Beat the holiday credit card blues

Jennifer Harrington

In today's increasingly competitive retail market, credit card debt is just as much a part of the holiday season as Santa Clause, Christmas trees, and mistletoe. College students are particularly notorious for getting into trouble with credit cards at any time of year, let alone at Christmas time and with new opportunities to shop on the Web, credit cards are being used more than ever.

“Just because you’ve got that credit card in your hands doesn’t mean you should spend a year’s salary on stuff you know people who, when they make a purchase with their card, will write it off of their checking account so when they get their bill they already have the money set aside to pay it.”

Students should also beware of credit card offers designed to make the companies more money, said Grindcr. Often after the holidays, credit card companies will encourage people to take the month of January off and not make a payment. The problem with this, said Grindcr, is that they will still charge interest during that period.

Another ploy credit card companies use to make offers such as six-months, no payments, no interest, Grindcr cautions students in regard to these offers.

“It’s a good deal if you pay it off. Seventy-five percent of people who do this don’t pay it off before the six months is up. If this happens the company goes back and charges interest for each of the previous six months. This can get very expensive.”

There are several resources available to help students educate themselves about responsible credit card use. These are various Web sites designed to educate students about using credit cards responsibly and how to build a good credit rating. Two such sites are credittips.com and college-rese.com.

According to the mission statements of the two sites, they were developed as an alternative way to market credit cards to students. Rather than using "purely solicitory methods of marketing, they market their cards through educational about their proper use. These sites can be a valuable source of credit card information. The creditcardtips.com Web site offers education in the following areas — how to use your credit card as a financial tool, "common student misperceptions," "pitfalls commonly faced by students," and how to "save thousands when you borrow," among other things.

They also offer a top 10 credit tips.

The college-rese.com Web site offers generally the same information as credittips.com, with a few variations.

“The credit card industry has taken a lot of heat lately for irresponsible marketing practices to towards college students. These Web sites are a response to that," said Grindcr.

Eastern Students In Free Enterprise (ISEF) team up with the Eastern Student Senate (ESS) in Free Enterprise (ISEF) group has also been holding VISA-sponsored educational seminars for students, the university’s financial management, said Dr. Dianne Welsh, professor of management and SIFE advisor.

ISEF teamed up with Spokane’s Consumer Credit Council for the seminars, done for students by students. The seminars have as of now reached about 90 EWU students, said Welsh, adding that SIFE would like to open up and expand the seminars to reach more students. They are willing to hold seminars for any classes, organizations, and even for groups in the dorms.

To schedule a seminar with SIFE, contact Welsh at 358-2259.

Special Olympics seek volunteers for Cheney games

Wendy Scott

Cheney Blackhawks Special Olympics coaches Britle Riddick and C.J. Johnson just can’t seem to say enough good things about their jobs. They both agree “We love it.” The Cheney Special Olympics program has been in existence for over fifteen years. Of this time, Riddick has been a coach for twelve years, and Johnson—her colleague—has coached for eight. Naming her favorite part of the program, Riddick said positively—"The kids. They’re very, very genuine, and they like you for who you are."

“They’ve been around a long time and they know us well,” Johnson added.

“We’ll probably both be blue-haired old ladies and still [coaching].”

Cheney’s Special Olympics basketball team consists of a group of 17 to 21 students, many of whom return yearly to join in. The team has only missed the state tournament once in all these years. On many other occasions they’ve brought home medals. So far, they’ve earned a total of three gold, four silver and four bronze medals. This season the team will be bringing the state basketball tournament itself to Cheney and the EWU campus, from March 10 to 12.

This spring, the state track meet will be held in Fort Lewis. Four to five thousand athletes and volunteers are expected to attend. Three-day volunteers from the Army and the Air Force will also be there. During the days, the kids will be able to participate in track events, as well as other games and activities. At night, they get to sleep in the old bunkers located on the fort.

Besides basketball and track and field, the local Special Olympics program offers a variety of area sports such as bowling, skiing, skating and bicycling. There are activities and tournaments offered at different times of the year for each of these sports.

Overall, there are active Special Olympics programs in more than 150 countries. In Washington alone more than 6,000 athletes participate in these Olympics. The activities are not restricted to kids only. Athletes must be more than eight-years-old, but other than that, both children and adults with disabilities (physical or developmental) are welcome to participate.

Looking at her team of athletes, coach Britle Riddick says, “They’re liked like kings and queens in the Special Olympics. It’s a great place for them to socialize, and everybody’s a winner.”

Crystal Savage, a track and basketball medalist and six year Special Olympics participant, has some words of her own to describe the experience. “It’s fun. I get to meet people from school, and all my friends stay here.”

In Washington alone, more than 10,000 volunteers work to keep Special Olympics going. The people who run these programs are always looking for volunteers to donate some time.

Locally, the Cheney Blackhawks Special Olympics team is looking for volunteers to help out at practices and supervise at tournaments. Basketball practice times are Monday and Tuesday, 3:30 to 5:15, at Bet Elementary in Cheney, for those who are interested in getting involved. For more information, telephone Coach Britle Riddick at 599-4034, or Coach C.J. Johnson at 325-4802.
Y2K update

Eastern does not anticipate any significant disruption of services over the New Year’s holiday. Should temporary power outages or other minor disruptions occur, the university has contingency plans to ensure the safety of those people who need to be on campus over the holiday and to safeguard the facilities.

If there should be any disruptions on campus that will affect the start of classes on January 5, the university will post that information on the EWU Snow Line—350-3000 (509-359-7696)—and will notify television stations and radio stations. The most up-to-date information will always be on the Snow Line. However, Employees who are scheduled to return to work on Monday, January 3, should report on time unless notified otherwise by their supervisors or access a call to the Snow Line provided other information.

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and
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BAD NEWS: STA’S MADE GETTING TO CLASS ON TIME EASIER THAN YOU MIGHT LIKE.

“I understand...you've got your excuses for being late to class. And I respect that. But it seems the folks at STA are bound and determined to take the one about “not having a ride” away from you. Why else would they provide service direct to Eastern? Now everyone, including your instructors, knows how easy it is to get to school. No, it looks like you'll have to dig up one of the old standbys like “The lesson ate my homework.” That one’s hard to dispute!”
Letters to the Editor

What's up Doc?

Dear Editor:

Dr. Steve Jordan has completely gullied the EWU Women's Commission this year by refusing to reappoint current members, including two students. Dr. Jordan has requested recommendations last month from a variety of sources, including Danny Caldwell, President of the ASEWU. Although current members, at the request of President Jordan, reappplied for their positions, all but two were denied. Dr. Jordan has made assertions that the Women's Commission refutes.

The EWU Women's Commission has been a forum for issues of concern to women for over ten years. The Women's Commission is charged with providing a quarterly forum for students, faculty and staff to bring issues of concern to women to the attention of the President.

After the forum, the Commission meets with the university president to advise him of concerns and to make recommendations for addressing these issues. As a student member of the Women's Commission, appointed by former president Mark Drummond, I had attended every meeting, and raised several student issues, such as the need for on-campus Childcare plus childcare, but was denied reappointment.

The Women's Commission has been instrumental in advocating for the new EWU Children's Center opening this January, as well as departmental training regarding sexual harassment.

The first Women's Commission open forum of this year will be Monday, December 6 at 2 p.m. in PUB 265.

Sincerely,
Lauren Keesars

The Easterner

‘Letters’ policy
Please type or print your letters, restricting it to 250 words. Include your full name, signature and telephone number for verification. We reserve the right not to publish letters, and all material is subject to editing. Letters must be received by Tuesday to be published in the following Thursday issue.

Send letters to:
The Easterner
EWU, MS-58
Cheney, WA 99040
E-mail: easterneremail@yahoo.com

Greek girls aren't easy

Dear Editor:

After reading the last two articles (by Shire's T. Lammers) I was appalled that you would print articles that make several accusations on topics that Mr. Lamac obviously has no substantial evidence to support. Not only do his comments about "greek" women degrade every woman in the system, but I also feel that it would deter other young women from participating.

There are many philanthropic activities that each greek organization commits to a year. Not to mention that many of the student leaders on campus are greek, but these things are rarely ever mentioned. As the second student on the Board of Trustees, I don't need my greek affiliation to pad my resume, nor am I greek for the social aspect. I am greek because it has added a deeper dimension of friendship to my life that I didn't have before.

Greek or non-greek, no group of women should be labeled as "easy" just because of their affiliation. What's next, an attack on women by their race or color? Lamac's comments not only insult me as a greek woman, but as a woman.

Sincerely,
A proud Gamma Phi Beta,
Melissa L. Dybbo
Board of Trustee, EWU 1999-2000

The Easterner's Top Ten Christmas Wishes:

10. All the peoples of the world, regardless of race, creed, color, sexual orientation or smoking habits, would joyously unite hands in the cause of world peace and free trade and remake that '70s Coca Cola TV commercial (‘I'd like to teach the world to sing/in perfect harmony...’)

9. People would clean up after their dogs in Cheney's public parks.

8. Backstreet Men N Sync on the Hood En Vogue would never ever make another CD.

7. (A tie between two highly unlikely events) The Seahawks, Mariners and Sonics would all make it to the playoffs in the same decade OR The planets of this solar system would all come into mystical alignment at the stroke of midnight, Dec, 31, 2000.

5. Dave Barry would finally admit that he steals all his best ideas from Easterner Columnist Darren Beal.

4. The remaining three Beatles would reunite and release another six-CD set of themselves farting, sneezing, and counting the royalties from their last six-CD set.

3. The X-Files’ Dana Scully and Fox Mulder would finally consummate their six-year-long on-again, off-again flirtation (but only to find that the experience left them feeling hollow and, well, dilated.)

2. All the peoples of the world would unite, sing that stupid Coke song, and each personally deposit one or more American Dollars into my bank account. (Sorry, no Canadian dollars can be accepted)

1. People would clean up after their dogs in Cheney’s public parks.

Editor’s Advice for the New Year:

Be true to yourself and trust no one, for there are those out...
Strange Days
Indeed

by Darren Beal

Have yourself a s*****y little Christmas

"You got a piece of my h*** on the sole of your shoe"
— Paula Cole

By Knute Gribnic

A nice's key to the below column:

p* = shit
p** = poop
p*** = feces
p**** = crap
p***** = excrement
p****** = droppings
p******* = car
p******** = turd
(doggy) p = doggy doo
big p (the) — big nasty (the)
(doggy) p**** = (doggy) business
(bodily) p**** = (bodily) wastes
p** = dump

Monday night found me in a typical post-Seattle-like holiday depression. Thus, I made a momentous decision: I would walk to the park with my German Shepherd, let her do her doggy business, and hope to hook up with that very, very pretty woman who was reading on the curb there a few weeks ago. (Dear pretty woman: if you're reading this and are at least 18 years old, please call me at 359-6270. Or, if you're an 18-year-old female, you're still reading this, but have never seen me and my German Shepherd, please call me at the same number. In fact, if you're 18, female, and can read, please, please, call. If you're even of legal age, and you're having a friend read this to you, or to your German Shepherd — well, enough groveling. This column is supposed to address the extremely important yet seldom discussed issue of bodily waste, both on- and off-campus, in a way which is offensive neither to our loyal readers nor to our popularly elected (by an overwhelming eight percent) representatives in the House. They have more pressing issues on their minds, such as whether or not 18-year-olds should get free condoms.)

So, without further ado or digression, although OdO knows I made my living on digestion, not that I'm proud of it or anything, it's just that I have so little to say and a minimum of 600 words every week to say it in, and, like the noted columnist Dick Giggler, I get paid by the inch, so forgive me... now what was I talking about?

Oh, yes. I was about to grasp the steamy issue of doggy doo in our city parks. You see, for the third time in two-and-a-half weeks, I stepped in someone else's dog's poop at the park. You know I'm a good citizen — whenever I bring my 75 lb. dog (who, in reality, is a 75 lb. pooping machine) to the park, I ALWAYS bring a LARGE plastic bag in which to deposit the p***, which I then fling into the nearest yard. Unfortunately, my loyal and highly intelligent dog then immediately retrieves the bag full of p*** and, grinning in the way that only canines can, deposits it at my feet. I then deposit the bag of p*** in the nearest trash can (unfortunately, of course, it belongs to Dr. Jordan).

Being an upright citizen, a friend to small furry animals (the great Northwest beaver comes to mind), I am very concerned about the spread of disease between Humans, dogs and college students. Most Eastern readers (meaning more than five) would be surprised to learn that a simple walk through the park could result in, amongst other woes, a sorry case of streptoknot, as well as a lethal dose of hoof-and-mouth disease.

Fortunately, readily available EPU condoms can prevent viral transmission. Unfortunately, they do absolutely nothing to help with the epidemic of "sp*" overrunning our precious squirrel-filled parks. And I must note here, in order to advise other citizens of their constitutional obligations, that the Cherryb Parks Department has signs posted firmly at each park regarding this matter. I would like to update the latest number, six, line two, from said signs: "Park visitors are required to scoop, bag and deposit all bodily w***es in an appropriate container, failing which, the police will be called.

This seems to me a perfectly reasonable and enforceable law. But where is the Cheney police force when you need them? Where are they when they're not driving in circles around Greek row or chasing down any car parked within a hundred stumbles of Snowies? Any night I happen to be in the park with my dog, any cop that drives by is guaranteed to law to shine his nutty little spotlight in our general direction. I must admit that sometimes I even fantasize about them stopping, calling me over ("Hey, you, with the police dog and the bag of p***") in your pawn you got ID") and challenging my dog's right to do the big p*** on her favorite piece of turf. Is she not, like her Croat-American brethren in other parks, entitled to a little a**** gratification? What about that happy p***?

All in all, my holiday season would be much happier if the cops would ease off a bit on decent citizens and pick up some of that other bullsp***.

"All slang terms for p*** have included the first and last letter of the word and end in 's' only if that word is commonly used in the plural (as in "My car is totally covered with doggy doo")."

[Copy Editor's note: the word f*** does not count as a plural, even though it ends in an 's', because normal people do not commonly count their f***s.]

[Editor's note: Easterner Columnist and Opinion Editor Darren Beal had originally intended to write a sensible, coherent column for once, but unfortunately we had to run the above column instead, due to Beal's chronically recurring hoof-and-mouth disease.]

What's so funny 'bout peace, love and understanding?

Darren Beal

Upcoming Editor

A few summers ago at Whitman College in Walla Walla, a lone black man strode across campus on a moonlit night. In that brief stroll (Whitman's campus is miniscule compared to ours) he twice encountered young, white women who crossed far out of their way to avoid him. In a letter to the editor of the local paper, he said believed the reason that young, black males were white, not black.

Certainly, many commuting Eastern students would rather stand near the nicely dressed little old lady at the STA bus stop — and certainly as far away from the poor homeless man or the raggedly rebellious teenager trying to bum a smoke from them.

But should we, in our newly found fear, suspect a man because he's black, or a teen because she wears a trenchcoat, or even a male, just because he is male, of meaning us harm?

While there are certainly no end to reasons, from date rape to terrorist attacks, for us all to exercise rationale and informed caution these days, especially when there are legitimate ranging from college parties to travelling in certain parts of town or certain countries, at what point does does caution become paranoia? When do efforts to safeguard our streets drive behind our suburban walls to stare suspiciously at each other? How far a leap is it from screening your calls to purchasing a Colt .357 magnum for a little 'home protection'?
Who needs Friends like these?

This CD doesn’t totally suck, which is certainly more than can be said of the show it was derived from. “Friends,” whose popularity remains one of the great mysteries of modern times, is proof positive that somebody can market a television show at perverts and brain-dead adolescent females, some of whom are also perverts, and have a hit show.

I’ll admit I’ve only seen the show three times and maybe I just happened to catch the only three crappy episodes ever made. Maybe, just maybe, all of the other episodes didn’t feature shitty acting, with less dialogue and had some elements of humor interjected into them, but I seriously doubt it.

The CD opens with the introduction of the cast taped from one of their shows, which is a complete waste, before going into one of the better songs, “Every Word Means No” by Smash Mouth. Other songs that stand out are “Delicious” by Semisonic, “What Ironic” and “Question Everything” by Eight Degrees.

It seems that everything Alanis Morissette touches turns to gold, or platinum in her case, and this release should be no different.

While it’s unlikely “Unplugged” will approach the 25 million-selling “Jagged Little Pill,” this CD certainly has the potential to outsell “Supposed Former Infatuation Junkie,” which was seen as somewhat of a disappointment by selling only seven million copies.

The CD, recorded at the Brooklyn Academy of Music, features three unreleased songs, “Uninvited” which originally appeared on the “City of Angels” soundtrack and earned her two of the seven Grammy Awards she has won.

The CD contains all of the songs that put Morissette on the top of the charts, including “Ironic” and “You Oughta Know,” which are seen as somewhat better here than it did recorded in the studio.

Morissette fans will certainly want to add this one to their collections and if you’re one of the few that doesn’t own any of her recordings this is an excellent one to start with.

Alanis pulls the plug on her band

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