

SPARTAN DAILY

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Serving the San Jose State University Community Since 1934

Wednesday, May 4, 1988

Solar saves money for lecturer

By Katarina Jonholt
Daily staff writer

Environmental studies lecturer Frank Schiavo is an example of a man who practices what he preaches. He lives in a solar home, buries leftovers in a compost pile and re-

(Schiavo) lives in a solar home and buries leftovers in a compost pile. His PG&E bill last month was \$12.

cycles all other waste. His PG&E bill last month was \$12.

His south San Jose neighbors, in almost identical tract houses, pay \$90-\$100 per month.

In the late 1960s, Schiavo was a physics student at SJSU, with an interest in car racing. A graduate class in conservation of the earth's resources changed his life, he said.

After he graduated, he pioneered an environmental studies program at Willow Glen High School before

coming to SJSU in 1975.

Two triangular-shaped solar receptors on the roof set Schiavo's house apart from the others in the area. The roof is covered with plywood and sun-repellant yellow polyester fabric instead of shingles.

But apart from this, the aesthetic differences are negligible. The house, covered by jumpers, pines and other "drought resistant" shrub and bushes, is barely visible from the street.

The receptors on the roof generate energy, which provides hot water for the household, shared by Schiavo, his wife, Linda, and her daughter, Déja.

The water is stored in a tank in the garage. When the weather is bad for long periods of time and the temperature of the water falls below 80 degrees, a gas heater automatically kicks in and contributes the extra power.

See SOLAR, page 8

Senator wants fee waived for needy students

By Vic Vogler
Daily staff writer

Academic Senator Jim Walters proposed Monday that financial aid packages absorb some of the cost of the 100W pre-test.

He said that loan and grant budgets should be adjusted to "reflect" the need of some financial aid students.

"There are a lot of kids who don't have money," Walters said. "On a need-based thing, (readjustment) would be equitable."

He added that students who can afford the \$25 Writing Skills Test should pay for it — even if they receive financial aid. But those in dire financial need should qualify for a fee waiver, he said.

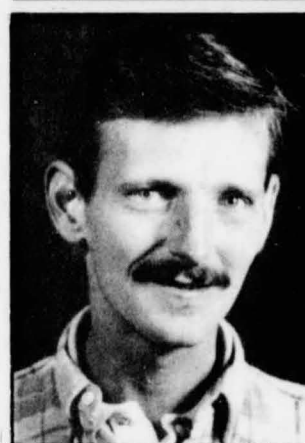
On Walters' request, Academic Senate Chairman Louie Barozzi asked the financial aid office to consider the student senator's proposal. But according to John Bradbury, associate director of financial aid, "It's just in the talking stage at this point."

"As far as I know, we have not yet agreed whether or not it's going to happen," he added.

The WST test packet states that financial aid students of "extremely limited financial resources" may already qualify for a fee waiver. Out of every \$25 exam fee, the Office of Testing and Evaluation budgets 20 cents for the waiver fund, director Mara Southern said last week.

Financial aid does not contribute to this fund, said Dick Pfaff, a financial aid administrator.

"We have no money to give (students)," he said. "We're just pro-



'There are a lot of kids who don't have money. On a need-based thing, (readjustment) would be equitable.'

— Jim Walters, academic senator

cessing the fee waiver." Pfaff added that the testing office "can handle only a very limited number of fee waivers."

See 100W, page 8

Amnesty deadline creates turmoil

LOS ANGELES (AP) — Armando Reyes bided his time for nearly a year, waiting for the immigration service to reveal its amnesty program was a cruel trick. But facing the deadline, Reyes took his place in line to sign up.

The Mexican-born Reyes and thousands of others jammed lines outside and inside U.S. Immigration and Naturalization Service offices nationwide Monday as the clock ticked toward a Wednesday midnight deadline for applying for amnesty and the right to become a U.S. citizen.

In Miami, the applicants lined up two days in advance to be assured help Monday morning. In Houston, they brought lawn chairs, ice chests and toys for the long wait. In Los Angeles, aliens conceded they had been putting it off, but now there was no time left for procrastination.

"I was afraid before, but now there's no more time to be scared," Reyes said, as he stood outside the Wilshire Boulevard office in Los Angeles, ready to apply for himself, his wife and two daughters.

"A good friend says it's not a trick, and now I realize I have to think of my family."

Reyes, 39, a janitor who came to the United States in 1978 from Aguas Calientes, said he easily assembled the papers needed to prove his family had lived here since Jan. 1, 1982 as required by the 1986 Immigration Reform and Control Act.

One of the authors of the legislation was in Los Angeles on Monday, and he gave a message of reassurance to those hoping for a life in the United States.

"Wednesday night at 12 o'clock we will take anyone in the line, all over the United States," said U.S. Senator Alan Simpson, R-Wyoming, who donned an ornate sombrero. "(They) will receive status in the United States that removes them from a fearful sub-culture of human beings."

Nationwide, the INS had received 1.2 million applicants by Monday, said Harold Ezell, the INS' western regional commissioner.

Excalibur unleashed!



Dan Sweeney — Daily staff photographer

SJSU President Gail Fullerton relives the legend of King Arthur as she draws the sword out of the stone. Fullerton is helping promote the University Theatre's upcoming production of "Camelot."

Student turns down research competition

By Joe S. Kappia
Daily staff writer

One of the 10 students selected to represent SJSU at this week's California State University student research competition has withdrawn from the exercise.

Disclosing this in an interview last week, Serena Stanford, the program coordinator, said that the student's withdrawal stemmed from employment commitments. The student, whose name is being withheld for professional reasons, is said to be from the School of Engineering.

According to the last SJSU research forum, two outstanding students were selected from the School of Engineering to participate in the upcoming research competition. Khushran S. Chhor was selected for "his work on state-of-the-art designs and applications of electrically erasable programmable read only memories" while Clifford Teoh was selected because he "demonstrated exceptional research abilities in his

work on pitting corrosion of high strength aluminum alloys in an acid-rain environment."

Stanford said that the research committee or the administration cannot persuade the student to change his mind since that is left entirely with the student to participate or not to participate. She, however, regretted that the student's withdrawal at the 11th hour has prevented other desirous students from participating in the competition since there is no other way now to bring in a substitute.

She said there is no administrative or academic policy to bind the student to compete; rather, she continued, it should be perceived as an honor bestowed upon the student to participate and win a prize. She hopes that for the next competition, SJSU will provide alternate candidates in the event of a withdrawal due to some extenuating factors.

All CSU campuses will be represented. See WITHDRAW, page 8

Africans celebrate freedom

By Lisa Walker
Daily staff writer

"What is our day," said Nehanda Imara, co-chairperson for African Liberation Day (ALD). "Most nationalities have a day (to represent their cultural heritage)."

May 27-28 will mark the 30th anniversary of ALD which is designated to celebrate and unite African people.

ALD is a national celebration which is recognized in various parts of the United States, the Virgin Islands, France, Canada and England. "(ALD) is not just an Afro-American program, it's an international program which is celebrated in just about every corner in the world," Imara said.

See FREEDOM, page 8

Student, professor co-edit collection



Matthew E. Durham — Daily staff photographer

Dianne Haywood, left, and Meg Bowman are collaborating on a collection of poems and other works titled "Readings for Older Women."

By Dani Parkin
Daily staff writer

The often adversarial relationship between teacher and student melted down this semester when Sociology Professor Meg Bowman and Dianne Haywood, an SJSU biological sciences major, got together to create a book.

The book, "Readings for Older Women," will be a collection of poems, readings, articles and quotations scheduled for completion and publication in 1989.

"The purpose is to make older women feel good about themselves — to negate the idea that you're getting old and wrinkled and you're going to die an old biddy," Bowman said.

She explained, "Older women have no rituals, they need to celebrate menopause. We need to celebrate the fact that we're alive and not dead."

This is the third book Bowman has published. All of her other works have also been collections with her. See AUTHORS, page 8

FORUM

SPARTAN DAILY

Published for the University and the University Community by the Department of Journalism and Mass Communications

Since 1934

Affliction tests real courage

If it's true that adversity builds character, then at least one parent of an SJSU student should be extremely proud of her moral and ethical strength.

That parent's name is Tina Houts, and one source of adversity in her life is an affliction called narcolepsy.

Narcolepsy is an illness that plagues its victims with sudden and uncontrollable attacks of deep sleep.

Houts also has emphysema and cataplexy.

"The cataplexy means if I get excited, angry or start laughing, I am immediately unconscious on my feet, and fall with no hope of protecting myself from the fall," Houts said.

She described a time she fell in a Santa Clara County Courthouse; it took place during her divorce proceedings.

"I had one bad one in the lobby of the courthouse. The paramedics and the firemen were called," Houts said.

During her divorce hearing Houts was required to prove that her sleep disorder was not psychosomatic.

The court mandated that medical verification be attained from a witness whose claims were unusual. Narcolepsy does not get much media coverage. One consequence of the illness' anomimity was an aura of disbelief.

Is she really sick or is she just after "more" money from a soon-to-be ex-husband, many inquiring courtroom spectators wanted to know.

Among the evidence Houts produced in court was the testimony of Dr. Richard Coleman of the Stanford University Sleep Disorders Clinic.

Many consider this clinic the best facility of its type on the West Coast, and Coleman to be an expert in his field.

"Mrs. Houts continues to have moderate impairment in daytime functioning, even with her current medication," Coleman said.

"It is important to note that narcolepsy is a lifelong condition, which at the present time is incurable, although symptomatic treatment is utilized."

The "symptomatic treatment" the doctor is referred to normally consists of doses of Dexadrine (a speed-like drug) several times daily.

Houts said her "Dexies" are expensive (200 tablets for \$60) and have some side effects (increased heart rate and dryness of the mouth to name two.)

An attorney for Houts said, "The narcolepsy and lack of employment for 19 years make (future) employment impossible. Spousal support should be granted, and an audit or accounting of respondent's (James Houts) business should be ordered to insure a fair and accurate ruling."

Tina Houts did get spousal support. She says she is not satisfied with the estimation made of her ex-husband's construction company.

What the legal beagles did not quite figure out is how Tina Houts is supposed to live off of \$450 a month.

Meanwhile, Houts continues struggling for her rights.

She cannot get too angry — her body won't stand for it.



Hazel Whitman



"EVERYBODY WANTS ME TO PULL YOU, BUT I THINK YOU'RE THROWING GREAT!"

Russ Never Sleeps



Russ Baggerly

No-fault is really no-win

Insurance companies in California are joining legislators in advocating the introduction of so-called "no fault" insurance for the drivers of this state. California already has a risk-pool of insurance, used to provide those drivers with records bad enough that insurance companies normally would not touch them, with the means to pay for damages they might inflict in an accident.

As a matter of fact, 45,000 of the 50,000 drivers currently involved in this risk pool are located in the Los Angeles area. That same area, by the way, boasts the highest cost of insurance in the state.

There are thousands upon thousands of people out there driving with no insurance whatsoever. If one of them smacks into you, and they have no means to pay, your own insurance company will have to foot the bill. And guess what, your premiums will go up as a result of your claim to pay for the damages caused by that uninsured driver.

Insurance is a racket. The blood-suckers who promise to protect you from the incredible cost of having an accident these days are the same ones who plan to inflict this no-fault scam on us if voters approve the measure at the polls.

I had no-fault in Michigan. The system there had been in place for years, and there was one result that I have a hard time forgetting. No one gave a diddly-damn about anyone else's car. After all, everyone's insurance company took care of their own vehicles, right? But every time you made a no-fault claim, your own rates would go up again. File too many claims and the company could drop you. That is not inductive to maintaining a good looking, mechanically sound automobile.

And as for the risk pool, I had that in New Jersey, but not because I was a bad driver. It seems that the state had taken to this no-fault business, and years later the cost of insurance had gone up so much, and rates were so high due to companies raising the rates with every claim, that most drivers were just skipping the whole thing. The number of uninsured drivers there rose to unbelievable proportions.

So state officials decided that they would force each friendly insurance company to accept a proportion of the insurance policies written there. That's where the risk pool came in. When I went to get insurance for my new Volkswagen, I naturally walked up to the Allstate counter in the nearest Sears store.

Well, I didn't get insured; that took time, but I did get to post a \$500 bond, (applicable to my first premium) to get a certificate to keep in the car, and which would allow me to drive "legally."

A month or so later I got a note from the folks at Last National Po-dunk Insurance Company, saying they were carrying my policy. They neglected to tell me at what levels I was covered, but fortunately, I had no occasion to find out. I soon moved out of the state and away from the whole mess. (They kept the \$500).

Ten years have gone by since then, and here I am, looking at a new set of slimy no-fault advocates starting to beat their drums. Well, don't be taken in by the pro no-fault types. Ask them these questions:

- Who pays if an uninsured motorist hits your car?
- The answer is *you*.
- If the accident is not your fault, who pays? *You again.*
- Can you get good driver, multi-car non-smokers or any other discount under the no-fault system?

Not likely. Under the no fault I remember, everyone is the same, and starts at the same rates. Now consider this. By the insurance companies' own admission, they are not in the business of replacing the automobile that you have destroyed in an accident. What they give you is the "actual" — read: what they say it is — cash value. And it will never, ever be enough to replace the car you lost. They depreciate, don't you know.

I guess what I want to hear is the real deal, non-legalistic version of what the proponents of no-fault are trying to see approved. The spirit of this plan, to reduce premiums while increasing the number of motorists who are insured, is admirable.

But I'll bet you that's not what will happen. I'll bet what we see is the same old sleight-of-hand if this measure ever reaches the ballot. Good thing the legislature decided to put the whole mess on hold.

Russ Baggerly is the Assistant Forum page Editor. Russ Never Sleeps normally appears each Monday, but because there was no paper Monday, and another editor wanted a break, it's here today.

Letters to the Editor

Biased against majors?

I chose to examine five newspapers, Feb. 3, and 10, Mar. 9, and Apr. 20, and 27th. In looking at them, I found that out of 20 "Letters to the Editor," eight were written by seniors, five by juniors, four by sophomores, one by a freshman, one by a professor and one by a graduate student.

Of these twenty letters, three were written by journalism majors, two by advertising majors and the rest were all different, consisting of: Aeronautics, Business Administration, Administration of Justice, Aviation, Civil Engineering, Professor of Music, Philosophy and Liberal Studies; and one was unclassified.

Unfortunately, not everyone was represented in these letters. Not one science, mathematics psychology or art student, just to name a few, was published. Also, out of 20 letters, only one freshman was represented. Come on! This looks like bias to me. With this evidence, I came to the conclusion that the editor(s) don't give equal representation to younger students, professors, or some majors.

I would like to know how many people write in and how many are rejected and why they were rejected. I hope the reasons are not because of a biased editor, but because the seniors and juniors write better than the sophomores and freshmen, or that journalism students write better than science students. If the reasons are because of superior writing techniques by older students, or by students in certain majors, then I can understand why very few of the "unpublished" are that way.

My suggestion is that at least one letter from each group that writes in should be published each day. It would be like the best of each group. I realize that sometimes space

doesn't allow for more letters, but considering that this is a school newspaper, there should be more room for student and teacher feedback on all issues.

Alicia Laverty
Freshman
Psychology

Editor's note: This semester we have received more than 200 letters, and printed over 97% of them. Your stats represent only the students who have bothered to write in. We only skip the inarticulate, the illiterate and the novellas.

Story was in error

The April 25 issue contained a fascinating story about possible violations of environmental legislation during the planning period of the Recreation and Events Center. In that story (it was) stated that the California Environmental Quality Act was violated because a Negative Declaration was not advertised or placed on public display in Clark Library until after the report was already approved.

That's not really so, but there's a good reason why (the) reporter became confused. The declaration was received by the library office, date stamped and sent to the Reference Desk for immediate circulation to the public on June 12, 1985. It was kept in this very prominent spot until February, 1987. At that time, it was decided that the Report was of long term interest and therefore should be cataloged and sent to the Reserve Book Room. The date that is listed in our computers, Feb. 10, 1987, corresponds to the time the Report was processed, not to the time when it first became available to the public.

At any rate, the Report is alive and well and living in the Reserve

Book Room (3rd Floor, Wahlquist North). The call number is LD 729.5 R43x 1985. Its title is, "Recreation and Events Center: Initial Study and Negative Declaration."

Thank you for promoting interest in this exciting best seller. Now that it has been located, I hope many students will read it.

Ruth Hafter
Library Director

Publicize alumni

I'm writing in response to the April 18 issue that contained Deborah G. Guadan's article, "Tomorrow's ticket to success." I am concerned with the amount of opportunities available to graduates from SJSU.

Students who attend prestigious institutions, such as the University of California at Berkeley and Stanford University appear to have no fear of not being able to succeed after graduation. Their confidence can be attributed to the publicity given to those institutions. SJSU does not receive the same amount of attention, but it does not mean there is no future for its graduates. Students need to be aware that SJSU's continuing growth of recognition in engineering and business has opened doors for many graduates and may do the same for them.

The success of alumni should be used to project a better image of the university. The Spartan Daily, along with the Alumni Association, can work together to accomplish the goal. A monthly profile can be done on successful alumni to serve as an example for SJSU students.

If students can be provided with examples of successful alumni, they will be encouraged to compete equally with graduates from notable universities.

Veronica Martin
Freshman
Business Management

Ads lack information

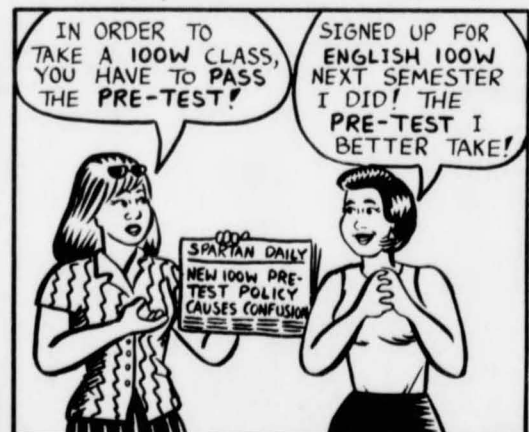
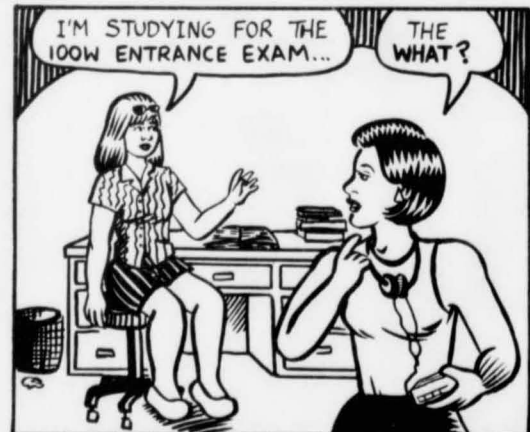
What happened to promoting safe sex? A full page was devoted to an advertisement for the *Today Sponge* titled, "Too bad she didn't know what to do." (Apr. 18). The advice in the ad may help her prevent a pregnancy, but what about preventing diseases that could be fatal?

There is another advertisement for a contraceptive that has begun to appear on overcrowded bulletin boards in classrooms around campus. The ad is titled, "TruthRumor," and deals with myths surrounding the use of the pill, which like the *Today Sponge* offers no protection from sexual transmitted diseases.

The advertisements are relaying two central messages to SJSU students. First of all, from reading the advertisements one is not informed of the danger of contracting AIDS through sexual intimacy. Secondly, both advertisements are directed toward women, implying that it is solely the responsibility of the women to provide protection.

Those two messages are false. AIDS is a major influence in shaping sexual lifestyles in the 1980s, and both individuals engaging in sexual activities are responsible for the outcome. So — where are the advertisements for condoms?

T. J. Trull
Freshman
Undeclared



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Forum Policy

The Spartan Daily would like to hear from you — our readers.

Your ideas, comments, criticisms and suggestions are encouraged. We feel that by listening to our readers we can better serve the campus community. However, personal attacks and letters in poor taste will not be published, nor will anonymous letters be accepted.

All letters may be edited for length or libel. We will also correct obvious style and grammar errors.

Letters must bear the writer's name, major, phone number and class level.

Deliver letters to the Daily office on the second floor of Dwight Bentel Hall or to the Student Union information desk.

Bolivian musician plays in S.U.

Songwriter performs original Spanish music for students

By Serena Griffith
Daily staff writer

When he lived in Bolivia, he visited hospitals and played his guitar for the patients. Monday, he played for an American audience in the Student Union.

Edwin Moreira, a 23-year-old Bolivian musician and medical student, said he misses those hospital visits, but he was glad to be in California, weaving his tapestry of Spanish folk songs before a quiet and appreciative crowd.

He played songs he had created, such as "Cueca del Estudiante" (Song for Students), on instruments he had crafted with his own hands. He played Spanish folk songs from Bolivia, Ecuador, Chile and Venezuela. "Palomita" is a song named for the dove; "Primer Amor" is about first love.

At age 15, Moreira was already spending hours with a guitar in his home town of Cochabamba, Bolivia. The time he devoted to the instrument paid off — he created his own effective method of teaching guitar and wrote a 58-page book detailing the method. The book is on sale today, and two records he released in Bolivia have also done well.

Before he came to the United States to study English and medicine, he was a medical student and guitar instructor. He has been in the Bay area for three weeks and he already has guitar students here. One student is his agent and manager, Roberto LaFuente. LaFuente serves

as a translator as well, though Moreira said weekday English classes in Cupertino were helping him.

Communication, Moreira said, is the most difficult thing he's faced in the United States. A little of that confusion made his Los Angeles to San Jose bus trip go awry. He missed his stop and stayed on the bus to San Francisco. LaFuente drove to the city to get him.

He did, however, have a chance to see California scenery and he thinks the state is beautiful.

He has a love for beauty; both in his music and in his surroundings. His vocals are so inspiring that a Los Angeles band which had formerly played only Latin instrumentals has asked him to join their group and sing for them. The band, Sukay, is formulating plans for a European tour.

Moreira may be a part of that European tour, but he said he wants to stick to his goal of obtaining a degree in medicine here, as well as a thorough understanding of English. He is not sure, he said, what he will do when his five year visa expires.

LaFuente said Moreira "always wants to help people, with his music and with medicine."

Monday's performance was organized by Roland Hamilton, a professor of Spanish. Moreira spoke only Spanish between each song as the crowd, at least some of them, nodded and smiled in comprehension.



Roberto LaFuente — Special to the Daily

Edwin Moreira, a Bolivian musician, shows off an instrument he crafted with his own hands. Moreira performed in the Student Union.

British pet store recalls foot-long Missouri frogs

WASHINGTON (AP) — It happened in England, and the plot reminded the congressman from Missouri of the title of an imaginary horror film — "The Bullfrogs That Ate Britain."

According to Rep. Jack Buechner, R-Mo., British gardeners who raise goldfish in ornamental pools were looking for a way to scare off marauding cats that scooped the goldfish out of the pools and had them for lunch.

The solution: A British pet store imported Missouri tadpoles which are said to grow into foot-long Missouri bullfrogs, large enough to give a British cat the fight of his or her life.

But, said Buechner, alarmed

environmentalists saw in all of this an unintended consequence.

"Ecologists protested that the carnivorous amphibians would eat native frogs and newts and wreck the area's ecological balance," he said.

So the pet store recalled 400 Missouri bullfrogs as a threat to the native-born inhabitants of British gardens, Buechner said and added this:

"After hearing this, I hopped over to the House floor to deliver this sad news to my colleagues."

"Imagine — a foot-long frog!"

"Who would believe it?"

"It's no wonder they call Missouri the 'Show Me State.'"

SpartaGuide

SpartaGuide is a daily calendar for SJSU student, faculty and staff organizations. Items may be submitted on forms in the Daily office, Dwight Bentel Hall Room 208, but will not be accepted over the phone. Deadline for the next day's publication is noon.

TODAY

Political Science Department/Pi Sigma Alpha: Deadline for reservations for annual banquet and lecture on presidential election on May 13. Call 415/858-7249 (days) by May 9.

Reed Magazine/English Department: 42nd edition of Reed Magazine is now on sale in the bookstore. Call 924-4426 for information.

Artists Guild: Spring sale. Through May 6, Mon.-Thurs., 8 a.m.-8 p.m., Friday: 8 a.m.-4 p.m. Art Quad. Call 272-4704 for information.

Psychology Department: Prof. Gene Medinnus is studying twin relationships and twin bereavement. He would like to interview twins or one member of a set of twins. Call 924-5646 for information and/or appointment.

Department of Theatre Arts: Presents CAMELOT, May 6-14 at 8 p.m. and 7:30 p.m., May 7, University Theatre. For more information call 924-4551.

Art Department: Design Alumni Exhibition, Art Gallery 1 through May 26, Mon.-Thurs., 11 a.m.-4 p.m. and Tuesdays 6-8 p.m. Art Building 127. Call 924-4328 for more information.

SJSU Macintosh Users Group: Meeting, 5-10:30 p.m., S.U. Montalvo Room. Call 241-3577 for information.

MEChA: Meeting, 5:30 p.m., Chicano Resource Center. Call 298-2531 for information.

Student Health Service: Student health advisory committee meeting,

noon, Health Building 208. Call 924-6117 for information.

Catholic Newman Community: "Ethics in the Work Place," 7:30 p.m. at Campus Ministry Center, corner of 10th and San Carlos streets. Call 298-0204 for information.

Faculty Book Talks: Selman Burkorn speaks on "Masters and Johnson Crisis: Heterosexual Behavior in the Age of AIDS," 12:30 p.m., University Club, 8th at San Salvador streets. Call 924-5545 for information.

Re-entry Advisory: Last brown bag of the semester — drop in! Noon-1:30 p.m. at ADM 223. Call 924-5930 for information.

Campus Democrats: Presidential candidate forum. Noon, Council Chambers, third floor, S.U. Call 280-7225 for information.

Chinaca Alliance: Cinco de Mayo, classical guitarist performs from noon-1 p.m., Amphitheater. Call 924-2516 for information.

Catholic Newman Center: Discussions on "Exploring Moral Issues," 7:30 p.m. at Campus Ministry Chapel, 10th and San Carlos streets. Call 298-0204 for information.

Department of Meteorology: Mark Burton's farewell address to the troops, 3:30-4:30 p.m., Duncan Hall 615.

Fantasy and Strategy Club: Open gaming room — bring games, meet players, 6-11 p.m., S.U. Upper Pad. Call 377-5349 for information.

Akbayan: Filipino-American Club: Elections, 2 p.m., Almaden Room, S.U. Call 415/790-2303 for information.

Le Cercle Francais: Election for new officers, 1:30 p.m., Sweeney Hall 313.

Alpha Lambda Delta: Meeting/elections/party, 5:30-6:30 p.m., S.U. Almaden Room. Call 262-9172 for information

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Acena captures crown at Nationals

By Douglas Alger
Daily staff writer

Nine members of SJSU's varsity judo team travelled this past weekend to Fort Wayne, Indiana, to compete in the U.S. National Championships. Involving athletes from all over the nation, the two-day competition resulted in four top-three finishes by SJSU students.

Albert Acena took first in the 143-pound division, beating Oscar Rivera of Florida, in the final round of competition. Steve Kyrmaros, Jerry Guay and Phillip Uyesato also fought on behalf of SJSU at 143 pounds.

Mike Manning and John Kawamoto competed at 132 pounds, with Manning securing a second place finish against Mickey Matsumoto of Los Angeles.

"John should've been fighting up there (in the final round)," Manning said.

The 132-pound weight class was described by Manning as "wide open" because of a knee injury which eliminated top-ranked competitor Clayton Sunada.

"The competition was intense," said Manning about his first U.S. National Championships.

Sunada had won the collegiates at 132 pounds, winning over Manning by a quarter of a point. Sunada's injury is similar to those suffered by both Kawamoto and Manning last year.

"Hopefully I'm following in the footsteps of (SJSU team captain) Keith Nakasone," Manning said. Nakasone recovered from a knee injury to ultimately win the Olympic Trials.

Both of the Spartans' 156-pound competitors placed in the event, with Dave Williams finishing second and teammate Dan Hatano finishing third.

Lee Sands, normally in the 189-pound weight division, fought this weekend at 172 pounds, although he was unable to place.

"It's been a hard, grueling year, especially with our loss at the collegiates," said Nakasone before the competition. "Winning can make the difference in morale."

Upcoming bouts for SJSU judo team members include the 1988 Olympic Trials on May 14.

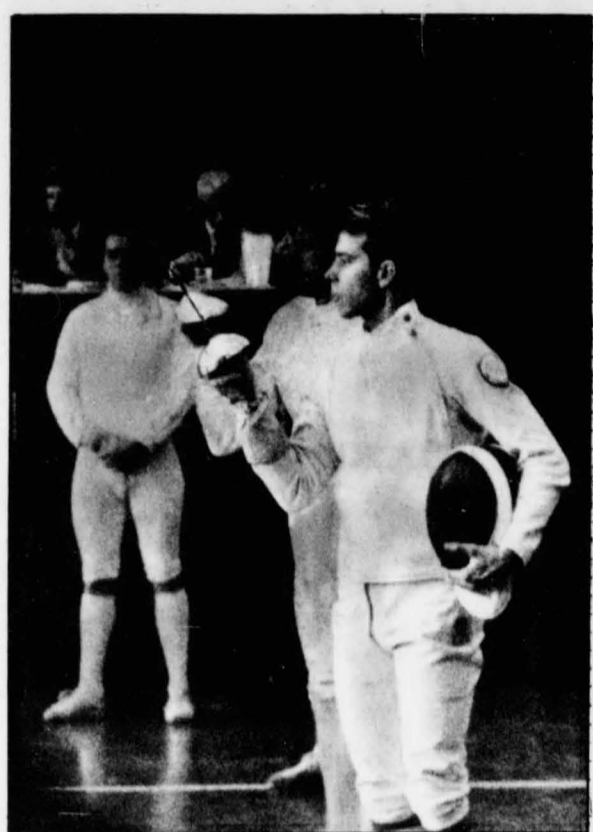
Athletes Kevin Asano, at 132 pounds, Joe Wanag, at 189 pounds, and Mike Swain, at 156 pounds, will be fighting in the competition. All three have been ineligible to compete in the U.S. National Championships and other tournaments since their preparation for the 1988 Olympic team.

Hernandez receives N L honor

NEW YORK (AP) — Keith Hernandez of the New York Mets, who hit four home runs and drove in 14 runs to snap a season-long slump, was named National League Player of the Week.

Hernandez had eight hits in 20 at-bats and, in the most productive game of his career, drove in seven runs, including the 1,000th of his career, with two home runs against the Atlanta Braves.

Kent Hrbek of the Minnesota Twins, who had 11 hits in 23 at-bats, was named American League Player of the Week. Hrbek hit four home runs, four doubles and drove in eight runs to help the defending world champions to a 4-2 record for the week.



Special to the Daily

Tom Vlahos demonstrates salute to examining board Spartan fencers impress maestros

By Jim Hart
Daily staff writer

Two internationally acclaimed maestros laid down their swords Saturday to serve on a board that reviewed seven SJSU student's progress in perfecting their fencing talents.

Maestros Enzo Musumeci Greco and Niccolo Perno liked what they saw, and all seven successfully moved up in rank.

"Both maestros were impressed. They said they did not expect this level of play in the U.S.," said Sam Slaughter, founder and president of the SJSU Fencing Club.

Slaughter succeeded in becoming a provost, just one step under a master (also called maestro).

"I will be back to get my (fencing) masters, but I expect it will take five to seven years to prepare," Slaughter said.

To become a "provost," Slaughter had to prove competence in all three weapons used in fencing competition: the foil, epee and sabre.

The other six students achieved the "instructor" credential, proving competence in one weapon, which is a step under provost.

In response to what the maestros saw, they are sending letters to the International Academy of Arms and to SJSU President Gail Fullerton.

Slaughter said this will give the military fencing master's program at SJSU international recog-

ognition and "hopefully" a varsity team.

"International recognition means that it will be known all over Europe that there is a school in the U.S. that confidently practices classical Italian fencing," Slaughter said.

Maestro Gaugler, an art department professor, had some insight into what it means to have "international recognition."

"It means that anyone receiving a credential here at San Jose (State), would have a level of training that is comparable to that found in the best Salles in Europe," Gaugler said.

"It also means that a master who received his credential here would be considered an equal in Europe," Gaugler said.

The SJSU Fencing Club was cut some years back because of a lack of funding. The needed finances apparently went to the softball team.

"Not to be recognized, the university would be turning its back on us. It is ridiculous not to fund us," Slaughter said.

Sports Information Director Lawrence Fan said that funding for a coach and scheduling are just a few of the problems that face the Fencing Club and their desire to be recognized as a team.

"As far as I know, the university hasn't looked at adding to the number of inter-collegiate programs," Fan said.

Trainers prepare for Derby

LOUISVILLE, Ky. (AP) — Charlie Hadry doesn't enjoy the spotlight; D. Wayne Lukas basks in it.

Outside Barn 37 at Churchill Downs, Hadry, a little-known Maryland trainer who handles the colt Private Terms, reluctantly handles the media attention with short, barely audible replies.

Across the way at Barn 39, Lukas, the nation's leading trainer with stables on both coasts and some in between, speaks of his filly, Winning Colors, in glowing terms.

Either horse figures to be favored for Saturday's Kentucky Derby, the 1 1/4-mile, opening leg of thoroughbred racing's Triple Crown which could attract as many as 19 3-year-olds.

Private Terms, the Gotham and Wood Memorial winner at Aqueduct, is unbeaten in seven starts and the colt has shown the ability to stay close to the pace and fire in the stretch run.

Winning Colors comes into the Derby off her front-running romp over the males in the Santa Anita Derby. She has won five of six starts, finishing second by a neck in her only loss.

Asked if he expected Private Terms to go off as the favorite, Hadry said Monday, "I really don't care."

Asked if he was nervous in his first Derby appearance, Hadry, 57, muttered to the assembled media, "You people make me more nervous."

When questioned how he celebrated after the Wood Memorial, he said, "I got in my car and drove home (to Westminster, Md.) and went to bed."

Hardy said a Derby victory wouldn't mean much to him, but "it would mean a lot to the horse."

A victory would mean a lot to Lukas, 52, who, in 10 years, has become racing's most dominant trainer, but hasn't won the Derby with 12 starters over the last seven years.

"It's not as big a thing to me as people make it out to be," said Lukas, whose stable earned a record \$17.5 million last year.

Lukas, who has run two- and three-horse entries in the past, is going just with Winning Colors, who will be the 35th filly to run in the Derby. Only two have won it — Genuine Risk in 1980 and Regret in 1915.

Lukas ran two fillies in 1984 when Life's Magic ran eighth and Althea was 19th.

He has saddled numerous other stakes-winning fillies, headed by Lady's Secret, the 1986 Horse of the Year.

"Winning Colors could be my best filly," he said. "I don't think she has comparable raw talent to Lady's Secret, but she has more strength."

Critics claim that Winning Colors didn't beat much on the West Coast. But Lukas disagrees, having saddled horses in all the Derby prep.

"The California horses are as good as any," he said. "If Winning Colors could have run in all of them, she would have won them all."

Lukas places Private Terms and

his filly a notch ahead of the Derby field with Brian's Time, the Florida Derby winner, and Forty Niner alone on the next level.

Winning Colors, a roan daughter of Caro, burst from the gate in the Santa Anita Derby and went on to a 7 1/2-length triumph in the 1 1/4-mile event.

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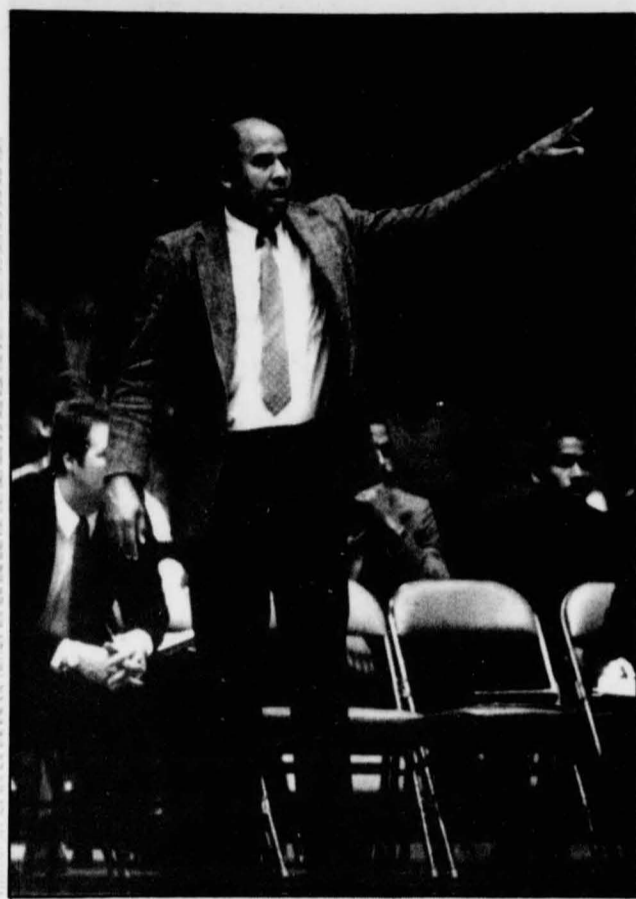
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Contract extension satisfies Berry



Spartan Daily File Photo

Coach Bill Berry will continue directing men's basketball

By Ron Haynes
Daily staff writer

After nine seasons of guiding the SJSU men's basketball team, Coach Bill Berry has agreed to a multi-year contract extension. Terms concerning the extension were undisclosed.

"I'm glad the issue is settled to everyone's satisfaction. This has been a matter of going through a contract negotiation process," Berry said of the extension to his contract which was to expire in July.

Despite the notion that the extension was prolonged beyond the normal period of such negotiations, SJSU Athletics Director Randy Hoffman thinks otherwise.

"I don't think it was an extended period," Hoffman said, citing that the negotiation period was normal as he saw it and that an evaluation and review by the Athletics Board was necessary before a final decision was made.

Area media sources had termed the negotiations as a (somewhat) "sensitive area."

According to Hoffman and Berry, contract negotiations, including this one between Berry and the university, are a personnel issue directed toward those concerned. And for this reason, Berry's terms of extension will remain closed to the public.

The extension of Berry's contract depicts the confidence in his program by the university, and the optimism felt by both parties as Berry enters his 10th season.

"This is a vote of confidence for Bill by the division of intercollegiate athletics and the university. We have high expectations for the basketball program and feel he can achieve those goals," Hoffman said.

After assuming the job in 1980, the 46-year-old Berry has been the second most successful Spartan coach with an overall record of 137-121. Five of his nine Spartan teams have posted winning records and one finished at the .500 level.

In his first year as coach, the Spartans participated in the NCAA Tournament and the following season, the team won 21 games and appeared in the National Invitational Tournament.

As Berry looks ahead to next season, he is confident that 10 returning lettermen from last season's 14-15 team, three redshirts and a new crop of four freshman can provide the nucleus needed to produce a winning program. He is pleased with the freshmen coming in and is hoping that they will react favorably to the SJSU basketball transition.

Berry is known to the players, and to the media who covers them, as a tough, hard-nosed coach. New players to the program will have to quickly adapt to his ideas and non-nonsense coaching philosophies. In the past five years, 13 players have either quit the team or been dismissed for various reasons — among them missing classes, an idiosyncrasy that Berry doesn't tolerate.

"If they work hard," Berry said of next season's hoopsters, "we should have a real fun team and with the proper blend, I think it will be a real exciting season."

"I think San Jose State basketball is in an exciting period. Our new on-campus arena is going to be finished in a year and I think our program is in good hands."

Rose will continue managing Reds while on appeal

CINCINNATI (AP) — Pete Rose will be allowed to manage the Cincinnati Reds while he fights his 30-day suspension — the harshest for a major league manager in 41 years — for shoving an umpire.

Rose said he was shocked when he learned that he received the month-long suspension Monday from National League President Bart Giamatti for shoving umpire Dave Pallone.

The two shoves during a loss Saturday night to the New York Mets touched off an ugly scene at Riverfront Stadium in Cincinnati, with fans hurling objects at Pallone.

Giamatti called the incident "one of the worst in baseball's recent memory." He also chastised Reds broadcasters Marty Brennaman and Joe Nuxhall for their on-air criticisms of Pallone during the 15-minute barrage by fans, and summoned them to New York today for a meeting. Giamatti called their remarks inflammatory.

The suspension touched off a flurry of irate phone calls to local talk shows Monday, left Reds players stunned by the severity, and brought calls for an equally severe sanction against Pallone.

"It's kind of a harsh fine, 30 days," pitcher John Franco said. "I don't think it's fair to the players, to Pete or to Cincinnati. If anybody should be suspended for 30 days, it should be Dave Pallone."

"Thirty days is too much. There are people who commit crimes and don't spend 30 days in jail."

Rose, too, thought the penalty too severe. He didn't show up at the ballpark Monday because he had arthroscopic knee surgery in the afternoon, but said in a statement released by the club that he'll challenge the penalty. Coach Tommy Helms managed the team in a 3-2 victory over Montreal.

"No player or manager has greater respect for the umpires than I do, and I have demonstrated that over the years," Rose said. "But I am shocked at the length of the suspension I received. While I expected to be suspended, I feel that this unprecedented 30 days is excessive."

It's the longest suspension for a manager since Leo Durocher of the Brooklyn Dodgers was suspended for the 1947 season by Commissioner Happy Chandler for "incidents detrimental to baseball." The Dodger manager allegedly had associated with gamblers.

Reds General Manager Murray Cook said the team supports Rose's position and will file a formal appeal today. Rose will be allowed to manage while his appeal is heard.

If he loses the appeal, Rose would be barred from the dugout and from any area where he could

'No player or manager has greater respect for the umpires than I do, and I have demonstrated that over the years.'

— Pete Rose, Cincinnati Manager

give directions to the team once the games begin.

"I'm assuming Pete will manage the club at this point (tonight) if he's able," Cook said.

The stiff suspension and undisclosed fine for Rose were applauded by Richie Phillips, executive director of the Major League Umpires' Association.

"I think that's just fine," he said. "I had asked him (Giamatti) to move swiftly and severely, and I think 30 days are justified."

Pallone declined comment on the suspension. He's one of two current National League umpires who worked during the 1979 umpires' strike, and isn't a member of the union.

The play that touched off the incident occurred in the ninth inning Saturday night in a 5-5 game that had already included a bench-clearing tussle over a hit batsman.

Howard Johnson was on second base with two out in the ninth when Mookie Wilson hit a grounder to shortstop Barry Larkin, whose throw pulled Nick Esasky off first base. Pallone hesitated before calling Wilson safe, giving Johnson time to score the eventual winning run without a throw home.

Rose shot out of the dugout and got into an animated argument with Pallone. The umpire poked Rose below the left eye, and Rose shoved Pallone. Rose then was ejected, inciting the crowd of 41,032.

Radios, baseballs, marbles, golf balls and other objects were thrown on the field for 15 minutes. Pallone was told by crew chief John Kibler to seek refuge in the umpires' quarters while the rest of the crew finished the game.

Asked Monday whether he waited too long to make the call, Pallone said, "My honest answer to that is no."

Brennaman said he stands by his criticism of Pallone.

"The guy's an incompetent umpire. I said that, and I'm not backing off that one bit," Brennaman said Monday.

Lynam to remain 76ers' head coach

PHILADELPHIA (AP) — The Philadelphia 76ers Tuesday signed Jim Lynam, who took over after the midseason firing of Matt Guokas, to a three-year contract as head coach.

Terms of the deal were not disclosed. "The 76ers organization views Jim Lynam as a top-notch communicator and motivator," general manager John Nash said in a statement. "We were pleased with Jim's effort in a limited role last season and feel that Jim has the ability to lead our ballclub in the right direction."

The 76ers, 36-46, failed to make the NBA playoffs this year for the first time in 13 years. They were 16-23 under Lynam, who took over at the All-Star break.

"I wouldn't have been interested in this position if I didn't feel this team was ready to go forward," Lynam said at a news conference.

He denied any interest in the expansion Charlotte Hornets, who had asked the 76ers for permission to talk to Lynam. The coach said he wanted to stay in Philadelphia.

Sixers owner Harold Katz said Lynam was the only candidate for the job because of his performance as head coach. He said he didn't think the Charlotte inquiry was a major factor.

"It may have been to a point in that I didn't want speculation," Katz said. "Jim's is the only name I was considering toward the end of the season."

Katz had indicated in recent days he would keep Lynam.

"Jimmy Lynam may be the best-kept secret in

basketball," Katz said in prerecorded comments aired Thursday on WPHL-TV. "There's a very, very strong chance he'll be back ... more than strong that Jimmy will be here in Philadelphia."

Lynam still had one year left in his contract as an assistant coach.

Among the candidates reportedly considered for Lynam's job was Chuck Daly, coach of the Detroit Pistons. But speculation had indicated he would want both the coaching and general managing jobs. Nash's contract as the 76ers' general manager expires in June.

Asked about the future of Nash as general manager, Katz said, "I first focused on the head-coaching situation. Now I feel I can focus on John Nash. Give me some time, OK?"

Mrs. Payton copes with hubby's retirement

BARRINGTON, Ill. (AP) — When Connie Norwood was a senior in high school, she and her aunt took a weekend jaunt from their hometown of New Orleans to Jackson State University in Jackson, Miss.

She didn't know it at the time, but the trip would have a dramatic effect on her future.

Jackson State football coach Bob Hill, whom Connie's Aunt Betty had been dating, arranged for Connie to meet a promising young running back on his team, a polite, soft-spoken young man from Columbia, Miss., named Walter Payton.

In a few years, Connie Norwood would become Connie Payton and move from the deep South to Chicago, where Walter would suit up for the Chicago Bears. For 13 years, she would support, console and cheer her husband through one of the most phenomenal careers in professional football history.

She would work to create a normal environment amid the media spotlight for their two children. And she would work to establish her own identity, first through modeling and a Wheaties TV commercial and more recently, through her work as a spokeswoman and active member of several charitable groups.

A stylish, attractive, articulate woman of 33, Connie Payton is coping with her husband's retirement as a player the same way she learned to handle the ups and downs of a professional sports life — one day at a time.

"I think he's going to be so busy that I don't think he's really going to have time to think about it anyway," she said.

The Paytons' home in South Barrington is not what you would call the private fortress of a superstar. The home is easily visible from the road, as is a small banner along the

drive proclaiming "Payton's Run" in the blue and orange colors of the Bears.

Yet an electronically controlled gate keeps gawkers and autograph hounds from driving up to the front door, as they did before the gate was installed.

Of course, the neighbors in the nearby estate-size homes were excited — even unbelieving — when they realized the Paytons were building a home in their area three years ago.

Now, the Payton children, Jarrett, 7, and Brittney, 2½, are just another pair of kids who play in the neighborhood and Walter and Connie another couple on the block, albeit a rather affluent, famous one.

"The neighbors are just great," said Connie. "Once we got to know everybody, they'd say, 'You know you're just like everybody else,' and I'd say, 'That's right, we sure are.'"

Connie heads a division of the National Society to Prevent Blindness that promotes eye safety in sports. She's also on the board of trustees of the Chicago Leukemia Society and does community service work.

When she talks about the tremendous outpouring of respect, gratitude and genuine love Walter and the entire family received during his last year as a player, her voice quivers slightly.

"We've gotten letters from everywhere. I mean, there are people all over who are concerned, people wishing us good luck, sometimes people begging him not to retire, to please keep playing," she said.

The Chicago area is home now, and only one event would cause them to move from their dream house in the northwest suburbs: the chance for Walter to own an expansion football franchise.

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A Spartan Daily In-depth Report

Baby Allyssa comes home

Family rallies support

By Serena Griffith
Daily staff writer

When Rick and Cheryl Pitts walked into a San Jose restaurant recently, patrons stood and applauded. The waitresses gave them hugs.

They were glad to see baby Allyssa back in the Bay area with the couple that has raised her since her birth eight months ago.

The Pitts have enjoyed celebrity status since they returned from an Indian reservation last week with the Navajo baby. They almost lost her to a law that gives Indian tribes the final say over the fate of their children.

After a judge ruled that a Navajo court had the right to decide Allyssa's fate, the Pitts handed her over to officials of the tribe on April 14 at San Jose Airport. After more than a week of negotiations, consultations and "prayer," the baby was returned to the couple under a temporary custody agreement. A permanent custody hearing will be held on the reservation in four months, but most sources agree that it is no more than a legal process to confirm the temporary guardianship.

The Pitts are confident, but cautious, about their application for permanent custody. Asked if their return trip will be merely a formality and the tribe will quickly approve permanent guardianship, Cheryl Pitts mumbled, "They had better."

Back at home

Life at the Pitts' San Jose home is not yet back to normal after the emotional battle for custody that filled newspapers and broadcast news. Rick will return to his construction business this week, and Cheryl will again do the bookkeeping for the business, but they are still busy appearing on talk shows and reviewing offers for movie rights. Little brother Joshua, meanwhile, is suffering from a lack of the spotlight that has been so generously awarded his sister.

"The doctor warned us Josh would feel that way," Rick Pitts said.

The boy was at school, but the house was a hive of activity as Rick spoke on the phone and fed Allyssa, while Cheryl got ready for a visit to their lawyer. "Welcome Home" banners still hang from the living room ceiling.

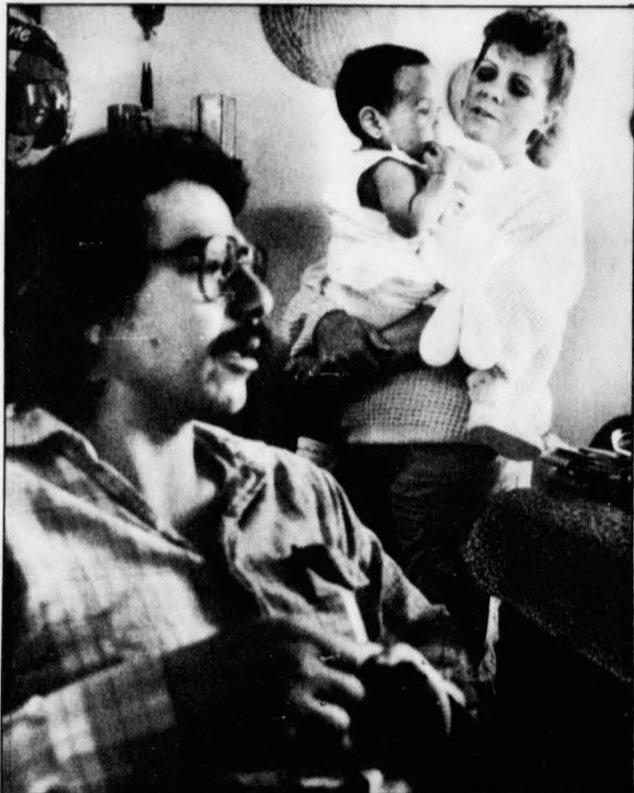
Allyssa was happy and responsive, but, said Rick, "She is less willing to go to strangers. She's still good natured, just less trustworthy."

A clinical psychologist who examined Allyssa during the ordeal said the baby suffered from the forced separation that began when the Navajo officials whisked her away to a waiting black van at the Phoenix airport, leaving Cheryl and natural mother Patricia Keetso in tears.

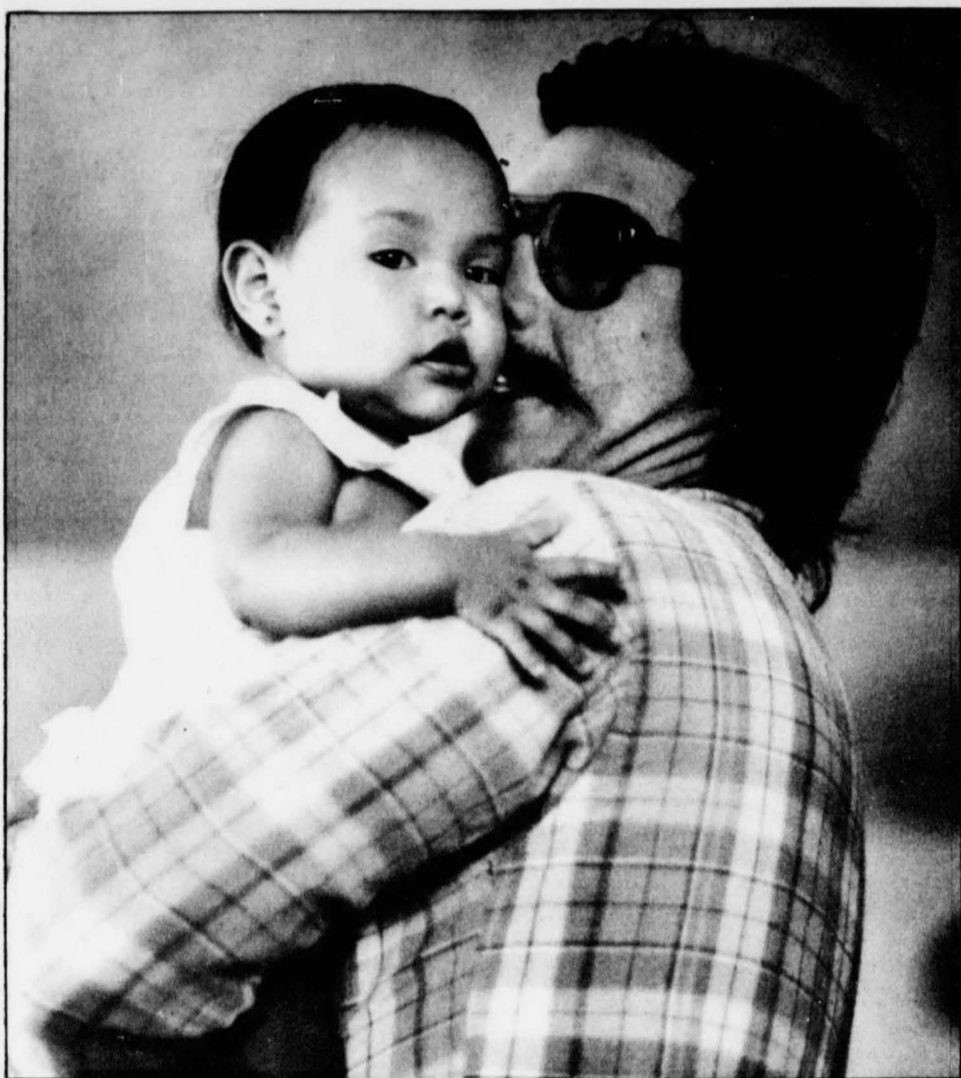
Allyssa has been back with Rick and Cheryl for more than a week, but when the couple returned to the airport last week to catch a flight to a Southern California talk show, Allyssa became uneasy and began to fuss and squirm in Rick's arms.

"It was because I had carried her into the airport last time," he said, referring to the emotion-filled morning at San Jose Airport when he handed her to the Navajos.

Now that Allyssa is back home, the Pitts are anxious to keep their agreement with the Navajos to educate her in the ways and language of her people. Even before the battle for custody they were planning on providing such an education, and their commitment to that is still firm.



Left, Rick, Allyssa and Cheryl Pitts enjoy some quiet time at home. Above, Rick Pitts is glad to have his eight-month-old daughter back again



Sue Bowling — Daily staff photographer

Plans for Allyssa

When Allyssa is older they plan to enroll her in The Indian Center of San Jose. The center has classes in "culture, heritage, and tribal dances," Rick Pitts said.

A great deal of her cultural education will come from her grandmother, Susie Keetso, and other relatives on the reservation. Under the agreement worked out in a Tuba City court, the Pitts will bring Allyssa to see her relatives twice a year.

of these children and serves to preserve Indian heritage. The law was originally adopted to curb the high number of Indian babies being adopted by non-Indian families.

An even more restricting amendment to the act has been proposed in the U.S. Senate and the Pitts plan to join a battle to defeat it. The amendment states that Indian babies should be placed with Indian families "whenever possible," which is a stronger prohibition for non-Indian

the child would not be left there," he said.

Keetso, who has lived on the reservation, has always wanted the Pitts to raise her baby. She seemed at home in their house helping with kitchen chores.

"I'm not sure what I'd like to do next," she said, "but I'd like to get away; it's been hard."

She is considering joining the Air Force and said she wants to learn about computers. People on the reservation are blaming her for "everything that happened. They say I brought shame to the Navajos."

The many reporters that the story brought to the area outside Flagstaff, Arizona, sent home stories of a bungling Navajo government and hints of oppression on the reservation.

Keetso said she may not return to the reservation for a few years, but she would like to visit her family.

She will always keep in touch with the Pitts and with her baby. Cheryl Pitts agreed it may be difficult to explain Patricia's relation as Allyssa grows, but said that "as Allyssa gets older we'll explain it to her exactly as it is. She'd have to be at least 10 or 11 years old to understand it, and maybe she won't even understand it then."

A good way to explain the situation, Cheryl said, is "to tell her that her natural mother loved her but wasn't married and couldn't get along financially. All we can do is explain it and be honest and go from there."

Allyssa will probably attend a public school and a legal trust fund has been set aside to collect money from publicity for her college education. She will also go with the Pitts to their San Jose church.

'I think that growing up in both worlds (white and Indian), she will understand things. If there is confusion, we'll explain.'

— Cheryl Pitts,
Allyssa's mother

Cheryl said prayer helped her and Rick through the trying days and nights when they were not sure if they would see Allyssa again.

Prayers for Allyssa

"I just continued to pray. I knew the Lord would do what was right for Allyssa . . . that's what held us together: our prayers, our families."

Sometimes, she said, those trusting prayers were difficult.

"Sometimes, it was hard to pray and say 'If You want Allyssa somewhere else, that will be best.'"

Her father-in-law, Sam Pitts, knew what he wanted for the child.

"She will get her culture (in San Jose) and a good education as well. I can't understand why someone who says they care about the baby would want her raised in poverty," he said, referring to the tribe.

"It's not that poor people can't love kids, it just that the whole society is oppressed."

All the Pitts said they noticed an atmosphere of oppression on the reservation. Sam Pitts' wife Mary Ellen said that during the days on the reservation before temporary custody was granted, Navajos approached her to offer their secret support.

"Indians would come and whisper in our ears that they hoped we got

the baby. They were behind us, but afraid to say so," she said.

Mary Ellen Pitts is one-half Tarascan Indian, and that heritage shows in her face and in the face of her son Rick. She was taken aback by stories of the Navajo government's iron rule on the reservation.

The Navajo reservation is a sovereign state under Federal Law and is not bound by United States Civil Rights laws. Sam Pitts said that some Navajos told him Allyssa was better off growing up outside the reservation. Such statements were always offered in private, he said, because "they are scared for their jobs, scared for their welfare."

In a silent, safe way, however, the people showed their support for the Pitts. One morning during their stay on the reservation, the family arrived at the Tuba City courthouse to see a banner proclaiming "the Navajo people love Allyssa and the Pitts."

'She is less willing to go to strangers. She's still good natured, just less trustworthy.'

— Rick Pitts,
Allyssa's father

"I think that growing up in both worlds (white and Indian), she will understand things. If there is confusion, we'll explain," Cheryl Pitts said. "It's better than growing up and then one day going to the reservation."

The Pitts said they were more than happy to agree to the frequent visits to the Keetsos. The two families knew each other before the ordeal began and are closer because of it.

"I miss them already," Cheryl Pitts said.

Patricia Keetso has stayed with the Pitts during the entire ordeal. She lived with them during her pregnancy and was visiting from her Utah home when the judge's order came through and the baby had to be placed in the tribe's custody.

She went with them to the reservation to help fight for Allyssa's return and she restated her preference that her baby grow up with the Pitts. However, the tribe legally had custody until the two parties struck a guardianship agreement.

"People have been calling us saying the same thing is happening to them" and the Indian babies they are trying to adopt, Cheryl said.

Indian law

Some experts have noted that the Indian Child Welfare Act, the law which sparked the controversy, neglects the wishes of the parents for their Indian babies, while others believe the law slows the adoption rate

families wanting to adopt Indian babies than the original act.

Sam Pitts, father of Rick Pitts, said the law "abridged Patricia's right to decide the welfare of her own flesh and blood."

He had been to the reservation nearly eight years before with a church group, digging wells and laying foundations for the Navajos. He said he was apprehensive about going back when the ordeal began because he didn't know what to expect.

At first, he said, "it was shocking" to see development of land that had once been unused. Cameron, Arizona, the small gathering of buildings where he had worked, now has a motel. But he hasn't forgotten the poverty that he saw there.

"My (first) time on the reservation made me more convinced that

747 engines ran out of fuel

WASHINGTON (AP) — The Boeing 747 that landed outside Tokyo with only one engine operating had run out of fuel for the other three, aviation sources in and out of the U.S. government said Tuesday.

The sources, who asked not to be identified, said that the tanks supplying fuel to the three dead engines were found to be dry when the plane landed.

The fourth tank had about 20,000 pounds of fuel remaining and was in no imminent danger of also going dry.

It was not known whether the fuel problem had been caused by a pilot error or by a mechanical problem with the plane's fuel-switching equipment.

One source said it is possible that a fuel line or filter could have kept the fuel from being shifted properly or the flight crew by mistake might have shifted too much fuel into the fourth tank and not been able to shift it back in time.

The plane, United Airlines flight 97 from Los Angeles to Tokyo with 239 passengers and 19 crew members aboard, first lost the use of one engine at 39,000 feet over the Pacific Ocean about 75 minutes from the airport. A second engine failed about 30 minutes later.

Pilot Jack Harper radioed the control tower at 2:49 p.m. that he had shut down two of the four engines due to malfunctions and asked permission to land. A third engine failed shortly before landing. The

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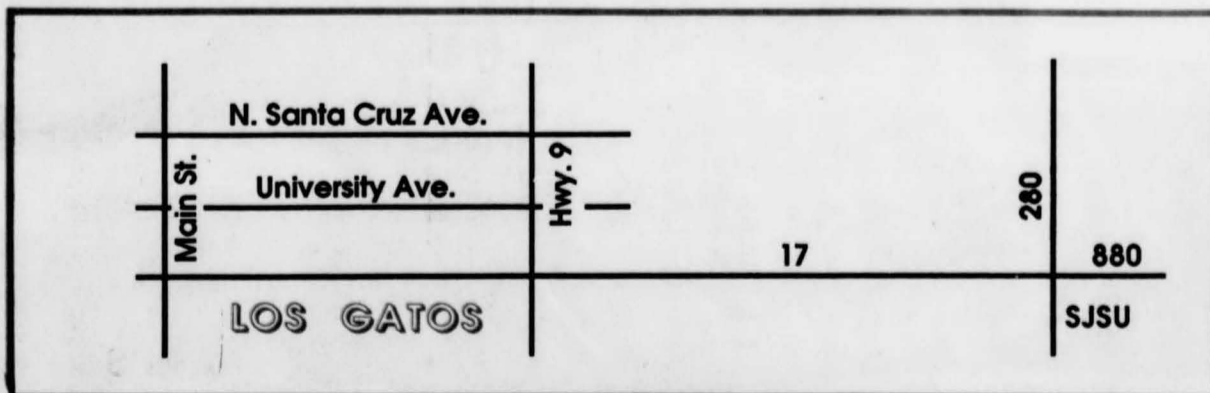
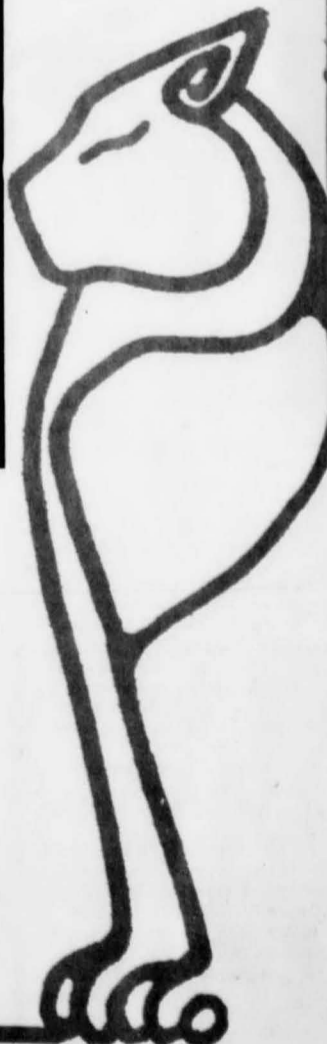
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Solar: SJSU professor saves money

From page 1

Solar energy is also used to heat the house. Panels, mounted on the back wall of the house, are turned down during the day to absorb the sunlight. At night, the panels are turned up and "the heat has nowhere to go but in the house," Schiavo said.

With no waste taken away from the house, the family is exempt from the garbage collection fee. The neat mound of soil where the leftovers are buried was inspected and found sanitary by the San Jose Health Department, Schiavo said.

About twice a year, Schiavo takes soil from the compost and spreads it on the flower and vegetable beds in the garden.

"We're a no-garbage household," said Schiavo, who described their way of life as "environmentally responsible living in an urban setting." He wants people to know that it is possible to lead this kind of life in an ordinary tract home. "This isn't a teepee in the middle of nowhere," he said.

Schiavo and his wife were married four-and-a-half years ago. Linda Schiavo didn't have to adjust to her husband's lifestyle because she and her daughter "were already living that way," Schiavo said.

The couple shares an interest in Native American culture and the house is decorated with Navajo sand paintings, sculptures, rugs and photographs.

If they didn't have so much in common, Schiavo said there might be fights over things like turning the lights or the stereo off. Solar power isn't the only reason the electricity bill is so low.

"You have to pay attention," Schiavo said. "People leave lights



Matthew E. Durham — Daily staff photographer

Frank Schiavo, an SJSU lecturer, shows a panel of cans built into the wall to collect cold water during the summer and hot during the winter.

on, the television on, the radio on. It's like a meter running," he said. The Schiavo's don't have a television set.

About 400 students and homeowners visit the house every year. Some want to build solar houses and want suggestions and advice.

"If you start from scratch it's as cheap to build a solar home as an ordinary house," he said. "The tech-

nology is simple. Between 700 and 800 years ago, Southwestern American Indians had solar housing."

But Schiavo converted his house gradually, adding at least two major changes every year for the past 10 years.

This year, he installed special glass, double-pane windows. The glass is slightly bronzed on one side to deflect ultraviolet rays.

Authors

From page 1

own writing woven through. But this is the first with a "co-editor." She said she enjoys the collaboration.

"It's delightful," she said. They got together after Haywood had taken "Masculinity and Femininity" with Bowman. Haywood had approached Bowman about an independent studies class and Bowman suggested the book instead.

Haywood said she had been really excited.

The two work together in an office plastered with posters that say, "Never let school interfere with your education" and "No one is free when others are oppressed."

Haywood has read through the 2,000 pieces of information Bowman has collected over the years. She rated each one, then Bowman rated each one.

They are now in the process of

throwing out some and calling the authors of others for permission to use them.

Once they make the final selections are made "we take the whole mess to the typesetter," she said.

The topics for the book include sexuality, world peace, positive aspects of aging and sisterhood.

Selections range from a strong quote by Robin Tyler, "I think the Democrats and Republicans should change their national emblem . . . to a prophylactic; it stands for inflation, halts production, protects a bunch of pricks, and gives a false sense of security when one is being screwed."

And the quote from Maggie Kuhn, founder of the Grey Panthers, "We Who are older have nothing to lose! We have everything to gain by living dangerously! We can be the risk-takers, daring to challenge and change systems, policies, lifestyles, ourselves."

Caucus: Supervisor wins

From page 1

nia Democratic Party has very specific affirmative action goals.

They choose their delegates based upon the percentage of each minority group of registered democrats in the state. They multiply this base percentage by 1.1.

Consequently, only 56.3 percent of the delegates will be white; 8.5 percent will be black; 9.9 percent will be Asian Pacific; 24.2 percent will be Hispanic and 1.1 percent will be Native American.

Also one-half of the delegates will be women.

The delegates chosen in the at-large election will balance out the delegates chosen at the district level to meet these goals.

"Traditionally men are the top vote getters in the district elections.

So we need more women, and hopefully more women of minority status," Tompkinson said. She is of Asian-Pacific descent.

Each of the candidates are given 60 seconds to make a statement before the vote.

"I talked about how I was a student and a minority and how important the Dukakis stand on education was to me," Tompkinson said.

After all the candidates had spoken, the 400 voters selected their candidate.

"It was very well attended," Son-neman said.

Tompkinson explained she was very glad she had participated.

"My dad even called me from Hawaii and told me he was proud," she said.

Withdraw

From page 1

resented at this year's competition, Stanford said, but some of them are not sending many students as a matter of choice. Ten is the maximum number for each campus to send for the competition. She is looking forward to the event with great enthusiasm. As hosts, they will endeavour to provide conducive environment for the success of the conference.

The conference, which is open to the public, will take place on the second floor of the Business Classrooms on Friday and Saturday.

The guest speaker for the occasion is Charles H. (Chuck) House, general manager of software development environments for Hewlett-Packard Company in Palo Alto.

He is a 1962 graduate of California Institute of Technology and holds two masters: one from Stanford (1964, electrical engineering) and one from Colorado University (1970, history of science).

House is also a 1985 graduate of the Management and Strategic Studies program of Western Behavioral Science Institute.

Town may rename street after skater

SUNNYVALE (AP) — Some people in Brian Boitano's hometown want to name part of a street after the Olympic skater, but convincing the city may be harder than it was for Boitano to win the gold medal.

Sunnyvale has a longstanding policy against naming streets after living persons.

Renaming streets can be very controversial because businesses and residents are forced to change their addresses, said Larry Stone, mayor of the city 35 miles south of San Francisco.

But Al Reynolds, executive director of the Sunnyvale Chamber of Commerce, which proposed the name change in a recent letter to the council, pointed out that the one-block section of Willow Avenue proposed as Boitano Way has no businesses or residents.

The stretch of road also runs alongside the old Sunnyvale Ice Palace building, where Boitano took his first steps on skates.

"The city of Sunnyvale has a unique opportunity to honor Sunnyvale's Olympic champion in a lasting way," Reynolds said in his letter.

Besides, he said, Boitano is exceptional enough to make it worth bending the rules.

No one knows how Boitano feels about the proposal. He is on tour and could not be reached for comment.

But his mother, Donna Boitano, said Boitano Way is a "wonderful idea."

Freedom: Group plans day

From page 1

Imara said more Africans should realize the importance of ALD in the United States and in other parts of the world. "Because we as a people should learn more about ourselves. We have June 19th, but the focus is on a small minority," she said.

ALD is celebrated with festivals, cultural performers such as Reggae, cultural dancers, Jazz bands, speakers, poetry and other performers since it's beginning in 1958.

The event within the celebration that is a site to observe, Imara said, is the Revolutionary Cultural Show and the ALD March and Rally. "When the marchers are unified, it is an uplifting event. All our people walking together dressed in white is nice to see."

Imara says all white is worn as a symbol of unity and monolithic or-

ganization.

ALD was organized in 1958 by Dr. Osageyfo Kwame Nkrumah in Accra Ghana. Imara said, "Nkrumah saw the experience of our people in this country. And he saw the respect we needed, and the necessity for us to be identified with Africa, with this theme in mind."

Imara says there is disunification among many Africans, but, "we can be unified, we just need to organize ourselves to do it. (We are a) people who have contacts in every corner of the globe. That's a lot of power if it's linked together."

ALD will be recognized at SJSU by having slide shows and videos of past events in some of the Afro-American studies classes to inform the students about ALD. Imara said since there won't be many campus events to celebrate the day, "We

'All our people walking together dressed in white is nice to see.'

— Nehanda Imara, co-chairperson for African Liberation Day

hope to get a vehicle so we can take students who are interested to some of the events," said Imara.

The majority of the events will be taking place in Sacramento. The first event will be the Revolutionary International Symposium, which will be at Sacramento City College at 6 p.m. The second event will be at James McClatch (Oak Park), beginning at 11:00 p.m.

100W

From page 1

Walters' request, however, does not address the fee waiver fund. As a financial aid student himself, the senator said he wants financial aid packages to assist who Pfaff calls "the neediest of the needy."

Walters said that if his proposal goes through, needy financial students will be able to present a waiver slip to the testing office instead of a check.

Because the 100W policy is not statewide, the California State University system doesn't fund it. It therefore requires student funding, Southern said last week.

Starting this fall, students enrolled in the junior level writing workshop

(100W) must pass a pre-test before they can attend the class. Adopted two years ago, the policy is meant to screen students who can't handle 100W's writing demands.

Students who fail the WST may take an optional sophomore writing class (99) to improve their skills. The course, however, does not exempt students from the 100W requirement or the WST.

Low-cholesterol eggs

LAS VEGAS, Nev. (AP) — Eggs laid by hens that were fed fish oil reduced blood pressure and blood fats in a small group of people and, unlike regular eggs, didn't raise their cholesterol levels, a scientist said Monday.

S.F. faces mandatory rationing

SAN FRANCISCO (AP) — Two days after a water rationing plan took effect, decorative fountains fell idle, bar tabs grew and plumbing supply stores reported brisk sales of water-saving devices.

San Francisco residents have been told to cut consumption by 25 percent in response to the area's most severe water shortage since the 1976-77 drought. But many of the cutbacks will be highly visible to the hundreds of thousands of tourists who crowd the City-By-The-Bay each summer.

Only fountains that use recycled water — like the one in front of City Hall — continued to flow Monday. Others were still filled with water, but no longer sprayed it into the air or let it tumble from sculpted waterfalls.

Restaurants no longer serve water to diners automatically. Many, like Maxwell's Plum at Ghirardelli Square, have posted signs advising diners of the regulation.

"I would say right now, about one-quarter of the customers have asked for water," said dining director Robert Stewart as he observed the popular restaurant's luncheon crowd.

If one person at a table asks for water, only he gets water, said Stewart.

Business at the bar was up, Stewart said. "At lunch, most people have a beverage. They have a drink, they have a little wine," he said. "The only people who might complain are usually from the Midwest. You know, they don't generally drink (alcohol) as much."

Homeowners were snatching up plumbing supplies such as sink washers and flow-restricting shower heads.

At the supermarket-like Goodman's Lumber store, plumbing manager Andy Pappas said he was especially busy Sunday afternoon as customers sought ways to cut water use in their homes.

He said people were especially interested in water-saving shower heads, which Goodman's stocks at prices ranging from \$5 to \$40.

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Disneyland security guard loses bid

SANTA ANA (AP) — A former security guard who was acquitted of charges he faked a shooting in the Disneyland parking lot lost a legal bid seeking \$5 million in damages from the amusement park for firing him.

Joseph D'Allura's suit, charging he was fired without cause, was dismissed Monday by U.S. District Court Judge Pamela Ann Rhymer, who ruled that D'Allura's lawyers failed to file papers opposing Dis-

neyland's motion that the suit lacked any legal basis.

"This will end the litigation unless there's some motion to set aside the judgment," said Walt Disney Co. attorney Daniel F. Fears.

D'Allura's lawyer, Ronald Kanter, said a motion will be filed to set aside the judgment.

He said a heavy trial load made it impossible for him to answer Disneyland's motion in time.

D'Allura, 29, reported he was

shot in the chest on Aug. 14, 1983, when he confronted an unidentified person breaking into a car.

Authorities found a spent .22 caliber bullet lodged in his bulletproof vest.

However, police became suspicious when they could find no one who heard a shot fired in the vicinity, and he was eventually arrested and charged with filing a false police report.

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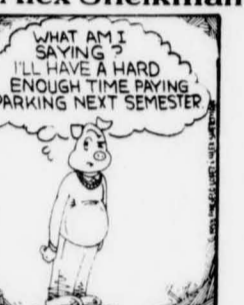


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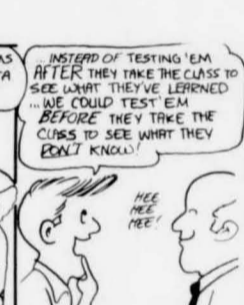
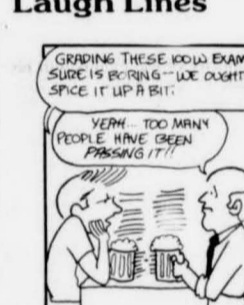
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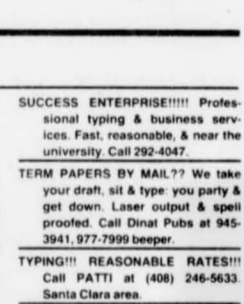
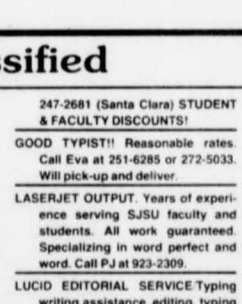
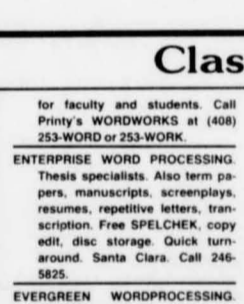
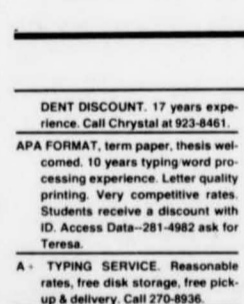
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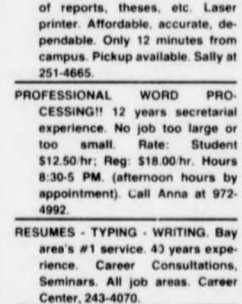
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"Let the love of wisdom rule mankind" is the motto of the Society. At the national level the Society has two major activities which supplement the work of the chapters. One is the publication of the prestigious *National Forum* with a circulation of 112,000; and the other is awarding fellowships for first-year graduate study. This year 50 fellowships in the amount of \$6,000 each were awarded.



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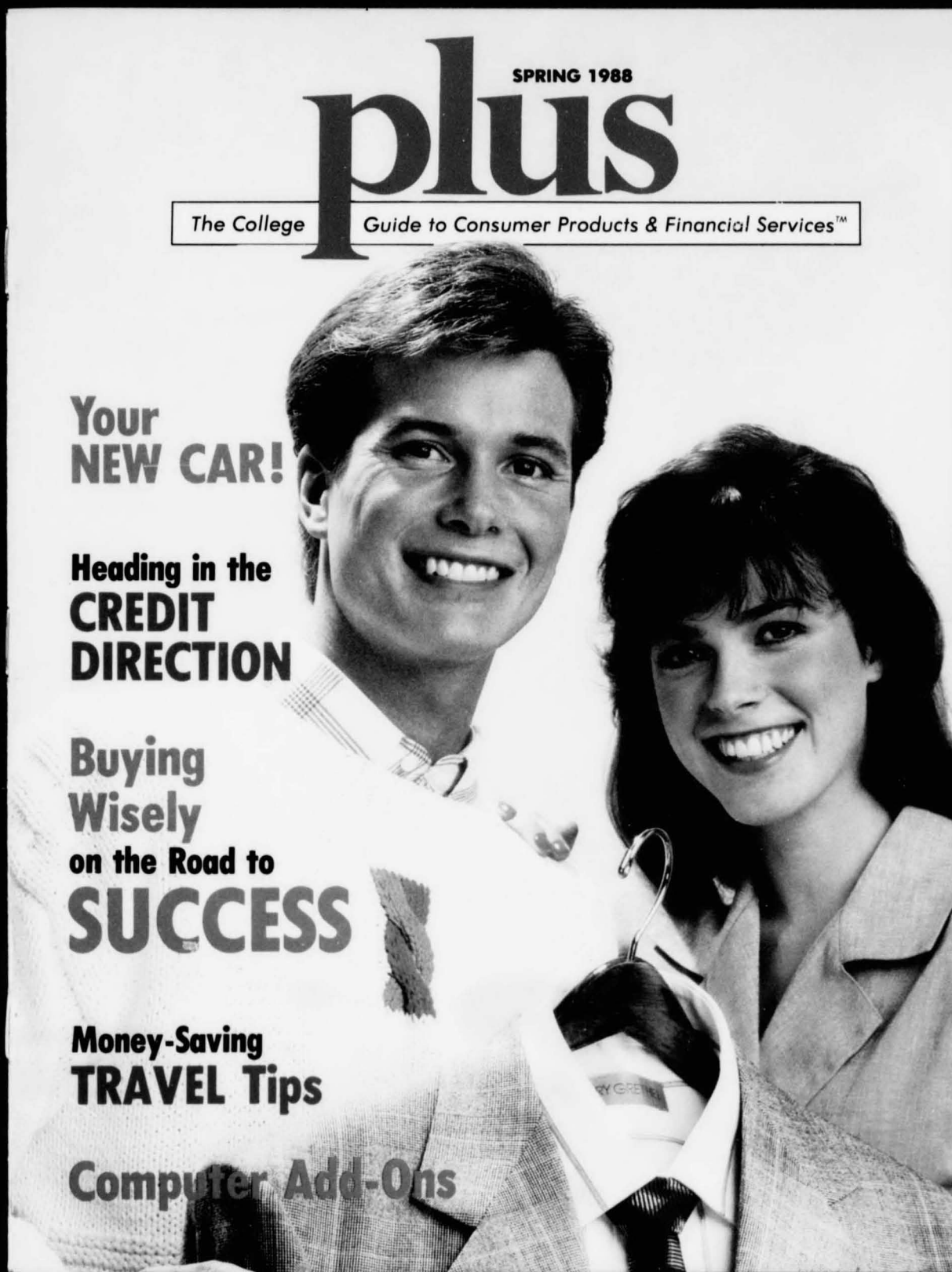
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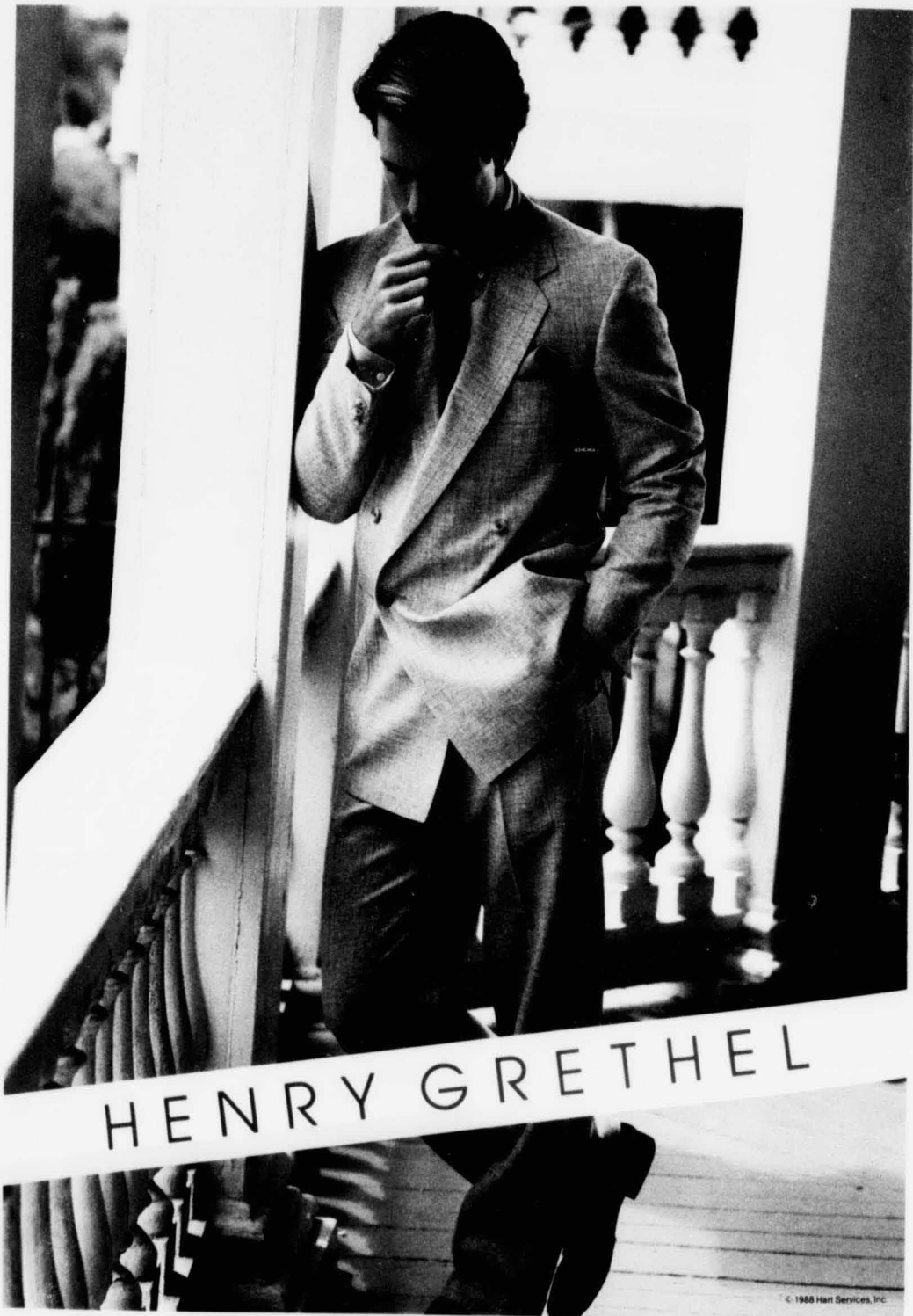
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COVER PHOTOGRAPH BY ROBERT KEELING
Wardrobe Courtesy of Hartmarx Corporation

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.)

When you return the car, assess the dealership by asking these questions:

- Is the dealership conveniently located?
- Are the service areas kept clean and orderly?
- Are loaner cars available if your car is out of service for several days?

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.

Extra Protection

Should you get an extended warranty or service contract? Base your choice on what the factory warranty excludes. Today, most factory warranties are fairly comprehensive. Even if you don't know a wheel bearing from a widget, check the name of each item under original warranty against the coverage list for the extended plan. In this way, you can begin to identify which systems of the car would be gaining additional protection under an extended warranty.

If you're the type of person who intends to keep the car longer than the period of the factory warranty or if you put on a lot of miles each year, extended plans make especially good sense. Consider that as a car ages, it tends to require more service—of the expensive variety (transmissions, valves, etc.).

With a good extended plan, you are actually insuring against unexpected major repair costs that you may not be able to afford at the time they occur.

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.

- 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. □

COST OF A \$5,000 LOAN

Total Payment	7%	8%	9%	10%	APR Rates
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	

LE MANS

Pontiac

The imported Pontiac,
packed with pizzazz,
affordably priced!

A 1.6 liter fuel-injected, overhead cam engine and 4-speed transmission provide crisp and dependable performance.



MacPherson front struts and torsion beam rear suspension are tuned for sure handling and a smooth, responsive road feel. The grippy all-weather radials are standard.

Inside, reclining front bucket seats, twill cloth upholstery, an electric rear window defogger and plenty of storage area are all standard.

Peace of mind is also standard, thanks to a 6-yr./60,000-mile powertrain warranty. See your Pontiac dealer for the terms and conditions of this limited warranty.

LeMans' distinctive exterior design is more than aerodynamic, it allows plenty of interior space for 5 full-size adults.

We Build Excitement

LET'S GET TOGETHER & BUKEE UP  GMS/GM CORP.



Moving ON

Your Car— Keeping Up Your Investment

As the proud owner of a new car, you'll agree that it makes good sense to treat your investment with TLC.

It's Routine

To keep your car in good condition and under warranty, you'll need to follow the recommended maintenance schedule:

- Read the owner's manual carefully, and keep it in the glove compartment or map pocket. Note recommended fluids and tire pressures.
- Locate all the routine maintenance points, such as windshield fluid containers, coolant tank, oil dipstick, transmission oil dipstick, radiator, air filter, power steering fluid dipstick, battery water receptacles (on non-sealed batteries), position of spare tire and jack. Become familiar with these measuring tools and procedures.
- Know when your car is due for its maintenance checks.
- Treat your upholstery with spray stain repellent if you haven't had this done by the dealer.
- Follow the recommendations in your owner's manual for break-in acceleration and speed limits.

Lookin' Good

An essential part of your car's maintenance program is keeping it looking good. A well-cared-for car lasts longer and has a higher resale value.

It's important to wash your car frequently with mild soap and warm or cool water. If the paint job is less than six months old, don't wash or wax the car excessively. It takes time for paint to cure

properly. If you're going to wax, try using a pre-wax cleaner. Always wash or wax your car in the shade. Direct sunlight can be damaging to your car's finish.

For the best protection and appearance, use one of the hard wax pastes. Liquid waxes give a good shine and may

be easier to work with, but they don't protect the finish as well or for as long. When waxing, follow the directions on the container for the best results.

Routine maintenance, washing, and waxing are the best ways to keep your car looking and driving its best! □

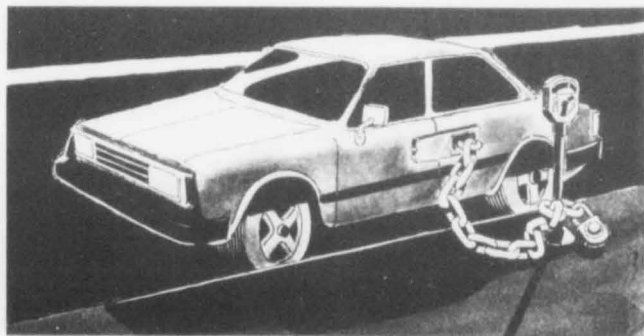
Protecting Your Car against Theft

"More than 1 million vehicles are stolen every year by hardened professionals who can take a car in less than a minute with tools that cost less than 40 bucks," says San Jose Police Chief Joseph McNamara, author of *Safe and Sane*.

How can you protect your car from auto theft? Many consumers

are buying security devices for their cars that range in price from less than \$100 to more than \$1,000.

Insurance savings is an added incentive for installing an antitheft device. Some states require insurers to give discounts to policyholders with antitheft devices.



Seniors and Grad Students:

MAKE CREDIT HISTORY

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

of start of payments. Finance charges accrue from the date of purchase.

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

Opportunity Company.

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.

OFFICIAL SPONSOR OF
America's Dreams™
GMAC

CHEVROLET · PONTIAC · OLDSMOBILE · BUICK · CADILLAC · GMC TRUCK

Charging AHEAD!!



Adventure in CREDIT!

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.

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



ILLUSTRATIONS BY ARLEN SCHUMER AND SHERRI WOLFGANG

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



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! □



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

ADDITIONAL INFORMATION

Annual Income* \$ Sources: 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.

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 ()

Address to Send Card & Billing Statement Permanent 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

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.

EB4421 - B1

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

CITIBANK 
 A CITICORP COMPANY

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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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?

Hypothetical Credit-Scoring Table										
Fill out your credit profile by answering the nine questions below in Table 1. Circle the one response that applies to you, and then find your total score by adding up the points you got for each response. The points are found in the lower right-hand corner of each box. (For example: if you are under 25 years old, you get 12 points.) Once you've totaled your score, look at Table 2 to find out how good a credit "bet" you may be.										
1.										
age?	under 25 12	25-29 5	30-34 0	35-39 1	40-44 18	45-49 22	50 or over 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						
2.										
A lender using this scoring table selects a cutoff point from a table like this, which gauges how likely applicants are to repay loans.										
Total Score	Probability of Repayment									
90	89 in 100									
95	91 in 100									
100	92 in 100									
105	93 in 100									
110	94 in 100									
115	95 in 100									
120	95.5 in 100									
125	96 in 100									
130	96.25 in 100									

Legal-ese: Your Credit Rights and Obligations

According to federal law, you have the right to know what you're getting into when you use credit.

The Truth in Lending Act requires creditors to give you a *disclosure statement* detailing the terms of the credit agreement. Look for the following information:

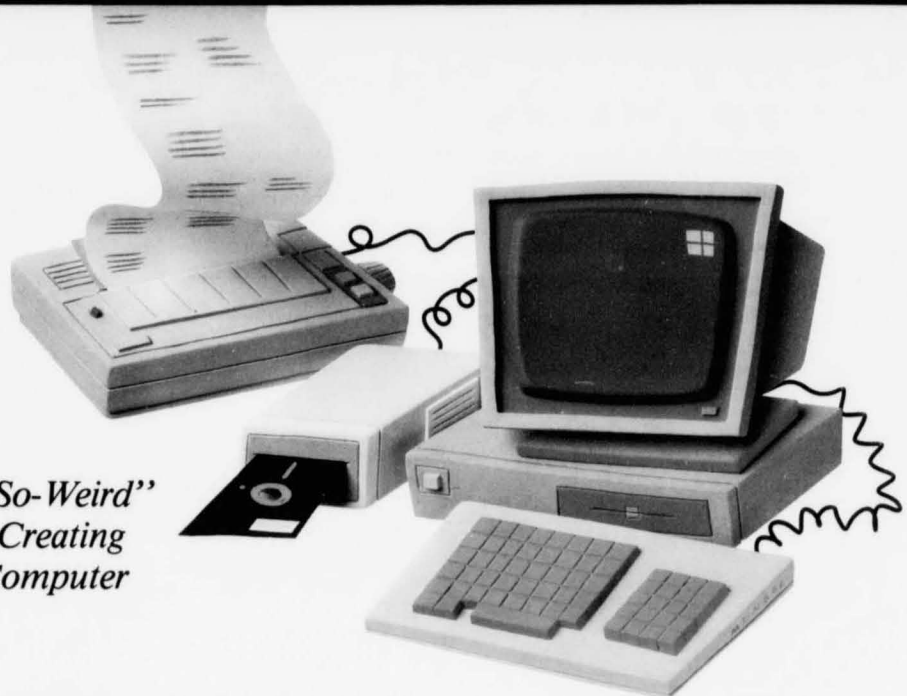
- the total amount financed
- the finance charge as an Annual Percentage Rate (APR)—18 percent, for example
- the finance charge in dollars
- information on payments: number, amount, due dates, early repayment, etc.
- a rundown of any other fees or charges (late payment, insurance, etc.)

If the credit agreement involves merchandise bought on time, creditors are also required to provide:

- a description of the merchandise
- the cash price
- the "deferred payment" price (price plus total interest)
- the amount of any down payment and/or trade-in

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.



*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

"Attaching a modem to your PC can cost as little as \$100, and widen your academic and even social horizons considerably—after all, some data bases are dating services!"

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

Modems: All Alone, or the Telephone?

Modems (short for *modulator demodulator*, phew!) are little paperback-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 business, scientific, educational, and other data bases available out there; without it, you're computing in splendid isolation—not all bad if all you need 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 even social horizons considerably—after all, some data bases are dating services!

Most modems require an RS-232C serial 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 both the 300- and 1200-Baud data transmission rates. (A "Baud" reflects 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 instructed to perform preset, timed, dial and redial operations at low traffic hours, even when you're asleep.

One 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! □

Showcase

AUTOS!

Plus Presents a Lineup of Smart Buys for 1988



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.





Toyota Tercel

Tercel offers first-time buyers increased performance with high fuel economy.

Standard features include:

- Rack-and-pinion steering
- MacPherson struts
- Halogen headlamps
- One-touch door locks

Dodge Omni

Attention first-time car buyers: this subcompact was designed with you in mind. The Omni is backed by a 7-year/70,000-mile limited warranty on the power train. Standard features include:

- Electric rear window defroster and wiper/washer
- Tinted glass
- Steel-belted radial tires



Mercury Tracer

Tracer is a well-equipped, aerodynamically designed subcompact, featuring flush headlights, taillights and wraparound bumpers. Inside, the driver's seat has a special lumbar support and a two-way lifter, while the rear seats can be adjusted to three back-angle positions.



Pontiac Lemans SE

Those foggy nights won't be a problem in this stylish sedan. Equipped with fog lamps, European trim, front bucket seat height adjusters, tilt steering wheel, and split folding rear seat, the Lemans SE says luxury and convenience inside and out.

Focus on YOU

Under the Sun

Summer break is almost here and you're ready to hit the beach, jog down the coast, or just stroll beneath the blue sky. But while you're basking in the warm rays, be sure to protect your eyes and skin.

Shades for Protection Plus

Sunglasses serve two purposes: they give you the look you want, and they protect your eyes from harmful rays.

Almost everyone is wearing sunglasses: more than 190 million pairs of sunglasses were purchased in the U.S. in 1987, and there are only 230 million people in the whole country! It's a \$1 billion industry with a variety of styles that's astounding—you can buy a pair to match your clothing, to wear at the beach, for driving, or for strolling around.

No matter what your reason for choosing sunglasses, check the quality of the glasses before you buy. Make sure the lenses are perfectly matched in color and absorption. Lenses should screen out from 75 percent to 90 percent of the available sunlight and be made of quality impact-resistant glass or plastic. Frames should fit comfortably and stay in place; the temple pieces should not block side vision.

To judge the optical quality of a pair of sunglasses, try this test developed by the American Optometric Association: Hold the glasses at arm's length and look through them at a straight line in the distance, such as the edge of a door. Slowly move the lenses across the straight line. If the line distorts, sways, curves, or moves, the lenses are not optically acceptable and may cause discomfort to the wearer.

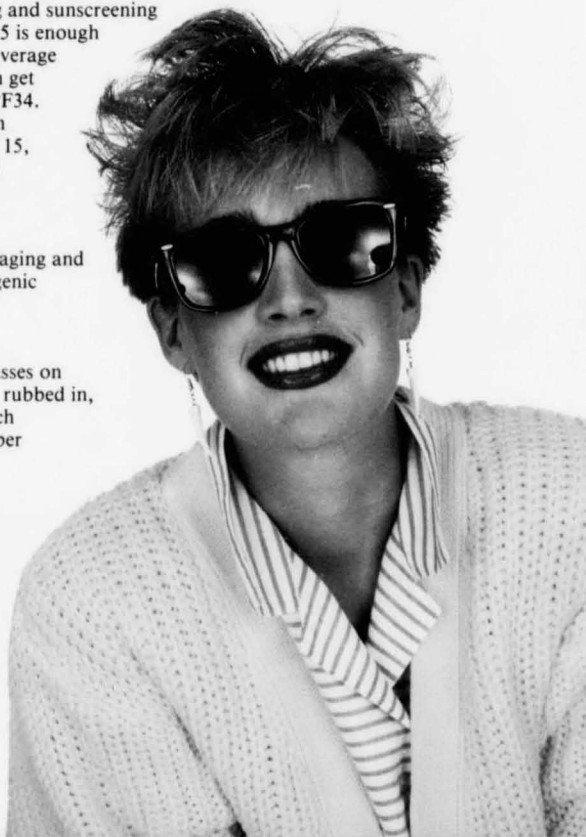
A Healthy Glow

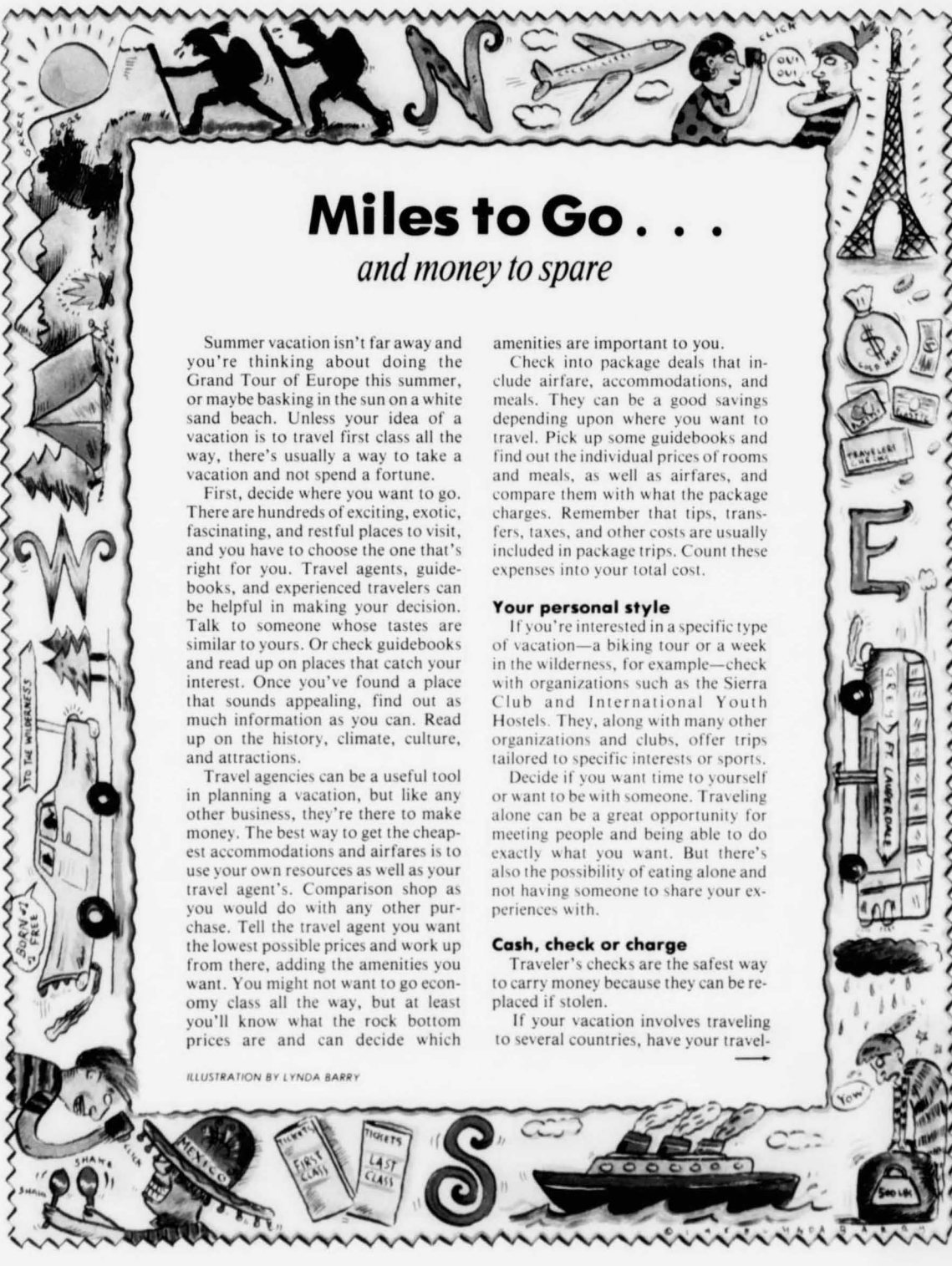
You've been waiting all year to get out in the sun and get a terrific tan. Those rays may feel good, but they also can be harmful to your skin.

The American Academy of Dermatology recommends that everyone who is outside and exposed to the sun wear a sunscreen of SPF (Sun Protection Factor) 15. Check the label when you buy suntanning and suncreening products. Usually 15 is enough protection for the average person, but you can get protection up to SPF34. You will still get tan with a sunscreen of 15, and although it will take longer than if you used a lower screen, you will be protected from the aging and potentially carcinogenic effects of the sun.

Ready, Set, Sun

With your sunglasses on and your sunscreen rubbed in, you're ready to catch some rays. Remember not to overdo it by staying out too long in the sun, and don't forget to reapply your protection after swimming or long periods of exposure. And... have fun!





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

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 you 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-

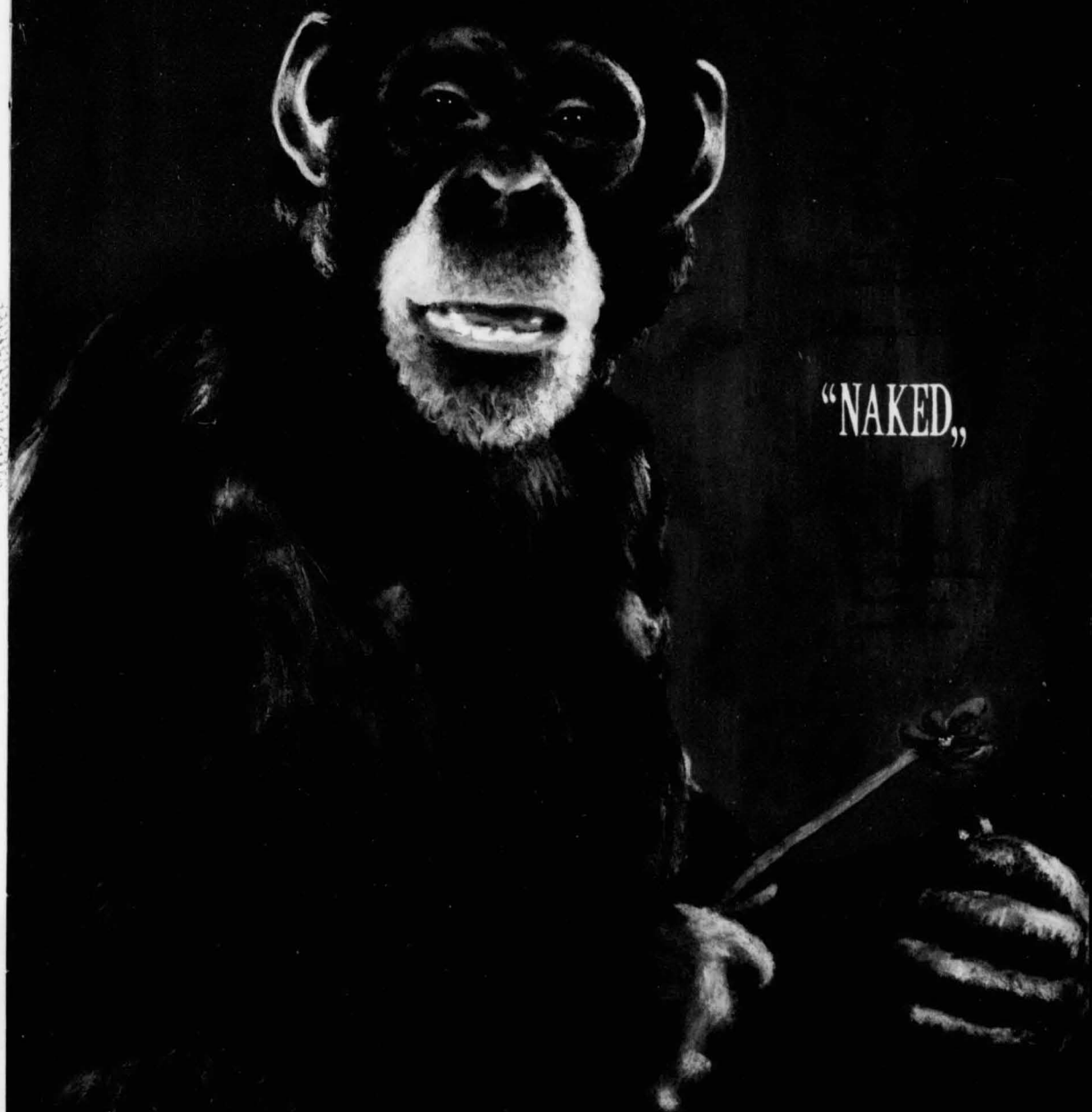
row through the Guaranteed Student Loan Program with no questions asked. Now all students have to prove financial need by filling out a form supplied by their school.

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 old 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. □

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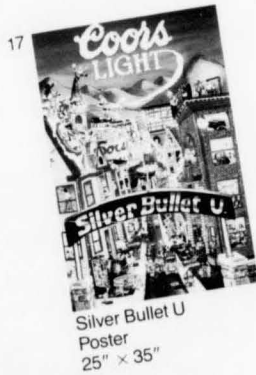
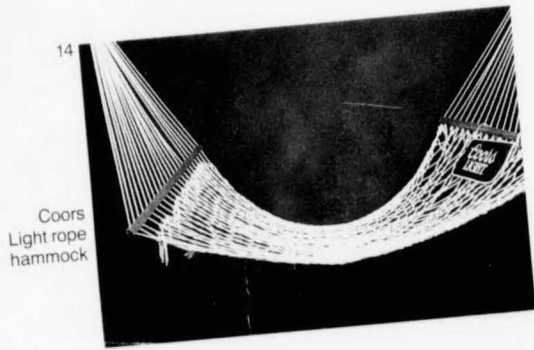
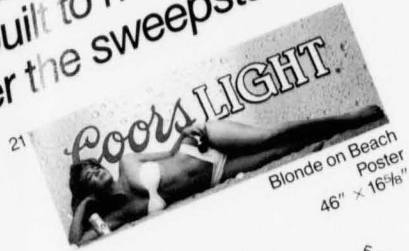
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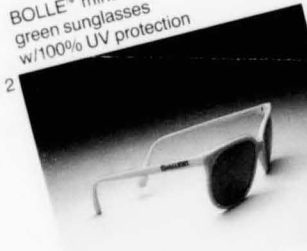
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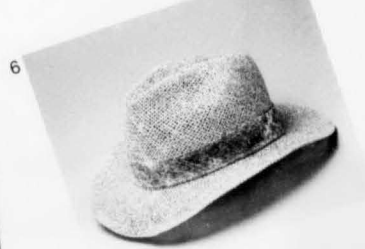
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Straw fedora with stonewashed denim hat band



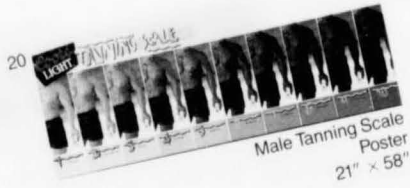
DEAN electric "Silver Bullet" guitar



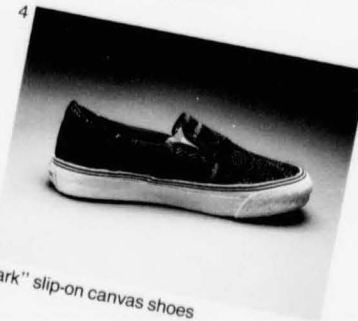
VILLAGE MEWS "BeerWolf" surfer 100% cotton t-shirt



Stonewashed denim jacket featuring "Lip-Synch" embroidered design



AWESOME "Glow-in-the-Dark" slip-on canvas shoes



JAMMIN' NIGHTS SWEEPSTAKES RULES AND REGULATIONS

- To enter, mail in an official entry form or send your name, address and phone number on a 3" x 5" card, on which is written: "Jammin' with Coors Light".
- Contestants may enter as often as they wish, but only one entry is allowed per envelope.
- All entrants must be at least 21 years old, and residents of U.S.A.
- Prizes include: 10 trips for two to Jamaica for the 11th Annual Sunsplash Music Festival in August, 1988. Departure date is August 14, 1988. The Adolph Coors Company reserves the right to change departure date. Prizes are non-transferable, non-exchangeable and non-redeemable for cash.
- All prizes will be awarded. A list of winners can be obtained by sending a self-addressed, stamped envelope to: **Coors Light Jammin' Nights, P.O. Box 3126, Northbrook, IL 60065. Request must be submitted prior to July 15, 1988.**
- Limit of one prize per family or address.
- Entries must be postmarked by **June 1, 1988.**

- Winners will be notified by **July 1, 1988.**
- Decision of judges is final.
- All taxes are the responsibility of the winners.
- Void where prohibited. All federal, state and local laws apply.
- Each entrant on behalf of himself or herself, his or her heirs, executors, personal representative and assigns, agrees to hold the sponsor and organizers, their respective directors, officers, successors or assigns or agents or employees harmless from any claims arising as a result of his or her entering or participating in this sweepstakes.
- Prize winners must sign a release allowing the use of their name and/or likeness for advertising or promotional purposes.
- The judges, employees of American Consulting, A-3 Services, Air Jamaica, participating travel agencies, Coors and its distributors, retail alcohol beverage licensees and their employees and their families are ineligible to participate.

MAIL YOUR ENTRY TO:

Coors LIGHT Jammin'
P.O. BOX 3126, NORTHBROOK, IL 60065

Yes! I would like to enter The Coors Light Jammin' Night Sweepstakes. By checking this box I verify that I am at least 21 years old. No Purchase Necessary.

Please State Quantities Ordered			Quantity			Price			Total		
1. DEAN Electric "Silver Bullet" guitar		\$299.00									
2. BOLLE mint green sunglasses w/100% UV protection		\$ 18.00									
3. SONY FM "Walkman" stereo		\$ 25.95									
4. AWESOME "Glow-in-the-dark" slip-on canvas shoes (Please indicate size)		\$ 31.95									
5. 100% cotton beach cap with oversized bill		\$ 4.79									
6. Straw fedora with stonewashed denim hat band		\$ 7.99									
7. Multi-print reggae beret		\$ 7.50									
8. BULA multi-print beach bag		\$ 14.95									
9. BULA tropical cotton/neoprene visor		\$ 7.95									
10. VILLAGE MEWS "BeerWolf" surfer 100% cotton t-shirt		\$ 12.50									
11. Coors Light Jammin' 100% cotton tanktop		\$ 9.00									
12. Coors Light Jammin' 100% cotton volley shorts		\$ 13.95									
13. Stonewashed denim jacket featuring "Lip-Synch" embroidered design		\$ 85.00									
14. Coors Light rope hammock		\$100.00									
15. BULA multi-print "Grinder" cap		\$ 7.50									
16. Black Tie and Jams Poster 19 1/2" x 28"		\$ 2.00									
17. Silver bullet U Poster 25 1/2" x 35"		\$ 2.00									
18. Windsurfer Poster 24" x 33 1/2"		\$ 2.00									
19. Female Tanning Scale Poster 21" x 58"		\$ 2.00									
20. Male Tanning Scale Poster 21" x 58"		\$ 2.00									
21. Blonde on Beach Poster 46" x 16 1/2"		\$ 2.00									
22. Silver Bullet U Beach Party Poster 34" x 23 1/2"		\$ 2.00									

Please Enclose Appropriate State Tax \$ _____
Total Amount Enclosed \$ _____

Please allow 6-8 weeks delivery. Void where prohibited or restricted by law. Quantities limited and subject to availability. This offer is for contemporary adult merchandise and posters. Valid in U.S.A. only. Offer expires July 1, 1988. Trademark usage under license by Adolph Coors Company, Golden, Colorado.