

More than just a meal

'The Family Place' provides work and hot meals for needy

Page 6

Spartans staying alive

Win puts team one game closer to Big West Tournament

Page 5



Revolutionaries jailed

Beijing activists receive jail sentences for involvement in student protests

Page 3

SPARTAN DAILY

Vol.96, No. 11

Published Since 1934

Wednesday, February 13, 1991

AIDS quilt evokes emotions

By Brooke Shelby Biggs

Daily staff writer

Under dimmed lights and amid soft jazz rhythms, officials from campus and community organizations presented the AIDS Memorial Quilt for display to a crowd of about 150 on Tuesday in the Student Union Ballroom.

Those who had come to view the quilt stopped for a few minutes while seven campus representatives tried to put into words the power, politics and history of the display.

"While the world's eyes are focused on the Middle East, it is important not to lose sight of this tremendous medical problem right here at home," said Dean Batt, vice president of student affairs.

With the quilt as a tool to keep the problem at the forefront of community consciousness, Julian Di Ciurcio of the Aris project, a Santa Clara support organization for AIDS patients, used the opening ceremony to call for volunteers.

"Now is the time to look into your own eyes and decide what you can do to fight AIDS financially, socially and politically," he said.

And politics are a big part of the quilt's message, according to Wiggys Sivertsen, SJSU counselor and gay rights activist.

"These panels represent love, caring and loss. If you are angry at ACT-UP (a militant gay rights organization) or at black activist groups, remember this day in this room and maybe you can understand," she said.

For some, it doesn't take the quilt to bring AIDS home. Kathleen Roe, head of the SJSU AIDS Education Committee, spoke of her brother-in-law who recently died from AIDS and who was shunned, like many other gays, by his own family because of his gay lifestyle.

"These panels are often about estrangement," Roe said. "But they are also about the new families these people found, the friends who were understanding and caring. For many of us, our families are not made up of the people we knew at birth."

The key to the quilt, according to Roe, is the simplicity of individual names. "The founders of the NAMES Project (the gay and lesbian organization which conceived the quilt) knew the power of a name."

And the names are as different as the stories behind them. As visitors stroll around the three blocks of 32 panels each, amid strategically placed boxes of Kleenex, volunteers constantly read a litany of names of AIDS victims softly into a microphone.

One panel reads simply "Phil" with the words "Come in heaven, earth is calling," in the bottom corner. Another has a well-worn Los Angeles Raiders T-shirt sewn on a purple field with lyrics from Jimi Hendrix's "Purple Haze" scribbled in the corner: "Excuse me while I kiss the sky."

Others, like the one for Bill Lemen, are highly detailed.



Hillary Schait—Daily staff photographer

Denise Hernandez, business major, and Don Jones, human performance major, look at a section of the Memorial AIDS Quilt on display through Thursday in the Student Union.

Lemen's panel, created by his former lover Tom Sachs, includes photos of Lemen and a short history of his life, friends, family and lovers. It is displayed next to a panel for another of Lemen's former lovers, David Reader.

A baby quilt with a stuffed rabbit and a rattle sewn into it constitute a memorial panel for an anonymous child. Another child's panel includes a kite and the words "Zach, Aug. 29, 1982—Dec. 15, 1987".

The impact of the AIDS crisis

on SJSU is most apparent at the two blank panels upon which visitors can write their own messages. Students and faculty have recorded their impressions of and reactions to the quilt on the panels with colored markers. Several people have left notes remembering Jim Walters, the former vice president of the Associated Students who died of AIDS on Jan. 28.

Scrawled in one corner are the words, "It is very sad. Love, Justin McHenry, Age 6". Nearby, a student wrote, "Someday my

little brother will need a panel. I hope no other sons or brothers will die so needlessly."

Another SJSU student left this personal story without his name: "It came creeping over my sill, with a brutal grin to mock me, but I know inside that I can overcome it with love from friends and family."

The quilt will remain through tomorrow in conjunction with the Health Fair in the Student Union. Closing ceremonies is scheduled for tomorrow at 6 p.m.

City proposes more meters

By Chris Lillie

Daily staff writer

Colin King and Michael Cribbin say they would be greatly inconvenienced.

Harold Manson says the university does not support the idea and that students cannot afford it.

All agree that a city proposal to install up to 500 additional parking meters around SJSU should be quickly and permanently dropped.

"What the city's doing is putting meters in front of my house," said Cribbin, an English major who lives at one of the proposed meter sites on 10th Street.

"I can't afford it," he said. "Basically, every two hours I'd have to go out and put money in the meter."

The proposal calls for installing meters along 10th Street between Reed and Elizabeth Streets; on San Carlos and San Fernando Streets between Fourth and 11th Streets; on San Antonio Street between 10th and 11th Streets; and on San Salvador and William Streets between Third and 11th Streets.

The number of meters could total 500, city parking administrator Jim Kennedy estimated.

SJSU opposes the proposal, said Manson, traffic manager of the university's traffic and parking management office and member of the San Jose City Council's parking advisory commission.

"The view I have is the university's view: We don't want parking meters around the campus," he said. "Fees are going up and the students are strapped. We don't need any more meters."

Kennedy disagreed, saying the

proposal would help achieve the city's goal of increasing parking turnover.

Having all-day spaces "compounds the problem for folks who are just coming for an hour," he

'I can't afford it basically, every two hours I'd have to go out and put money in the meter.'

—Michael Cribbin, English major

said. "The dilemma always will be the storage of vehicles versus the turnover of vehicles," Kennedy said.

"Our purpose is not to inconvenience the people who live there," said parking advisory commission member Laura Beall.

In any case, the proposal has not progressed beyond its early stages, Kennedy said.

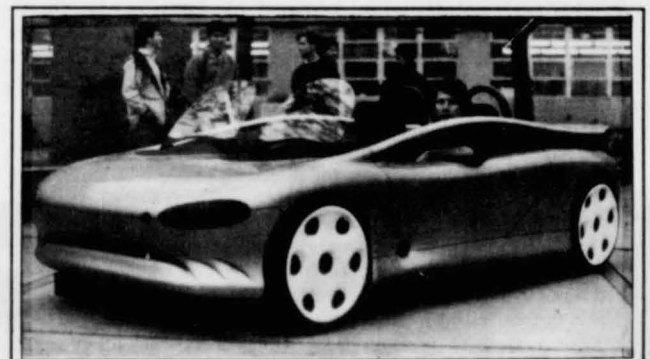
"It's still in the preliminary part of the proposal," he stressed. "We're just trying to get some input from people in the area, owners and tenants."

Kennedy presented his department's early findings at the parking advisory commission's meeting Tuesday morning, Manson said.

"They said they'd received a lot of input, all against the meters," he said.

Both the commission and the department want to gather more opinion from local residents before

See **PARKING**, page 5



Don Fickey—Daily staff photographer

Transportation and design major Phil Frank, 25, shows off the "toy" car of the future he designed and built.

General Motors funds electric car project

By Precy Correos

Daily staff writer

Highway 17's windy path and rolling hills has tempting qualities for an owner of a sleek, shiny black, Porsche-like car with 500 horsepower.

The car moves like a panther completing each turn with grace and precision. The purr of its engine can hardly be noticed.

Upon destination, the owner pulls into the garage, gets out of the car, ejects a cord from the side and plugs it into a 3 pronged outlet. Overnight the electric car will recharge for another outing.

The possibilities of an electric car is just around the corner according to General Motors representatives Nancy Cunningham and John Perkins. They spoke to a roomful of industrial design students Monday night in the Art building.

Sponsoring the electric car project, GM will be looking for fresh ideas in design and problem solving techniques from

students.

"We don't need jelly bean cars or spaceship cars that are slick and superficial," Perkins said, chief designer for GM.

They want a car with intelligent architecture, Perkins said. It should be well-rounded on design skills from the interior to the exterior. Acquire a design philosophy that's consistent all the way through, he added.

Cunningham, Manager of Educational Relations and Communications for GM, visits independent art schools like Art Center College in Pasadena, Pratt Institute of Technology and Cleveland Institute of the Arts in Cleveland, Ohio.

Uniquely for each university and "it's an exciting research project for us," she added.

Instructor Jim Shook assigned these requirements in his green-sheet:

- Design a 2-place, electric

See **ELECTRIC**, page 5

Tibetan monk talks in Student Union about Buddhism

By John Bessa

Daily staff writer

Dressed in a garnet-red robe, his graying black hair lightly blown by the wind coming through an open door behind him, the Tibetan monk sat quietly, waiting for the audience to get comfortable.

But all similarities to the stereotypical monk wrapped in solitude ended when he began to speak about Buddhism in the Student Union's Umhunum room Monday night.

To say that Lama Chi Me Rinpoche is slightly fond of storytelling is like saying that the line at admissions and records has been

kind of long lately — Rinpoche speaks in anecdotes.

He spoke and answered questions about Buddhism for approximately two hours to a diverse crowd of about 30 and described how he ended up in California.

"I wasn't coming to California at all," he said, but since he was returning to his current home in England from Australia and New Zealand, he couldn't travel over the Middle East. Instead, he took the long way, he said, stopping in Honolulu and San Jose.

Among other things, Rinpoche discussed the impermanence of things — how waiting to do some-

thing tomorrow isn't good, since opportunities don't last forever, he said.

"People ask me 'Chi Me, what the hell are you doing in Honolulu?' I said Honolulu is impermanent," he said, erupting into laughter.

Rinpoche also spoke about good and bad teachers of Buddhism, telling students to select a teacher carefully.

"When the student woke up, he was wise. If I did that, the pupil would probably end up in the hospital," Rinpoche said.

He also warned students not to be too critical of their teachers

because they will be distracted.

"It is like driving a car — you don't pay attention to how the people around you are driving, because you'll crash," he said.

Rinpoche told the audience that it is important to be self-disciplined in Buddhism, especially in the West because of all the distractions here.

"You must not leave the negativity of the modern world behind, but turn irritations to be positive. Obstacles are good," he said.

Rinpoche stressed the importance of where someone's mind is during meditation and not where

See **MONK**, page 5

EDITORIAL

Death has a face

In making arrangements for the state's first execution since 1967, San Quentin Warden Daniel Vasquez softened his policy on media access. He decided to allow reporters to use pencils and note pads, but still no cameras.

Public opinion in California supports capital punishment for heinous crimes, but Friday a state lawyer decided that California citizens should remain shielded from the harsh visual reality of a law they support.

Vasquez's policy has prompted San Francisco public television station KQED to file a suit which contends restrictions upon coverage of executions are unconstitutional. Vasquez argues that cameras would threaten the privacy and safety of guards and witnesses. A weak argument at best.

Regardless if citizens are pro or con capital punishment, the visual image of executions should be accessible to better allow people

to decide where they stand on the issue.

KQED will attempt to show that television cameras can be used at executions without jeopardizing security.

If KQED can dispel this argument, the more realistic opposing argument will arise, that executions are too gruesome to show, particularly to children.

In truth death has always been a constant ingredient in television. Children are saturated with negative images of violent crimes on network television.

The justice system condemns homicide but then also shields the public from the equally violent punishment they have chosen.

KQED is right on target in believing the public is entitled to the most informative and objective viewpoint of the law that carries the powerful statement that the justice system reserves the right to take a persons life.

Corrections and amplifications

There was an error in the article "Memorial held Friday" on the Feb. 11 edition. Jim Walters was opposed by Ron Lynch of the Responsible Alliance Party when the two ran for Associated

Students Vice President in the Spring of 1989. The two did not get into heated battles and Lynch was not a member of the campus conservatives, as the article stated.

REPORTER'S FORUM —



ANDREW FINKELMAN

A new war, a new era, a new hope

And the war goes on. But my fatalistic view point doesn't. You see, I have had a change of attitude in regards to humanity. And it is due to all the support the troops fighting in the Middle East are getting from home.

Let's see, you can be against the war but support the troops. Or you can be for the war and support the troops. Or, you can be against the administration, and still support the troops.

Any way you look at it everyone supports the troops.

I was afraid that when the war ended, the returning soldiers would still find the same social problems here at home. But since there is all this support for these fighting men and women, things can't help but be different.

I am now sure that every veteran's hospital out there will have enough staff and funds to deal with these war veterans. The soldiers with physical or mental illness will have enough time and treatment to heal. Many of these returning soldiers will require long-term care. I am sure that none of these men or women will ever be turned out on the street, or be forced to deal their problems on their own.

I am also sure that the families who have lost a mother or a father in the war won't go hungry. The children of these one parent families won't lack medical care, or an education. Nor will they suffer from inadequate housing. I am sure of these things because of all the support that is out there for the troops.

And because of the disproportionate amount of minorities in the United States military, racism will be non-existent. I am sure that none of these soldiers will be judged by the color of their skin. No one

will face discrimination when applying for jobs. Fear will no longer dictate where a family decides to set up a home. I am sure that the education, or job training, that these returning soldiers receive will be equal and fair for all.

And since 11 percent of the military is female, I am sure that sexism will disappear. These returning women will be looked to as equals to men. Equal pay for equal jobs will become a reality. The Equal Rights Bill will pass with flying colors because of the support I see now for these troops.

And the families that have lost a loved one to the war will have support to make it through the tough times. I am sure each community will set up counseling centers to help deal with the trauma that war inflicts on people.

And I know that our government will look at all the death, pain and suffering that war causes, and use diplomatic means to solve any future problems.

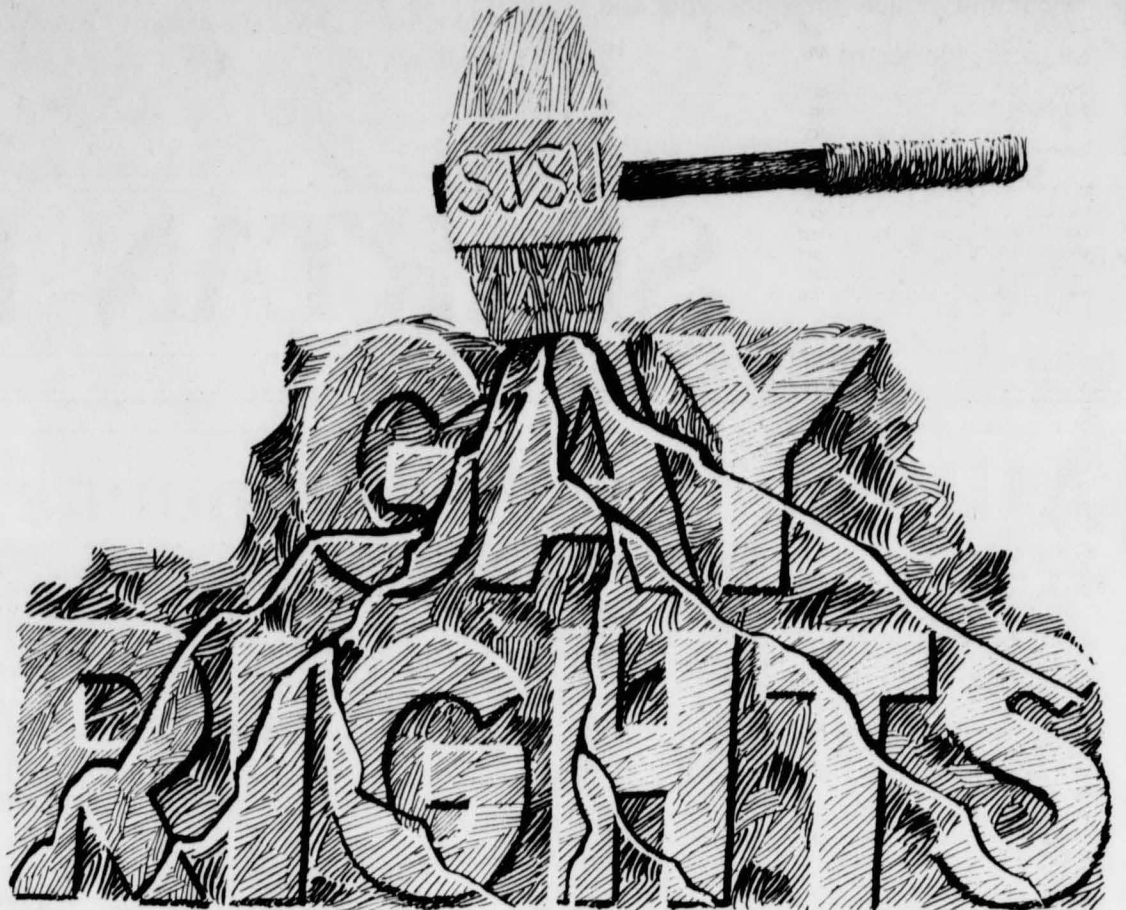
Yes, I am really optimistic about the society change that is going to happen.

I am sure that these same people who wave flags on the side of the road, or burn candles during midnight vigils, will not forget the troops when the war is over. I am sure that these same protesters or "anti-protesters," will be just as loud and vocal with their support when these men and women return from their duty in the Gulf.

And I am sure that we as civilians will listen to these veterans, and learn what war is really like. And I am sure that we will never forget what they tell us.

Yeah, I am sure.

Andrew Finkelman is a Spartan Daily staff writer.



Raul Dominguez—Spartan Daily

EDITOR'S FORUM —



KEVIN WEIL

Throbbing with double standards

In the middle of downtown San Jose there is a night club called the Heart Throb. The images that flash to mind when hearing that name range from an unabashed, singles crowd meeting place to topless belly-dancing. But the name isn't what's important, it's the "type of person" that the manager of this new club in the Pavilion Shops wants as a part of its atmosphere.

The Heart Throb has a dress code. No jeans that are faded, torn or soiled can be worn inside.

Not that other clubs don't have dress codes, but this is the first place I have visited downtown that actually makes a visual inspection of your clothing before letting you in.

I went to this place, hoping to take advantage of the free food they were offering, presumably as its effort to attract customers while it enjoys its grand opening "honeymoon." I was wearing a pair of blue jeans with a small tear across the knee. Not small enough to get by without being noticed, but nowhere near the size of some of the torn clothing I could see being worn just looking through the window.

While I was waiting for the manager to make his way to the entrance, so I could speak my mind about this ridiculous preponderance of respectability a Heart Throb could claim, I examined some of the attire other customers were wearing. One young woman was wearing wild flower print tights beneath just about knee length cut-off jeans.

A few friends who I had gone there with, one who managed to make it inside wearing dark blue sweatpants, stood and watched the growing confrontation. Meanwhile, still patiently waiting for the manager, another man was being told he could not come in because of the faded nature of his pants.

I was appalled. For the life of me I could not figure out what was wrong

except for the fact that his hair appeared to be a bit disheveled, his light blue jeans, not visibly faded, and red-collared shirt seemed to fit the clubs standard just fine. But no, said the door-woman, you cannot come in dressed like that.

This is a common attitude some clubs take, I discovered, when talking with an employee of the Cactus Club.

"If you're a girl, you can wear just about anything and get in," she said, not wanting to be identified by name. "As long as you're not wearing crotchless pants or something like that, they really

The manager of... "the Throb," told me that the dress code exists because he has the right to make one. And he's absolutely right, but, to me, it is cowardly to hide behind some ordinance allowing private businesses to make these rules.

don't care." So not only do you have to be "properly dressed" but you really have to be a "properly dressed man."

That makes sense. A manager's mindset obviously is: let anything that is female in, attract males inside with females in variety of dress, sell more drinks.

Okay dokey.

Just then the manager arrived and I lost track of the man. We talked for a few minutes, long enough for him to get mildly irritated with my complaints and decide that he no longer had anything to say to a possible customer. The gist of it was, however, that he "wants to attract a certain look, a certain type of person." When I questioned how I might not be of the certain type of person, he replied that I was putting words in his mouth and refused to acknowledge he ever said that.

He even had the gall to tell me that I

could go home, change my clothes, come back and have a drink on him.

I was aghast at the fact that this place is just another in a long list of Pavilion Shops that continue to build the Fourth Street wall separating downtown from SJSU. At least the wall grows for those who come to school wearing clothes for comfort rather than looks.

The main reason I go to bars and nightclubs is to have a good time with my friends. Why in the world should I not be able to dress the way I want?

Walter Fronsdahl, the manager of the Second Street club I've already heard been called "the Throb," told me that the dress code exists because he has the right to make one.

And he's absolutely right, but, to me, it is cowardly to hide behind some ordinance allowing private businesses to make these rules. It's plain discrimination because this dress code is not enforced all of the time—it's discretionary.

That same Cactus Club employee told me that she had been to D.B. Cooper's, another club with a dress code, with her husband and they didn't let him in.

"When they found out the position he held in the city, they changed their minds," she said.

D.B. Cooper's with a dress code? How could any place with a name of a legendary bank robber and hijacker have a dress code?

Later that night, wearing the same pair of jeans, I had dinner at Original Joe's. I walked in, was greeted by the maitre de who has been there for I don't know how many years, and was seated without notice of my attire.

It's a laughable joke to me that the Heart Throb could believe it has more class than a place like Original Joe's.

Here's some advice if you plan on going to "the Throb:" go with torn jeans, complain to manager for a bit, go home, change and come back for free drink.

Kevin Weil is the Spartan Daily copy chief.

SPARTAN DAILY

ANGUS KLEIN, Executive Editor
AMANDA HEIEN, Managing Editor/Production
BRYAN GOLD, Managing Editor/Editorial

ANTHONY CATALDO, Forum Editor
KEVIN SQUIRES, Photo Editor
SHELLIE TERRY, Entertainment/Features
Editor
LORI SINSLEY, Wire Editor

LAURA DIMASCIO, City Editor
STEVE HELMER, Sports Editor
MARY MORELLO, Chief Photographer
KEVIN WEIL, Copy Chief

Reporters: John Bessa, Brooke Shelby Biggs, Claudia Bramkamp, Susan Brown, Precy Correos, Andrew Finkelman, Jim Johnson, Chris Lillie, Pam Schatz, Robert Scoble, Carolyn Swaggart, Jack Trageser, Corey Tresidder, Lorrie Voigt

Photographers: Jeanette Glicksman, Chip Loven, George Ortiz, Don Richey, Hillary Schalit, Rocksford Takamatsu, Ken Wong

DEREK SMITH, Advertising Director

BRAD DETANNA, Retail Advertising Manager
MONICA CORINI, Downtown Advertising Manager
JUDY SOMMERS, National Advertising Manager

SANDRA HUTCHINS, Art Director
WENDY FEGETTE, Production Manager
JULIA BUDD, Co-op Advertising Manager

JESSI YU, Marketing Manager

Account Executives: Sara Barry, Carolyn Eurich, Colin King, Robert O'Leary, Ralene Matthias, Andy Rayl, Larry Tranberg

Artists: Jennifer Herman, Paul Smith, Eric Vidal

Second class postage paid at San Jose, California. Member of the California Newspaper Publishers Association and The Associated Press. Published daily at San Jose State University, during the college year. The opinions expressed in this paper are not necessarily those of the Department of Journalism and Mass Communications, the University or any other students or faculty organization. Mail subscriptions accepted on a non-refundable basis. Full academic year, \$20. Each semester, \$10. Off-campus price per-copy, 15 cents. On campus delivery and overnight transcription-related activities funds at 50 cents per full-time student. Phone: Editorial (408) 924-3260. Advertising (408) 924-6770. Printed by Independent Publications, Postmaster: Please send all address corrections to Spartan Daily, San Jose State University, One Washington Square, San Jose, California 95122.

RAM
E 95112
CARLOS
ONLY
REQUIRE

urm.
I drives during the
ish the food bank's
fers in November
"Supplies usually
nuary, but by Feb-
d food supplies get
cording to Sturm.
ore community in-
re volunteers, more
ces of food, and
food drives all
ear. The need for
top after the holi-
of the food drives

distribution, D. J.
ew remaining bags
last of the crowd,
ceries, emptied out

were lucky," said
out on the empty
added, "Today we
eed them all."

ales

? Remember, this is
n for favorite artist,
people," said one

you have to bring
asked another.

vn into a wide-rang-
lled my pants down
to prove something
ven proud about —
l. That is something
r would have ever
I'm supposed to be
role model out here
it or not. Right?
ng my album, and
is not something to
," he said.

zed the high ground,
childhood baseball
usual energy, serv-
y, the Super Bowl,
e Persian Gulf, and
ferentiated himself

ysely contrary to the
e stereotypical rap
think some people
freshing," he said.

you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student you can't get credit from most banks until you have established credit so you need to establish credit but because you're a student



CATCH 22.

NO CATCH.

It's easy to apply for a Citibank Visa or MasterCard.
To find out how, just turn the page ►
Or call 1-800-847-4477 to apply now.
Sophomores, Juniors, Seniors
and Graduate Students are eligible!

Select One: Citibank Classic MasterCard® or Visa®

To speed processing of your application, please complete all sections below. Write N/A for any items that do not apply to you.

12/90

Please tell us about yourself

Print full name First Middle Initial Last _____ Social Security Number _____

Permanent Home Address _____ Apt. No. _____ City or Town _____ State _____ Zip _____

Permanent Area Code and Phone Number _____ First last name under which phone is listed with Directory Assistance _____ (Date of Birth Month/Day/Year) _____

Please tell us about your school

Name of School (Please do not abbreviate) _____ Campus _____ School Zip _____

Your Mailing Address at School (if different from Permanent Address) _____ Apt. No. _____ City or Town _____ State _____ Zip _____

Your Area Code and Phone Number at School _____ First last name under which phone is listed with Directory Assistance _____

Your Class: Fresh Junior Grad Other _____ Graduation Date (Month/Year) _____ Permanent US Resident: Yes No Address to which you want your card and billing statements mailed: Permanent School

Important Information

Savings Account (Joint or Individual) <input type="checkbox"/> Yes <input type="checkbox"/> No _____ Bank Name _____	Acceptable sources of income: <input type="checkbox"/> Salary <input type="checkbox"/> Family Income <input type="checkbox"/> Allowance from Parents <input type="checkbox"/> Savings <input type="checkbox"/> Summer job _____
Checking Account (Joint or Individual) <input type="checkbox"/> Yes <input type="checkbox"/> No _____ Bank Name _____	*You do not have to include spouse's income, alimony, child support or separate maintenance payments paid if you are not relying on them to establish creditworthiness. Financial aid and tuition are not applicable as sources of income.
Money Market NOW Accounts <input type="checkbox"/> Yes <input type="checkbox"/> No _____ Bank Name _____	Employer (Present, Future or Previous/Summer) _____
	Employer Area Code and Phone Number _____

Verification

Please include a legible copy of one of the following:
 VALIDATED Student ID OR Tuition bill for current semester

Your application cannot be processed without this information and will be substantially delayed if you omit any information requested. (Be sure the copy shows your name, the date and your current enrollment status. Photocopy both sides if necessary.)

Please sign this authorization

I, _____, certify that I have read and understood the disclosure on the back. Please do not send payment in US unless we will be billed later.

Applicant's Signature _____ Date _____

1CKNW 04115 23004 001P

! CTIONS

The easiest credit a student can get.

As a student, you probably want to establish credit for the future. That's why, unlike most other banks, Citibank has made it easy to apply for a Visa or MasterCard.

You don't even need your parents to co-sign. All you need is a photocopy of your current validated student I.D.

And once you become a Citibank

cardmember, you can use your Citibank card at over 7.6 million establishments and get cash anytime at over 51,000 Automated Teller Machines (ATMs) worldwide.

What's more, Citibank offers 24-hour customer service, 7 days a week. So you can always reach us whenever you need us.

While other banks give you the run-around, Citibank believes you should spend your time reading Catch 22. Not living it.



To apply by phone, call
1-800-847-4477.

To apply by mail:

1. Fill out the application and tear it off.
2. Photocopy (both sides) of your current validated student ID or your tuition bill for the current semester.
3. Put everything in an envelope addressed to:

**Citibank (South Dakota) N.A.
Citicorp Credit Service, Inc. (MD)
P.O. Box 8000
One Citicorp Drive
Hagerstown, Maryland 21741-8000**

Seal the envelope. Put a stamp on it. Mail it. And we'll process your application promptly.

CITIBANK+

We encourage you to understand some important information about Citibank Classic cards.

Annual Percentage Rate for Purchases	19.8%
Annual Fee	\$20
Grace Period for Repayment of the Balance for Purchases	20 to 25 days
Minimum Finance Charge	50¢
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Transaction Fee for Cash Advances	At a financial institution, 2% of amount of advance but not less than \$2 or more than \$10. At an automated teller machine, \$1.75
Late Payment Fee	\$15
Over-the-Credit-Limit Fee	\$10

The information about the costs of the card described in this application is accurate as of December 1990. This information may have changed after that date. To find out what may have changed, write to Citibank (South Dakota), N.A., P.O. Box 6035, Hagerstown, MD 21741.