your travel agent's. Comparison shop as you would do with any other purchase. Tell the travel agent you want the lowest possible prices and work up from there, adding the amenities you want. You might not want to go economy class all the way, but at least you'll know what the rock bottom prices are and can decide which

amenities are important to you.

Check into package deals that include airfare, accommodations, and meals. They can be a good savings depending upon where you want to travel. Pick up some guidebooks and find out the individual prices of rooms and meals, as well as airfares, and compare them with what the package charges. Remember that tips, transfers, taxes, and other costs are usually included in package trips. Count these expenses into your total cost.

Your personal style

If you're interested in a specific type of vacation—a biking tour or a week in the wilderness, for example—check with organizations such as the Sierra Club and International Youth Hostels. They, along with many other organizations and clubs, offer trips tailored to specific interests or sports.

Decide if you want time to yourself or want to be with someone. Traveling alone can be a great opportunity for meeting people and being able to do exactly what you want. But there's also the possibility of eating alone and not having someone to share your experiences with.

Cash, check or charge

Traveler's checks are the safest way to carry money because they can be replaced if stolen.

If your vacation involves traveling to several countries, have your travel-

ILLUSTRATION BY LYNDA BARRY

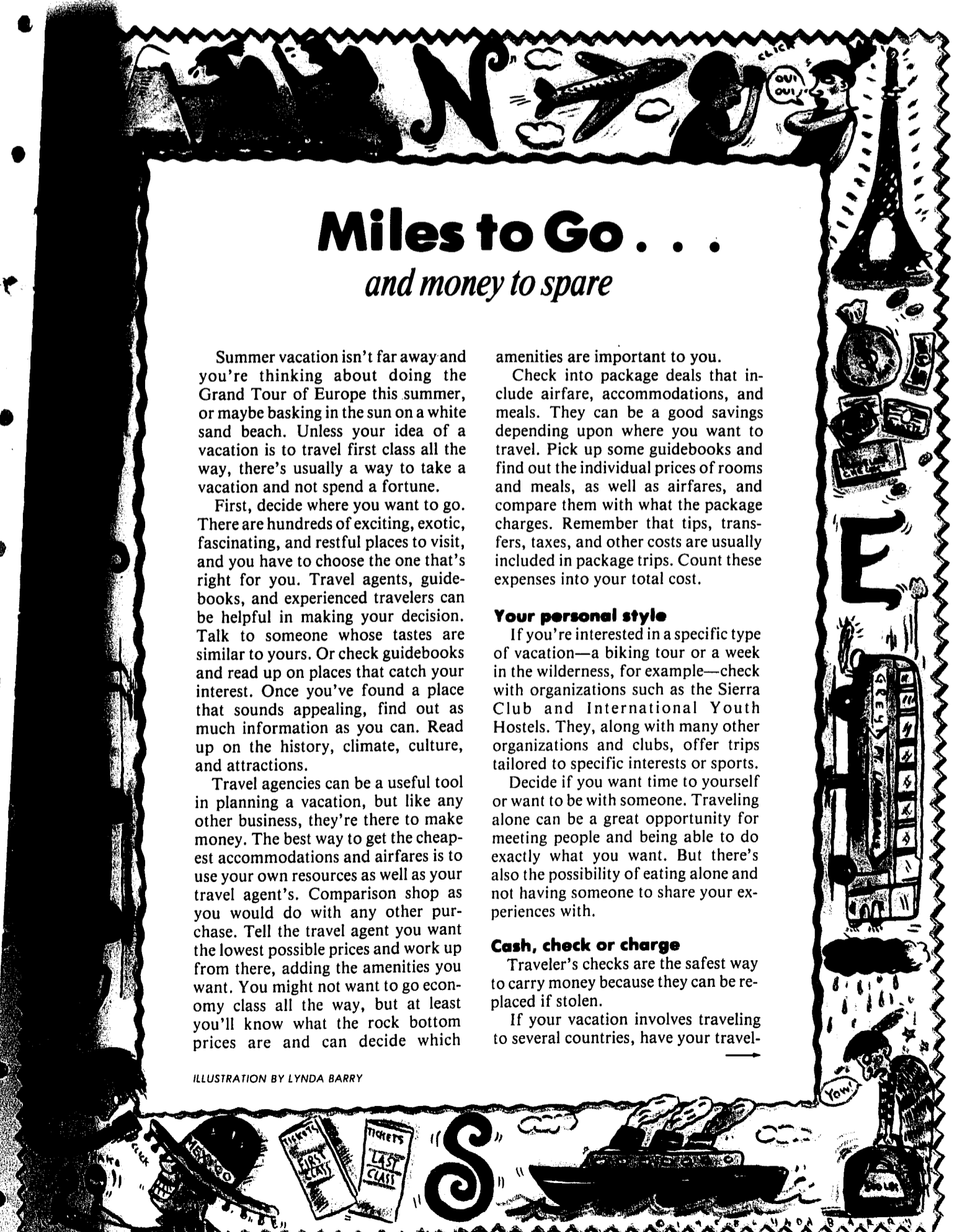
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er's checks issued in U.S. currency and then exchange money as you travel. If you're going to be in just one country, it's easier to have your traveler's checks in the native currency. Also, when you exchange money, the more money you cash, the better your exchange rate will be. It might be wise to pool your money with your traveling companions when you exchange currency to obtain a better rate. Take along \$50 to \$75 in the currency of the first country you visit if you're traveling out of the country.

Credit cards are also a must for emergencies or for buying the unexpected purchase you can't pass up. Also, when you charge a purchase, you receive the exchange rate from the financial institution that issued the credit card. That rate is usually better than the one the store will give you.

Packing it up

Most people pack more than they'll ever need for a trip. Try to keep luggage down to a minimum. Take along clothes that don't wrinkle or show stains and spots. The layered look is great for traveling because you can adjust to the changes in temperature during the day. And always take comfortable walking shoes along, as well as a

rain poncho. It's also a good idea to have one nice outfit along just in case you want to splurge and have an evening out on the town.

Booking your trip

If you're booking through a discount travel package, make sure you get all the details and read the fine print. Get everything in writing, including the name of the hotel and airline, restrictions, refund policy, and a listing of all the features you are entitled to.

If you're not traveling on a tour, make a reservation for your first night's stay, especially if you're going to arrive late or have an overseas flight. Tourist information centers can help you find a room when you arrive if you haven't reserved one in advance. They usually charge a small service fee.

Colleges and universities sometimes rent rooms during the summer months for very reasonable rates, but call ahead for information.

If you're a member of International Youth Hostels, you can obtain a directory of hostels worldwide and stay there. Hostels are inexpensive and the accommodations are always clean, if spare.

Be prepared

The best way to travel is to be prepared. Find out as much as you can about the place you're visiting, take along some emergency cash, keep a list of your traveler's check numbers in your suitcase as well as on your person, and have a great time. □

Rental Cars

Having a rental car at your disposal when you're on vacation can be a great convenience. Almost all rental car companies require a major credit card in your own name and that you be at least 18 years old in order to rent a car. Once you've determined that you qualify, start checking out prices.

Many discount rates are available. If you're a member of a motor club, you may qualify for a discount rate. Also, find out if one of your parents receives a corporate rate from an employer or belongs to an organization that qualifies for a discount. But make sure that these discounts are the lowest rates available to you. Sometimes the car rental company offers a special rate that's lower.

Be sure to ask these questions: Is there a different rate if you change your plans mid-trip? Is it more economical to rent weekly or daily? Are there drop-off charges? What is the mileage allowance and what is the cost per mile after you have reached your allowance? Is there a refill charge if you return the car with less than a full tank of gasoline?

What about insurance? Your own car insurance policy may cover rental cars. Even if you're covered, you may want to consider taking the collision/damage waiver for additional protection. If you're planning to rent a car while traveling in Europe, you must have an International Driving Permit. These are available at American Automobile Association offices for a small fee.

Get Your Papers in Order

To get your first passport, apply in person at a U.S. passport agency, designated post office, or clerk of court. You will need to complete an application form and show proof of citizenship and identity. Use your birth certificate or naturalization papers for proof of citizenship, and driver's license or other photo ID for identity.

You will also need two front-view, 2-inch-by-2-inch photographs to accompany your application. They can be color or black and white photographs, but they should be identical and no more than six months old when you apply for your passport. The fee for an adult passport (18 years or older) is \$42 and it is valid for 10 years. The fee for persons 17 years old and under is \$27 and the passport is valid for five years.

Some countries also require visas. Contact a travel agency or the consulates or embassies of the countries you plan to visit to see if you'll need a visa. Visas can take longer to obtain than passports, so don't delay in applying for one. You will need to send in your passport and passport-style photos with your visa application. Check to see how many photos you will have to include.

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WHO

Wants to Know?

Q. My parents want me to phone home while I'm away at school. What's the best way to keep telephone costs down?

A. Check with your long-distance company. Chances are there is a special plan that lets you call home and pay one predetermined hourly rate.

If you call on weekends and at night, many long-distance companies offer a flat hourly rate, no matter where you call. So you can call your girlfriend in New York, and your parents in New Jersey, and know that both calls cost only a set price.

It may also pay to comparison-shop. Look at your phone bills for the past several months to get an idea of your average bill. Then call the long-distance phone companies to compare rates. Most of them have toll-free 800 numbers.

If you make calls from a pay phone, you can save as much as \$1.05 a call by charging calls to a personal telephone card number rather than calling collect. You can use any long-distance company's phone card to charge calls made over its network or over its competitors' networks.

A few new long-distance companies are offering a flat monthly rate to people who make a lot of long-distance calls. Beware of offers that allow you to make as many calls as you like for a set fee each month. These companies typically work on a pay-now-dial-later basis. You pay your bill at the beginning of each month for future service, and these companies may not deliver the service you paid for. Flat-rate companies buy phone lines from the larger phone companies, then resell the phone service to individuals. They don't want to buy more phone lines than they may need, so if they underestimate customer usage, you're without phone service.



Q. I may need a loan to help meet my tuition bills. Where do I look for the money?

A. Make an appointment with a lender—a bank, savings and loan, or credit union—to talk about Guaranteed Student Loans. If you meet certain eligibility requirements, you may borrow up to \$2,625 per academic year for the first two years and \$4,000 annually for the remaining years, for a maximum loan of \$17,250.

Graduate students are eligible for loans up to \$7,500 annually, to a maximum loan of \$54,750. Repayment generally begins six months after graduation. The minimum annual payment is \$600.

Because these education loans are guaranteed by the federal government, lenders' qualifying standards are usually less stringent than for other education loans. The federal government, however, guarantees loans for needy students only. Prior to the passage of the 1986 legislation on higher education, students with annual family incomes of \$30,000 or less could bor-

row through the Guaranteed Student Loan Program with no questions asked. Now all students have to prove financial need by filling out a form supplied by their school.

If you're interested in a loan, you have plenty of company. The College Board reports that one-third to one-half of all students do some borrowing.

Another option is the Student Loan Marketing Association, a government-chartered, publicly owned corporation, that offers loans called Sallie Maes. The Association buys guaranteed loans from lenders, pools them, and issues its own securities. Thus, lenders are able to clear off loans off their books and offer new ones.

PLUS (Parent Loans for Undergraduate Students) loans are federally funded and you do not have to prove financial need to receive one. The maximum PLUS loan is \$4,000 a year and parents can get these loans through participating financial institutions. Repayment begins within 60 days after you take out a PLUS loan.

See here before mailing

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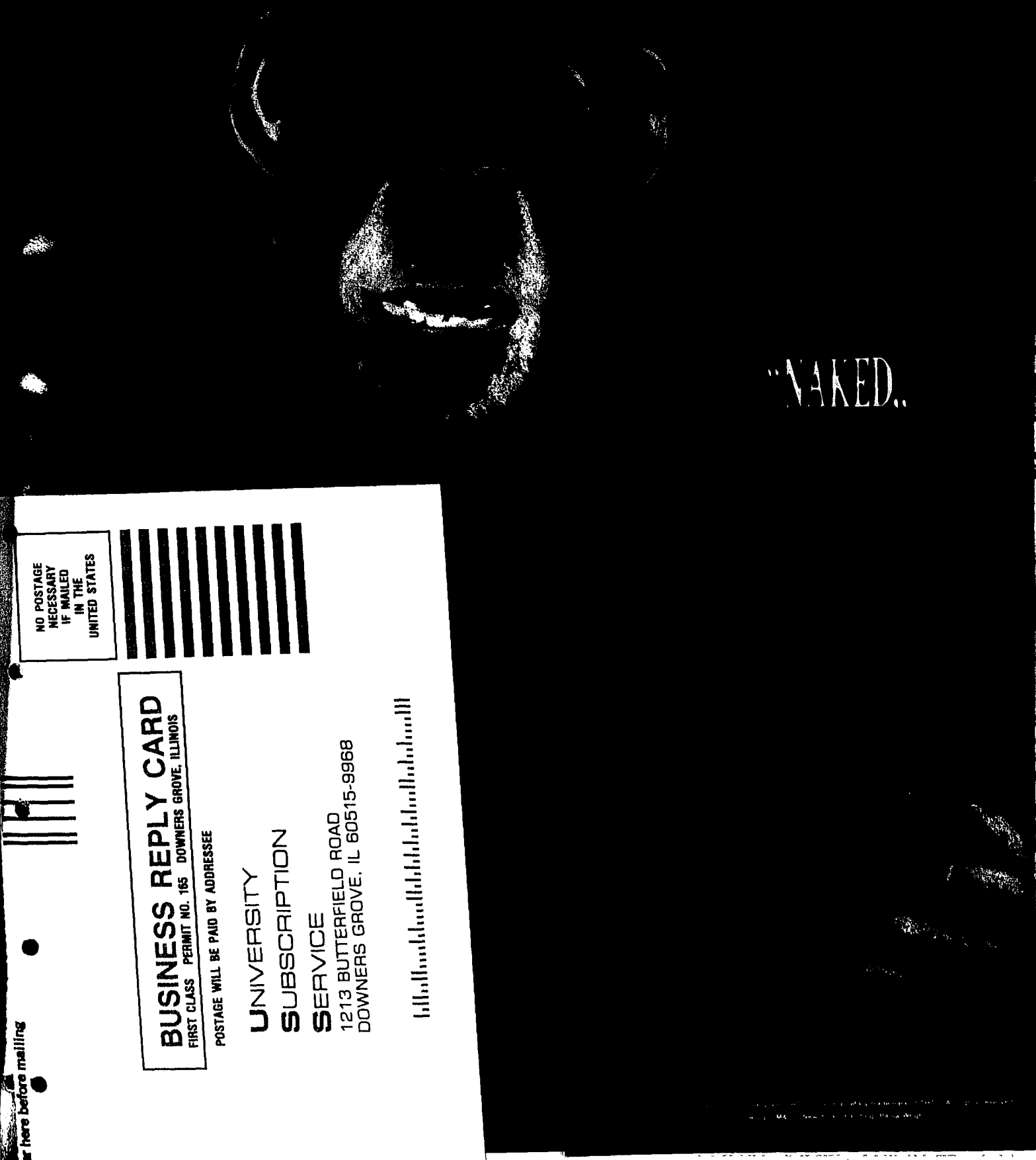
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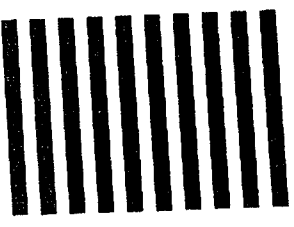
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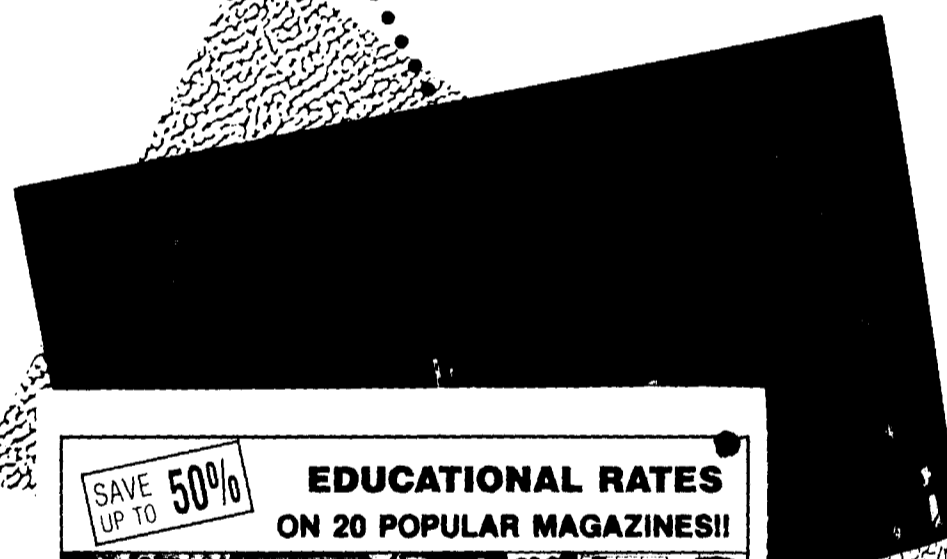
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on Idaho

hard Floyd had announced last Friday that he would remain as Idaho head coach for the 1988-89 season.

"We just decided we'd be happier here," he said last week in a prepared statement. "We love it up here where we are. This just seems to be the right place to be right now. The New Orleans job will be a great situation for someone, but I think the program at the University of Idaho is alive. The future is bright and I want to be a part of its continued growth."

UNO Sports Information Director, Ed Cassiere, did not say anything about Floyd's decision when contacted by the Argonaut yesterday.

Floyd could not be reached for comment.

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