

**CREDIT**

Continued from Page 1

"It's OK for these people to be offering credit cards; that's their business," said Roberta Dubois, director of the Consumer Credit Counseling Service in Eugene. "But people have to look at what's being offered. It's their choice to apply and use credit. You should exercise reason and self-control."

The nonprofit service offers budget and credit counseling and debt repayment programs at low cost to consumers. About 25 percent of the people who seek counseling are in debt because of bank or credit cards, office assistant Laura Littlejohn said. There are currently 560 Lane County families and individuals seeking credit counseling from the service.

Almost 350,000 people will seek credit counseling in the United States this year, said Ken Scott, National Credit Counseling Service spokesman. Although the service does not keep statistics of people in different occupations seeking help, Littlejohn said more students have been coming into the Eugene office for counseling than in the past.

According to a spending formula the service follows, 20 percent of a person's income should be put toward installment payments. For a student who makes \$200 a month, a payment over \$40 is too much.

"Those students having difficulty managing their credit cards might be thinking 'I've got tomorrow to take care of it — eventually there will be a way to get out of it,'" Dubois said.

Across the street in front of Kinko's Copy, Richard Bruner said 10 to 25 students a day

had filled out VISA and Bon Marche applications. "Sometimes we have as many as 150 a day," Bruner said.

Establishing a line of credit could be as easy as charging a pair of socks, Bruner said. Then the person could stop using the card.

"I think anybody can abuse credit," he said. "But there's usually an annual fee which will inhibit students from getting too much credit."

While working at a Discovery Card and VISA booth in the EMU, sophomore Shavetta Davis and junior Felicia Kline said they had given applications to 45 students on Wednesday. They added that they had each filled out applications for both cards.

"You have to have control," Davis said. She added that it helps to have a credit card in an emergency. Davis has had credit cards since high school.

"I started out overcharging, but I've been more responsible. I only use them in case of emergency," she said.

Other University students said they charge what they want on the credit cards, not just what they need, and pay their bills in installments.

Junior Eric Ward, who said he was filling out a VISA application to help his friends, Davis and Kline, has three department store cards and a Mastercard. He's said he's only had to pay off a card once, before taking a trip to Europe.

Sophomore Josophia Watson, has two department store cards and two bank cards. One of her bank cards is at its \$500 limit.

"I just bought a new 19-inch television and a \$139 telephone," Watson said. She plans to make \$100 payments until the card is paid off.

**Board votes to oppose measures**

By June Russell  
Emerald Reporter

Resolutions opposing ballot measures 5 and 11 met with unanimous approval from the Eugene School District 4J board of directors at Wednesday night meeting.

In a 6-0 vote, the board upheld the Intergovernmental Affairs Committee recommendation to adopt the resolutions based on the perceived negative impact of the measures on public school funding.

"These two measures take legitimate concerns and use them to gain political advantage," said board member Jan Westmann. "The end effect will be a decrease in school funding."

Measure 11 is a constitutional amendment proposing to establish an open public school enrollment plan and provide state income tax credits to parents of children in non-public schools.

The measure would allow students to attend schools outside their district. It would also of-

fer reimbursements for the cost of education at private, religious, institutional or home schools.

The quality of education was a concern stressed by board members and parents alike, and emerged as arguments both for and against Measure 11. Board members expressed concern the measure would mean a cut in funding, resulting in cuts in school resources.

Board member Steve Robinson said the measure did little to promote quality education.

"It boils down to a naked money grab on the part of parents already sending their kids to private schools," Robinson said.

Measure 5, which would set a constitutional limit on property taxes for schools and other local governments, was opposed by the board on grounds that it would mean less funding for schools and other government services.

"Everyone in the community has a stake in this," said board member Karen Hemmingsen. "It's not just schools. This is going to sock it to all local government services."

You said you wanted  
to turn in papers  
that turn heads.

See how we listened.



Look what you can do on the IBM Personal System/2:

And with the easy-to-use preloaded software, including Microsoft® Windows™ 3.0, writing papers is only the beginning. Just point and click the mouse to move text. Create graphics, charts, even spreadsheets, or do other projects like resumés and flyers.

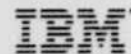
Plus, the PS/2s\* and select printers are available at special student prices.\* Print impressive output with the IBM Proprinter,™ IBM LaserPrinter E or the Hewlett-Packard PaintJet™ color graphics printer.

And if you buy before December 31, 1990, you'll receive a **7000**™ Certificate entitling you to a round-trip ticket for \$149\*\*/\$249.\*\* Plus a free **7000** Getaway™ Student Discount Card application. You'll also get a great low price on the PRODCY™ service.

If you want to start turning heads with your work, there's really only one place to turn... the IBM PS/2.



**Microcomputer Support Lab**  
Room 202 Computing Center  
Monday-Friday 9am-5pm  
686-4402



\*This offer is available only to qualified students, faculty, staff and institutions that purchase IBM Selected Academic Solutions through participating campus locations. Orders are subject to availability. Prices are subject to change and IBM may withdraw the offer at any time without written notice. \*\*Valid for any TWA destination in the continental U.S. or Puerto Rico for travel September 16, 1990 through December 19, 1991 at the following round-trip fares: \$149.00 round-trip for travel from September 16, 1990 through June 14, 1991, and September 16, 1991 through December 19, 1991; \$249.00 round-trip for travel from June 15, 1991 through September 15, 1991. Seats are limited. Fare is non-refundable 14-day advance purchase. Blackout dates and certain other restrictions apply. Complete details will be shown on certificate. Applicants for TWA's Getaway Student Discount Card must be full-time students between the ages of 16-26. IBM Personal System/2 and PS/2 are registered trademarks of International Business Machines Corporation. Microsoft is a registered trademark of Microsoft Corporation. PaintJet is a registered trademark of Hewlett-Packard Company. TWA is a registered service mark of Trans World Airlines, Inc. TWA Getaway is a registered trademark of Trans World Airlines, Inc. PRODCY is a registered trademark of Prodigy Services Company, a partnership of IBM and Sears. IBM Proprinter is a trademark of International Business Machines Corporation. Windows is a trademark of Microsoft Corporation. ©IBM Corporation 1990.

**MONKEYS**

Continued from Page 1

law enforcement officials, and will continue to do so, said John Mosely on a prepared statement.

"We certainly believe that any and all persons or groups such as the ALF that may have participated in and did take credit for the break-in ought to

be apprehended and brought to trial," Mosely said.

The break-in resulted in the theft of 125 research animals, \$38,415 in damage, and the delay or destruction of 10 basic biomedical research projects.

The monkeys are currently undergoing training necessary before the actual monitoring of their behavior begins, Vanderlip said.

**Musique Gourmet**  
Catering to the  
Discriminating Collector

**CRITICALLY ACCLAIMED  
CLASSICAL MUSIC & OPERA  
ON COMPACT DISC  
& CASSETTE**

CD's FROM \$5.95

TAPES FROM \$2.95

**In the Fifthpearl Building**  
207 E. 5th Avenue **343-9000**  
OPEN 7 DAYS • Fri Eve Until 7:30, Sun 12:30-5

**Professional Studies Program in India**  
1991-92  
**M.A./Ph.D. INTERSHIPS OR RESEARCH**  
International experience in a professional field of study

Participants receive 9 months' grant support  
Cost: \$1,800 plus approximately \$1,200 airfare

Application Deadline: January 21, 1991

Berkeley Programs for Study Abroad, UC Berkeley, 2538 Channing Way, D-104  
Berkeley, CA 94720 (415) 642-1790, 642-1356