Catching the Red

By Michael Magun

Credit cards mean financial freedom for some students, massive debt for others

For the mere price of a signature on a contract, students can get free shirts, movies, pizza, huge airfare savings and the opportunity to buy nearly anything without using hard cash.

Sound like a Faustian bargain? It's simply a typical offer from a credit card company trying to attract college students.

By offering credit cards with no annual fee and accompanying interest-free future business from students interested in building their credit records -- and settling on a balance that grows like the weeds, with interest rates.

"It's great and a convenience that these cards allow to campus to offer credit to students," said first-year Law student Todd Rabinowitz. "But students have to be aware of the potential dangers and realize that they have to pay back what they charge."

Chubb Visa and American Express Opus are only two cards geared specifically at college students. In order to help students take their first steps toward financial independence, both offer an annual bonus and low or introductory interest rates.

"It's not too good to be true," said sophomore Maria Mendler said credit card companies provide students a great service by actively working to sign up prospective spenders.

"Student credit cards allow students to spend when they need to," Mendler explained. "For the most part, they're a convenience for students. And Chubb Visa saw it as the chance to start a long-term relationship with new consumers."

Credit cards are attractive to students as well, giving them the chance to buy items when they desire and pay later. Cards can be especially helpful at the beginning of a semester, when students need to purchase things ranging from textbooks to posters to new wall hangings.

But students have learned that cards can have drawbacks too.

The consequences of credit card abuse, including the inability to repay balances on time, has in the past forced students to quit school as they work full-time to pay off the balance of bills.

And interest rates can make a bill total increase exponentially -- sometimes as much as 50 percent over its original rate.

For example, sophomore Leah Schulte said she had a balance at Marist College that the credit limits on three cards in her wallet.

"Credit cards are attractive to students as well," said sophomore Amanda Poore. "I wasnt being responsible and I didn't consider what I could do later."

But a preliminary investigation of 1,580 student credit card accounts conducted by the National Consumers League last year showed that 25 percent of the respondents were dissatisfied with their credit card accounts.

"Right now, I'm basically living hand to mouth," said Poore. "I can't afford to go on credit again."

More students pursue advanced degrees

The number of undergraduate students pursuing advanced degrees -- both at Penn and college nationals -- has increased overwhelmingly in the last two decades.

According to a study conducted by the American Council on Education, the number of college and graduate students in the United States -- nearly 10 million in 1965 -- jumped to nearly 26 million in 1986.

The number of students enrolled in graduate programs doubled over that period, according to the study.

"Much of it has to do with (the fact that) a lot of people in the population already having bachelor's degrees," Knopp said. "So students thinking about pursuing an advanced degree will distinguish themselves from the rest of the field."

Knopp added, however, that some students do not pursue graduate work for financial reasons.

"A lot of it depends on the field in which the student is working," she said. "In some fields, a bachelor's degree is sufficient to get a job."

An overwhelming percentage of College of Arts and Sciences graduates at Penn try to make themselves stand out through further study.

According to Peggy Carkhuff, assistant director for Career Planning and Placement, 30 percent of the 1995 College graduates immediately began pursuing advanced degrees.

"If you have found that an advanced degree has become more valuable in areas such as engineering, medicine and law -- business --

ON CAMPUS

GIMBEL GYM AND SHERR POOL CLOSED TOMORROW DURING REPAIRS. Page 2

AROUND THE WORLD

U.N. VOTES TO LIFT SANCTIONS AGAINST YUGOSLAVIA. Page 8

IN SPORTS

FIELD HOCKEY CRUSHES LIONS IN FIRST-EVER MATCHUP. Back Page

The Daily Pennsylvanian

Wednesday, October 2, 1996

Volume XXII, Number 83

UA election draws few freshman candidates

Only 18 applicants, half the seats on the Undergraduate Assembly dur...


By Amy Rosenberg
The Daily Pennsylvanian

U.S. Sen. Arlen Specter (D-Pa.) announced his retirement from the United States Senate, a move that was widely expected in light of growing calls for reforms of the National Institutes of Health, in an announcement Monday.

Several faculty members from the Penn Medical Center commented on the announcement.

"I was surprised to hear that it was Arlen," said Peter B. Curchack, chair of the Department of Obstetrics and Gynecology. "He's been a force for basic research and translational research in gynecological oncology."

"I think it's a real loss for us. He will be sorely missed," said Jerome B. Shupnik, professor and chairman of the Department of Medical Genetics.

"I think we are going to lose a really good and generous human being," said William S. Schaffner, professor and chairman of the Department of Preventive Medicine.

Specter announced NIH funds

A product of the center's research is the development of nanotherapeutics, the application of drugs to targeted diseases. NIH and Fred and Dona Uehling are leading the way in this field. NIH is a major funder of the center's research.

Specter said he was appointment chair of the center's board of directors. The center has a history of funding and has received more than $200 million in federal grants.

Specter and his colleagues are working to develop a therapeutic for the treatment of Alzheimer's disease. They are using nanotherapeutics to deliver drugs to the brain.

The Daily Pennsylvanian's office is at 4015 Walnut Street, Philadelphia, PA 19104. (215) 898-2050. Address:

Night Assistants

Meridith Rappaport, Paula Oyedusa, Susanne Alley, Allison Gervais, Amy Richard

Corrections and Clarifications

This is the second To Do column of the semester. The last column was published on Oct. 16, 1996. For more on campus crime, check out our Web site at: http://www.dps.upenn.edu/DP/NewsFlash.html.

Leroy leaves HUP; suspect released on bail

The suspect arrested in the killing of 19-year-old hospital security guard was released on bail yesterday.

Leroy, a former hospital employee, was charged with first-degree murder in connection with the death of the security guard.

The suspect was released on bail yesterday.

Gimbel Gym closed tomorrow for repairs

The Gimbel Gym at the University of Pennsylvania will be closed tomorrow for repairs.

The gym will be closed from 7 a.m. to 6 p.m. tomorrow.

The Gimbel Gym is located on the south end of the University of Pennsylvania campus.

More degrees

Penn, as of April 1997, had 45 percent of all graduate students. The number of degrees awarded has increased rapidly.

More than 45 percent of all graduate students at Penn are enrolled in the College of Arts and Sciences, which has the largest number of graduate students.

Penn is one of the leading universities in the United States.

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Mailier, Wilbur visit Penn to honor retired English prof Lucid

As part of Reading Project, friends of Lucid speak on time in Paris after World War II

By Becca Iverson

The Daily Pennsylvanian

Building on the theme of this year's Pennese Reading Project, two veteran of the post World War II Paris literary scene told the Pennese about their friend, retired English Professor Robert Lucid.

The discussion between authors Norman Mailer and Robert Wilbur, sponsored by the English Department, focused on Ernest Hemingway's A Moveable Feast, this year's Reading Project book. The book talks about the author's experience in Paris after World War I. Lucid chose Hemingway for this year's reading project as he had first read the novel before retiring last year.

English Department Chairperson Wendy trousdale introduced Lucid and the authors, saying that although teachers often come together to honor an article, it is rare that "almost simultaneously two authors are in the same class," she said. Wendy trousdale's speech was followed by Wilbur and Mailer's readings of some of their favorite writing from Paris.

Lucid's questions led Mailer and Wilbur through their experiences in War I. Mailer said he spent an 11 p.m. to 7 a.m. schedule, but elections still included the most interesting moments of his time spent in Paris. Both wrote books which reflected on their time in the city and Paris is still a proud name, said Mailer.

"I thought I was in Paris" was Wilbur's first book. He is writing a collection of poetry. Wilbur testified that although Mailer and Wilbur shared similar experiences in Paris, neither Mailer nor Wilbur shared similar experiences in their respective works.

Awards were given to each author by running a debt management project. Mailer received an award "for his love of the education they need." NCCS receives more than 4,600 calls per week and Mailer said she has observed a steadily increasing percentage of young people calling the service.

"Credit card companies do target students offering incentives and free stuff," Mailer added. "And NCCS is here to give them the education they need."

Easy credit card offers can lead to serious debt problems. Lucid and Wilbur traveled separately to Paris with their respective wives and met each other there. Mailer traveled to Paris and took French classes there paid for by the university. Lucid's trip was paid for by the Reading Project.

"Our goal is two fold," NCCS spokesperson Laura Mitroff said. "First, we want to help consumers who have overextended themselves by running a debt management program. Second, we want to highlight consumer education." Lucid and Mailer believe college students should use their own money first. "Credit card companies give students their first taste of money. It's money of the same age and with some as their own," said Mitroff.

Most students said they consider the trend toward increased education. But some recommended even stronger measures to prevent students from overextending themselves.

"Credit card companies should keep the limit at a reasonable rate," said Wharton senior Matthew Chait. "If you don't have the cash, you can't use cards unless absolutely necessary.

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Mailier recalled having Lucid speak and thinking he was one of the best lecturers Mailer had ever heard.

"Bob is one of my oldest friends," Mailier said. "I've known him for almost 30 years. Mailier said he thought Hemingway was "one of the best writers that ever lived."

"He's a kind of the most important writers that ever lived."

Lindsay Ackerman, a College sophomore, said she believed credit card companies should "end spreading" to companies to make students aware of the dangers of credit cards.

"I'm not sure how confident the students are about choosing credit cards wisely," said Ackerman.

"Don't need the item," Poore offered as a rule of thumb.

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With its industry knowledge and client commitment, it is no wonder that Broadview completed nearly 80 transactions in 1995 and over 45 transactions in the first six months of 1996. In fact, this commitment and industry knowledge is why Broadview places #1, year after year, in Securities Data Company's ranking of the most active advisors to the technology industry.

Come Learn More About Broadview's M&A Analyst Program:

Wednesday, October 2
7:00 - 9:00 pm
Faculty Club - Club Room

Bonnie Frankel, Recruiting Coordinator
One Bridge Plaza • Fort Lee, NJ 07024
Shooting spurred campus response to crime

"[The] arrests really cut into the problem, but one, two or even three men did not commit all of these crimes."

John Richardson
University Police Captain

ANALYSIS from page 1

According to Rodin.

The administration's first official response came through a statement that Rodin issued in the hours after the shooting.

"I have an enormous sense of responsibility for this University and for your children," Rodin wrote. "I am following every lead, alerting the police."

But armed robberies continued to take place, before and after Wednesday's shooting.

As of last week's town meeting, 17 of the 28 reported incidents since the shooting were cleared by University Police, according to Rodin.

"By any law enforcement standard that is an incredible record," she said.

But armed robberies continued to take place, before and after Wednesday's shooting.

The administration did not publicly acknowledge or respond to the large number of robberies.

And students did not react to the shooting.

"IThel arrests really cut into the problem," said Thomas Seamon. "I'm not sure the students will ever understand the implications."
The pace at which campus security improvements are being implemented is astonishing.

Shooting victim Patrick Leroy was attacked from the floor behind the glass yesterday. Next time he ventures out on campus, he'll probably see what the campus looks like to a person standing in that exact spot — all black  and blue plastic sheets, with lights shining bright on them. Leroy's place won't be the last.

Leroy may also run into some of the new security personnel working the west end of campus, including 18 Spectacops and 19 Penn Police officers.

But more importantly, in addition to being here for Leroy when his gunshot wound has healed, these new security measures are taking effect now, protecting the students as winter approaches and the days get shorter in West Philadelphia. Allowing 1900000 dollars worth of new lighting project money is important at the appropriate time. Deployment of the 29 new security personnel, as soon as they are trained and hired, can't happen soon enough.

The University must continue to press on with the community's perception of University City as a safe place to live and work will take time. But clearly, administrators have heard our concerns about the need for additional safety measures on and close to campus. Even better, they are working overtime to address them.

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You waited in line an hour to see this movie. Incredible opening! Heart-stopping action! Unbelievable tension! This is going to be... a great... a great...
on no. Seated directly behind you. A talker. You can withstand many things. People who drive 55 in the left lane. People with 10 items in the 8-items-only checkout. But here you draw the line. Talking in movie theaters is sacrilege! You paid seven bucks for this ticket. Seven bucks!

To the voice you say, "Could you please keep it down?"

Mistake. The voice gets louder. "Let's move," you hiss to your girlfriend. "No," she says. "Come on," you implore. "No," she says. "I've had it with talkers," she says. She reaches into her bag. Drops a squat metallic object on her lap. What the...? Out of the corner of your eye, you see her squinting, slowly, surely screwing two pieces together. A... a... silencer? Geez! This is a side of her you've never seen before. You think, momentarily, that should this case go to a jury, it will be important to have movie lovers on the panel. She lifts the weapon from her lap. What's it going to be? A Colt .45? A derringer?

You forced your girlfriend to look. It's sleek. It's smooth. It's small. It's a... FDA? She's going to threaten the voice with a personal digital assistant? She quickly touches some keys, leans forward. "Computer," she says tersely to the little machine. Great. Now your girlfriend talks to inanimate objects. What's next? Lunch with aliens?

She whispers something else to the machine. Wonderful. She's decided to catch up on work during your date. Suddenly, miraculously, the voice behind you stops. Weird-like, in mid-sentence. You glance back. What the...? It's long. Round. Pointy. A... cone... of... silence? "FDA with a silencer," your girlfriend mutters. Damn, that's good software.

What will the next generation of software be? Come to Microsoft and shape it. Real jobs. Real internships. With real responsibility.

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"I think it is the right thing to do. It's an important phase of the implementation of the overall settlement in the former Yugoslavia." — Sergey Lavrov, Russian U.N. Ambassador

Israel rejects film rite on Hebron troop pullback

“...we say commit oneself to a date in possibility of the talks breaking down.”

Shanar Sharanovsky

Israel cabinet office

Kaczynski indicted on N.J. mail bombing

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Alfred Gross, spokesman for the U.S. Attorney in Chicago, said the indictment was prompted by evidence that Kaczynski had directed 15 mail bombs at three locations. The charges are based on the evidence that Kaczynski had planned attacks against nine additional targets.

Supreme Court sets stage for ‘Right to Die’ ruling

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Chief Justice William H. Rehnquist, writing for the court, said the "right to die" is a core constitutional right and should not be "trivialized.""We are a very, very close

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Alfred Gross, spokesman for the U.S. Attorney in Chicago, said the indictment was prompted by evidence that Kaczynski had directed 15 mail bombs at three locations. The charges are based on the evidence that Kaczynski had planned attacks against nine additional targets.

Supreme Court sets stage for ‘Right to Die’ ruling

WASHINGTON — The Supreme Court agreed yesterday to decide whether states may ban doctor-assisted suicide, setting the stage for a momentous ruling on the "right to die." Six years after recognizing a constitutional right to refuse lifesaving treatment, the court said it will decide by July whether doctors can be held from actually giving life-ending drugs to really ill patients who no longer want to live.

Chief Justice William H. Rehnquist, writing for the court, said the "right to die" is a core constitutional right and should not be "trivialized.""We are a very, very close...
Rubin cam hopes to add to Baker's legacy

Rubin cam from BACK PAGE

Rubin cam's heir as Penn athletic director, said Rubin cam's roles include "making sure the future of the Big 5 should be better from a TV point of view and from a money point of view," as well as contributing to "his ideas and thoughts about what the Big 5 is and what it will be like in the next 20 to 30 years." He also said he would "be very helpful," as well as contributing to the organization's growth and development.

W. SOCCER from BACK PAGE

"We are in a catch-22," Baker said. "We have to stay with the old guard because of the victory did reveal other positive trends for the Quakers. However, Penn can only realistically hope to stay in the Ancient Eight if it sweeps its remaining Ivy League games. We need all 11 players to be on the field."

Callaghan twins ready to play after illness

Penn senior Erica Childs, who recorded one assist, concurs with Cloud's assessment of the Quakers' mediocre performance.

"We came off a really good game against William & Mary, but today we didn't play well at all. We played up to their level. We didn't do anything special, but it's not as if we didn't try to. We just didn't play good... Hopefully, we'll step it up now," Baker said.

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The Week in Review

AWARDS
Offensive Co-Players of the Week:
Justin Brown, RR; Columbia
Justin Brown ran for 159 yards and one touchdown on 17 attempts against Fordham. He also caught two passes for eight yards.

Marc Washington, RB; Princeton
Washington carried 29 times against Holy Cross, totaling 151 yards and a pair of touchdowns. The '98 squad team all-by-hack saw eight straight, impressing on the school's career rushing list with 23 yards.

Defensive Player of the Week:
Lloyd Lye, FS; Dartmouth
Lye's six tackles were just the beginning of a sensational day for the Dartmouth free safety.

He had two interceptions and a fumble recovery.

Rookie of the Week:
Jory Alofaitulli, DB; Penn
The Quakers forced turnover after turnover (nine in all) against Colgate and Alofaitulli was one of the prime culprits. Alofaitulli recovered two fumbles, dove a past on the Colgate one-yard line and had two tackles.

Honor Roll

Jason McCulloch, QB, Brown
Charlie Bertinelli, DE; Columbia
Joe Koennecke, RR; Dartmouth
Lee He, RS; Harvard
EC, Oliver, WS; Penn
Matt Evans, P; Princeton
Kevin O'Colgan, DB, Yale

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Professor Thomas André
from Tulane Law School

will be at the University of Pennsylvania on Thursday, October 3, 1996 2:30-4:00 p.m.

If you would like to meet with Professor André, please contact Teisa Brown in the Career Planning & Placement Office, McNeil Building, Suite 40, 3718 Locust Walk, (215) 898-5261.
Bankers Trust Company cordially invites all seniors to attend an information session on career opportunities in:

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Financial Institutions Group
Latin America Merchant Bank
Real Estate Investment Bank (NY & Los Angeles)
Risk Management Services
Technology
Trading & Sales

Thursday, October 3, 1996
7:00pm
The Faculty Club
Alumni Hall
**Game Recaps**

**Andersson's fireworks open play-offs with a bang**

**BALTIMORE** — The delay and all the controversy were quickly forgotten once Brady Andersson performed his specialty — the wild-force home run. Andersson opened Baltimore's first-playoff appearance with a 1-ironing shot in the first inning that set the tone for the Cleveland Indians' 3-1 defeat in the opener of their first-round playoff series.

"That was the bomb," Roberto Alomar said. "It put the pressure on them right away. We've been doing that for the last half month." Andersson set a major league record this season by leading off with a home run. He had hit 12 in 12 games against the Indians, including seven in 12 games against Baltimore, the only Rangers who had been there before. The Indians are in the postseason for the first time in 55 years. The Indians had not been in the postseason since 1948, and Alomar is 4 for 14 in the playoffs.

"I was concentrating on one pitch, and I wanted to make sure it was below my hands," Bonilla said. "I know my little league was watching at home and was very proud." The Orioles, who won the regular-season series 6-2, scored four times in the first inning, allowing Cleveland to score one run in the first inning.

**NEW YORK** — Juan Gonzalez, the Texas Rangers' outfielder, made up for lost time with a two-run, three-run home run and followed by hitting a three-run, four-run homer in the fourth inning against the Minnesota Twins. Gonzalez, playing his first postseason game since 1987, when the Rangers lost the World Series to St. Louis as a free agent in the offseason hoping to get back to the playoffs and like in 1987, when the Rangers beat the Twins 10-4 yesterday in the opener of their first-round playoff series.

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Owls look to beat Penn for fifth time
By Marc Childs

"This is a huge game," Penn women's soccer coach Patrick Baker said.

The game Baker is referring to is this afternoon's Penn-Temple exhibition match. The Owls, 4-0-1, are looking to weaken their sleeping giant and strengthen their grip on the Big 5 title race. The Quakers, 2-3-1, are coming off a 2-1 defeat at University, and it's a crucial game for them.

Phillie Rubincam

Rubincam, who became the Big 5's acting executive director, says the pluses and minuses are, "I know what all the problems are and what all the opportunities are."

Rubincam feels he does not face any pressing issues this season, citing the conference's recent four-year agreement that allows the conference to work out the details surrounding the Big 5 10-year deal; some of the big issues to be resolved may include producing the Big 5 yearbook and the Big 5's annual Hall of Fame induction ceremony.

Rubincam also brings his extensive resume to the table. He has worked for the University since 1962, most recently in almost every facet of running core state's athletics.

F. Hockey shuts out newly formed Columbia team

By Art Galboin

After a dismal first season, this year's Penn men's hockey team looks much happier to be back at 2090. Under the leadership of head coach J. O'Neill, the Quakers have notched two straight victories, including a 4-0 shutout over New York rival Cornell in last year's Ivy League tournament.

For the Quakers, including a 4-4 record last season, it's a remarkable turn around. After the team's success in 1991-92, it looked like the transition to the Ivy League would be smooth sailing. But the Quakers have yet to see the same success in the league.

Karen Kinsherf

Karen Kinsherf is an extremely hard worker. She's just a tough kid that comes to play every day.

Margaret Feeney

Penn volleyball coach

Karen Kinsherf has been a catalyst for the Quakers' recent success. Her dedication and work ethic are reflected in her performance on the court, where she consistently leads the team in digs with 276. She has once again taken the lead in that category this season.

Off-the-court attributes aside, Kinsherf has been a cornerstone for the team. She is just solid. She is the worker. She's just a worker. She's just a worker.

Penn looks to score second straight win at Lehigh

Quakers are coming off a 2-1 overtime victory against Drexel

By Kristy Orr

The Penn men's soccer team will try to win its newly discovered confidence in today's game against Lehigh at 4 p.m. This is the fourth consecutive game the Quakers have won, and it has contributed to the team's confidence.

"We've been positive all along, but the boys were not confident of themselves," Penn coach Dan Baker said. "We're not satisfied with the 3-0 shutout. It wasn't very happy with the way we played," Penn coach Val Childs said. "We were dazed and I'm disappointed we didn't sober up. We did have opportunities and didn't capitalize, and against a stronger team you're not going to get away with it."