

Opposing Views looks at selling eggs to the highest bidder

SJSU tennis player finds life sweet as a professional doubles player

# SPARTAN DAILY

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## Rescuing debt victims

Credit card targeting leaves some students with empty wallets

Hugo Jiménez  
DAILY SENIOR STAFF WRITER

Mike Ramos doesn't work 40 hours a week and go to school full time because he likes it. Ramos, a San Jose State University student, has a \$7000 debt on 12 different credit cards.

Ramos is not alone in his debt. Many college students fail to avoid the credit card trap. Although Ramos had to accumulate the debt because he is a new father, other students can't resist the temptation of buying now and paying later.

Alex Chavez, an SJSU sophomore, is more than \$1,500 in debt. Chavez said he got in this

situation by not having the patience to wait until he had the money to fix his classic car. "The only reason I owe that much is because I wanted to fix my car quickly," he said.

Although Chavez works part time, he said it will be difficult to pay off his debt because he can only afford to pay the monthly minimum. "I own one card that has a monthly interest of \$15 and I pay the \$25 minimum each month, so I only end up paying about \$10 of the debt each month," he said.

Chavez said getting one of his three credit cards was as easy as picking up a brochure in a classroom.

"I see credit card applications in the classrooms, the Student Union, bulletin boards, and you know what? They even put them between textbooks."

According to Marilyn Tain, President of Consumer Credit Counseling Services, there are plenty of reasons banks and credit companies want college students as customers. Consumer Credit Counseling Services is a

nonprofit organization that offers in-debt counseling and credit education among other services.

"They (credit card companies) are trying to establish a relationship with college students," Tain said. "They also know that college graduates have more money-earning potential than non-college graduates. It is also the young people who spend the most money on clothes and entertainment."

There are many ways credit card companies try to get customers. In some instances, they even pay students to take them into consideration.

A company called United College Marketing Services is willing to pay students every time they click onto a credit card application over their e-mail accounts. The company established a Web site called Campus Backbone that will pay students to click on credit applications they receive over e-mail.

The way www.campusbackbone.com works

See Credit, Back Page



Credit card companies target college students as customers because students spend money more frivolously than non-college students and because they have more money-earning potential.

Photo Illustration by Lexey Swall / Spartan Daily

## Doctor on trial for fertility fraud

NEW YORK (AP) — Infertile couples and doctors across the country are closely watching the federal trial of a Park Avenue specialist accused of tricking insurance companies into paying for fertility treatments most are loath to cover.

Some experts say that what Dr. Neils Lauersen is accused of doing is a common, unspoken practice among many doctors. What makes the case extraordinary is that Lauersen has been charged by prosecutors with fraud.

Lauersen, 63, is accused of getting insurers to pay millions of dollars in coverage for hundreds of patients over the past decade.

According to prosecutors, he helped couples get pregnant by providing fertility treatments not covered by insurance. Then, he allegedly submitted bills for various covered treatments.

"This sort of thing is unfortunately very widespread," said

■ See page 2, for commentary on morality of donating eggs

Michael Diegel, spokesman for the Coalition Against Insurance Fraud in Washington D.C.

He said Lauersen's trial should be a warning to all doctors tempted to bend the rules.

Lauersen could get up to 10 years in prison on the most serious of the charges.

Diegel's coalition — made up of consumers, government agencies, public interest groups and insurers — estimated that health insurance fraud cost insurers \$53.9 billion in 1997. Much of that cost, he said, must be passed onto the consumer as higher rates.

"One trial like this is helpful, but it's a long hard slog to convince people to change their attitudes," Diegel said. "As many as 40 percent of the people in this country think insurance fraud is OK."



## HE'S THE ROBOT, I'M THE INVENTOR

Michelle Jew  
DAILY STAFF WRITER

Building the robot started out as a hobby. It took two years, nearly \$2,000 and countless hours of work, but junior Robbie Singh's robot is finally getting recognition.

His robot, named "Robbie" — Robot Obeying Bit by Bit information in Interactive Environment — was named after its inventor.

"I was always interested in building something big out of ordinary stuff," Singh said.

Singh built the robot from various parts collected from junkyards, hobby stores and toys, which Singh paid for out of his own pocket.

"To build something like this would usually take about \$10,000 — so I really cut down on the cost," the San Jose State University student said.

Robbie was entered in a robotics exhibition in San Francisco last year and won an award in the amateur category.

Ruben Garza, a fellow aerospace engineering major, said, "I think it's extremely cool. It's incredible that while in high school he could design and build his own robot just from the knowledge that he's picked up in school and on his own

because it's a very complex robot."

The arms on Robbie are as long as Singh's and have 60 degrees of motion while the hands can pick up light objects, though they are sometimes unreliable, Singh said.

Though Robbie still bumps into things sometimes, Singh has tried to give him image recognition, so he can know what something in front of him is, and avoid crashing into it.

"He's (Singh) always making improvements," said Mohammad Hambaba, associate professor of computer, information and systems engineering.

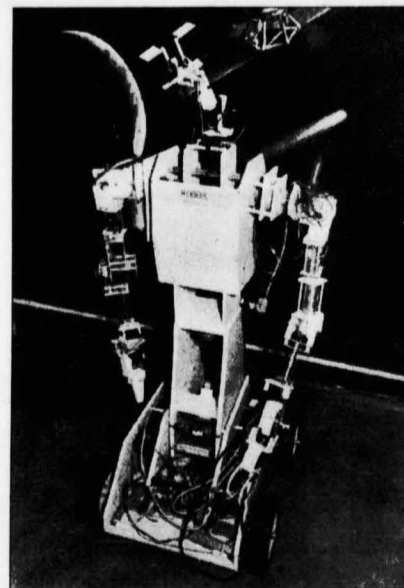
"The robot is very impressive; it walks, moves its arms and avoids things. It's voice-activated, so it can talk too."

Singh may go to Switzerland in November to enter an exhibition with hobbyists and professionals interested in the technology of robots.

Meanwhile, there's the next project. Along with a group of six or seven other aerospace engineering majors, Singh will put his efforts toward building a fully autonomous hovercraft, an unmanned flying vehicle.

"My position is the systems engineer," Singh said. "I love to say that."

Among other requirements,



Above, Robbie Singh started to build Robot Obeying Bit by Bit information Interactive Environment (Robbie) when he was in high school as a hobby 2 years ago. Left, Robbie walks, moves its arms and is voice activated.

Photos by Douglas Rider / Spartan Daily

the unmanned craft must be able to fly over a one story building, have image recognition and be able to move on its own.

The group of students is searching for a sponsor to fund the year-long endeavor, which is estimated to cost upwards of \$5,000, said Sajesh Giri, a mem-

ber of the six-man team building the hovercraft.

"We're still working on the written proposal (for the funding)," said Singh. "It's not actually a hovercraft," Giri said. "It's only going to float about 2 inches above the ground."

"So far, it's been fun," said Giri. "A lot of fun."

## Spin City



Karla Gachet / Spartan Daily

Business major Chris Rodriguez and pre-physical therapy major Brenda Salanga practice merengue dancing, one of the Latin dances taught in a beginning social dance held at 12:30 p.m. Tuesdays and Thursdays at the Spartan Complex East building.





# Opinion

## OPPOSING VIEWS Egg donation or exploitation?

Opposing Views Egg donation or exploitation?

### Adoption shouldn't be overlooked in the search for a perfect child



**Trisha Santos**  
STAFF WRITER

The miracles of science never cease to amaze me, but a line has to be drawn. It was about twenty years ago when the birth of Louise Brown, the first test-tube baby, brought hope to thousands of infertile couples. Now infertile couples can screen out potential egg donors online and be even more selective with donors: at least 5 feet 8 inches tall, athletic, have an IQ of 150, etc.

The offers for potential donors are also increasing by leaps and bounds. The Stanford Daily ran an ad last week that offered \$100,000 — the highest price yet known — for the eggs of an athletic, intelligent Caucasian woman.

While every couple has the right to raise a child, assisted reproductive technology is not the best option. The ordeal of "harvesting" eggs is a painful one, which may make it seem appropriate for the donor to receive large amounts of money. But if she is truly donating her eggs to give the gift of pregnancy, she should do it out of the goodness of her own heart.

### Assisted reproduction is ethically wrong because it renders children into articles of commerce.

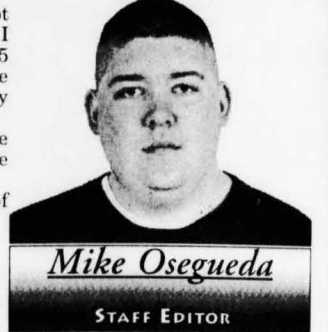
Assisted reproduction is ethically wrong because it renders children into articles of commerce. The exorbitant prices offered by wealthy couples create a business transaction rather than a medical one. Egg donors, who are usually paid \$3,500 to \$5,000 as compensation for hormone injections and the surgery, according to the American Society for Reproductive Medicine, seem as if they can more aptly be called vending machines. While women have the right to make any decision regarding their bodies, the inherent financial incentive for egg donors amounts to exploitation.

Although the practice of using donated eggs — and sperm — is a well-established business, is it moral to spend lots of money on perfectly engineered babies when there are millions of children in the world who need homes? In the United States alone, there are 450,000 children in foster care, but only 4 percent of American families have adopted a child, according to the National Council for Adoption. Adoption is the best solution for anybody wanting a child.

I live by the belief that just because we can do something doesn't mean we should do it. Every couple has the right to raise a child. The joy of parenting is something I look forward to in the distant future. Yet if infertility ever becomes an issue, I would never consider assisted reproductive technology. The ethical, physical and psychological implications are too great to mess with Mother Nature.

Trisha Santos is a Spartan Daily Staff Writer.

### Egg donation is a good deed warranting neither ethical criticism nor judgment



**Mike Osegueda**  
STAFF EDITOR

I looked at the piece of paper in front of me and tried not to laugh. I was in the middle of my radio show when I started to read the public service announcements 90.5 FM KSJS is required to share with its listeners. The one I pulled out of the index was new — neither my co-host nor I had seen it before. Here we were, two guys, doing a hip-hop show and we had to read an announcement offering females the opportunity to donate their eggs.

No, not Easter eggs — those other kind of eggs. After that, I heard more and more about this phenomenon. I learned that becoming an egg donor truly is giving another person or couple the gift of life.

Then, an ad offering \$100,000 was placed in the Stanford Daily by an infertile couple who is in search of an athletic young women to help ease the pain of the unfavorable card fate has dealt them.

That hefty sum of money is enough to make anyone think twice. But, the ethical war that goes along with a woman making the decision to give up her eggs is the underlying issue. I think the case falls into the same category as the world's oldest profession — prostitution, and the world's oldest, most monotonous debate — abortion. Without opening voluminous debate surrounding those issues, I think it all comes down to a woman's right to choose.

If a woman is pregnant and feels the best thing for her own life is to give up the unborn child to abortion, then it is her choice to make and to live with.

If a woman wants to sell her body on the streets to make money, then it is up to her to weigh and decide with her conscience.

With that in mind, if a woman wants to sell her own eggs — part of her body — then the choice is also one she should be allowed to make.

The question of ethics is a valid one, but by denying anyone a right to choose, aren't we going a step beyond unethical and intruding into a person's rights?

We live our lives under provisions that give us freedoms, and the right to choose how we deal with our bodies should be one of those freedoms.

But there is more to think about. Our society condones prostitution and abortion, so why should donating eggs be any different. How does either tip the ethical scale to a greater extreme?

Becoming an egg donor actually helps others. Since when did that become a crime?

People shouldn't question the ethics of donating eggs. Instead they should realize just how much it can help the less fortunate and learn about the process before they question the morals of someone who gives up their own eggs.

And then maybe the rest of the idiots out there — such as myself — won't laugh when they see the words EGG DONOR in print.

Mike Osegueda is the Spartan Daily Sports Editor.



Illustration by Christine Tom

## Talking Heads

### Is it ethical for a woman to donate her eggs?



"I don't think it's ethical because you can't put a price on life. I don't think you should play with science or life."

— Christina Hernandez  
junior  
administration of justice



"If adoption is ethical, I think this would be ethical too. It's basically adopting a child."

— Ahmand Fawal  
graduate student  
electrical engineering



"No, it's not ethical because it's like a part of you. Why would you want to give it to someone else?"

— Aarti Dingreja  
sophomore  
business



"I think ethics are more personal, situational and organizational. Morals are more individual. Everyone has their own ethics. Each person has their own morals."

— Mahlon Harmon  
junior  
advertising



"Perhaps the ethical part depends on what she's selling it for. Is it for profit, research, money or to help someone have a baby?"

— Carrie Glover  
senior  
illustration



"If somebody wants to have a baby, that would be OK. I don't think it's desirable to get money, but she can do whatever she wants. It's her decision."

— Masato Onuki  
graduate student  
teaching English to speakers of other languages

Compiled by Erin Mayes and photos by Kohjiro Kinno



# Forum

## The Rock's 7th-grade mentality enlightens society

Poontang pie. That's right. I said it. Poontang pie. First, let me point out this is not part of my regular vocabulary — which I'm ashamed to admit is obviously limited since I just picked up this poontang pie ditty last week.

For those of you who don't know what it means, I'm not explaining it here. You can just assume it's as tacky and tasteless a term as any dolt would use.

I actually first learned this expression about the same time my peers and I started that horrible puberty thing.

One of the boys — I think the same one we paid to eat bugs — liked to talk about poontang pie — as if he had a clue. He seemed to think he was a real man by using that expression around a bunch of girls.

Like we were supposed to swoon over some pimple-faced, 4-foot-5-inch wannabe punk with cockroaches on his breath because he picked up the term poontang pie from the other kids in his trailer park.

Just as an aside, I think he'll still cram some ants down his throat for a buck.

Anyway, I had forgotten that term until someone brought a TV into the Spartan Daily and tuned in to a wrestling program.

Enter The Rock — who talks about himself in the third person and refers to this poontang pie business incessantly. Apparently, his name is neither representative of that which he crawled out from



**Margaret Bethel**  
CONGENIALITY NOT INCLUDED

under, nor the depth of the matter contained in his skull.

He was interviewed and gave a masterfully eloquent speech regarding poontang pie.

It was inspiring, truly.

His words so moved me that I wanted to reintroduce this expression to the college community. Think back, I know you must have heard about poontang pie at some point during your junior high years.

Sadly, most of us left it there.

But somehow, The Rock magically maintained the seventh-grade mentality and miraculously brought poontang pie back to life for intellectual thinkers — not to men-

tion all the 12 year olds in the audience at wrestling events that cheer him on.

While my gut reaction to hearing him talk about poontang pie on a national television show, which has a largely adolescent audience, was that of disgust — I've since realized how incredibly clever he is to use this term so frequently.

By normalizing poontang pie and making it a fun catch phrase, The Rock — the genius, as I like to call him — is not demeaning women but helping us all to remember how easy it is to objectify women.

I think he must want to make it a neutral term that can describe any number of things. For instance, the Spartan Daily can conduct a survey and report its findings in a poontang pie graph. Maybe a highly intelligent San Jose State University math student can be the first to discover the square root of poontang pie. President Robert Caret can go to University Dining and have his choice of classic apple or the new, daring poontang pie for dessert.

The Rock, the great one, the people's champion is empowering women with poontang pie.

One of his other phrases I'm fond of, "Know your role, shut your mouth," is just another stroke of genius.

No, I'm serious. Let's explore "know your role." There should be an analytical debate sweeping the

country anytime now, with "know your role, shut your mouth" at the heart of it. Who exactly does he mean? What are the implications? These are the questions I fear we must leave to the academics, for we students couldn't possibly understand the complexity of The Rock. After all, the scholarly pursuits generated from poontang pie alone are going to be exhausting.

I'm glad to know The Rock's pioneering efforts to combat society's oppression of women isn't lost on my fellow San Joseans.

There was a World Wrestling Federation event, featuring The Rock, on Monday at the San Jose Arena. Apparently, the 17,000 or so tickets available sold out in about 30 minutes.

I wonder if the audience members knew their role. I wonder if the people who took their kids with them knew the great Rock would be so profoundly discussing poontang pie. I wonder if The Rock knows his role.

Because after my sarcasm is done, he's still just a mindless body with a laughable career, who earns his living charading as an athlete and spouting off like one of Jed Clampett's drunk cousins in the joke of the entertainment industry.

Margaret Bethel is the Spartan Daily Co-Executive Editor. "Congeniality Not Included" appears Wednesday.

## Quote for the Daily

**"Ugliness is in a way superior to beauty because it lasts."**

— Serge Gainsbourg  
French Vocalist

## SPARTAN DAILY

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Readers are encouraged to express themselves on the Opinion page with a letter to the editor.

A letter to the editor is a 200-word response to an issue or point of view that has appeared in the Spartan Daily.

Submissions become the property of the Spartan Daily and may be edited for clarity, grammar, libel and length. **Submissions must contain the author's name, address, phone number, signature and major.**

Submissions may be put in the Letters to the Editor box at the Spartan Daily Office in Dwight Bental Hall Room 209, sent by fax to (408) 924-3237, e-mail at SDAILY@jmc.sjsu.edu or mailed to the Spartan Daily Opinion Editor, School of Journalism and Mass Communications, San Jose State University, One Washington Square, San Jose, CA 95192-0149.

Editorials are written by, and are the consensus of, the Spartan Daily editors, not the staff.

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## SPARTA GUIDE

### Today

#### SJSU Associated Students

A.S. 55 nomination forms are now available in the A.S. Government Office, located on the third floor of the Student Union. Deadline to turn in nominations is March 10. For more information, call Maria Murphy at 924-6240.

#### SJSU A.S.

A.S. scholarship applications are now available in the A.S. office, located on the third floor of the Student Union or in the Financial Aid office. Deadline is March 15. For more information, call Maria Murphy at 924-6240.

#### A.S. Election Board

Candidate applications are currently available in the A.S. Government Office. For more information, call Claire Hargreaves at 924-5955.

Call Claire Hargreaves at 924-5955.

#### Catholic Campus Ministry

Daily Mass from 12:10 p.m. to 12:35 p.m. Monday through Friday at the Campus Ministry Chapel, 300 S. 10th St. For more information, call Father Barry at 938-1610.

#### Office of Academic Senate

Nominations for the Academic Senate general elections due at 4 p.m. on Feb. 25. in the department office or office of Academic Senate. For more information, call Julie Steinhorst at 924-2440.

#### Chicano Commencement

Weekly meeting at 7 p.m. every Wednesday in the Student Union, Almaden room. For more information, call Celeste at 259-5630 or Alejandra at 971-7942.

#### M.E.Ch.A.

Weekly meeting at 3 p.m. every Wednesday in the Chicano Resource Center. For more information, page Miguel A. Rodriguez at 383-6475.

#### School of Art and Design

Student galleries and art exhibitions from 10 a.m. to 4 p.m. in the Art and Industrial Studies buildings. For more information, call John or Jenny at 924-4330.

Sparta Guide is provided free of charge to students, faculty and staff. The deadline for entries is noon, three days before the desired publication date. Entry forms are available in the Spartan Daily Office. Space restrictions may require editing of submissions. Entries are printed in the order in which they are received.

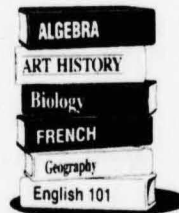
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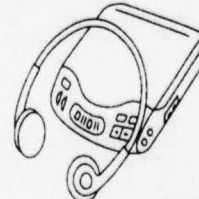
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# Sports

## Driving the souped-up Coupe

Former SJSU tennis star taking on the pro world

Monica L. Ewing  
DAILY STAFF WRITER

Even though the men's tennis team was disbanded three years ago, Brandon Coupe, a world-ranked professional tennis player, still represents San Jose State University.

Recently, the 27-year-old SJSU alumnus returned from his world travels to take the court at the Sybase Open at the San Jose Arena.

On Wednesday, Coupe and his partner Jack Waite beat James Blake and Cecil Mamiit, 6-4, 6-3 in their first-round match but were eliminated in Friday's quarterfinal, losing to Lucas Arnold and Eric Taino 6-4, 6-2.

"I felt like the other team played really well today. We just never got any lucky breaks," Coupe said. "I was looking to move at the net and cut off some balls and they hit the returns up the line, which kind of pinned me right at the get-go."

The Sybase Open is the third tournament Coupe and Waite have played together.

"Jack and I gelled pretty well in (the first) match," Coupe said. "We made a lot of first serves and they didn't return quite as well."

Coupe said he felt more of a team with Waite in the first-round match, but in the quarterfinal, he said, they weren't as lucky.

"We never got any rhythm as a team going - and in doubles, that's huge," Coupe said.

Eric Taino, whose team defeated Coupe and Waite on Friday, was also Coupe's doubles partner in a tournament in Los Angeles in the summer and in the Canadian Open in Montreal.

"My partner and I played really well today," Taino said on Friday. "We didn't make too many mistakes and we got an early lead on them early in each set, so they

had a lot of pressure to come back and do something."

Taino calls Coupe a "serve and volleyer," meaning after he serves, he comes right up to the net to score points off volleys. Getting volleys is Coupe's strength, he said.

"We match up pretty well together because he plays the net pretty well, and I play the return pretty well," Taino said.

John Hubbell, former San Jose State University tennis coach, said Coupe's strength lies in his athletic ability, movement and agility.

Making it to the courts of a national tournament has been a long road since Coupe's days as a Spartan.

Hubbell, who was a coach at SJSU for 17 years, coached Coupe from 1990-94 and was a major reason Coupe came to SJSU.

At Oakmont High School in Roseville, California, Coupe was in unknown tennis player who wasn't highly recruited by colleges. Hubbell saw talent and potential in Coupe's playing and recruited him.

"Fortunately no one else saw what I saw in him," Hubbell said. "By his senior year, anybody would have loved to have him. Coupe is a hard worker and is talented and coachable."

Coupe said he was attracted to SJSU because he would be playing Division I against the likes of Stanford, UCLA, Cal and USC.

The former SJSU coach said he promised Coupe that if he worked hard, he could help him reach his goal of becoming a professional tennis player.

**"It's a good way to see the world and get paid to play a sport that I love."**

— Brandon Coupe  
former SJSU tennis player

Coupe played No. 1 on the men's tennis team his last three seasons and was named an all-American while at SJSU.

In 1994, he turned pro and found success as a doubles player.

Coupe has competed professionally in singles tournaments



Douglas Rider / Spartan Daily

Brandon Coupe and his doubles partner Jack Waite lost to Lucas Arnold and Eric Taino in straight sets, 6-4, 6-2, in the quarterfinals of the Sybase Open Friday at the San Jose Arena. Coupe, a San Jose

State University alumnus, came back to San Jose after playing tennis for the Spartans tennis from 1990 to 1994. During his career at SJSU he was the No. 1 player for three years and was an all-American.

but said he arranges his playing schedule around the doubles tournaments.

In doubles, the players play at a little faster pace. The points are shorter and the players' being in good physical condition is not as crucial as it is in singles play, said Hubbell.

"He has the talent and ability to be a good singles player, but he has done better in doubles," Hubbell said.

expressed their disappointment about the elimination of the men's tennis program at SJSU in the summer of 1997.

A combination of factors led to the demise of the men's tennis program, according to Carolyn Lewis, senior associate athletics director at SJSU.

One factor was the Title IX gender equity requirements, which requires the university to spend a proportionate amount of money on men's and women's sports. Lewis also said the men's tennis program was having trouble recruiting and fund-raising.

It was financially better for the department and the university to eliminate the men's tennis and gymnastics program and bring back men's cross country, which was discontinued in 1988, Lewis said.

Hubbell said eliminating tennis was a tough decision the university had to make, and at the time there wasn't a strong outcry about it.

"It seemed pretty weak to me to cancel a sport that probably didn't take too much money out of the budget," Coupe said.

Admiration seems to be mutual between the teacher and student duo.

"Hubbell is a great guy and a great coach," Coupe said. "He is basically the only reason I stayed there (at SJSU) all four years."

Both Hubbell and Coupe

### Talbot sets record

Despite a team loss to Cal State Fullerton, Tasya Talbot of the gymnastics team scored a personal victory Saturday.

Talbot scored 9.900 on the floor exercise to break the school record previously held by Tara Law with a mark of 9.875.

With the sophomore's effort aside, the Spartans fell 195.500-191.275. The score for the Spartans was the 10th highest in school history.

Talbot also finished third all-around with a score of 37.775. Kimmie Cianci finished second with a score of 38.875.

### Athletes honored

Seventeen SJSU student-athletes were named to the Western Athletic Conference all-academic team.

To qualify, student-athletes

must have a 3.2 grade-point average while participating in 50 percent of his or her team's games.

Five members of the women's cross country team — Janina Crain, Ginny Greene, Christa Huffman, Ana Martinez and Marisa Rodriguez — received the honor. Also the women's soccer team added Ryanne Banks, Christina Bettencourt, Julie Brum, Jolene Keel and Kristyn Mescher to the list.

Josh Parry and Tim Provost of the football team, Andrea Fernandez and Darcy Walker of the volleyball team, Dan Fife and Thomas Gibson of men's soccer and Trevor Marca of the men's cross country also were also named to the all-academic team.

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## Spartan roundup

### Staff report

#### Baseball flooded

Rain has kept the baseball team off the diamond for three of their past four games.

Tuesday's game scheduled to be played at the University of San Francisco was postponed due to unplayable field conditions and weekend rain washed out much of the baseball team's three-game series with Cal Poly.

Friday's game was postponed due to rain and rescheduled as part of a Sunday doubleheader, which was rained out as well.

When the weather finally did permit the Spartans to take the diamond Saturday, they jumped on the Mustangs early, scoring five runs in first two innings. The SJSU squad held on for the 6-2 victory and improved their record to 4-2 overall.

Right fielder Brandon Macchi collected three hits on the afternoon while driving in a run. Junior Ruiz also had two hits and an RBI.

Chris Sherman pitched six and two-thirds innings, giving up only two runs on six hits to pick up the victory.

The Spartans are scheduled to be in action again Friday and

Saturday at Municipal Stadium against Sacramento State.

#### Women place fifth

The women's water polo team placed fifth in the UC San Diego Arena NoGrip Invitational that concluded Sunday.

The field included nine of the top 10 teams in the nation, with UCLA taking the tournament title.

The Spartans (7-2) earned wins over Long Beach State, UC Santa Barbara and UC San Diego en route to their fifth place finish. SJSU lost to the Bruins on the tournament's second day 12-2.

Spartan sophomore Inna Fedoseyeva earned All-Tournament Team honors.

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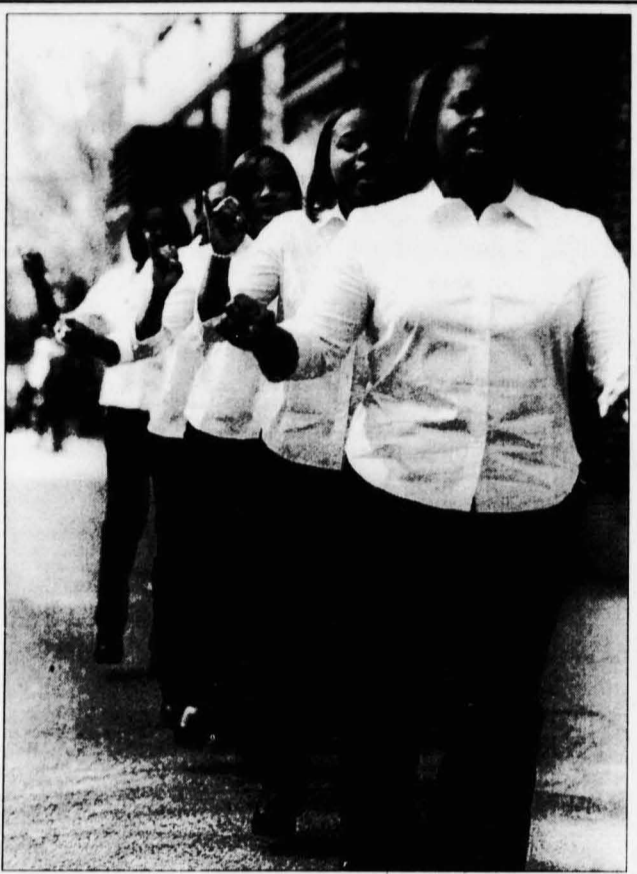
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**DIRECTORS, ASST. DIRECTORS, TEACHERS,**



# Back page

## Black by popular demand



Members of an African-American sorority, Alpha Kappa Alpha, dance outside the Student Union in celebration of Black History Month. **Left, seniors Gerard Aberry, right, and Patrick Hoegson, dance Tuesday in front of the Spartan Bookstore.**

Photos by Tsutomu Fujita / Special to the Daily

## Credit

continued from page 1

is by having students register with them, who in turn provide the students' names to credit solicitors who will then post their applications on the students' e-mail.

According to Campus Backbone founder, Larry Chiang, this is an opportunity for students to benefit from all the credit card companies that solicit their business.

"We are revolutionizing mailing lists and empowering students to earn money," Chiang said.

Chiang said students can receive up to \$2.50 each time they click on an e-mail solicitation and they are able to receive bonuses every time they refer their friends to the service.

Chiang said Campus Backbone makes its profit from the companies that advertise on the students' e-mail service.

Chiang said in order to avoid students from getting into financial trouble the Campus Backbone Web site offers credit tips and each student can have a personalized page that will help them keep track of their debts.

Although Dennis Meunier, vice president of the company, insisted those who were interested should visit the Web site, he did mention some of the tips that could keep students from getting negative points in one of the three credit bureaus.

Loan agents usually look at the credit bureaus' reports before issuing a loan to an individual, Meunier said.

"One thing students can do to improve their credit rating is to buy something small every month and pay it off immediately," he said. "Another suggestion I would give students is to only have one or two credit cards because having many credit cards discourages banks from giving them loans because of

their potential spending capacity."

Tain also said it is not good for a person to have too many credit cards.

She said besides being a potential debt, a lot of credit is too much temptation for some.

Tain said most of the people that solicit help from her agency are either young adults or middle-aged people; she added some of them have debts that have accumulated since the college years.

Ramos is one of those people who want to wait until after college to worry about paying off their entire debt.

He knows he will not be able to pay for the debt during his college years, but he hopes a college education will enable him to make enough money to pay it all.

"I can be in this much debt but it's OK. When I graduate I can pay it all"

Tain insists people should try to maintain good credit because a bad credit rating can last as long as seven years and might prevent a person from getting an apartment or a job.

According to Meunier, another thing students can do to save money and keep their credit card records spotless is to call the card company whenever they charge a late payment fee.

"Call them and tell them that you are going to cancel the credit card if they don't take away the fee," Meunier said. "Believe me, they will do anything to keep your business."

Although there is plenty of temptation to get a credit card and to max it out, some students manage to avoid the temptation.

"I see how my parents owe money and I don't want to deal with having to pay for it," SJSU sophomore Jazziel Rodriguez said.

He also said he had a method of his own for avoiding debts.

"If I want to buy something, I go to work at a construction company for about a week to save up to buy it," Rodriguez said. "I also go on a diet. I don't buy fast food."

For those students without Rodriguez's financial sense, Terry Gregory, Student Union manager, said the Student Union has placed certain regulations on credit card solicitors who wish to recruit at SJSU.

"We want to be sensitive to the fact that (credit) can cause problems for a student," Gregory said.

One of the new regulations the Student Union put in effect this semester is allowing only four outside solicitors on campus at the same time.

Gregory said the only place where outside vendors can set up is in front of or in the Student Union.

He also said another new regulation was they could not get in front of their tables.

"They have to remain behind the tables," Gregory said. "The products have to sell themselves."

Gregory said there have been several incidents where the vendors got too aggressive.

He said most of the vendors on campus were not from the credit card companies but from marketing groups hired by the companies to solicit applications at SJSU.

Gregory added that the Associated Students and the California State University Student Organization had decided that banning credit card vendors from SJSU would be the best thing for the students, but they could not do that because of legal reasons.

"The AS and CSU wanted to close off the campus completely to (credit card vendors) because they are doing a disservice to students, but that's discriminatory," he said.

Since SJSU students will always have to deal with the temptation of credit, Ramos has a few suggestions of his own to help them get by.

"It's cool to have a credit card, but it's not good to have too many because all that money you have in them can get you in a lot of trouble if you don't know how to manage it."

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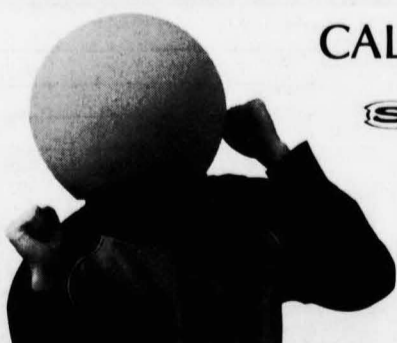
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