

The Daily Guardian

Volume 41, Number 42

University of California, San Diego

Monday, November 17, 1980



Seven fires whipped through southern California yesterday, including one which burned into San Diego County last night, sending smoke and ash as far south as La Jolla. That fire — which had burned over 12,000 acres by dusk — was just one of the many blazes driven by gale-force Santa Ana winds that pushed flames through tinder-dry brush as far north as Malibu Beach near Los Angeles. (See story below.)

Results of probe into police actions at reception delayed

The investigation of police conduct at last month's reception for Chancellor Atkinson will not be finished until "probably mid-winter," AS President Bill Topkis said yesterday.

Problems in coordinating the proposals for a task force from the AS and the chancellor's office are blamed for the delay by Topkis. The investigation was supposed

to be completed by the end of this quarter.

It will look at charges that police abused students physically in removing them from a picket line outside an Oct. 5 reception by UC President David Saxon to honor Atkinson's assumption of the chancellorship.

Topkis said he hoped to meet with Chancellor's Assistant Pat Collum today to

iron out the purpose and structure of the committee, and said he hoped to have final agreement by Wednesday.

After that, committee appointments will still have to be made.

The AS approved its understanding of what the committee should do last Wednesday.

The AS amended a proposal by Vice President Warren Wheeler, who has taken a lead in forming the task force, to demand a concentration on the events of the Oct. 5 reception.

The administration has tried to emphasize that the task force should concentrate on ways of handling similar protests and events in the future.

Fires scorch Southland, rain ashes on county

Two wind-whipped brush fires burning out of control near Lake Elsinore sent ashes raining down on northern San Diego County yesterday, with smoke from both blazes visible as far south as UCSD.

By nightfall, one of the fires still raged unchecked, and fire officials said they could not predict when the "Turner Fire," which had already burned over 12,000 acres in the Cleveland National Forest, would be controlled.

The other fire, which charred about 500 acres just north of Lake Elsinore, was fully controlled at dusk.

And, UCSD students driving in from outlying areas arrived here yesterday morning with their cars covered with ashes.

The fires that filled the air of San Diego with their smoke and odor were not the only blazes burning out of control in southern California. Five other fires — stretching from Malibu Beach near Los Angeles to Bradbury-Duarte in the San Gabriel Mountains near San Bernardino — consumed over 30,000 acres of tinder-

dry brush, reducing over 100 homes to smoldering rubble and killing at least one man.

The flames were fanned by the hurricane force Santa Ana wind that swept through southern California yesterday.

As the Turner fire pushed its way into San Diego County, threatening the communities of Fallbrook and DeLuz, Riverside County Sheriff deputies announced that they had taken an unidentified man into custody on charges he allegedly set the blazes.

A fire burned for a time above Pacific Palisades, where the home of President-elect Ronald Reagan is situated. But city fire officials said the blaze was contained and never threatened any homes.

Residents of Bradbury, a rustic community of less than 10,000 people 20 miles northeast of Los Angeles, were advised by authorities to evacuate after a roaring firestorm covered 10,000 acres there.

Sheriff's deputies please turn to page 4

Committee gives Atkinson plans

Will pick one of four

BY JENIFER WARREN
Associate News Editor

Four proposals redefining the rolls of administrative offices will be considered by Chancellor Richard Atkinson this week.

The proposals—one of which could lead to a marked increase in student influence in student affairs—were formulated by an advisory committee to the chancellor charged with investigating possible changes in the campus administrative structure.

The committee decided in a meeting Friday to submit four proposals to Atkinson for his inspection rather than recommend just one of the plans to him.

Students on the advisory committee are in favor of the proposal that would place academic services (OASIS, Educationals Opportunity Program, Retention and Recruitment, and Registrar and Admissions), housing and food services, the University Bookstore and possibly the Day Care Center under the auspices of the Vice Chancellor of Student Affairs.

"I'd really like to see housing and food services moved to student affairs," said AS President and committee member Bill Topkis. "The bookstore and Day Care would also be better if not run from the business perspective," he added.

Topkis cited the high bookstore prices and the "problems students have had with housing and food services" as areas that might be improved should those services be moved to student affairs.

The AS Council voted unanimously last Wednesday to endorse this proposal — model three — stating that "these vital services should

be run in a student-oriented manner."

Physics Professor William Frazer, chairman of the advisory committee, declined to comment specifically on the report that will be sent to Atkinson, but did say that he felt "no one proposal is clearly preferable."

"We have the present organizational structure, which may still be adequate, and the we have the most drastic change in proposal four, which would move undergraduate curriculum under the control of student affairs," he said.

He believes that "Chancellor Atkinson will seek a lot more input before he makes a decision."

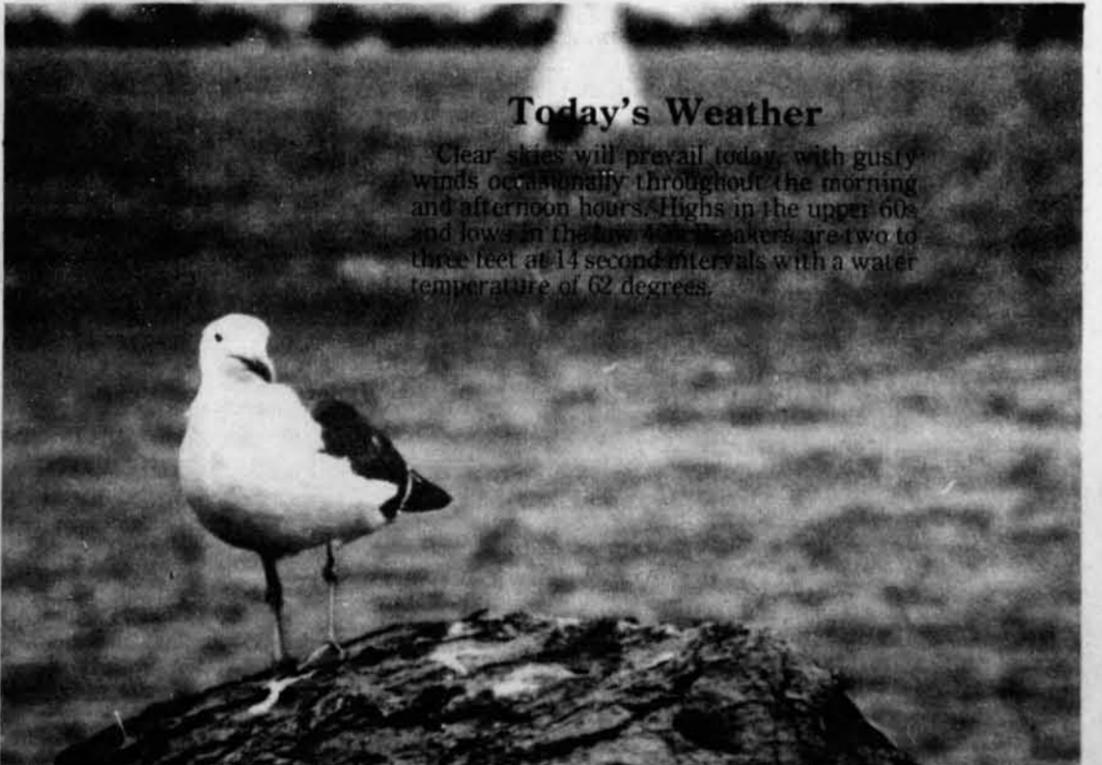
But Topkis indicated that he feels "the Chancellor will lean toward model three. Placing undergraduate curriculum under student affairs (as specified in model four) may be too drastic a change. The college provosts seem to favor model three and the AS has made it clear which proposal we support."

Yet the committee did reach a concensus on one matter. The need to establish specific qualifications for the Vice Chancellor of Student Affairs and Academic Affairs positions, both of which will be filled by next August, is seen as an immediate concern by the committee.

"Our primary goal now is to determine what kind of qualifications the new Vice Chancellors of Academic Affairs and Student Affairs will need to meet," Topkis said.

"If academic services are placed under the auspices of student affairs, we will need

please turn to page 12



Today's Weather

Clear skies will prevail today, with gusty winds occasionally throughout the morning and afternoon hours. Highs in the upper 60s and lows in the low 40s. Seakers are two to three feet at 14 second intervals with a water temperature of 62 degrees.

PSA flights back in the air again, strike resolved

Passengers happy, pilots not satisfied

Many UCSD students faced a long walk home for the holidays this year as a strike by Pacific Southwest Airlines pilots and engineers grounded jets bound for cities throughout California and the west.

But relief came yesterday as PSA took to the air again with free drinks for passengers on 80 scheduled flights to seven cities, following the strike that had idled the airline for 50 days.

There were few passengers on yesterday's flights, said PSA spokesman Bill Hastings. But he said PSA's reservation lines were swamped with customers eager to reserve flights for the

Thanksgiving and Christmas holidays.

"We expect to add flights to Burbank and Phoenix by Thursday and we should be operating as normal by the middle of December," Hastings said. On Sunday PSA flew to Los Angeles, San Francisco, Oakland and Sacramento, Calif., and to Las Vegas, Nev.

Hastings was on three of the first flights yesterday "to make sure everything went as planned." He said it was a "jovial group" aboard the plane.

"Passengers were happy because it makes traveling around the state easier and the flight attendants were

happy because they were working again," he said.

A majority of the pilots, however, were not happy. The 30-month contract provided for a 37 percent pay raise, retroactive to Jan. 1, and was accepted by the Southwest Flight Crew Association Thursday night. But it met almost none of the pilots' work-related demands.

The 435 pilots were threatened Friday with permanent furloughs, and the company reported receiving job applications from 800 other pilots.

The airline's 242 daily flights were halted when the strike began Sept. 25.

Fires sweep SoCal

continued from page 1 arrested two looters as they allegedly searched the ruins of homes, valued up to \$1.3 million.

early-morning winds gusting to 80 mph. The other fires erupted Sunday and were fed by the high northeasterly winds.

Mary Stratton fled her \$300,000 home just before it burned to the ground. "Of course, we'll rebuild — look how lucky I am just to talk about it," she said.

John Hervey, 47, suffered a fatal heart attack as he fled his burning neighborhood, said officials at Santa Teresita Hospital.

The Bradbury fire started Saturday and then was blown out of control by

A 3,000-acre fire which destroyed eight homes in the Los Angeles suburb of Sunland area crested a ridge overlooking Burbank and residents of some apartments on the edge of that city were advised to evacuate, fire officials said.

Two homes were destroyed near Malibu when a fire erupted at 5:30 am and quickly burned through 100 acres, but the blaze was reported extinguished a few hours later.

Recycle this newspaper

Men's West Hair Designs



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\$10 precision cut, wash & style (reg \$11.50) (long hair extra)

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AHH, SQUAW VALLEY...



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December 29 to January 2

\$150.00

4 days lifts
4 nights lodging at Squaw Valley Lodge
4 breakfasts, 4 dinners
does not include:
round trip transportation

Tickets will be available Tuesday, November 18 at the Student Center Box Office 452-4559.

Extended thru November 24!



Manager's Week Special



20% OFF on leather jackets

25% OFF on Stefano Silk Shirts

discount good for UCSD students, faculty and staff

Upper Level, La Jolla Village Square
455-7334

Research funding

Applications are now available at the local Heart Association office for the 1981 summer program for the Student Research Associates. Deadline for applying is January 25, 1981.

The program unique to the California Affiliate, offers college undergraduates side-by-side study with well-known medical scientists for a 10-week period in the summer. Each student selected receives a non-taxable grant of \$1,000 to cover living expenses during that period. In the summer of 1980, ninety-eight students participated. Twelve of these worked in local research centers: UCSD, Scripps and San Diego State University.

Students enrolled in the basic sciences are urged to apply and an interest in a career in cardiovascular research is highly advisable. For more information call the Heart Association at 291-7454.

Measles may be gone in two years

ATLANTA AP — Measles, the pink-spotted disease that was almost an inescapable part of an American childhood only 20 years ago, could be just two years from extinction in the United States.

Federal public health officials are closing in, riding the success of a drive to immunize the nation's schoolchildren against measles and other common vaccine-preventable diseases.

"We are attempting to eliminate measles as a native disease in the United States by Oct. 1982," said Dr. Alan Hinman, director of the immunization division of the

national Centers for Disease Control.

In the 1950s, about half a million people each year — mostly children — spent several days coughing, sniffing, running fevers and sprinkled with the distinctive itchy spots of the measles.

The highly contagious measles virus was spread, usually in the classroom, by the coughing and sneezing of those about to show their spots. Introduction of a measles vaccine in 1963 had an immediate and drastic effect, cutting the annual measles count by more than 90 percent.

But as measles and other

childhood diseases become rarer, parents grew lax about getting their children vaccinated. By April 1977, public health officials estimated that 20 million children lacked protection against one or another important disease.

The immunization drive launched in 1977 has been a success, Hinman said. Now 90 percent of the nation's schoolchildren are fully protected and the figures are even better for kids first entering school.

As a result, only 13,587 cases of measles were counted last year, the all-time low. In the first 44 weeks of 1980, the CDC recorded

13,095 cases of measles, slightly ahead of last year's pace. So far this year there have been eight deaths from measles.

Not only are the number of cases dropping the remaining cases are increasingly isolated. More than 75 percent of the nation's counties — and the entire states of Idaho, Iowa, Oregon, South Dakota and Wyoming — have had no measles cases at all this year.

"It's a disease which is focal now, both in time and place," Hinman said. "Nearly 10 percent of the cases this year were from Milwaukee, which had a major outbreak."

Friends wish you luck on a big exam. Good friends stick around to see how you did.



CHEMISTRY LAB

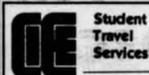
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| LAX-Hong Kong | \$206 |
| LAX-London | \$241 |
| LAX-Amsterdam | \$275 |
| SAN-Frankfurt | \$334 |
| LAX-Madrid | \$356 |
| LAX-Paris | \$384 |
| LAX-Zurich | \$424 |
| LAX-Lagos | \$638 |

All confirmed reservations. Roundtrip is sometimes cheaper.

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They say they were just hanging around killing time and by the way, "How did you do?" You tell them a celebration is in order and that you're buying the beer. "Look," one of them says, "If you did that well, buy us something special." Tonight, let it be Löwenbräu.

Löwenbräu. Here's to good friends.

Services

MONDAY

Monday through Friday—VETERANS, free financial aid. Free assistance by a financial aid counselor, especially trained for VETS, SAAC and BEOG forms filled out. Counseling is at your convenience. Contact Ken or Beth in VETS office for appointment or call 297-4471 and leave message.

10-11:30am—Informal advising sessions with the coordinators for biological and health sciences. For help in career planning, job hunting, and professional school preparation, see Ellen Moran or Beth Gex. No appointments are necessary. Please call to confirm open hours are being held. 1058 Humanities Library.

2-4:00pm—Informal advising sessions with the coordinator for engineering and physical sciences career advising and placement. For help in career and job hunting see Maxine Bailey at the Career Center. No appointments are necessary, however it is advisable to arrive early. Please call to confirm open hours are being held. HL 1058.

9:30-11:30am—Informal advising sessions with the coordinator for engineering and physical sciences career planning and job hunting. See Maxine Bailey at the Career Center. No appointments are necessary, however it is advisable to arrive early. Please call to confirm open hours are being held. HL 1058.

10:00am—Computer Made Art & Music - workshop for gifted high school students. Richard Moore, director Computer Audio Research. CME (Center for Music Experiment). Free.

2-3:30pm—Career advising program/humanities and social sciences. Open hours advising sessions informal with the coordinator for H&SS services, focusing particularly on job search and graduate/prof. school issues. No appointment necessary, however it is advisable to arrive early. Appointments made after first advising session on referral basis. Career Planning & Placement, HL, Rm. 1058.

2-3:30pm—Drop-in Advising session/humanities and social sciences. Informal advising to explore the career consequences of your major or a particular occupational field. HL, 1058.

WEDNESDAY

10-11:00am—Prudential informational meeting, short, 1 hour meeting covering trends, employment opportunities and application strategies for Prudential and other insurance companies. Informal Lounge, Revelle College

10-11:30am—Informal advising sessions with the coordinator for engineering and physical sciences career advising and placement. For help in career planning and job hunting see Maxine Bailey at the Career Center. No appointments are necessary, however it is advisable to arrive early. Please call to confirm open hours are being held. HL 1058.

2-3:30pm—Informal advising sessions with the coordinators for biological and health sciences. For help in career planning, job hunting, and professional school preparation, see Ellen Moran or Beth Gex. No appointments are necessary. Please call to confirm open hours are being held. 1058 Humanities library.

THURSDAY

9:30-12:00am—Field trip - for those interested in biological and health science careers. A tour of Scripps Clinic and Research Foundation. Sign up at Career Planning and Placement. HL 1058. Transportation will be arranged. Sponsored by the Health Sciences Advisory Program.

10-11:30am—Resume Writing Workshop: Introduction to resume writing for engineering and physical science students. Start the process here, then have your resume critiqued in open hours. Revelle Informal Lounge.

10-11:30am—Career advising program/humanities and social sciences. Open hours advising sessions informal with the coordinator for H&SS services, focusing particularly on job search and graduate/prof. school issues. No appt. necessary, however it is advisable to arrive early. Appointments made after first advising session on referral basis. HL 1058.

10-11:30am—Drop-in advising session/humanities and social sciences. Informal advising to explore the career consequences of your major or particular occupational field. HL 1058.

2-3:30pm—Resume Writing Workshop - Learn the fundamentals of resume writing. Designed for the H&SS student going for an internship, higher lever part time job or career-related job. South Conf. Rm., Building B, Student Center.

2-5:00pm—UCSD Career Connection workshop "Discover your hidden skills and connect them to possible occupations." Sign-up in the career planning and placement office. HL 1058.

2-3:30pm—Drop-in advising session/humanities and social sciences. Informal advising to explore the career consequences of your major or particular occupational field. HL 1058.

2-3:30pm—Informal advising sessions with the coordinators for biological and health sciences. For help in career planning, job hunting, and professional school preparation, see Ellen Moran or Beth Gex. No appointments are necessary. Please call to confirm open hours are being held. HL 1058.

Weekly calendar

FRIDAY

9-11:00am—Job strategies workshop - covers the fundamentals of job hunting, from identifying employers to salary negotiation. Revelle Informal Lounge.

10-11:30am—Career advising program/humanities and social sciences. Open hours advising sessions informal with the coordinator for H&SS services, focusing particularly on job search and graduate/prof. school issues. No appointment necessary, however it is advisable to arrive early. Appointments made after first advising session on referral basis. HL 1058.

10-11:30am—Drop-in advising session/humanities and social sciences. Informal advising to explore the career consequences of your major or a particular occupational field. HL 1058.

4-7pm—Tired of hamburgers? Don't let the Big Mac syndrome get you! Learn to cook a full THANKSGIVING DINNER. A workshop as good as it is tasty. Sign up by Wed. Nov. 19 in the Rec. Gym Office.

Entertainment

TUESDAY

6:30pm—Cross Country Ski Films Festival. Everyone is welcome! Warning: These films may be dangerous to your vacation plans, they are designed to get you out of the house and out skiing soon! Rec Gym conf. Rm. free.

WEDNESDAY

6:00pm—Women's Resource Center potluck. All campus women invited. Sign up at Women's Center for the dish you'd like to bring. International Center.

8:00pm—Wednesday evenings at the Mandeville Center: SONOR, UCSD Contemporary Ensemble, directed by Bernard Rands. Mandeville Auditorium, \$5 for non-subscribers, free for subscribers.

8:00pm—UCSD Theatre presents "A Wilder Evening" directed by Alan Schneider. Composed of three of Thornton Wilder's one-act plays, "The Happy Journey to Camden and Trenton," "Pullman Car Hiawatha," and "The Long Christmas Dinner." UCSD Theatre, \$5 general, \$3.50 student.

THURSDAY

6-7:30pm—Wine and cheese from P.L.E.A.I UCSD's pre-law students are invited to our last meeting till winter qtr. Come sample wine and cheese and learn how to fill out your law school applications from Carrie Wilson, our pre-law advisor. North Conf. Rm, Student Center, free.

7:00pm—"The War at Home" Academy Award-nominee for best documentary. "The War at Home" traces the growth of student/community opposition to the Vietnam War in Madison, Wisconsin. Mandeville Aud., free.

7:00pm—"Underground" Emile De Antonio's film on the social upheaval of the 60s, using interviews with members of the weather underground. Mandeville Aud., free.

FRIDAY

All day—What's Cooking: Weekend festival of music, drama, dance, visual arts and literature. 11/21 and 11/22. 408 Warren Campus, free.

7:00pm—"Blow for Blow" a fast-paced, dramatized reconstruction of the takeover of a French textile factory by women workers striking to protest their working conditions. TLH 107, free.

7:00pm—"Why Work?" Bill Moyers documentary on the growing disenchantment of workers in the U.S. and their efforts to secure greater control over their lives. TLH 107, free.

Lectures

MONDAY

12noon—Tzvee Zahavy - Lecturer New and improved Rebbinc repackaging of scripture in the middle ages. Sponsor: Judaic Studies Program. USB 4050 A, free.

12:30pm—International Law Society at USD Law School will present Prof. Huston of Cal Western. Talk on the "Current negotiations of the law of the Sea Treaty." USD Law School Rm. 3D, free.

2:15pm—Jesus' Puente Leyva, Mexico's Ambassador - designate to Venezuela will speak on "Mexico's Natural Gas and Oil: For Export or Domestic Consumption?" Building 402 WC, Conf. Rm, free

12-1pm—Contraceptive Education Session: Informal discussion all must attend to receive birth control services and men are encouraged to attend as well. No appt necessary, located in the conference room at the Student Health Center.

TUESDAY

4pm—Professor Mark Sceats of the University of Sydney, Australia will present a lecture on "Picosecond Experiments on Molecular Dynamics" in Rm. 2622 USB.

7pm—Renowned Progressive lawyer, Leonard Wineglass, to speak on "Civil Rights and the 80s". Mr. Wineglass was involved in cases 1) Angela Davis, 2) Chicago 7, 3) Russell Mens latest case, NASSCO 3. In USB 2722, free.

7pm—Open poetry reading at Che Cafe. All are welcome to read! At Che Cafe, south end of Revelle Campus.

WEDNESDAY

12-1—Contraceptive Education Session: Informal discussion; all must attend to receive birth control services and men are encouraged to attend as well. No appt necessary, located in the conference room at the Student Health Center.

12 noon—Revelle students. Lunch with Dr. Ted Schwartz (chair-anthropology dept.) Find out what a real, live anthropologist is like. It's in the Blake IV lounge. Sign up in the Revelle Community Center.

12 noon—AMES Film Series presents Vorticity, Parts I and II in Rm 7104 Urey Hall.

4pm—UCSD New Poetry Series: Ron Padgett. In the Revelle Informal Lounge.

4pm—Dr. Michael Szwarc, UCSD Dept. of Chemistry will present an organic chemistry seminar in 104 Third Lecture Hall.

5-7pm—Priscilla Gonzalez, R.N., representative from the health professions career opportunity program speaks on public health programs at UCLA and UC Berkeley. Those interested in Graduate programs in that field are encouraged to attend. Location: Garren Auditorium, UCSD School of Medicine.

7pm—SWICO meeting. Singles with Ileitis and Colitis Organization is a support group whose purpose it to help and listen to each other, and have fun together. At this month's meeting, Dr. Landres will give a short talk on the basics of Ileitis & Colitis. Please try to come; we need you. For info, please call Moshe at 233-5493 ext. 181, at Revelle Formal Lounge.

7:15pm—Revelle Students: You are cordially invited to spend an evening with Prof. Wayne Vernon of the physics Dept. Dr. Vernon has an experiment in low angle scattering in positive-electron collisions and is currently looking for students to work on an electron accelerator here on campus. For more info or to sign up, contact the Revelle Community Center. At Dr. Vernon's house.

THURSDAY

3pm—Mike Chinoy, lecturer (reporter for NBC News Hong Kong) From Hong Kong to the Khyber Pass: How the network news is made. Sponsors: Communications and Chinese Studies. At Mandeville Suite.

6:30pm—"Organization and Management" General Dynamics Durwood English will speak at SAM's meeting in HI 1402. All invited.

FRIDAY

12 noon—"Structure and Function of Chromatin," a lecture by Professor Morton Bradbury, Department of Biophysics, UC Davis. In 2100 Basic Science Building.

Religion

TUESDAY

3-4:00pm—LDSSA Institute Class - The Life and Teachings of Jesus. 9527 La Jolla Farms Rd., across from Tioga Hall. Free.

WEDNESDAY

7:30pm—Open forum with clergy representing Catholic, Lutheran and Episcopal traditions of the Christian faith. All are welcome. University Lutheran Church, across the street from Revelle. College on 9595 La Jolla Shores Drive.

THURSDAY

3-4:00pm—LDSSA Institute Class - The Life and Teachings of Jesus. 9527 La Jolla Farms rd. (across from Tioga Hall). Free, everyone welcome.

4:00pm—Meeting of Christian Science Organization at UCSD. All are welcome. Game Room Conf. Rm.

FRIDAY

1:00pm—LDS Friday Forum - A luncheon activity with a speaker and discussion. Everyone welcome. 9527 La Jolla Farms Rd., (Across from Tioga Hall). Admission free.

SATURDAY

5:00pm—Catholic Mass, University Lutheran Church, 9595 La Jolla Shores Drive.

SUNDAY

8:30am—Catholic Mass, University Lutheran Church, 9595 La Jolla Shores Drive.

10:00am—Lutheran Worship service with Pastor John Huber. New members will be received. University Lutheran Church, across the street from Revelle College on 9595 La Jolla Shores Drive.

10:30am—Catholic Mass, University Lutheran Church, 9595 La Jolla Shores Drive.

12noon—Episcopal Eucharist, University Lutheran Church, 9595 La Jolla Shores Drive.

5:00pm—Catholic Mass, University Lutheran Church, 9595 La Jolla Shores Drive.

7:00pm—Film, "The Lion, the Witch and the Wardrobe," by C.S. Lewis, will be shown in the chapel of University Lutheran Church. The public is welcome. A donation will be received. University Lutheran Church, 9595 La Jolla Shores Drive, just across the street from Revelle College.

please turn to page 8

FORD'S Insider

A CONTINUING SERIES OF
COLLEGE NEWSPAPER SUPPLEMENTS

MONEY! MONEY! MONEY!

The Frugal Student's Guide to Financial Survival



Financial Aid: Do You Qualify?

Page 20

Textbooks So Cheap You Can Throw Them Away

Page 7

The State of Student Credit

Page 5

True Confessions From College Tightwads

Page 23

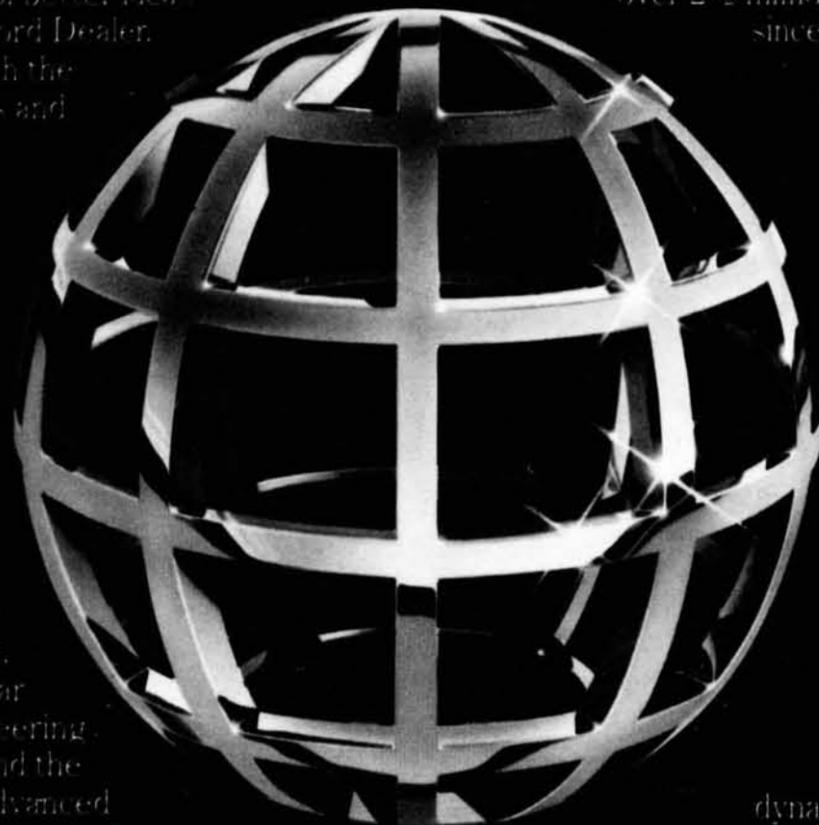


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There's a world of better ideas for you at your Ford Dealer. A world filled with the exciting new cars and trucks for 1981. Featuring everything from fresh new looks to sporty new options... in cars and trucks designed to keep your driving costs down and make driving fun. Like Ford Escort. The new world car created by engineering teams from around the world. With its advanced technology, Escort is built to take on the world.

And the 1981 Granada—new from the ground up—designed with a commitment to quality. Or Pinto. It may just be one of the best small car values in America today.



over 2½ million have been sold since its introduction.

And Ford Fiesta. The wonder car from Germany! European engineering makes it feel right at home, here on the streets and highways of America.

Or Mustang. The sky's the limit for 1981 with the optional new T-roof.

And Tough Ford Trucks. Aerodynamically designed to meet the needs of the 80's.

Ford. A world car company is taking the lead, bringing a world of better ideas home to America. And you. Visit Ford's bright new world of better ideas soon. At your local Ford Dealer.

FORD



FORD'S Insider

Since college traditionally is a time when income falls short of outgo, finding a happy medium can be tough. To make the balancing act as painless as possible, we've assembled a wealth of tips to help you tap the cash flow and channel it for maximum effect. Read and reap!

What Econ 101 Never Taught You...4

We're not talking supply and demand here. We're talking monetary nitty-gritty—plastic in your pocket, life or debt, those bothersome rubber checks, and bill collectors camping out at your door. (And, we promise, not one word about budgets.)

Shopping Smart.....6

Whether it's textbooks for less than a dollar each or a stereo for two-thirds the list price, we offer simple strategies for making the most of every dollar.

Gimme Cheap Shelter.....9

Putting a roof over your head needn't put you over your budget. Our apt tips for apartment-hunters can save you cash and legal hassles. And, student profiles show you how to home in on housing alternatives (and maybe even make a few bucks in the process).

Ripoff Remedies.....16

Getting the most value for your money doesn't stop at the point of purchase. When that newly installed muffler bites the dust, do you know how to toot your horn? Here you'll find sound advice on your rights as a consumer as well as where to turn for help.

How To Prosper During The Coming College Year 18

Who couldn't use some extra cash? The earning options range from "effortless work" to entrepreneurship. Plus, we've included plenty of valuable guidelines for tracking down financial aid sources.

Living On Less 22

It's one thing to shop around for the best prices. But if broke-and-hungry is your perpetual state, if your idea of dining out is popcorn with the pigeons, and if a typical night on the town is a mass-transit bus tour of the city, we offer hope by giving new meaning to the word "cheap."



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Sowing Your Savings

The more frequently it's compounded, the more you earn. Remember this rule about savings accounts, and you'll be smarter than most banking customers.

Other points of interest to consider in choosing a savings account:

Find out when the interest is credited to the account and schedule your withdrawals after that date. Otherwise, unless you have a "grace period," you'll lose interest on the funds you withdraw. Also ask if you'll be penalized for frequent withdrawals or rewarded for fewer ones.

Determine when your savings will start to earn interest. The best account will pay interest from the day of deposit to the day of withdrawal.



Less Taxing Taxes

If Uncle Sam sent you a large tax refund this year, you probably lost money.

Asking an employer to withhold more tax money from your paycheck than is required seems a fail-safe way to save (and for some of us, the only way).

But consider the interest to be earned if you exempted yourself from withholding and, with a little willpower, put the money in a savings account. There are certain prescribed conditions, however, so ask your employer about eligibility for exemption.

Beyond a Shadow Of a Debt

You're in debt. Your telephone has been disconnected, burly bill collectors wait at the door, and you've scraped up just enough cash for a one-way ticket to Iceland.

Wait. The worst thing you can do is avoid your creditors, says John E. Sestina, a financial planner in Columbus, Ohio. That's a sure way to ruin your future credit rating.

"Notify your creditors and explain your circumstances," he says. "Most are willing to help." Sestina suggests partial payments, deferred charges, and payment reductions as practical alternatives to not paying at all.

If your creditors turn unpaid bills over to a collection agency, "be concerned, but don't panic," Sestina advises. And as for those 3 a.m. phone calls, it's illegal for a bill collector to disturb you at odd hours or to harass and threaten you with other tactics.

If you must borrow to pay off debts, Sestina outlines the following sources:

Credit Unions: If you or your parents work for a firm that has a credit union, these loans are usually—but not always—less expensive than bank loans.

Bank Loans: The cheapest is a short-term (one year or less) loan.

Life Insurance: Borrowing against your policy is considerably less expensive than a bank loan, but the face value of the policy is reduced by the unpaid balance of the loan.

Finance Companies: Since interest rates can be as high as 20 percent a year, these loans should be a last resort.

Question and Answer: Follow the Bouncing Check

Q: Why did my check bounce? I had enough money in my account.



A: Maybe you didn't. When you deposit a check from another bank, such as a check from home, it takes from three to 15 days before it's cleared and credited to your account. Clearing time varies, so ask your bank about this.

Q: What type of checking account is the cheapest?



A: A free account that requires no minimum balance. (If a minimum balance is required and your account drops below it, you're stuck with a fee.) Your hometown bank may provide free checking with no minimum balance as a service to students away at college, but beware of banks that offer this as a lure to customers and then raise rates later. A "per check" service fee is cheapest if you write only a few checks a month.

Q: Can I make money with an interest-paying checking account?



A: No, not if you keep a low balance. With these accounts, banks usually charge a fee if your account drops below a minimum balance. These fees, combined with typical per check fees, would probably outweigh the interest you would earn on a balance of a few hundred dollars.



A Painless Guide to Money Matters

Does the mere mention of a budget make you wince? Do concepts of personal finance boggle your mind?

In one of the clearest and most comprehensive money guides on the market, *Everyone's Money Book*, author Jane Bryant Quinn demystifies the how and why of money management.

Whether you're taking out a loan, paying for college, or looking for an apartment, you'll find the necessary information covered in a conversational, lucid style.

Published by Delta, New York, N.Y., 1980, \$8.95.



Cash Card Caveats

A budgetary blessing or a financial fiasco? Whatever your attitude toward 24-hour automated bank tellers, you should be aware of a recent law which limits your liability in case an unauthorized transfer is made with a lost or stolen card.

If you notice the card is missing, let the bank know immediately. Your liability is limited to \$50 if the bank is notified within two business days of the card's loss or theft.

For protection against theft, customers are warned to keep their personal identification number separate from their debit card, to place a limited amount of funds in these accounts, and to keep careful records of all transactions.

From the Experts



Jane Bryant Quinn, personal-finance columnist for Newsweek, business correspondent for the CBS Morning News.

Q: Our current economic situation seems pretty dismal. Is there any hope on the horizon?

A: I think inflation is going to continue for many years, but that doesn't necessarily mean things are dismal. Oddly enough, while prices have doubled in the last 10 years, wages have more than doubled.

Although the past year and a half hasn't been very good, the '70s as a whole has shown gains in real income, and I think that's going to continue in the next 10 years.

As far as the job outlook goes, graduates starting to enter the work force now are part of the baby-bust generation, and they're going to be in a much better position to find jobs than the preceding baby-boom generation.

The economy expanded tremendously to accommodate the baby-boom workers. Consequently, when a smaller number of workers (the baby-bust generation) comes up behind, the question becomes, "Who is going to fill all these jobs that were opened by the past generation?"



George N. Miller Jr., financial writer, recipient of the 1980 Black Enterprise Achievement Award, youngest member of the board of directors of the American Savings and Loan League.

Q: How can I make the most of my money while I'm in college?

A: Overall, a financial plan is important. Map out exactly what your remaining in-school costs will be, everything from books to entertainment. Then try to pinpoint all the resources from family, work, aid, and scholarships. From this, map out a specific plan and follow it.

I would also strongly suggest that you save money. I'm appalled at the money I threw away in college just on normal living expenses. If you could start saving now, you could prepare yourself for leaving school and getting a job, especially if it takes a little time.

I'd recommend getting a job in the field you want to pursue after graduation. And if a student wanted to start a small business, I'd strongly encourage it.



Barbara Gilder Quint, financial expert, writer for Money and Glamour magazines.

Q: I have money in a savings account for next year's tuition. Is this the best place to keep it?

A: Your money in a savings account is absolutely safe; it's insured by an agency of the federal government, and it's also very accessible.

However, day-of-deposit-to-day-of-withdrawal accounts pay only 5½ percent interest, and even one-year accounts rarely pay more than 6 to 6½ percent. So why not consider shifting your money to one of the new money funds?

In the last six months, they've been paying between 7 and 10 percent interest. You have instant access at any time to your money and, although they're not insured as with a savings account, most experts believe they are very safe.

(For more information and a list of funds, write The Investment Company Institute, 1775 K St. N.W., Washington, D.C. 20006.)

To Your Credit

Despite fluctuating federal credit-card controls, college students—especially graduating seniors—may find it easier to get credit cards than the general public does.

Because college students usually charge only small items and pay their bills promptly, they're "excellent credit customers," says George Stealy of Sears, Roebuck & Company.

Art Clark, a vice-president of the card division at American Express, agrees. "For graduating seniors, our application requirements are less stringent than our ordinary standards," he says. Why? Graduating seniors are more likely to find better-paying jobs, and thus are better credit risks.

Underclassmen without impressive salaries, however, carry little clout with the nationally accepted credit-card companies. Yet some retail stores (Sears, for example) don't have minimum-income requirements. "The only real provision is an adequate income—not necessarily a job—to make payments," Stealy says.

Once you have a credit card, the most effective way to fight inflation with it is to charge new purchases immediately after the billing date on the monthly statement. Charged items won't appear on your account until the next billing date—about 30 days later.

After you receive the monthly bill, you have up to 25 days to pay it before interest is added. Thus, almost two interest-free months elapse before you have to pay for your purchases.

Before you congratulate yourself for being such a savvy shopper, one caution: Always pay monthly bills in full to avoid interest charges.

But what if your credit-card application is refused? You have the right to know specifically why you were turned down. If you feel you have been unfairly rejected, ask the creditor first. The regional offices of the Federal Trade Commission may also be able to help.

SHOPPING SMART

Are You Gonzo at the Grocery?

If you like to race down supermarket aisles whipping convenience foods into your cart, you might think careful shopping is for bored homemakers. "After all," you reason, "I'm in college; I don't have time to shop or cook."

But the "supermarket sweep" game puts a strain on your wallet, not to mention unwary shoppers standing in your way. Consumer experts say that a painless bit of extra time—in food shopping and preparation—saves lots of bucks. Here's their advice:

SIZE UP PRICES. Brand X dog food is \$5 for 10 pounds;

Brand Z is \$6.50 for 12. Which is cheaper? Several states and cities require stores to give the price per unit (ounce, pound) so that the consumer can compare costs of differently sized packages. If a store offers no unit prices, bring along a calculator and figure them yourself. That "economy-size" may not be so economical.

DON'T JUDGE A CAN BY ITS LABEL. Store brands are usually 2 to 33 percent cheaper than name brands, and the quality is comparable. Better yet, try the no-frills generic items. (You'll recognize them by their black and white labels that

practically scream out GREEN BEANS or GRAPE JELLY.) You sacrifice an enticing picture of the contents, but you save 10 to 50 percent, and they are just as nutritious.

Manufactured generic goods, such as cooking oil and paper towels (there's even generic beer), may be slightly lower in quality than store or name brands. For instance, a tissue may be three-fourths of an inch narrower, but who blows his nose at the end of a tissue?

BYOB—BE YOUR OWN BUTCHER. By playing samurai chef, you can trim meat costs by as much as \$2 a pound. A good, inexpensive knife can transform a whole cut of meat (a blade chuck roast, for example) into several meals' worth of steaks and cubes.

(Hint: Sometimes the same type of meat at another area of the meat counter is cheaper, simply because it's cut differently.)

TRY ALTERNATE PROTEIN SOURCES. Dairy products, chicken, and fish are obvious beef substitutes. Other foods rich in protein and usually cheaper than beef include ground meats blended with soy protein, offbeat kinds of fish such as pollack and monkfish, and tofu, a versatile soybean product.

Plant proteins such as lentils, lima beans, and chickpeas may banish your meat cravings forever. But because they lack certain amino acids, they are incomplete proteins and must be complemented with grains or dairy products.

For more information on high-protein meatless meals, read *Recipes for a Small Planet* by Ellen Buchman Ewald (Ballantine Books, New York, N.Y. 1975, \$2.50).

To Buy Or Not To Buy

Perhaps you've seen it happen. Maybe you've actually been a victim. Just as you're eyeing a set of car tires at Fred's Tire Emporium, a stockboy, trigger-happy with the price-tag gun, rushes in and slaps on a new, higher price. Or maybe you were thinking of buying a few new albums until the list price climbed a dollar.

It's enough to persuade anyone that it's better to buy now than pay more later.

Such logic doesn't always hold true, according to Donald Moffitt, former personal-finance columnist for *The Wall Street Journal*.

Let's say you'll be touring Europe next summer, and you'd like to take along a good 35mm camera. Should you buy it now or wait?

"I don't think it would make much sense to buy it now," Moffitt says. "It's by no means a certainty that prices will be much higher a year from now. In fact, inflation is slowing down."

"In the meantime, to buy something you don't need now means you lose the interest that the money might otherwise be earning, or you'll deprive yourself of something you need right away. A very good rule of thumb is don't lay out cash until you have to."



Throwaway Textbooks

How would you like to pay less than \$10 per term for all of your textbooks? A Westwood, Massachusetts, publisher has come up with disposable textbooks (called "paperbooks") that usually cost less than \$1 each.

"Paperbooks are textbooks published in tabloid-newspaper form," says Ray Moloney, president of PaperBook Press. "Five or more textbook pages can be printed on one page, so a \$6 textbook becomes an 85 cent paperbook."

"We publish mostly subjects in the humanities and social sciences, but not the hard sciences," he explains. "Most students keep those texts for future reference."

Colleges and universities in all 50 states and nine foreign countries use paperbooks, according to Moloney, who adds, "Even Harvard uses them."

DESIGNER JEANS, LIZARD SKIN BOOTS? A COWBOY HAT? YOU SAID YOU WERE GOING OUT TO BUY A PAIR OF SOCKS.



Have you ever found yourself in a similar situation? If so, you may have fallen prey to a business's most effective salesman: retail psychology.

"Retail psychology's purpose is to motivate people to buy something they had no intention of buying," says Maurice Winn, an Indianapolis manufacturer, distributor, and former retailer. "It's very effective."

How does it work? Here are a few examples:

ATMOSPHERE. Clothing stores geared to the young know that blaring rock and disco throughout the store can be extremely effective.

And just as music can alter your buying mood, so can color and atmosphere. Winn notes that one local luggage store displays exotic travel posters from around the world. "You go in wanting a canvas bag, but you buy a leather one. The decor makes you feel more sophisticated."

STORE LAYOUT. Items often bought on impulse are strategically placed where shopper traffic is heavy. (That's why the cosmetic counter is usually in the center of a department store.)

DISPLAYS. "It's a constant battle for suppliers to get their products displayed in the most conspicuous areas of the stores," Winn explains. High-profit items are placed conveniently at eye level.

PRICING. Four-for-a-dollar cans of tomato paste displayed in a bin are no bargain if they're priced at 25 cents a can on the shelf!

Remember When?

Alas, when it comes to most prices, the good old days (1970, that is) were really the cheap old days. Below are now-and-then cost comparisons of a few popular products. (Prices may vary according to region.)

| ITEM | 1970 | 1980 |
|---|--------|--------|
| Record album (list price) | \$5.98 | \$8.98 |
| McDonald's fries, cheeseburger, and shake | .70 | 1.54 |
| Coca-Cola (10-ounce bottle) | .15 | .30 |
| Hershey bar | .10 | .25 |

Whew! Inflation can't get much worse than that. Or can it? To show "what can happen if our inflationary trends continue," Manplan Consultants, a Chicago firm, has projected selected prices for 1989. A sampling: lower-priced car (\$17,400), small loaf of bread (\$7.73), box of cereal (\$13.30), college tuition (\$12,800 for private, \$1,350 for state).

Take heart. Even with inflation, the prices of a few items have actually decreased since 1970. Among them are contact lenses, pocket calculators, sewing machines, radios, digital watches, TVs, and stereos.

Dr. Heinz Biesdorf
Consumer Economist
Cornell University

Super Shopper



"With a few simple strategies, you can save at least 10 to 15 percent on everything from tuna fish to cameras," says Dr. Heinz Biesdorf, a "supersopper" at home and a consumer economist at Cornell University.

For example, when most people want a stereo, they go out one night to one or two stores and then come back with one for \$500," Biesdorf explains.

For his stereo, bought at two-thirds the list price, Biesdorf did two weeks of research. "I read stereo magazines, wrote to stereo discounters, and compared ratings in *Consumer Reports*. I found one I liked, then shopped locally and looked in catalogs for the best buy."

Careful planning and spending applies to small purchases as well. "Consumers often ignore, for example, the 10 to 15 percent savings in buying the cheaper can of tuna, but over time, this adds up," Biesdorf says.

SHOPPING SMART

Health Without Wealth

Along with cafeteria food, university health centers are a favorite target for student complaints. The solution to catastrophic cafeteria concoctions is simple: Eat out. But what if the health center doesn't provide a service or you simply want an alternative?

For preventive care, county health departments may offer free testing and other services such as immunization shots and VD treatment.

And for reproductive health services, Planned Parenthood offers a full range, from contraceptive care to counseling. Fees are determined on a sliding scale (depending on income), and no one is denied services for lack of money. Consult the telephone directory for the clinic nearest you.

CHOOSING A DOCTOR.

For emergencies and sudden illness, you need a doctor who knows your medical history. "But choosing a doctor can be a shot in the dark," says Chicago physician Sandra Gadson. Ask friends and teachers to recommend local physicians.

Dr. Gadson also suggests comparison-shopping—asking prospective physicians about billing procedures, routine office-visit costs, lab fees, and credit policies.

DRILLING DOWN DENTAL COSTS.

You can cut down on dental expenses by visiting university clinics staffed by dental students. Since the dentists-to-be are closely supervised by their professors, treatment is usually slow but thorough.

Retail dentistry is another alternative. Growing numbers of department stores (like Montgomery Ward and Sears) offer in-store dental services. Fees range from 30 to 50 percent less than those charged by private practitioners.

SAVING AT THE DRUG-STORE.

"Ask your doctor to prescribe generic equivalents if they're available," advises Glenn E. Freiberg, a Madison, Indiana, pharmacist, "or ask your pharmacist to substitute generic products for brand-name items." The savings might have curative powers of their own.

The same holds true for nonprescription drugs. "Look at the ingredients listed on the label," Freiberg advises. "Many store brands contain the same things as brand names, but they cost much less." He notes that highly advertised aspirin brands like St. Joseph and Bayer are no more effective than generic aspirin—but they may cost twice as much.

A Sale for All Seasons

Even in times of uncertainty, there's one thing you can count on: white sales in January.

Rest assured, stores continue to hold traditional seasonal sales year after year. But, as the economy fluctuates, they're breaking from tradition a bit and holding them more frequently.

For the first time last year, stores held pre-Christmas sales, and this year bathing suits went on sale before July 4, reports Midge Shubow, director of consumer information at the White House Office of Consumer Affairs.

For a calendar of seasonal sales, we've listed a few from Sylvia Porter's *New Money Book for the '80s* (Doubleday, Garden City, N.Y., 1980, \$24.95). As the economy changes, however, the list won't always hold true. Shubow advises comparison-shopping and checking newspaper ads.

BIKES: Jan., Feb., Sept.-Nov.
CAMPING EQUIPMENT: Aug.
NEW CARS: Aug., Sept.
USED CARS: Feb., Nov., Dec.
MEN'S COATS: Jan., Aug.
WINTER COATS: March
FISHING EQUIPMENT: Oct.
LUGGAGE: March
RADIO, STEREO: Jan., Feb., July
SKI EQUIPMENT: March
MEN'S SUITS: Jan., April, Nov.
TOILETRIES: Jan., July
TV SETS: May, June
TIRES: May, Late August

Bottom-Line Bargaining

Although Madison Avenue may not advertise the fact, the joys of bargaining extend beyond the boundaries of the open-air market.

A few retail possibilities come to mind immediately. Stereo stores, auto dealers, mechanics, contractors, house painters, and garage-sale entrepreneurs often expect customers to bid down prices. You have nothing to lose by offering a lower price.

Even store department managers may knock a few dollars off floor samples or slightly damaged goods, so just ask. The gap between your cost and their cost may leave room for negotiation.

Book Before You Buy

Read up before you shell out—a little research might save you money and steer you away from a "lemon."

The Consumers Union, a nonprofit organization, publishes *Consumer Reports*, a monthly magazine that evaluates brand-name products ranging from bicycles to organic food.

A summary of the findings is published in a year-end *Buying Guide*. Subscriptions, which include the *Buying Guide*, are \$12, or the guide can be ordered separately for \$3.50. (Copies may also be available at newsstands and libraries.)

To order or get a list of the Union's publications, write to Consumers Union, Orangeburg, N.Y., 10962.



GIMME ^{cheap} SHELTER

What Price Freedom? A Cost Comparison

1979-1980 ON-CAMPUS VS. OFF-CAMPUS EXPENSES FOR 9 MONTHS*

| TYPE OF INSTITUTION | ON-CAMPUS | | OFF-CAMPUS | |
|---------------------|----------------------------|----------------------|---------------|--|
| | INSTITUTIONAL HOUSING MEAN | PRIVATE HOUSING MEAN | COMMUTER MEAN | |
| Public 2-year | \$2,371 | \$2,857 | \$2,117 | |
| Private 2-year | 2,509 | 2,876 | 2,151 | |
| Public 4-year | 2,578 | 2,896 | 2,055 | |
| Private 4-year | 2,603 | 2,810 | 2,054 | |

*Figures represent the total budget minus tuition and fees; estimates include room and board, books and supplies, transportation, and personal expenses.

Figures supplied by the College Scholarship Service of the College Board

The Texas Nexus



Fifteen men and women share the work and worry as dwellers in a housing cooperative near the University of Texas at Austin called the Nexus.

A single room in their spacious house (fronted by a white picket fence and boasting a flower and vegetable garden) cost \$140 a month last year, including meals. But cooperators, so to speak, also must share the cleaning, cooking, and shopping.

"We're very independent people," comments five-year resident David Craig. "But we do enjoy having an en-

ergetic social atmosphere." Occasionally, members go canoeing or throw parties together.

The co-op was started in 1973 by then-UT student Mike McHone, who bought the house. "I had an interest in starting a co-op, and I knew how to do it," says McHone, who had helped start co-ops before. "I knew the financial ropes."

The co-op has prospered steadily since then, attracting students and workers. One resident says the Nexus, named after an ancient Greek city-state, "has a good feeling of family."

Look Before You Lease

Beware of "fluff." That's a warning to cost-conscious apartment-hunters.

"Cosmetic appeal" can be deceiving, says Esther Patt, counselor for the Champaign-Urbana Tenant Union at the University of Illinois. "Some students will rent a place which is not structurally sound but has luxuries like a dishwasher," she explains. "They should consider whether these are worth the cost they add to the rent."

A few other guidelines to consider: **Figure total rent.** With three tenants, rather

than one or two, you can save on food and utilities, but you don't always save on rent. Some landlords, especially in university areas, charge per person. (The same dwelling may cost \$200 for two renters, \$300 for three.)

Check utility costs. "Utilities included" leases are not always cheaper. Compare prices. If you must pay utilities, ask to see past bills. Don't trust vague estimates.

Consider hidden expenses. Is the place furnished? Will you have to take a bus to class? Is parking extra?

Study the lease. Who's responsible for repairs? Can you sublet? Terms in the lease may often be

altered. But, for example, if the landlord promises to pay for new carpeting, get it in writing!

Deposits you can bank on. You will have to pay a security deposit, usually one month's rent. To get it all back when the lease expires, make a list of the apartment's defects when you first move in. Have the landlord sign it, and give him a copy when he checks the damages.

Laws on deposits, damages, and leases vary. Knowing them can save you money. (For example, some states require interest to be paid on deposits.) Consult a tenant union, legal service, or consumer group for more information.



Student Landlord

"Nimrod Palace" may not be palatial, but it is profitable. The 11-bedroom house in Champaign, Illinois, is owned and leased by University of Illinois senior Mark Woodard.

Woodard bought the house in 1978, assuming a \$50,000 mortgage. "But it is possible to buy a house with a relatively small investment," he says. "One of my friends did this with only \$2,000 up front."

"The rent I'm collecting (from 11 tenants) covers the house payments, insurance, taxes, utilities, and garbage service." Last year, it was also enough to pay for Woodard's room and board at his fraternity house.

Not counting major repairs, Woodard says he spends about two to three hours a week working at the house.

He gives this advice to prospective home-buyers in college towns: "Look around and find a deal you can get into cheap. The location of the house is important. If it's close to campus, it keeps the place full."

Beating The Meter

If you're always getting into hot water, chances are you've got an astronomical utility bill. And with today's soaring energy costs, that's not good.

Lowering the thermostat on your water heater, covering unused fireplaces, and keeping drapes closed are only some of the no-cost ways to cut energy consumption.

For more information, write Energy, P.O. Box 62, Oak Ridge, Tenn. 37830.

Buy With a Little Help From Your Friends

Uncle Sam has made it easier for students to "cooperate"—and to save money.

Since the recent opening of the National Consumer Co-op Bank, you can get federal loans to establish cooperatives—nonprofit, consumer-owned and operated businesses that offer low prices for food, housing, and such services as health care and auto repair.

For example, a co-op that buys food wholesale may offer discounts as high

as 33 percent, according to Stewart Kohl, executive director of the North American Students of Cooperation.

NASCO publishes the *Campus Co-op Directory* (\$1), which lists over 400 campus-area co-ops. To order it or a list of other nonprofit publications on how to start and operate a co-op, write to NASCO, Box 7293, Ann Arbor, Mich. 48107. For information on Co-op Bank loans, call toll-free 800-424-2481.

RipOff Remedies



While most businesses which sell to students are legitimate, there are always a few "scam" organizations that swoop down on college campuses looking for easy prey. Unfortunately, they often find it.

"I've seen students who couldn't boil a pot of water, even if Julia Child was standing beside them, buy stainless-steel cookware for hundreds of dollars," says Leo Lacey, director of Group Legal Services for Students at the University of Southern California. "When I ask them, 'What prevailed upon you to buy this?' they can give me no reason."

Lacey says he's counseled students who unwittingly signed loan applications for "free" life insurance, bought dishes that could be purchased cheaper at a local store, and got into

other heavy contractual obligations (with car insurance agencies, dating services, health spas, and travel agencies and charters).

The sales, often made with false promises or confusing sales pitches, frequently are conducted door-to-door or at "informal" social gatherings such as a fraternity or sorority "home demonstration."

For your financial protection, Lacey says to "simply stop and think before you make a purchase."

If you fall victim to a sales ripoff, or if you want to check out what could be a potential ripoff, consult: the student legal aid office, a governmental consumer-affairs bureau, the dean of students, the local and campus police, consumer advocates in the media, or a local Legal Aid Society.

sumer advocates also recommend calling the Better Business Bureau (either your local office or that of a company's region) for information on a company's reputation and complaint record.

"Never send cash, not even for something that costs a dollar," says Donna Sweeney, of the Direct Mail/Marketing Association (DMMA). Checks or money orders are proof of your payment.

If a company fails to meet a delivery deadline or to deliver within 30 days without notifying you of a delay, first contact the com-

pany for an explanation. If you're still not satisfied, the DMMA (6 E. 43rd St., New York, N.Y. 10017) handles complaints about its 2,100 member companies and other mail-order outlets.



Rx for Mail-Order Maladies

A picture may be worth a thousand words, but it's also worth a few headaches if it's all a consumer looks at before buying a product through mail-order.

To avoid a costly surprise, read the fine print in the ad, take note of the product's dimensions, and find out exactly what's included in the order. Con-

When Life Hands You a Lemon

Holding your breath until you turn blue won't solve the problems that corporate America causes you. When the goods you buy turn out to be bad, you need to know some strategies for effective complaining.

"Starting with a vigorous assertion of your rights is crucial," says Stephen A. Newman, a New York law school professor. "You are often sized up immediately as a person who will or will not pursue a complaint."

This and other complaint tactics can be found in **Getting What You Deserve: A Handbook for the Assertive Consumer** (Doubleday, Garden City, N.Y., 1979, \$8.95). The book, co-authored by Newman, also offers guides for buying major goods and services, so perhaps complaining won't be necessary.

What's Up With Warranties?



The next time one of your household gadgets goes on the fritz, the best step to take may not be toward the fix-it shop. Checking a product's warranty (preferably before you buy) may spare you unnecessary repair bills.

The warranty will be either "full" or "limited." A full warranty will include: 1) free repairs or replacements for defective goods; 2) assurances that repairs will be made within a reasonable time; 3) assur-

ances that you needn't do anything ridiculous for service, like send your stereo to Hong Kong; 4) coverage for every owner of the product during the life of the warranty; 5) a choice between a refund or a new product if the item can't be fixed after a reasonable amount of effort.

A limited warranty will omit one of these clauses. For instance, it may pay for replacement parts but not labor.

If your gadget didn't come with a warranty (or if there's no statement on the product releasing the maker from responsibility for product per-

Trialing for Dollars

When the avenues for complaint seem to have reached a dead end, don't get mad. Get even.

And one of the best legal ways is through small-claims courts where costs are low (usually less than \$25), and the odds favor spurned consumers.

Eighty to 90 percent of

the plaintiffs win at least part of what they sued for. And experts say the psychological benefits of formal revenge are often as satisfying as the money collected.

Since small-claims courts are usually informal forums, contending parties present their cases simply, and **without attorneys.**

"The real question is: Can you collect the money once you've won?" says Jane Rosenberg, general counsel for the New York

Public Interest Research Group Inc. "Thirty to 45 percent of successful claims go uncollected in New York."

Although you can commission a sheriff's deputy to collect claims, you must know where the defendant can be found. And that can be especially tough in cases where you paid cash to door-to-door sales people or to small operations.

"In those cases," notes Rosenberg, "you have to be somewhat of a detective."

A Sale By Any Other Name

A sale is a sale is a sale. Or is it?

"In some cases, advertised 'sale prices' are actually the prices at which merchandise is regularly sold," according to the Better Business Bureau (BBB). In fact, the BBB warns that an item marked "on sale" for more than 30 days probably isn't a sale item at all.

"Phrases like 'featured item,' 'special price,' 'low cost,' and 'everyday low price' imply savings but do not guarantee it," says Stephen Jones, editor of **Do's and Don'ts in Advertising Copy**. "Those terms are vague and subject to abuse. If you ever doubt a retailer's claim, ask for substantiation," he advises.

"Manufacturer's list" and "suggested retail" prices may also be deceptive terms. Since manufacturers cannot legally force retailers to sell products at set prices, they often suggest retail prices. But a suggested price may not be a meaningful basis for comparison if other retailers already sell the same product below that price.

Justice May Be Blind

But you don't have to be when it comes to handling legal matters. You don't have to be rich, either.

Approximately 250 colleges and universities provide their students with some variety of legal services, usually funded by the activities fees assessed to all students at registration.

What can these legal lions do for you? "Services vary at each institution," says Dorothy Bernholz, president of the National Association of Student Attorneys and director of Student Legal Services at the University of North Carolina (UNC).



"At UNC, we handle everything from consumer fraud cases to uncontested divorces. We also get a tremendous number of landlord-tenant problems," Bernholz says. "About the only thing we can't do is litigate against the university."

This Is a Job For...

Big ripoffs call for big guns in response, and the following agencies can offer high-caliber assistance.

- **Office of Consumer Affairs**
U.S. Department of Health and Human Services
621 Reporters Bldg.,
Room 625
Washington, D.C. 20201
- **Consumers Union of United States Inc.**
256 Washington St.
Mount Vernon, N.Y. 10550
- **Public Citizen Inc.**
P.O. Box 19404
Washington, D.C. 20036

Avoiding Satanic Mechanics

Car repair—it looms over student pocketbooks like a specter waiting to strike.

But cost is not always as important as quality when choosing a mechanic, says Stan Hathcock of the Automotive Service Council in Atlanta. "The lowest estimate seldom represents the highest-quality work."

Though not always an easy task, finding a competent mechanic should be a top priority. Hathcock advises checking with local consumer agencies or asking friends for recommendations.

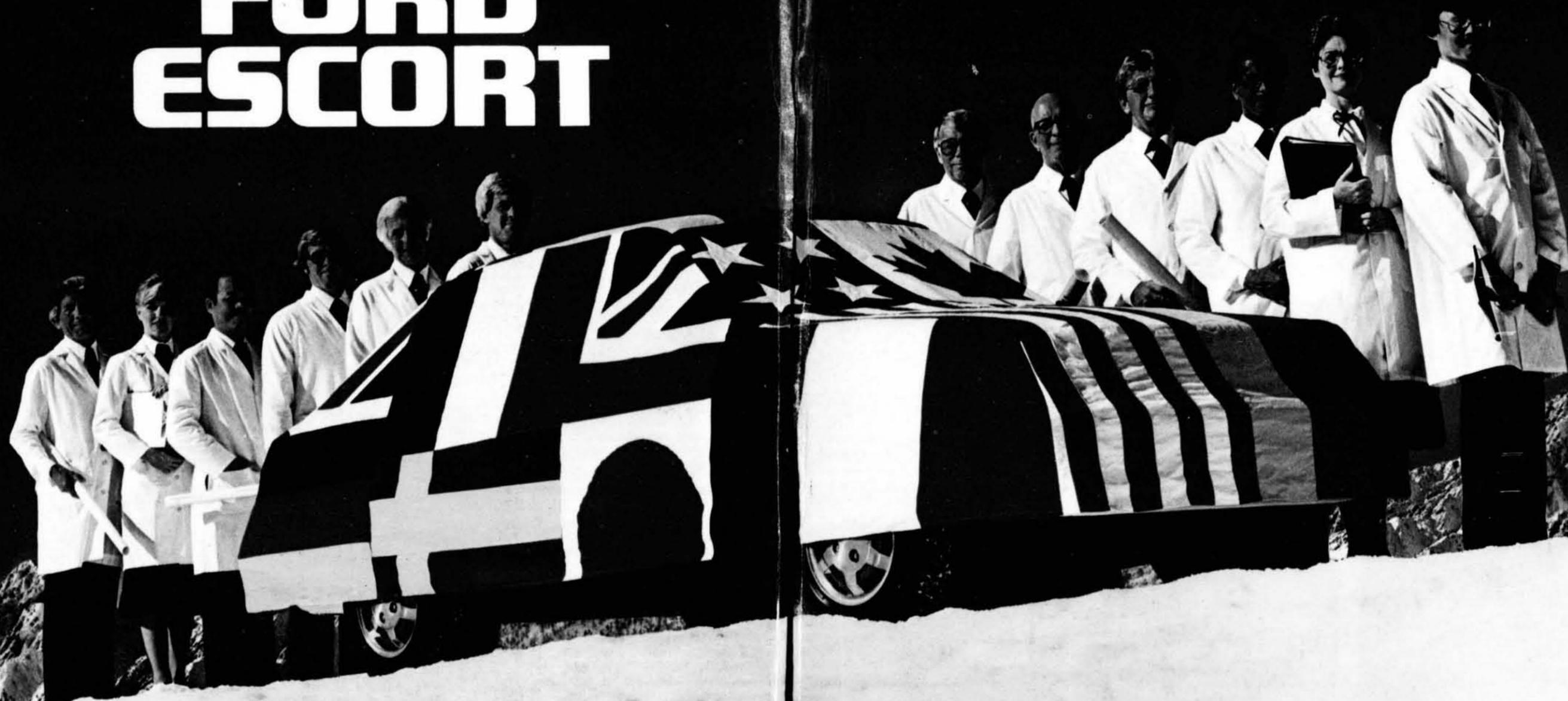
Once you've made a choice, get a **written** repair estimate (including parts, labor, and tax). Tell the mechanic that if actual repair costs exceed the estimate by more than \$10, you are to be notified before any additional work is done.

Beware of vague, unitemized estimates that say "fix engine" or "repair car." Be sure you understand your warranty coverage before repairs are started, and ask to see old parts after repairs are made.



INTRODUCING
**THE NEW
WORLD CAR**
**FORD
ESCORT**

ENGINEERING TEAMS FROM AMERICA
AND OVERSEAS JOIN FORCES TO CREATE
A NEW CAR WITH BETTER IDEAS
FROM AROUND THE WORLD



HIGH MILEAGE THROUGH ADVANCED TECHNOLOGY

NEW FORD ESCORT



Top engineers drawn from the worldwide resources of Ford Motor Company teamed up to create Escort. They pooled their expertise... compared, tested, evaluated, experimented—to come up with better ideas.

The result: a high-mileage car built in America to take

on the world. Escort will be made in America for American drivers... with other models built and sold overseas.

Escort has higher gas mileage ratings than subcompacts such as VW Rabbit, Honda Accord, Toyota Corolla hatchback (see chart), yet Escort has more room—the

room of a compact (based on EPA Volume Index).

Escort achieves this high mileage through advanced technology, not by giving you less car.

Escort's fuel efficiency comes from sophisticated and highly efficient new power teams (advanced-design

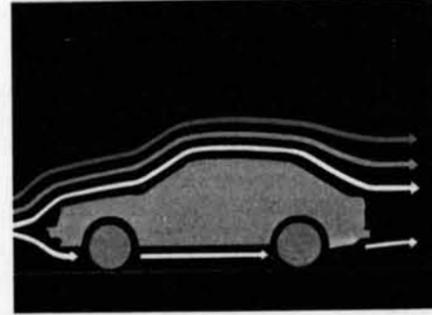
compound valve hemispherical head (CVH) engine and transmissions)... the use of weight-efficient special steel—high-strength steel—to cut pounds without sacrificing solid construction... refined aerodynamics (less air drag)... and many other new and better ideas.

| | | |
|--|--------------|-----------|
| ESCORT | 30 | 44 |
| | EPA EST MPG* | EST HWY* |
| EVEN HIGHER GAS MILEAGE THAN THESE LESS ROOMY SUBCOMPACTS. | | |
| VW RABBIT (GAS) | 28 | 42 |
| TOYOTA COROLLA H/B | 28 | 39 |
| HONDA ACCORD | 27 | 36 |



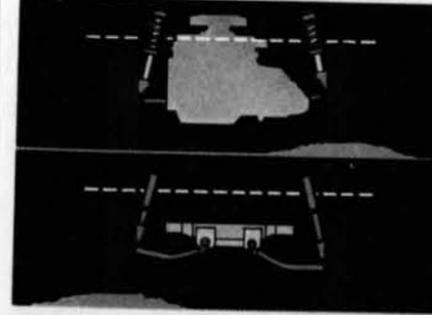
ONE OF THE MOST POWER-EFFICIENT ENGINES AVAILABLE IN AMERICA.

New advanced-design CVH engine with compound valves combines high mileage and power for freeway cruising.



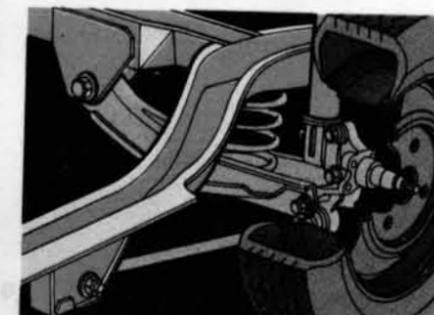
ADVANCED AERODYNAMIC DESIGN.

From front bumper to hatchback, Escort is meticulously shaped for less air drag... is actually as aerodynamic as some sports cars.



FRONT-WHEEL DRIVE AND FOUR-WHEEL INDEPENDENT SUSPENSION.

Also rack-and-pinion steering, stabilizer bar, all-season steel-belted radials and other road-control features.



HIGH-STRENGTH STEEL FOR SOLID CONSTRUCTION.

Escort makes use of a special steel—high-strength steel—along with other modern weight-efficient materials, for high mileage.



30 CUBIC FEET CARGO CAPACITY.

The Escort Hatchback's functional design has a concealed luggage area. With rear seat down it offers 30 cubic feet of cargo space.

*Applicable only to units without power steering or air conditioning. For comparison. Your mileage may differ, depending on speed, distance, weather. Actual hwy mileage and Calif. ratings lower. Excludes diesels.

BUILT TO TAKE ON THE WORLD

NEW FORD ESCORT



Escort Liftgate... 4 doors and wagon room when you need it.

Now there's a high-mileage American car that can take on the imports... in big things like front-wheel drive, and a new patented fuel-efficient automatic transmission... in features like front bucket seats scientifically contoured for comfort... cathodic electrocoating to fight rust... Lifeguard Design Safety Features like a safety-designed roof structure, safety-designed front end structure, split-ser-

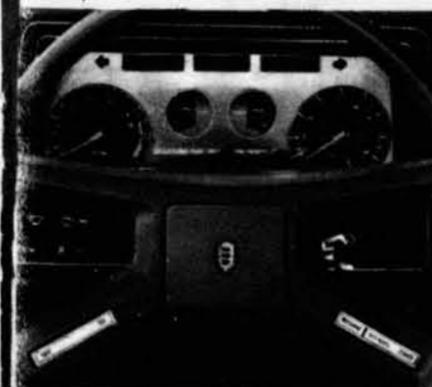
vice hydraulic brake system, steel guard rails in the side doors... and in touches like Halogen headlights that give you whiter, brighter light than conventional headlights... and

Escort offers a special new fast-cooling air-conditioning system.

Recommended scheduled maintenance—as specified in the owner's manual—averages less than one



Escort's interior is so roomy it is officially classified as a compact car.



Escort puts a world of better ideas at your fingertips.

hour for each year of driving (10,000 miles), based on Ford current labor time standards. And ask about Ford's Extended Service Plan.

Come drive a world car. Whether you buy or lease, see your Ford Dealer now to order your Escort... 3-door Hatchback, 4-door Liftgate or even a Squire wagon option.



Escort 3-door Hatchback. High mileage, room, and a long list of standard features.

EVERY ESCORT HAS ALL THESE FEATURES STANDARD

- Front-wheel drive for traction.
- Fully independent four-wheel suspension for smooth road-holding.
- New-design compound valve hemispherical head (CVH) engine.
- Fully synchronized manual transmission with fuel-efficient overdrive 4th gear (automatic available).
- Rack-and-pinion steering.
- Front stabilizer bar.

- Bucket seats... scientifically contoured for comfort.
- All-season steel-belted radials.
- Lifeguard Design Safety Features.
- AM radio.
- (May be deleted for credit)
- Electro-drive cooling fan.
- Diagonally split-service brakes.
- Pin-slider disc brakes.
- Self-adjusting clutch.
- Front wheel bearings need no periodic adjustment.
- Hideaway luggage compartment.
- Fold-down rear seat for extra cargo.
- Rectangular Halogen headlights.
- Flash-to-pass headlight control for freeway passing.
- Handy European-style wiper-washer fingertip control lever. And more.

FORD ESCORT

FORD DIVISION 

HOW TO PROSPER DURING THE COMING COLLEGE YEAR...



Sound impossible? It's not. No, we're not talking about ads offering \$50,000 a day for stuffing envelopes, and we're not advocating goofing off on the job. We're talking about real jobs that happen to require little effort. And limited work means lots of time to study (or work crossword puzzles, if you prefer) while earning extra bucks.

So where are these jobs? How do you get them? Where do you apply? Wouldn't you like to know?

Well, finding one is a bit like looking for a needle in a haystack: you won't know you've found one until you're on it. One day you'll be at work and you'll say, "There's never much to do here, so I think I'll study. Hey, this must be it!"

Libraries are notorious for effortless work, especially if you can get a job sitting at a checkout counter or reference desk while librarians do all the work. Oh sure, you'll occasionally have to dig up a copy of *Archaeology* magazine or direct someone to *The Women's Room*, but that's a paltry penance for a portly paycheck.

Enterprising Ideas

Whether you aspire to full-time entrepreneurship, or you simply want to earn extra cash in your spare



time, you'll find helpful guidelines in *Earning Money Without a Job*. Author Jay Conrad Levinson offers tips for sizing up your strengths and weaknesses, creating publicity, and positioning yourself in the job market.

The hundreds of money-making schemes outlined range from the obvious (selling firewood, maintaining a pool) to the adventure-some and offbeat (panning for gold, drawing up astrology charts).

Published by Holt, Rinehart and Winston, New York, N.Y., 1979, \$4.95.

Any security job, especially at night, is a natural. You can rattle off organic chemistry reactions while rattling doorknobs. The solitude and shadows of darkened halls can put you in the mood to contemplate Plato or ponder the ancient mysteries of the universe. Or you can just chuckle over *Doonesbury*.

Proctoring exams is always fun. As sweating examinees squirm under your watchful eye, you can read your criminology text and practice guard duty at the same time.

Night receptionists in dorms and other chic hotels have lots of time to do little more than answer the telephone or call local radio stations to request the same song over and over again.

Projectionists for university films have only to interrupt their activities every half-hour to change reels.

Ask around. Check out your school's placement office or the want ads. And don't feel guilty about taking a job which requires little—if any—effort. In fact, you might not get the job. After all, there are lots and lots of people who would also like to get paid for doing next to nothing.

Campus Cash

With one fell swoop, you can make money, cut costs, and perhaps even get better grades. How? By getting an on-campus job.

Not only will it eliminate transportation costs, but an on-campus job "tends to be more flexible regarding a student's academic needs," says Vince Roig, coordinator of student employment at Arizona State University.

"We find that students who work on campus tend to persist in school and do better academically," notes Clantha McCurdy, a financial aid director at the University of Kansas at Lawrence. On-campus employees tend to feel closer to their school and less discouraged by its academic and social challenges, McCurdy adds.

A font of wealth they're not, but most on-campus jobs pay competitive wages. Following, some representative wage ranges starting at the current minimum wage of \$3.10*:

| | |
|-----------------------------|--------------|
| Clerk/typist | up to \$3.45 |
| Food-service worker | up to 3.45 |
| Library assistant | up to 5.37 |
| Lifeguard | up to 4.10 |
| Mail clerk | up to 4.10 |
| Science lab assistant | up to 6.52 |
| Tutor | up to 4.78 |

* Salary figures based on a sampling of colleges nationwide.

Brother, can you spare some time?

Problem: Your wallet's so empty you can't buy a beer, but your schedule's so full you can't hold a part-time job.

Solution: Create a spare-time job. The procedure's rather like forming a mini-business but there's more flexibility because you determine your own hours.

The key is zeroing in on your talents and skills, then cross-checking them with local demand (or creating the demand yourself).

Don't overlook your college education. Make it pay off ahead of schedule. The class projects you nursed along in Horticulture 101 could reap quick cash if you sell them to flower and plant lovers.

Even if you don't want to sell your skill, or the products thereof, you might try teaching it. Inquire with university extension or non-credit programs.

Consider the Demand. Check the Yellow Pages and want ads to see what's in demand and what's not in

supply. If no one in town offers an errand-running service, start one yourself.

Or, take a less formal approach. Do you have a car? That probably places you in the minority on campus. Offer a shuttle service carting stranded students to and fro.

Don't Underestimate Yourself. You say you have no skills and nothing you could do would ever be in demand? Can you take notes? Richard Byrnes, a graduate of Syracuse University, served as a surrogate student last year, taking notes for students unable to attend class.

Do you have blood? The local medical center may pay you for plasma. Can you sleep? The National Institutes of Health have sponsored research projects at local medical centers which paid participants to sleep.

And, of course, the psychology department is always a good place to check for notices announcing a search for right-handers who write like left-handers or anyone else willing to spend some time and fatten his wallet in the interest of experimental science.

This Piggy's Banking

As Tucson's "The Divine Miss P.," Diane Inabinett dons her curly blonde wig, sequined pink dress, and puggy pig nose to venture out and perform personalized ditties for the subjects of her customers' whims.

University and community clients hire the University of Arizona junior's muppetlike character to flirt, dance, and sing for \$20 to \$30 a show. (And she performs an average of five to six times a week!)

With an initial investment of \$6 (to buy her costume) along with advertising in the school and local papers, Inabinett's business



grew. On her busiest day so far, graduation day 1980, she performed nine times.

Requests for insulting songs are met only if the person hiring her attends the performance, she says.

And if the situation might be the least bit questionable, she brings a friend.

Concerning the unusual nature of her business, she explains, "I didn't want to do anything boring."

Tapping Out Profits



Jaquelyn Henderson doesn't mind being typecast, especially since opening Professional Typing and Business Services a year ago while a business major at the University of Alabama at Birmingham.

She began her unofficial typing career during her freshman year at Tuskegee Institute. "I had a brother and sister in college, and I had to pay for my own education," she explains, "so I went around to the men's dorms and offered to type papers."

When Henderson trans-

ferred to UAB and began working in the biostatistics department, she offered not only to provide information for theses and dissertations, but to type them as well.

Word-of-mouth advertising increased business so much that Henderson opened a full-time typing service after graduating. (Services have expanded to include printing as well.) "It's a seasonal business. We began with four employees, but during the summer I worked alone," Henderson says.

What's her major complaint? "Poor handwriting."

T-Shirt Moguls

It's a true rags-to-riches story except that T-shirts, not rags, brought wealth to two Northwestern University students.

In their sophomore year, Allen Wasserman (left) and Jeff Schwartz launched a small-time operation sporadically selling T-shirts to

dorm dwellers. By senior year, however, "for every 10 shirts you would see, I guarantee we did nine of them, and probably 10," says Wasserman.

Profits from the business allowed the pair to visit Las Vegas and the Mardi Gras in New Orleans, speculate in silver and the stock market, and... graduate several thousand dollars richer last June.

"The money was nice, but the experience was even better," Wasserman says. "The money allowed us to do things we normally

wouldn't be able to do as college students."

As for the time needed to run the business, "it was very, very minimal," he notes. "At most, five hours a week."

"We were successful because we had a business sense and people liked dealing with us," Wasserman adds. Besides, with no overhead, their business could undercut any other price in Chicago.

Still, Wasserman and Schwartz stayed conscious of classes and grades and plan to attend law and medical school, respectively, this fall. Time willing, they say they'll start businesses on their new campuses.



Get-Ahead Exams

Time is money, and when you're in college, it seems the meter is always running.

Heavy courseloads and "early out" programs (completing four years of study in three years) are two ways to cut costs and save time. Another method worth considering is credit by exam, offered through two nationwide programs.

CLEP.

The College Level Examination Program offers 52 exams (usually multiple-choice) the third week of every month at more than 900 locations across the country. The first test costs \$22, and each exam thereafter is \$18. Individual schools determine how much credit you'll get after passing the tests—often three to six credit hours per exam. For more information, write The College Board, Box 2815, Princeton, N.J. 08541.

PEP.

The Proficiency Examination Program, administered by the American College Testing (ACT) Program, offers 47 tests in a variety of subject areas. Prices range from \$35 for multiple-choice nursing and arts and sciences exams up to \$225 for upper-level business essay tests. Write to ACT/PEP, Box 168, Iowa City, Iowa 52243.



...OR AT LEAST BREAK EVEN

Financial Aid: Do You Fit the Bill?

Your family's income—whether high, low, or somewhere in between—is not the sole factor in determining your eligibility for financial aid.

Other considerations, such as family size and assets, weigh heavily in the decision-making process.

By figuring your family's financial assets against expenses—despite where you lie along the income scale—you can estimate your eligibility for financial aid.

First, estimate the expenses you expect during the coming school year: tuition, books and class supplies, room and board, personal expenses such as recreation and laundry, transportation, and other miscellaneous expenses. (For a more accurate estimate, consult individual college catalogs and financial aid officers.)

Next, estimate how much your family can contribute to cover costs. This varies according to family income, number of dependents, and assets (a house, other real estate, savings, and investments).

For example, an average family of four with one parent working, one child in college, and a \$16,000 annual income might be expected to funnel about \$320 per year towards the first child's education.

At \$20,000 in annual income, the contribution jumps to about \$890, and at \$28,000, it hits \$2,100 on the average.

However, even a student from a family with a yearly income of \$30,000 may be considered "needy" if unusual expenses (such as medical bills or alimony) cut into overall wealth. (Total assets, though, remain a prime factor in determining eligibility.)

You will also be asked to contribute a good part of your own savings and assets (about 35 percent of your current savings for each year) plus part of your summer earnings (about \$700 for freshmen, \$900 per summer for upperclassmen).

Then, to get a general idea of your need, subtract the sum of your own and your family's contributions from estimated expenses. If there's a gap, apply for financial aid from all possible sources.

Meeting College Costs, a free College Scholarship Service (CSS) publication, includes a step-by-step worksheet for determining eligibility. Check with your financial aid office for a copy, or send your request, along with a self-addressed, stamped envelope, to the College Scholarship Service, College Board Publications Orders Division, Box 2815, Princeton, N.J. 08540.

Read and Reap

For less than five dollars, you have purchased \$150,000 worth of research that may help you unlock your share of the \$14 billion that is spent annually on student assistance.

So begins *Your Own Financial Aid Factory* by Robert Leider. In this solid, updated, and comprehensive guide, chapters cover scholarships and loans, cooperative education, state-by-state contact addresses for the Guaranteed Student Loan Program and much



more valuable information. Published by Octameron Associates, Alexandria, Va., 1980, \$4.95.

Getting It All Together

"A big relief." That's how Phong Nguyen describes the \$4,500 in financial aid he's receiving for his junior year at the University of California at Irvine.

As a premed major planning to attend school for six more years, Nguyen says he's lightened his financial load by "investigating every financial aid option, applying for everything, and applying early."

His financial aid "package" (outlined below) is a combination of loans, grants, part-time work, and scholarships. It is fairly representative of the federal, state, and private sources available.

Basic Educational Opportunity Grant: \$390. A federal "gift" based on need, it's the foundation of most financial aid packages.

Guaranteed Student Loan: \$1,000. Though this is a federal program, loans are obtained through a private lender such as a local bank. Nguyen's loan repayments begin nine to 12 months after graduation.

California State Grant: \$768. California awards three types of grants, two based on need. Nguyen receives the third

kind, based on academic merit.

Regents Scholarship: \$1,650. He is one of 45 people chosen from 1,500 applicants to receive this merit scholarship.

To supplement the aid from these sources, Nguyen is expected to contribute \$700. This year, he hopes to find a job grading physics exams.

And to eliminate at least one year's worth of college expenses, Nguyen enrolled in college courses during high school, and "loaded up" on extra courses during the school years and summer terms. As a result, he now expects to graduate in three years instead of four.

After graduation, Nguyen faces medical school ("hopefully") and probably more financial aid. And he says although "it's a pain to apply for financial aid every year, it's worth it."



But Not Too Hot To Handle

Do you need efficient, thorough assistance in your search for government and private financial aid? It's only a free phone call away.

The toll-free hotline of the Federal Student Information Center for Financial Aid offers information on any of the programs administered by the Department of Education: Basic Educational Opportunity Grants, National Direct Student Loans, and College Work-Study.

The hotline offers help at every stage throughout the BEOG application process and may even mediate disputes between schools and BEOG recipients.

Plus, it can put you on the right track to your home state's programs and supply you with names of banks in your area that are authorized lenders under the Guaranteed Student Loan Program.

Hotline staffers may also be able to refer special-interest groups—minorities, women, older students, the handicapped—to private organizations for special aid.

Call 1-800-638-6700 nationwide or 1-800-492-6602 in Maryland.

Starting Over



OH JEFF... I NEVER KNEW OVER \$14 BILLION IN FINANCIAL AID EXISTED!



Times are tough for Sandra Axtell and her family, but she's grateful for every minute of it.

Axtell, who's divorced and has two children, graduated from high school 12 years ago and is now going to college. And she has government grants and a work-study program to thank.

"I was 30 years old and didn't have any skills," she says. "I knew I had to get a better education to get a higher-paying job."

At first, Axtell "had no idea" that money was available to pay her family's

living expenses while she went to school. Only after other students urged her to see her school's financial aid director did she discover government and private programs designed to help the college-bound, regardless of age.

The transition from working wife to full-time paraprofessional student at Tarrant County Junior College (TCJC) hasn't been easy. A Basic Educational Opportunity Grant (BEOG), a Texas State Grant, and a part-time job at TCJC just barely cover rent, food, and

Depending On Independence

Alive and Well and Living On Your Own

By declaring financial independence, you may find yourself eligible for hefty government financial aid. The evaluation of need is then based on your income and assets, instead of your parents'.

Proving independence involves meeting at least three requirements: 1) that you haven't lived with your parents for more than six weeks in either one of the last two years; 2) that you haven't received more than \$750 in support from your parents in either one of the last two years; and 3) that you haven't been listed as a dependent on your parents' income tax returns during the past two years. (Be prepared to prove your claim with tax returns and other documentation.)

In some instances, your campus financial aid officer may waive some independent-status requirements. Check into it.

utilities for Axtell and her children.

"With \$6,000 to last me through this year, I have to budget everything," she says. But Axtell doesn't regret her decision. "My children respect me more, and I'm not afraid to engage in conversations about national issues."

What advice does Axtell have for men and women thinking about returning to or beginning college? "Don't worry about financial problems. It's not easy, but you just have to go ahead, even if you think you can't."



"Pssst..."

"I can get it for you wholesale." Well, almost. Would you settle for a few bucks off on a transatlantic flight ticket or an insurance premium? Read on.



TRAVEL. For student travel discounts, the major clearinghouse is The Council on International Educational Exchange (CIEE), 205 E. 42nd St., New York, N.Y. 10017.

The CIEE provides an International Student Identity Card that entitles holders to discounts for museums, hotels, and train and air fares in Europe. Eurail-passes, offering two months of rail travel for \$290, are also sold through CIEE. And **Where to Stay USA** (\$4.95 plus 50 cents handling), a CIEE publication, is a guide to low-cost domestic travel.



INSURANCE. If you're a nonsmoker or get regular exercise, you may be eligible for discounted life insurance premiums. Auto insurance shoppers with good grades, good health, driver education courses, and low-mileage driving habits sometimes qualify for rate discounts. Ask your agent.



LOCAL RETAILERS. Many community groups compile booklets of discount coupons from local merchants, restaurants, and nightspots. Check your campus bookstore or local chamber of commerce.

LIVING ON LESS



Guerrilla Attacks on the Retail Market

When conventional means (read: money) of feeding, clothing, and entertaining yourself run short, it's time for guerrilla tactics.

First, parents and near-by relatives commonly provide the best kind of meals—free ones. Just remember to sound weak and frail when you call to say hello.

Or hit the bars at happy hour for free popcorn, hors d'oeuvres, or cheap hot dogs and burgers. Sunday afternoon or Monday night football usually bring forth such barroom largess. If the quality is suspect, have a few happy-hour-priced drinks. Then you won't care what you eat.

For higher-class dining, be a restaurant critic for the school or local papers. This can wangle a free meal if you promise to withhold your notes from the board of health.

Flea markets and yard sales, especially in wealthy suburbs, regularly feature clothes, furnishings, and sporting goods for sale at remarkably low prices. Do the folks a favor; they probably have dozens of tennis rackets, tuxedos, and other goodies cluttering their closets.

Why pay someone \$15-plus at a styling salon to make a noise with the scissors?

Try having your hair cut, styled, or permed at the local school of beauty or barber college. (The latter is especially recommended if you aspire to be a recruitment-poster look-alike.)

Of course, mankind cannot live by food and fashion alone. Travel and entertainment help.

For long-distance travel, ride exchange boards are the tried-and-true method. Just be sure you don't hitch up with a freewheeling maniac. If you have a Caribbean cruise in mind, some travel agencies offer a free spot for the organizer of groups of 15 or more. (This may apply to other package deals as well, such as a white-water rafting trip.)

Free theater, concerts, recitals, exhibits, and tours abound in university towns. But if there's an \$8 theater performance you don't want to miss, strike up acquaintances with the cast or crew. They may ask you to sit in on a dress rehearsal. Or, if your knowledge of films is so expansive you can name the director of **The Attack of the Killer Tomatoes**, try your hand at reviewing.

The possibilities are endless. All it takes is an empty pocket, a little inspiration, and lots of chutzpah.

Economics of Less



Carter Henderson, author and lecturer on the future of business, former London Bureau Chief and a front-page editor of The Wall Street Journal.

Q: What is meant by the term "economics of less"?

A: Basically, as the U.S. economy bumps up against structural limits to material growth, such as disappearing petroleum resources, we are going to have to live with less material goods.

As a result, we must learn to do more for ourselves, turn our homes from citadels of consumption to places where things are lovingly produced, such as home-baked bread and home-grown vegetables.

We must also learn how to tap into the productive strength of our communities, from food cooperatives to credit unions, to create (in some cases) our own income-producing jobs, and to recognize that for many things that are vital to our happiness, there are no limits to growth—flirtation, romance, conversation, physical fitness, worship, the list is endless.

Emergency Funds

Last night in the library your bio texts were stolen. You can't afford new ones until your paycheck comes... and that's after the midterm. Should you cheat? Steal someone else's books?

It might be wiser to seek an emergency loan. Many schools offer them, at little or no interest, to students beset by temporary financial problems. Ask your financial aid officer about them.



"Whenever or wherever I go, my eyes are always peeled for thrift stores or junky little shops," says Sue Crichton, a recent University of Tennessee graduate. Crichton and her friend, Greg Crone, also a recent UT graduate, have each been shopping at thrift markets since high school.

"At first, I went out of curiosity," Crone says. "Then I started finding really good buys." He mentions buys like 75 cents to a dollar for cotton, button-down shirts and a dollar or two for pants.

And Crichton stocks her closet regularly with shirts for less than a dollar, wool tweed blazers for less than \$2, or winter coats for \$4 each.

"I usually go once a week on the way to work," says Crone. "You should hit the stores as frequently as

possible to get the good stuff."

And Crichton says the "good stuff" is usually in fine condition. Washing and an occasional mending bring them back to life. "I bought most of these clothes five or six years ago, and they hold up better than my newer things," she adds.

After Crichton and Crone peruse the clothing, they turn to the kitchenware and small furnishings and find the prices just as agreeable as those for the thrift store shirts on their backs.



Be Your Own Grease Monkey

| REPAIR JOB | What a pro would charge | Discount price of parts | Do-it-yourself savings | Probable time required * |
|--------------------------|-------------------------|-------------------------|------------------------|--------------------------|
| Replace thermostat | \$23.33 | \$2.37 | \$20.96 | 45 min. |
| Replace spark plugs | 32.40 | 7.39 | 25.01 | 45 min. |
| Replace crankcase filter | 6.80 | 1.79 | 5.01 | 5 min. |
| Replace air filter | 12.74 | 3.99 | 8.75 | 3 min. |
| Tune up engine | 77.54 | 11.37 | 66.17 | 2 hrs. |
| Change oil & filter | 18.68 | 8.91 | 9.77 | 1 hr. |

* Do-it-yourself times are estimates for people with some experience and sometimes include waiting periods.

Condensed and adapted from the March 1979 issue of MONEY magazine by special permission. Copyright 1979 Time Inc. Estimates supplied by Allan Bragdon

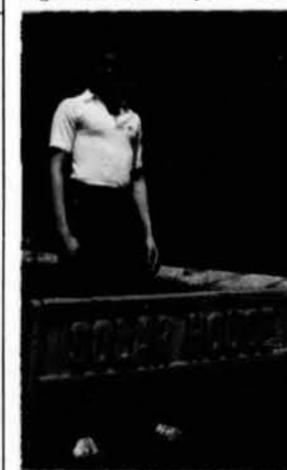
Home Free!

How would you like to live rent-free (or close to it) while going to school?

House-sitting, especially during summer months when many professors take extended vacations, is one free housing alternative. In exchange for supervision duties, many dorms offer room and board to resident assistants. Being a live-in babysitter or housekeeper are other possibilities.

For the more imaginative home-seeker, those aren't the only ways to be happily (and cheaply) housed. A funeral home in Evanston, Illinois, provides a student with living quarters in exchange for answering the telephone at night and occasionally acting as the home's representative at wakes.

If living with the dead isn't your idea of fun in the sun, consider Bill Schultz, an electrical engineering student at the University of Tennessee. For a reduced rate, he lives in UT's experimental solar house, watching dials and conducting tours three days a week.



And for those who like it really hot, there's the Ithaca Volunteer Fire Department. More than 20 Ithaca College and Cornell University males receive free housing in the firehouse in return for battling blazes, says Deputy Chief Ken Reeves. "The fire chief who just retired stayed here when he was going to school."

Penny-Pinchers

True accounts of how to be cheap (although thrifty is a nicer word):

"I don't buy clothes. I have the same ones I had in high school, pretty much."
—DAWN WEEKS,
U OF OREGON

"I can lots of fruits and vegetables. I also have a dehydrator, so I dehydrate any produce I can get cheap or free."
—PAM MEISMER,
U OF MONTANA

"I steam vegetables, defrost meat, and wash dishes all at the same time in the dishwasher. You're already using the heat and the water, and you might as well take advantage of it."
—JED CORMAN,
U OF GEORGIA

"I collect Coke bottles and put them in the basement. You never know when you'll need money. I get 20 cents for the big bottles, 10 for the small ones."
—LAURIE BRINK,
U OF TENNESSEE

"I don't go out to eat a lot, and I budget myself on dates... bring my lunch to work... get short haircuts... find activities that aren't real expensive. I mean, I'm not going out and joining the polo club."
—DANNY WEBERMAN,
U OF MICHIGAN

La Jolla Village Square

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Saturday, 10 am-6 pm
Sunday, 12 noon to 5 pm

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Won Ton (5)
98¢ value
 with entree
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Sat 10-6
Sun 12-5

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 a native of Shanghai.

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FREE!



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 presents
Swiss Sandwich Chalet
 Free Coke or Coffee
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452-0430

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 Christmas Cheer



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 BRING
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GET ONE FREE!



Come visit our Old Fashioned Fudge and Ice Cream Parlor,
 Our Cream and Butter Fudge is Homemade at Elmer's!
 We are located in the La Jolla Village Square Food Park,
 at the Mall entrance on the lower level.



America's most popular sports car.

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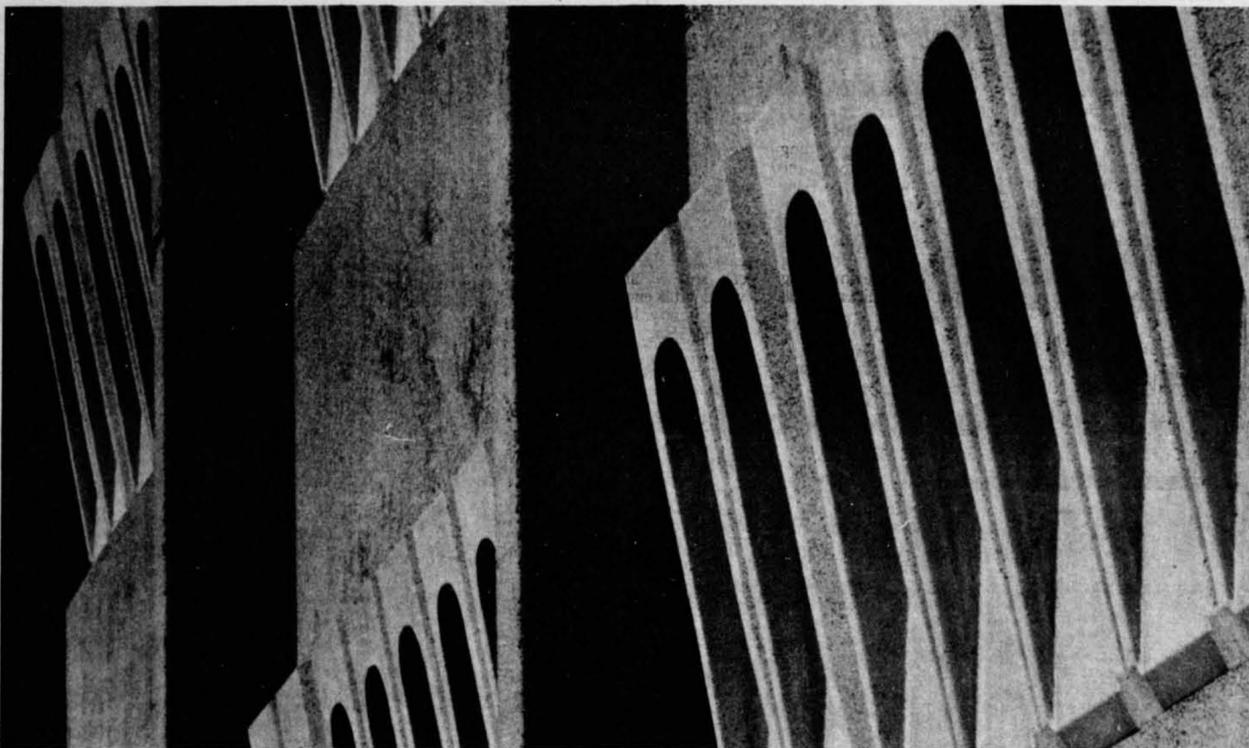
23 EPA EST MPG * **34** EPA EST HWY *

*Estimates for comparison. Your mileage may differ depending on speed, distance and weather. Highway mileage and Calif. estimates lower.

MMMMUSTANG

FORD MUSTANG

FORD DIVISION



Sports and Rec.

continued from page 6

MONDAY

12-12:45pm—Noon Conditioning will meet for practice every day this week, starting at 12 noon in the Wrestling room of the Main Gym.

2-3:00pm—The RACQUETBALL Club will have its officers meeting today. Everyone is invited. Starting at 2 pm in the Rec Office.

4-5pm—The table tennis club is holding practice every day in the Rec Conference Room.

4-6:00pm—The ultimate ULTIMATE FRISBEE CLUB will be holding practice on both Monday and Wednesday from 4-6pm on Third College Field.

4-6:00pm—The Gymnastics Club will be holding practice every day starting at 4pm on the South Balcony of the Main Gym.

8-10:00pm—The Israeli Folkdance Club will hold a practice tonight, starting at 8pm in the Rec Conf. Rm.

TUESDAY

8-10am—The Wrestling Club will be meeting for practice today. Old wrestlers are needed, join us for some re-conditioning in the wrestling room - main gym.

12-12:45pm—Noon Conditioning will meet for practice every day this week, starting at 12 noon in the Wrestling Room of the Main Gym.

4-5pm—The table tennis club is holding practice every day in the Rec Conference Room.

4-6:00pm—The Gymnastics Club will be holding practice every day starting at 4 pm in the South Balcony of the Main Gym.

5-5:45pm—The JUDO CLUB will hold practice on both Tuesday and Thursday, starting at 5pm in the Wrestling rm. in the Main Gym.

8-11:00pm—Tonight is Racquetball Club night at the Sorrento Valley Racquetball Club. All members invited. Play for three hours! Carpools will meet at Urey Hall Mailbox at 7:45 pm. Admission: \$2.00.

WEDNESDAY

12-12:45pm—Noon conditioning will meet for practice every day this week, starting at 12 noon in the Wrestling rm. of the Main Gym.

4-5pm—The table tennis club is holding practice every day in the Rec Conference Room.

4-6:00pm—The ultimate ULTIMATE FRISBEE CLUB will be holding practice on both Monday and Wednesday from 4-6pm on Third College Field.

4-6:00pm—The Gymnastics Club will be holding practice every day starting at 4 pm in the South Balcony of the Main Gym.

6:30-8pm—Aikido Club has a practice today in the wrestling room in the Main Gym.

THURSDAY
The Wrestling Club will be meeting for practice today. Old wrestlers are needed, join us for some re-conditioning in the wrestling room, main gym.

12-12:45pm—Noon Conditioning will meet for practice every day this week, starting at 12 noon in the Wrestling room of the Main Gym.

4-5pm—The table tennis club is holding practice every day in the Rec Conference Room.

4-6:00pm—The Gymnastics Club will be holding practice every day starting at 4 pm on the South Balcony of the Main Gym.

5-5:45pm—The JUDO CLUB will hold practice on both Tuesday and Thursday, starting at 5pm in the Wrestling rm. in the Main Gym.

8-11:00pm—Tonight is Racquetball Club night at the Sorrento Valley Racquetball Club. All members invited. Play for three hours! Carpools will meet at Urey Hall mailbox at 7:45 pm. Admission: \$2.00.

FRIDAY

12-12:45pm—Noon Conditioning will meet for practice every day this week, starting at 12 noon in the Wrestling Room of the Main Gym.

2-3:00pm—The Synchronized Swimming Club will be holding practice on Friday at 2-3pm at the pool.

4:30pm—Wine & Cheese Mingle, last Friday get together with faculty, staff and students, At Third College Snack Bar.

4-5pm—The table tennis club is holding practice every day in the Rec Conference Room.

4-6pm—The Gymnastics Club will be holding practice every day starting at 4 pm on the South Balcony of the Main Gym.

SATURDAY

4-6:00pm—The Boxing Club will hold its practice session today, starting at 4pm in the Adaptive room of the Main gym.

8pm—Aspen Fever! All Cal Aspen Attitude Tune-up at the Pub. Free to All-Cal participants.

SUNDAY

8pm—Tonight! Israel Folkdance Seminar at 8 in the Main Gym. Donation \$1.50 Wear soft soled shoes.

10:00pm—Warren College Apartment Programming board Meeting. All Warren residents are welcome. W.C. Apt. Rec. Center.

10:00pm—Warren College Apartment Programming board Meeting. All Warren residents are welcome. W.C. Apt. Rec. Center.

TUESDAY

5:30pm—Circle K Meeting. We will be planning service projects and other events and our Christmas party. Come join us on Tuesday! Revelle Formal Lounge.

5:30pm—Warren College Council Meeting. All are welcome. 405 W.C.

10:00pm—Warren College Apartment Programming board Meeting. All Warren residents are welcome. W.C. Apt. Rec. Center.

TUESDAY

5:30pm—Circle K Meeting. We will be planning service projects and other events and our Christmas party. Come join us on Tuesday! Revelle Formal Lounge.

6:30pm—Outing Club Meeting. It's ninth week, do you know where you're going over winter break? Do backpacking, cross-country skiing, climbing sound good? Free Cross-country ski films after meeting. Rec. Gym conf. room.

8:30pm—Spanish Club: Movie Viridiana, directed by Luis Bunuel, Revelle Formal Lounge, free.

WEDNESDAY

1:00pm—Ethnic and Cultural Arts Committee Meeting, Wednesdays 1:00 pm, South Conf. Room in Student Center Building B.

2:30pm—Introductory meeting of peer health counselors. Anyone interested in being a volunteer at the Student Health Center's future cold clinic and health education program, please attend. Student Health Center Conf. Rm.

3:00pm—SIMS - Student's International Meditation Society cordially invites all students, faculty and staff practicing the Transcendental Meditation technique to join us for group meditation and advanced lecture. Revelle Informal Lounge.

5:00pm—Announcing benefits in N. County and Solana Beach Co-ops. General Meeting. Food Co-Op, Student Center.

THURSDAY

12-1:00pm—Warren Commuter Board Meeting. All commuters are welcome. 405 A W.C.

4:00pm—Organizational meeting for undergraduate linguistics association. All who are interested are welcome. We need ideal lounge, P&L 3342.

6:30pm—Society for Advancement of Management (SAM) presents General Dynamics Dunwood English to speak on "Organization and Management." HL 1402. All welcome.

Dear Mat and Tat in the crib

Weinglass

continued from page 2

The Cornellian also tells me that the students in the College of Agriculture, especially animal husbandry majors, take the fewest showers. They shower once a semester, whether or not they need it. Maybe that is why their school song is:

*High above Cayuga's waters
There's an awful smell
Some say it's Cayuga's waters
But we know it's Cornell.*

After an hour-and-a-half wait, I finally got to use the shower. Unfortunately there was no talcum powder in the lavabo, so I had to ask the

hostess where she kept it. I walked downstairs and what did I see in the living room? The guests were rolling dollar bills and sucking the talcum powder up their noses. How clean can you get?

I left the party after that bizarre sight. That was the last straw. I'm transferring to Yale, where the only thing they put up their noses is their fingers.

It is a shame I don't fit in here at UCSD. I was just starting to understand the lingo. The list of California words I sent you in the last letter must be expanded.

Here is some more Califese:

Really— Californians respond to everything with "really." "Really" is nothing more than an affirmation, telling the speaker that the listener knew the person was speaking, but did not necessarily hear what he said. One California student can sob to another, "The workload is enormous. I can't take it any longer. I can't handle the pressure! It's killing me!!!" The response is always, "Really."

Punching in for some rack time— Going to sleep, or taking a short nap. Californians will more

frequently refer to sleep as "catching some ZZZZ's."
Bail— "Let's bail" means "let's leave."

Driving the big white bus— Grabbing the toilet seat with both hands, leaning over and vomiting. One "drives the big white bus" after drinking one six-pack too many. It is also referred to as "praying to the porcelain god."

It is getting late. It is time for me to catch a few ZZZ's. Send Money.

Love,
Jonny
PS — Specifically, I need \$200 for hang-gliding lessons.

Leonard Weinglass, nationally acclaimed progressive lawyer, will speak to UCSD students, faculty and staff tomorrow, Nov. 18 in USB 2722 at 7 pm. Admission is free.

Weinglass, a civil rights activist during the 60s and 70s, has been involved in defending many well known persons including Angela Davis and Russell Means. He will be speaking on the topic of "Civil Rights in the 80s."

Weinglass is currently helping to defend the three shipyard workers charged with "conspiracy to bomb" the NASSCO yard here in San Diego last September.

The **\$8** Precision Haircut

(includes shampoo, conditioner & cut) for guys and gals at

La Jolla CUTTING Company

Call for appointment.

737 Pearl St.
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Coupon
blow dry included with coupon.
Long hair \$2 extra for blow dry.
(coupon good Mon-Thurs only)

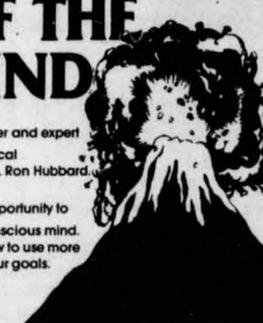
DO THE ANSWERS TO SURVIVAL LIE IN THE
SECRETS OF THE HUMAN MIND

Sergio Lan renowned seminar leader and expert on mental phenomena will demonstrate the practical techniques of American scientist and philosopher, L. Ron Hubbard.

Not just a lecture but an opportunity to experience a startling journey into your own subconscious mind. You will learn the inner workings of the mind and how to use more of your full potential to survive better and achieve your goals.

November 22 9 a.m. to 5 p.m.

Tickets \$25.00 At the door or, for information and ticket locations, call 464-2721
Sheraton Harbor Island Hotel 1380 Harbor Island Drive, San Diego



From the University Events Office:

Friday Nite Flicks

"EVERY FRAME A MASTERPIECE."
—Fred Yager, Associated Press

The Black Stallion

United Artists

8:00 p.m., November 21, \$1.75
Mandeville Auditorium
(Tickets on sale at the UEO Box Office in the Student Center)

UCSD 8th Annual TURKEY TROT

**SATURDAY, NOVEMBER 22
MUIR FIELD - 9 AM**

Prizes to be awarded in a variety of categories...

PREDICT YOUR OWN TIME FOR EITHER THE 2.75 OR 5.4 MI. CROSS COUNTRY COURSES...

THOSE CLOSEST TO PREDICTED TIME WIN A DELICIOUS TURKEY FOR THEIR THANKSGIVING TABLE

Course maps available in the Rec Gym Office; pick one up today and test your time. Open only to UCSD students and Recreation Card Holders.

Sign up in Rec Gym Office
by noon, Friday, November 21

An earthshaking subject offers the answers to being Well and Happy!

In 1950 an explosive new book blew to the top of the bestseller lists—*Dianetics: The Modern Science of Mental Health* by L. Ron Hubbard. It's been a record top seller ever since!

The basic data of this earthshaking book is now offered in a fast-paced one day Dianetics Workshop right here in San Diego.

The Dianetics Workshop blows apart myths about the causes of illness, unhappiness and difficulties in life!

When you understand yourself, and know why people do the things they do you have the key to your own survival!

It will include:

★ Demonstrations and practical sessions in which you apply Dianetics.

★ The chance to ask all the questions you want.

★ The opportunity to give your own experiences.

Come and find the red-hot answers to lasting happiness and well-being. And have fun in the learning! Come to the



Dianetics Workshop FOR RESERVATIONS call Sheraton-Harbor Island Hotel 1380 Harbor Island Drive, San Diego

Saturday, Nov. 22, 9AM to 5PM

FOR RESERVATIONS call toll free 1-800-228-5000

Copyright © 1980 by L. Ron Hubbard. Dianetics is the trademark of L. Ron Hubbard in respect of his published works. Dianetics® is a registered name.

Absolutely Free!

Planning a trip over the holidays?? Airfares are increasing (again) soon. Book and pay for your ticket now, and the price is guaranteed.

Open Saturdays and Evenings.

Call or drop by TODAY.

WIDE WORLD TOURS

455-7710

La Jolla Village Square Upper Level



The spaced-out Los Angeles band Oingo Boingo will be at the Bacchanal Tuesday night at 7:30; dancing will be encouraged and there will be one, all-night show.

Dylan tickets remain

Tickets are still available for Bob Dylan's Nov. 26 (Wednesday night) appearance at Golden Hall, box officials said yesterday. Dylan is touring the west coast with a "retrospective" show including a number of his born again songs and five or six songs composed before he turned to Jesus. Those older songs include *Like a Rolling Stone*, *Love Minus Zero/No Limit* and *Senor*,

concert-goers have said, as well as *Man Gave Names to All the Animals*, *Gotta Serve Somebody*, *I Believe in You* and ten or 12 other born again numbers. He also has included various unreleased songs. Seats priced at both \$12.50 and \$10 are available. The shows have been running about an hour and a half long in San Francisco.

Museum exhibit examines form — new approaches

The human figure is interpreted by six contemporary artists in "Figurative Art," an exhibit at the Mandeville Art Gallery. Works by Joan Brown, Robert Colescott, Roy DeForest, Day Garson, Janis Provisor and Jan Wurm are on display until Dec. 11. Gallery hours are noon to 5 pm Sunday through Friday and 7-9 pm Wednesday. Bay Area artist Robert Colescott's paintings are harsh, colorful and often satirical, with references to well-known paintings of past

masters. Their garishness serves to powerfully underscore Colescott's messages. Day Garson's medium is Polaroid photography. She manipulates the exposed prints by adding fine detail and colors. With special tools, she produces altered photography with unusual qualities. "Rodeo Triptych" and "Ballgame Triptych" by Jan Wurm are three-panel paintings portraying the spectators, participants and a scene from a sporting event.

Her works are brilliantly colored and her images are exaggerated, with attention paid to portraying the please turn to page 12

CBS will tape here

UCSD's Sonor concert Wednesday night will have a special guest — Barry Peterson of CBS News, who will be taping the show as part of a CBS report on new music.

Sonor showcases new, different forms of music, mostly composed by UCSD faculty members.

Wednesday's concert begins at 8 pm in the Mandeville Auditorium.

UCSD has achieved a national reputation for its music program, which emphasizes non-classical forms and instruments. The West Coast has taken a lead in new music, critics say, with UCSD as one of its centers.

Winter Drama Auditions

The UCSD Theater will hold auditions for winter quarter shows this Saturday and Sunday.

Saturday, the auditions will run from 10 am to 1 pm and 2 pm to 5 pm. Sunday, they will only be open 7 pm to 10 pm.

The Nov. 22 try-outs will be held in building 409 Small, located on the corner of Russell Drive and Lyman Avenue, across from the UCSD Storehouse; the UCSD theatre will be the site for auditions on November 23. Callbacks are scheduled for Monday, Nov. 24 and Tuesday, Nov. 25 between 7 pm and 11 pm.

The department will produce six shows during the Winter Quarter: *The Rogues' Trial*, by Ariano Suassuna and translated by Dillwyn F. Ratcliff, directed by Adrianus Schriek; *Shakespeare's As You Like It*, directed by Tom Humphrey; *The Ascent of Mount Fuji*, a startling contemporary drama, directed by Jerry Schweibert; *To Be Young, Gifted and Black*, a portrait of Lorraine Hansberry, directed by Head of the UCSD Acting Program, Arthur Wagner; and, two one-acts: *Hello and Goodbye*, directed by Robert Berlinger, and *Trifles*, directed by Suresa Dundes.

People interested in auditioning should prepare a 4 minute modern dramatic piece and sign up at the department bulletin board beginning Monday, Nov. 17.

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Nov. 17 thru 21

Give the gift of music.

University Bookstore

open 8:00 am to 4:45 pm weekdays, closed weekends

Classifieds

announcements

You can become well and happy! Attend the dietetics workshop Saturday Nov. 22 at 9 am, Sheraton Harbor Hotel, 925.00. Call 1-800-929-5000 for reservations. (11/21)

Revelle Students. Sign up now for a noon discussion with Dr. Schwartz (anthropology). It's Wed at noon in Blake IV. Sign up in the Revelle Community Center. Bring a lunch. (11/17)

ASPEN Rooming Lists are posted in the rec gym office. Ski-office hrs. MWF 1-2 TuThurs 11-12 no, guidel You cannot be in her condo (11/17)

Don't be without a turkey dinner on Thanksgiving. Revelle Commuter Board sponsoring 1st Annual Turkey Feast. More info. x2519. (11/21)

Sexual Freedom League parties Sat. nites. Non-coercive. Info 284-6347. (11/26)

Commuters - Resident! Thanksgiving Turkey Feast: Black Angus Restaurant complete dinner only \$4.95, tickets on sale now (in the Revelle Community Center) deadline 11-21. (11/21)

Blazing Saddles Wed. Nov. 19 8:00 and 10:00 pm Revelle Caf. Tickets at the door, \$1.50. (11/19)

Are you Bi, Tri, or Multilingual? We need you and your ideas come to the next meeting of the ULA Thurs. Nov. 20 at 4 pm. P & L 3342. (11/20)

Circle K Meeting to plan projects and other events. Tuesday 5:30 pm Revelle Formal Lounge. (11/18)

Are you a polyglot? Want to find out what one is? Then come to the next mtg. of the ULA Thurs. Nov. 20 at 4 pm P & L 3342. (11/20)

Jeannie of Del Mar, I've got to meet you. Please give me a chance. You probably know who. (11/17)

Lisa. Beware. When you turn 18 you can be a legal victim of the Hawk — Happy Birthday! — a friend. (11/17)

Lisa. When are we going to celebrate your birthday? I hope I can help make it special. All my love (love), The Hawk (11/17)

Clint — You can't go, you just got here. Oh well, thanks for everything I'm going to miss my big baby. Take care of my friends for me until I love you! Hopelessly devoted Woolly. (11/17)

Wanted: Grad/serious student/partier for condo. Tennis; sauna; jacuzzi, wt rm; beach. \$240. 755-9425 (11/20)

House mate needed winter quarter Solana Beach, \$200 mo. incl. util. own room furnished. 1 block from beach & bus. Responsible. call Steve 755-6287(11/19)

Mission Beach 2 bedrm apt. avail Dec-June. \$370 mo. furnished, busline. Call Jayne/Barb 488-4081. (11/20)

Male roommate wanted in Del Mar Christian Non-Smoker preferred. \$140/month & 1/5 utilities. 755-6456. (11/17)

Need a place to live? Single room for \$112.50 plus 1/4 util. in Mira Mesa for 11/25. 578-8896. (11/21)

Cozy beach house needs second roommate. Do you know how much this would cost if you went to UCLA? Too much. For you it's \$185. Some util. included. Starts Dec. Barb or Jayne 488-4081. (11/18)

Wanted: 2 female students to share lg. masterbrm in new condo 1 1/2 mi from UCSD w/pool, jacuzzi, etc. \$190/mo plus util. Available Dec. 8 457-3625. (11/20)

SEWING MACHINE & DESK LAMP—Used only a few times! \$55 off orig. price! Great cond! Call Frances 459-6809. (11/18)

Air Plane Ticket For Sale—LA-Wash DC Western Airlines only \$130 Dates Dec-3-19 Call: 755-6095, Kevin (11/19)

Rossignol Sunbird 170 skis—\$40; Nordica flow boots size 7-8.50; Excellent cond. 481-5009 (11/17)

wanted

OVERSEAS JOBS — Summer/year round. Europe, S. Amer., Australia, Asia All fields. \$500-\$1200 monthly. Sightseeing. Free info. Write: UC Box 52-CA 19 Corona Del Mar, CA 92625 (12/3)

Male subjects wanted for 48 hour study of brain waves and mental performance during sleep schedule alterations. Earn \$320-\$380 per hour. Please call Dan at 453-7500 x3881. (11/17)

Good pay and mileage for dependable transportation to/from airport. Dec. 13 and Dec. 30 call 436-9487 exes. (11/17)

Club Mediterranean, Sailing expeditions! Needed: sports instructors, office personnel, counselors, Europe, Caribbean, worldwide! Summer, Career. Send \$5.95 plus \$1 handling for application, openings. Guide to Cruise World Box 60729, Sacramento, CA 95860. (11/17, 19, 24, 26)

Sales opportunity continues to knock. When you work for the Los Angeles Times Circulation Department as a field representative in a part-time sales program which involves signing up new subscribers in the community. Many now in this program earn more than \$200 per week for working just a few hours each day. We're looking for sharp individuals who have a neat appearance and a knack for talking with people. We pay hourly wages plus generous commissions. Previous sales experience helpful but not necessary. Openings available in the Ocean Beach-Clairmont areas. Call for more details, Monday thru Friday, 9am to 5pm, ask for Ric Levine, 238-1632. (11/21)

Regular, reliable babysitter for kids 8 and 4. Mon afternoons in area, \$3/hr. 455-0738. (11/19)

services

Don't be without a turkey dinner on Thanksgiving. Revelle Commuter Board Sponsoring 1st Annual Turkey Feast. For more info. 2519. (11/21)

Typing, Univ. City: Fast, accurate, reasonable. Call Jane. Days 452-4244, eves. 453-4966. (11/26)

Mechanic comes to you: tune up, electrical, light mechanical. Guaranteed. Michael 456-1879. (11/20)

Typist: Experienced, dependable, fast. Will correct grammar and spelling. Reasonable. Call Diana, 452-8299 eves. (11/20)

Typing, fast, accurate. Reasonable rates. Close to school 271-0383. (11/26)

Jenny's Home Typing. Term papers, thesis, and diss. 225-1449. (11/26)

UNWANTED HAIR removed permanently near campus. La Jolla Village Professional Center. 8950 Villa La Jolla Drive, Suite 1160-C, Call for appt. 453-7040. (12/2)

lost and found

Lost: A pair of prescription. Call 270-5309 (11/18)

Lost: White and red canvas purse at AP & M 2313 Thursday night. Reward: Please call Jan 279-2594. (11/18)

Lost: Tan canvas checkbook with MC, ID, pictures and license on Revelle Fr. Please call 455-1247, reward. (11/19)

travel

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UNWANTED HAIR removed permanently near campus. La Jolla Village Professional Center. 8950 Villa La Jolla Drive, Suite 1160-C, Call for appt. 453-7040. (12/2)

Lost: A pair of prescription. Call 270-5309 (11/18)

Lost: White and red canvas purse at AP & M 2313 Thursday night. Reward: Please call Jan 279-2594. (11/18)

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Lack of sex linked to cancer

CHICAGO AP — Too little sex might contribute to prostate cancer, a disease that kills nearly 22,000 men each year in the United States, some researchers theorize.

The theory was developed by Dr. I.D. Rotkin of the Preventive Medicine Department of the University of Illinois. He said there is speculation — but not confirmed scientific evidence — that a connection exists between a buildup of male hormones and cancer of the male prostate gland.

Rotkin said he and his colleagues found a pattern of lifelong sexual repression in a study of 430 prostate cancer victims who were compared with an equal number of men without cancer.

The researchers found that while the cancer victims had a greater than normal sexual

urge, they actually engaged in less activity less than the men who didn't have cancer.

Rotkin's theory was supported by the work of Dr. Richard Ablin of Cook County Hospital's Hektoen Institute.

At a recent international symposium in London, Ablin reported that semen reduces the prostate's natural ability to fight disease by 16 to 80 percent.

Ablin based his finding on a study of white blood cells and tissue from 25 Cook County Hospital patients.

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"I became more secure and more in control of my own life. I raised my income. My long-time friends and parents mentioned how much happier and brighter I was. My relations with my girlfriend, my friends and my parents got better and better. I started doing things I'd long wanted to try like music, writing, even painting!

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P.M., 27 years old, Photographer

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Dianetics comes from the Greek words *dia* (through) and *nous* (soul or thought). It means "through soul or thought."

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Human figures

continued from page 10
mannerisms of each figure and the interaction between figures.

Joan Brown is an artist from the Bay Area whose work over the past decade has included painting and sculpture. In her paintings, she explores personal themes with stylistic inventiveness.

Admission to the gallery is free, but it will be closed Thanksgiving day.

Adm'n to be restructured

continued from page 1

a vice chancellor with a background and qualifications in academics," Topkis said.

Atkinson will not begin the search for new heads of the student affairs and academic affairs offices until he has seen the reorganization proposals, an administration source said last week.

Voyager 1 Saturn pix

PASADENA, Calif. AP — Voyager 1, hurtling away from Saturn at more than 33,600 mph, transmitted more pictures yesterday of the planet's baffling rings and scientists said they hoped the additional data will shed light on the formation of the solar system.

Voyager was more than 3.1 million miles beyond Saturn, on its way out of the solar system.

Jeffery Cuzzi, a member of the Voyager photographic team, told reporters at the Jet Propulsion Laboratory that Saturn's rings provide an opportunity to study the behavior of broad, disc-shaped structures in orbit around a large body.

Such a disc is believed to have circled the primordial sun more than 4.6 billion years ago and evolved into the planets now making up the solar system, he said.

Slide at Yosemite

YOSEMITE NATIONAL PARK, Calif. AP — Boulders the size of pickup trucks crashed down on weekend hikers on the hairpin turns of a trail near Yosemite Falls, killing three and injuring seven, park officials said.

The rock slide, onto the 4.8 mile trail about a half-mile below the top of the famed 2,700-foot waterfall, left a "big blank space" on the face of the mountain, said Mary Niles, librarian at Yosemite National Park. Debris was scattered over a 600-yard section of the tortuous trail.

About two dozen hikers were on the trail when the slide rumbled down Sunday, said Linda Abbott, a National Parks Service spokeswoman.

Hiker John Weiss said he and a companion took refuge under an overhang and were protected from "rocks the size of RVs (recreational vehicles)."

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representative coming to campus
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