

COMMENTARY

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Editorial

Evil debt monsters lurk along the path to the magical place

There once was a boy named Dick, who graduated high school and was ecstatic when he was accepted into the University of Oregon. But alas, Dick was unaware of the terrors that come with college life.

Dick's mom cried and said, "Call if you need anything." Dick's dad patted him on the shoulder and said, "Take care, son."

Dick arrived at his residence hall, 18 years old and ready to take on the world. But little did Dick know that monsters lurked beneath the shadows, waiting for him to say, "I have no money. What can I do?"

That day soon came when all of Dick's newfound friends told him of the parties, the pizza and the fun — but it took money to get to these magical places. What could he do?

Dick's friend Sam took him aside and said, "It's easy. All you have to do is sign your name."

Well, Dick was in awe, and he agreed when Sam said he knew of a person who could help. They met in the Pioneer Cemetery. Sam introduced Dick to Damian, stammered his goodbye and ran. Damian asked what Dick needed. Dick said he craved access to the magical place of fun.

Damian twiddled his bony hands. "Excellent."

Damian took out his blood-red clipboard with a long piece of parchment on it. Tiny, illegible writing was scrawled across the bottom. Instead of reading what it said, Dick signed it.

With that, Damian handed him the key to the magical place. From then on, Dick was hooked. Dick couldn't stop. He couldn't get enough of the magic. He found himself overwhelmed and was never heard from again.

The moral of the story? Don't get "Dick-ed." Learn to stay in control of your finances and credit.

You can follow a few simple steps, as documented by StudentMarket.com.

- Pay on time.
- Stay within your credit limit to avoid fees.
- Limit the number of credit cards you apply for. Don't get sucked into the "free stuff" world.
- Set money aside for emergencies or savings.
- Use credit wisely.
- Read everything before you sign. Pay close attention to terms and conditions and tiny print.
- Review your credit report periodically, to make sure there are no discrepancies.
- Be honest. If you can't pay your bill on time, call the creditor and make arrangements.

We understand being a college student can be rough. Students are often strapped for cash and starving just to pay rent. We've been in those situations. Yes, even the editorial board members.

And once credit is established, it can be even harder to stay in control. But students should heed our senior advice: Don't go on "therapeutic" shopping sprees to deal with the fact that you're so far in debt you can't make minimum payments.

For more tips on budgeting and maintaining credit, visit www.studentmarket.com. Also, a debt management team is coming to campus to counsel students who get in over their heads. For more information, contact Sue Jenkins at 346-3215.

Editorial policy

This editorial represents the opinion of the Emerald editorial board. Responses can be sent to letters@dailyemerald.com. Letters to the editor and guest commentaries are encouraged. Letters are limited to 250 words and guest commentaries to 550 words. Authors are limited to one submission per calendar month. Submission must include phone number and address for verification. The Emerald reserves the right to edit for space, grammar and style.

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War of ideas comes to total stand-still

For weeks, the Emerald commentary page has served as a soapbox for anti-war propagandists. And for weeks, I've waited for someone to write in with a rebuttal. But none has arrived, and I feel it necessary to share the more rhetorically persuasive and intellectually honest position — that war in Iraq can't be avoided.

It should be obvious to most observers that charges leveled against the Saddam regime are — as concerns arsenals of genocidal weaponry — true. If Saddam Hussein was a murdering tyrant in 1991, it stands to reason he is still a murdering tyrant today. Certainly the Iraqi people have not benefited from his extended reign.

From a humanitarian standpoint, war with Iraq would be an opportunity to the turn the tide against despotism in the Middle East. Relativists often argue that other Mideast countries are just as guilty as Iraq of promoting terrorism, which, true or not, doesn't justify Iraq's actions. Two wrongs don't make a moral neutrality.

If the United States is to be a global citizen in good standing, we cannot look the other way while people suffer under a megalomaniac who's shown a propensity toward aggression. We cannot fiddle while Rome burns, argu-

ing over timetables while Iraq subsidizes suicide bombers in Israel.

Once Iraq is a free democracy, we can decide whether the theater of war should be taken to other countries. From an international security standpoint, war with Iraq is also justified. One of the conditions of ending the Gulf War was that Iraq agreed to disarmament and compliance with weapons inspection.

In failing numerous times to honor this agreement, Iraq has violated a series of U.N. resolutions. These resolutions are international law. In this light, war with Iraq is hardly a discarding of international law. It would show the United States' dedication to sustaining it.

How do we know Iraq is developing weapons of mass destruction? We don't. But it's hardly a roll of the dice to assume nefarious intent. And even if the evidence were set before us in a court of law, it wouldn't deter the same voices of "dissent" who argued against military action in Afghanistan.

The left in America is currently engaged in a campaign of anti-anti-terrorism, a position of cowardice hidden behind sophistication. It should come as no surprise that this

illogical crusade has found safe harbor in college campuses, where students are often taught not merely passivity in the face of evil, but admiration of it.

The Islamic Fascists who wage their jihad with human bombs represent everything a good liberal should oppose. They are religious fanatics, brutal, anti-Semitic, misogynist and homophobic. They oppose free speech, freedom of religion, freedom of association and freedom of conscience.

And yet the campus left continues to spin them as sympathetic third-world revolutionaries fighting against globalization and other Western-promoted evils. "Blood for oil," they say, ignoring the fact that the oil resources of the region are permanently vanguarded by a sadist who wouldn't hesitate to spill his own people's blood to protect it.

Nobody can guarantee a successful war in Iraq — but that is not reason enough to avoid conflict. If war in Iraq will bring more terrorism to the United States, will acquiescence bring less? Ask the people of Bali.

Pete R. Hunt is a senior journalism major and editor-in-chief of the Oregon Commentator.

CORRECTIONS

The story "Art, culture and tango bingo" (ODE, Oct. 17) should have said that Michael Moore performed at the EMU Ballroom last year.

The story "Artist draws attention to her culture" (ODE, Oct. 17) should have said that the name of Nelson Mandela's wife is Graca Machel.

The Emerald regrets the errors.

Letter to the editor

Beer's a threat, too

Curtis Taylor's commentary has it half-right. Milk is indeed more harmful than beer as its health consequences, animal suffering implications and effects of additives overwhelm drinking a beer in moderation.

Yet his claims of "mounting evidence" of health benefits of beer are outrageous.

The alcohol industry funds many of those studies, and beer is a toxic poison that can never be used "responsibly." Its effects can be minimized, but responsible behavior involves positive modeling and positive product choices.

A beer or two may not have a noticeable effect, but it is not healthy, and promoting it hurts the credibility of a very real threat from both alcohol and milk.

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