

STUDENTS • FACULTY • STAFF

Flu Vaccination

Beginning October 3rd

Influenza vaccinations will be given at the University Health Center for **high-risk** faculty, staff and their dependents 18 years and older every Wednesday, Thursday, and Friday from 8:00 a.m. to 9:00 a.m. and for **high-risk** students Monday-Friday 9:00 a.m. to 4:00 p.m.

Beginning Wednesday, October 3, 2001.

High-Risk Criteria

If you belong to one of these categories you are eligible for Flu vaccine

Criteria for Category 1

Students (Mon.-Fri. 9:00 a.m.-4:00 p.m.) \$6.00
Faculty, Staff and their dependents 18 years and older (Wed.-Fri. 8:00-9:00 a.m.): \$10.00

(covered by PEBB insurance—you must bring your PEBB card)

- Persons 65 years and older
- Persons with any of the following conditions:
 - ✓ Long-term heart or lung condition
 - ✓ Diabetes
 - ✓ Kidney disease
 - ✓ Anemia
 - ✓ Cystic Fibrosis
 - ✓ Asthma
 - ✓ Conditions that compromise the immune system
- Women who will be in their 2nd or 3rd trimester of pregnancy during the influenza season (November-April)

Criteria for Category 2

Students (Mon.-Fri. 9:00 a.m.-4:00 p.m.) \$6.00
Faculty, Staff and their dependents 18 years and older (Wed.-Fri. 8:00-9:00 a.m.): \$10.00

(NOT covered by PEBB insurance)

- Persons having closest contact with persons in Category 1, including:
 - ✓ Household members of High Risk persons in Category 1
 - ✓ Physicians, nurses and other staff who provide direct patient care for persons in the Category 1 high Risk group

For more information, call the University Health Center at 346-4444.

News briefs

Grayson indicted, charged with 22 counts

A federal grand jury Tuesday indicted Jeffrey L. Grayson, the 59-year-old Portland businessman whose now-defunct company, Capital Consultants, is accused of embezzling \$355 million from investors.

Grayson, who has donated \$800,000 to the University since 1997, was charged with 22 counts of mail fraud, conspiracy, money-laundering, witness-tampering and making illegal payments to a former union pension fund trustee.

The money Grayson donated to the University was used in the renovation of the University's former law school, which was renamed Grayson Hall in honor of Grayson and his wife, Susan — both alumni.

Lawyers representing the University Foundation are currently engaged in discussions with court-appointed receiver Thomas Lennon, who has asked that the money be returned.

Ann Mack, director of communications for the foundation, said the foundation had no comment regarding the indictments, but that an announcement regarding the fate of the money would be made sometime in the next week.

In addition to having the money returned, many have advocated renaming Grayson Hall. In an unscientific online poll conducted by the Emerald last week, 73 percent of those surveyed said Grayson Hall should be renamed.

—Leon Tovey

Student senate elects officials

The ASUO Student Senate elected Peter Watts as president Wednesday night at the senate elections.

This will be Watts's second year as senate president, and he said the position is really something he wanted to do again this year.

"I'd like to think I'd do a good job," he said.

Andrew Elliott was elected vice president, and said he thinks one role as a leader should be educating senators.

"A lot has been said about the environment of the senate," he said. "We've got to work together."

Eric Bailey was elected as this year's ombudsman, and Kate Kranzush was elected treasurer.

In other business, Erin Pursell was appointed to the ASUO Programs Finance Committee, and Megan Macy and James Harris were both appointed to the ASUO Constitution Court.

—Anna Seeley

Credit cards

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dents tips on avoiding "unfair traps" and expensive fees.

Citibank, which also owns the AT&T Universal Card, is one of the most common credit card companies seen on campus, especially in the first couple weeks of school. But Citibank spokeswoman Maria Mendler said the company wants customers to know what they're signing for. And students are not seen as vulnerable targets but as potential long-term customers, she said.

The report, titled "The Credit Card Trap: How to Spot It, How to Avoid It," includes practices used on state campuses such as the University, Lane Community College, Portland State University and Southern Oregon University.

According to the report, many marketers are reluctant to answer questions in-depth or allow students to take applications away from tables. High interest rates and special terms are also buried in fine print, which students don't get the chance to read.

Mendler countered that college students are responsible adults who can make educated decisions, and solicitors do not try to trick them.

"If you're offered something, you should read about it first," she said. "We obviously want our customers to understand what they're applying for, (but) it's the responsibility of the person to make an informed decision."

OSPIRG Consumer Associate Steve Dixon said that although stu-

Quick Stats

- Undergraduate credit card users carried an average balance of \$2,748 in 2000
- Half of all college students with credit cards don't pay their full balance every month
- On a test of personal finance skills, high school seniors averaged a score of 57 percent, an F on any grading scale.

Source: OSPIRG

dents are capable of making educated decisions, many have little credit experience and are not given enough time to read all of the terms and conditions.

"Free gifts really lure students into filling out applications when they're not really sure what they're getting into," he said. "(Marketers) don't encourage comparison shopping, and students don't always pick what's really best for their financial interests. It's similar to impulse buying."

He added that many credit card companies on campus do not make information such as late fees easily accessible. The report shows that some credit card companies on campus charge introductory interest rates as high as 21.4 percent.

The report's national segment includes a survey from more than 400 students and documents that undergraduate card carriers had an average balance of \$2,748 in 2000. Half of all college students with credit cards also didn't pay their balances in full every month.

But Mendler said many students are financially responsible — they just have to be careful with their

Tips

- Shop around
- Read all the fine print
- Carry only one or two major cards
- Pay off all balances in full every billing period
- Check credit reports

cards.

"We have been in the credit-card business for quite awhile and offered college students credit cards for over 20 years," she said. "Students are generally responsible. Credit cards should be used as a form of payment, not extension of income."

She added that many parents want students to have cards in case of emergencies. Credit cards also help them establish a good credit history for the future, she said.

OSPIRG Campus Organizer Jo Voss said students do not need to avoid credit card use altogether but should be aware of "gimmicks" and make cautious decisions.

"We're not anti-credit cards," she said. "We're just asking students to not jump right in to fill out an application for free gifts but to compare credit card companies. (Marketers) know how to appeal to students. They're sales people, and unfortunately they do their job well."

Beata Mostafavi is the student activities editor for the Oregon Daily Emerald. She can be reached at beatamostafavi@dailymerald.com.

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Tim Young, a senior majoring in political science who serves as one of two students on the State Board of Higher Education, called the speech inspiring.

"It was a very thoughtful speech," Young said. "As complicated as running a University is, he does a good job. His speech covered all the issues."

Leon Tovey is a higher education reporter for the Oregon Daily Emerald. He can be reached at leontovey@dailymerald.com.

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