

The Higher Education Assistance Foundation face a financial crisis. Page 1.

Which sport is the toughest sport to master? Please See Page 8.

Life on the edge of the worst slums in Costa Rica. Please See Page 2.

THE CAPTAIN'S LOG

VOLUME 22 NUMBER 2

CHRISTOPHER NEWPORT COLLEGE

NEWPORT NEWS, VA

SEPTEMBER 13, 1990

Agency wobbles, threatening student loans

Officials say all is well for now, but...

Courtesy of College Press Service

The apparently imminent collapse of one of the most important players in the system that gets college loan money to students probably won't affect students' ability to get loans this year, various observers say.

"There's no need for real concern," said Dan Goyette, financial aid director at Marquette University in Wisconsin. "We're all feeling secure about the short term."

Goyette, however, added the financial crisis at the Higher Education Assistance Foundation (HEAF), which is the nation's largest guarantor of student loans, has him worried about the "long-term solvency of the Stafford Loan Program."

One campus aid official says HEAF's troubles already have caused some banks, which ultimately lend college money to students under the guaranteed student loan program, to shy away from making new loans.

"We've had some banks that have

expressed concern and chosen not to do loans anymore," says Mary Wildeman, a loan clerk at Fort Hayes State University in Kansas. "It's a problem for us, but at this point, we're just waiting."

The vast majority of the 4 million students who will take out the government-sponsored Student Loan Marketing Association to HEAF will keep the agency afloat.

When The \$200 Million Runs Out

The loan should carry HEAF into October, said Education Department spokeswoman Etta Fielek.

"We're pleased with this arrangement because it provides a stable period during which negotiations can continue," Fielek said.

Yet no one is sure what will happen when the \$200 million runs out.

HEAF, a private, non-profit agency based in Overland Park, Kan., has guaranteed \$8.8 billion in student loans, or more than 17 percent of the \$51 billion student loans outstanding nationally.

Exact figures on just how much HEAF owes banks for loans that students haven't repaid aren't available.

Continued on Page 7

How the student loan program is operated

Courtesy of College Press Service

The federally guaranteed student loan program has five key players: students, schools, lenders, guarantee agencies and the U.S. Department of Education. Here's how it works.

A Student Applies For A Loan

First, a student goes to the campus financial aid office.

There, campus aid officials will use federal guidelines to do a "needs analysis." It will determine if the student qualifies for a loan, and how much money the student can get.

Going to the Bank

If the student qualifies, he or she then applies for a loan to a qualified lender (a local bank or credit union that meets federal guidelines).

The lender then decides whether to make the loan.

The Guarantee Agency

Students, however, don't make very good credit risks. They typically have no credit history to show banks they honor their debts, and they have few assets a bank can seize if they fail to repay their loans.

So the government, hoping to encourage banks to help students get money for education, set up agencies to guarantee banks that they can get their money back even if a student borrower doesn't repay them.

There are now 55 guarantee agencies in the U.S. which are recognized by the federal government.

The agencies keep students, schools and lenders abreast of federal loan regulations, and make sure they follow them.

Where The Money Goes

When the bank agrees to lend the student, say, \$2,500, it will take part of the money as a "origination fee," send part of it to the guarantee agency as an "insurance" payment, and write a check to the student for the remainder.

The student uses the proceeds to pay his or her tuition.

Continued on Page 7

SPECIAL INSIDE:

A
PICTORIAL
OF THE
GREEK COOKOUT

SEE PAGE 10

Diversity workshop at CNC

By Madeleine Santiago
News Editor

Saturday 8 September in the CNC Campus Center, a group of student leaders, administrators and faculty took part in a training project called "Understanding and Valuing Diversity at CNC." This workshop is part of a Human Relations Project at CNC funded by the State Board of Higher Education (SCHEV).

The main purpose of this project is to enhance human relations

throughout the campus by teaching students, faculty members and administrators how to deal with and relate to issues and situations related to human sensitivity and multi-culturalism.

Marian Carrington, minority student counselor at CNC is the coordinator of this SCHEV funded Human Relations Project. She, in coordination with a committee of six student leaders, is working on several training workshops this

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Just what is really 'good living,' anyway?

By Peggy Bernhardt
Opinions Editor

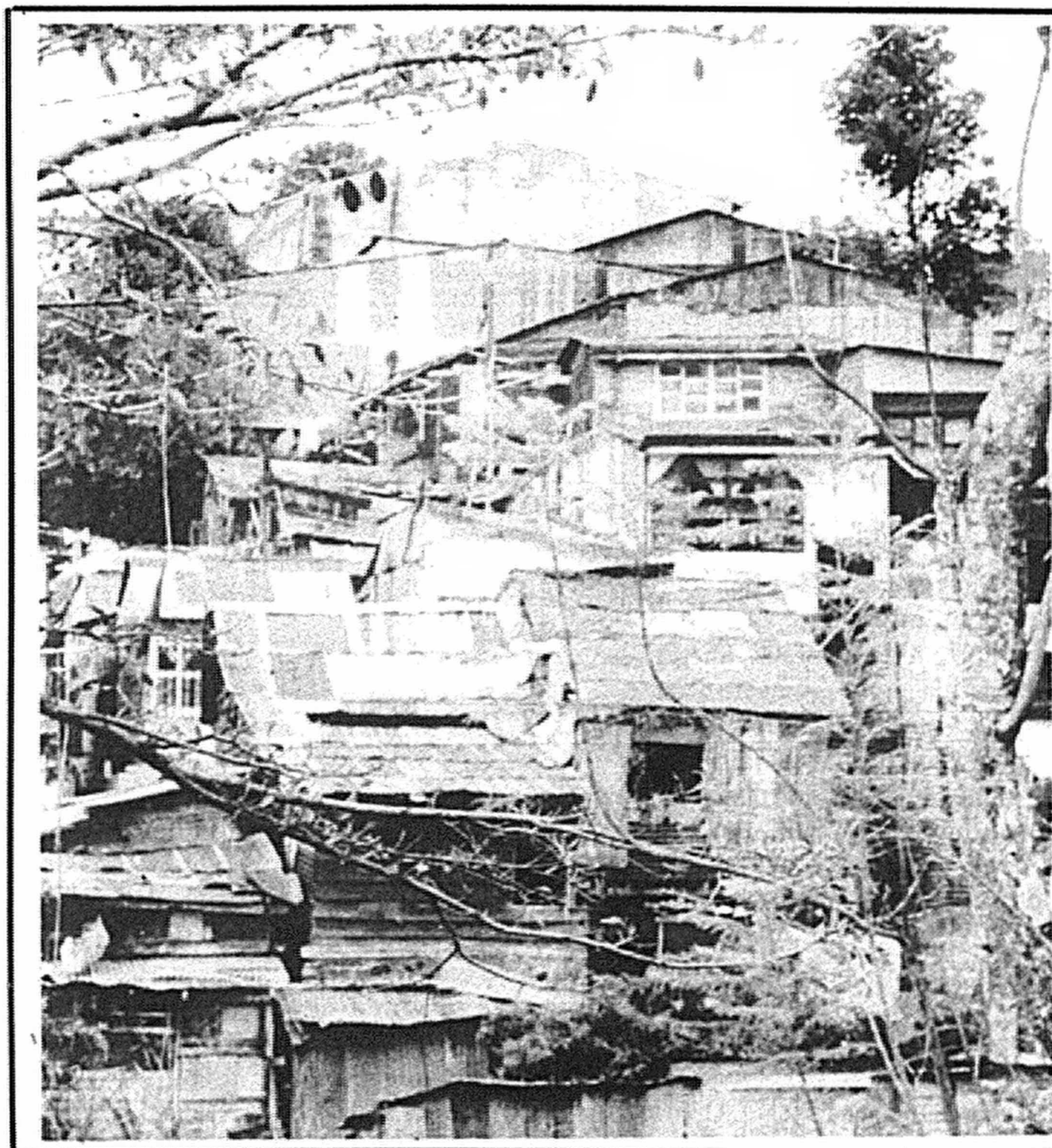
Something Dr. Mazzarella said last week in one of my classes really hit home, and I'd like to share it with you. But first, let me tell you a little about my summer vacation. No, I promise this won't be a "What I did over my summer vacation" article.

From July 1 until August 24 I was in Costa Rica. You know, that tiny country between Nicaragua and Panama, down South--the "democratic" one. I was doing research for a Political Science paper and attending an international sociology conference.

At any rate, Marty (a friend) and I ended up living for over a month on the edge of the worst slum in Costa Rica. Ten or fifteen people live in each shack, which is made of sheets of plywood and tin, after they tap into city lines for power and water. It was pretty wild.

Well, to make a long story short enough to fit in this column, what we learned while we lived there was pretty neat. These people don't have regular jobs for the most part - they can't find work, or they are partially disabled, or they have so many kids they don't have time to do anything else except take care of the family. Since I'm a mom, I can relate.

For example, think about how long it would take you to wash all



your clothes by hand (in a sink) every day and hang them out to dry. It takes me a good hour.

Believe me, I know! (And then they're not even that clean.) Add to that time for cooking over a gas flame or hotplate (no microwaves or mixers or blenders or prepared

packaged goods here, folks) and mending or making all your clothes by hand (even sewing machines are rare). I learned quickly how the days are spent in the slums.

Even with all the problems, the people were always smiling at me, and it was very easy to make friends. Not just acquaintances, but close friends. They knew intuitively when we ran out of gas and came knocking on the door with plates of steaming food. They wanted to know all about the "hot dates" when we didn't get home until 4 a.m. (whoops!) and why we didn't walk to the Saturday morning market with them at 6 a.m.

But these people have no cash. They barter for everything, which makes them not people competing against each other for survival, but a close-knit family trading and sharing food, goods and services. These networks are amazing to observe.

When a pane of glass in our window broke, our adoptive "sis," Miriam took her leftovers from dinner the night before and made fried pastry snacks (like "Hot Pockets"), then walked a couple kilometers to the business district and traded these snacks at lunchtime to the glassman, who in turn gave her the pane of glass we needed.

They don't need cash to survive, they need cash to buy microwaves, blenders, mixers, clothes washers, T.V.s, etc., so they have more free time to go out and work. Ha! There's the trick. What work? There isn't any, for them. But you've got to admit, those gadgets are fascinating and so shiny when you see them in store windows.

In February I finally broke down and bought a coffee maker. There were literally hundreds of coffee makers on the market, but I had to have the most expensive, the shiniest, sleek black one with the gold filter that says "Krupps". It was about \$120. To clean it you take off the plastic filter cover and wash the filter, the cover, and the glass pot, each time you brew coffee. Sometimes, the coffee comes out not quite perfect.

In Costa Rica, I made coffee by pouring hot water through what looked like a sock, into a thermos.

Total cost, \$.23 for the sock, and I splurged and spent another \$.80

for a wooden fold-down wall rack which will hold the sock for you while you're pouring the water.

The thermos was community property; we shared it with another guy. It makes the best coffee I've ever tasted. Go figure. What's really remarkable is the cleaning process. You dump out the grounds and rinse the sock in cold water.

That's it. I spend more time cleaning my \$120 space-age machine than I do that darn sock.

Here in the U.S. we drive around in our new cars which guzzle gas, in perfect isolation from other humans - we can listen to music to pass the time while sitting in traffic jams. Personally, I had more fun riding the bus when I was in Costa Rica. It's a great way to meet people, especially those of the opposite sex, if you're shy enough to keep the seat next to you vacant until you see an interesting prospect. I liked the buses more than taxis, and they only cost \$.09 to ride from our "barrio" all the way downtown. And of course, they're much more economical, you don't have to make payments on them or pay for repairing them when they break down. I miss them.

This brings me around to what Mazz said: "Who's to say what 'good living' really is? Is what we normally consider 'good living' really that good? Think about it. Perhaps it's time to reevaluate and refocus.

THE CAPTAIN'S LOG is the official student newspaper of Christopher Newport College, Newport News, Virginia. THE CAPTAIN'S LOG is published weekly during the academic year, except holiday and final examination periods. THE CAPTAIN'S LOG office is located in Room 223 of the Campus Center.

Opinions expressed in THE CAPTAIN'S LOG do not necessarily reflect faculty, administration or student viewpoints.

THE CAPTAIN'S LOG welcomes letters to the editor from its readers. All letters must be typed, double spaced, and include the author's signature, address and telephone number for verification purposes only. Letters will be printed anonymously upon request.

THE CAPTAIN'S LOG reserves the right to edit letters according to style, subject and length. A drop box is located in the Campus Center near the steps closest to the theatre.

All copy must be typed double-spaced and is due by noon on the Thursday preceding publication on the following Thursday.

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How do you feel about asking a guy out?



NAME: CATE OWENS
CLASS: SOPHOMORE
MAJOR: HISTORY

I made the first move with the guy I've dated for three years, and we're now engaged, so I guess I think it's one of the smartest things I've done.



NAME: TASHA BARNES
CLASS: SOPHOMORE
MAJOR: ENGLISH/HISTORY

I think it's great! What better way to find out what a guy thinks about you than to ask him yourself.



NAME: LIBBY COUAIRT
MAJOR: FINE ARTS

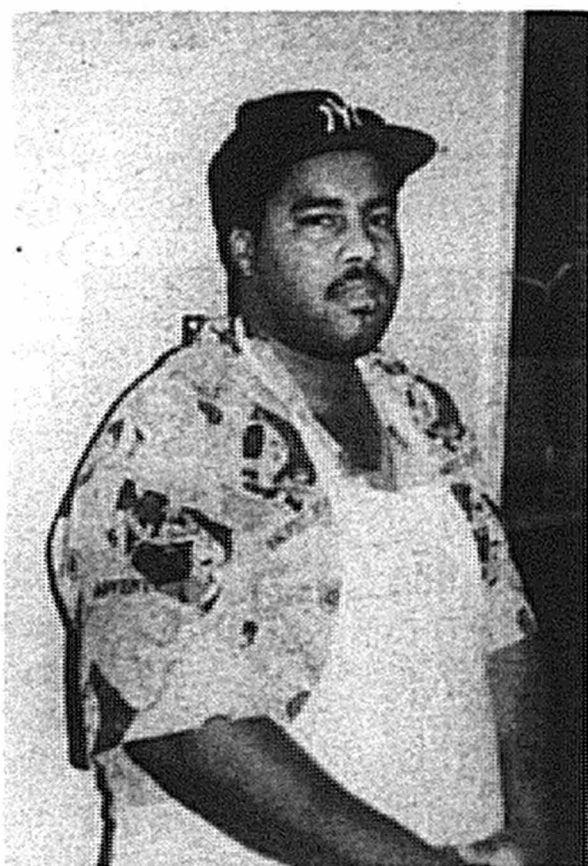
The last guy I asked out married me. I'd have to think twice before doing it again.



NAME: ANNA HANSON
CLASS: SOPHOMORE
MAJOR: UNDECIDED

I am in favor of both sexes being open and taking the risks necessary to start a relationship. Personally, though, I'm a little shy and am not willing to "make the first move" unless it's obvious that the guy would like to go out with me but is afraid of rejection as I am. It's unfair to expect men to always initiate a relationship. I always have to be the one to deal with denial.

How do you feel about women making the first move?



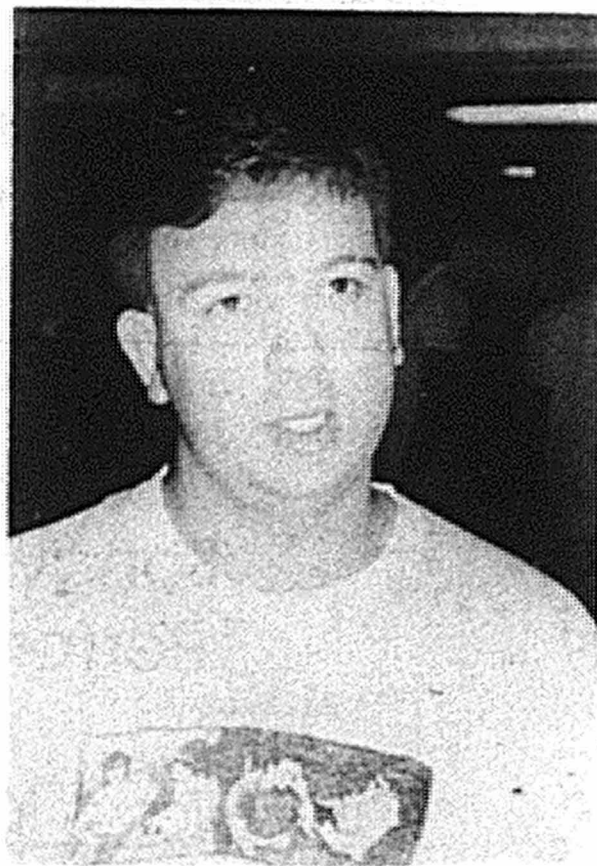
NAME: PETE WATKINS
CLASS: JUNIOR
MAJOR: BUSN. MGMT.

I have no problem with it. But Homey the Clown don't play that.



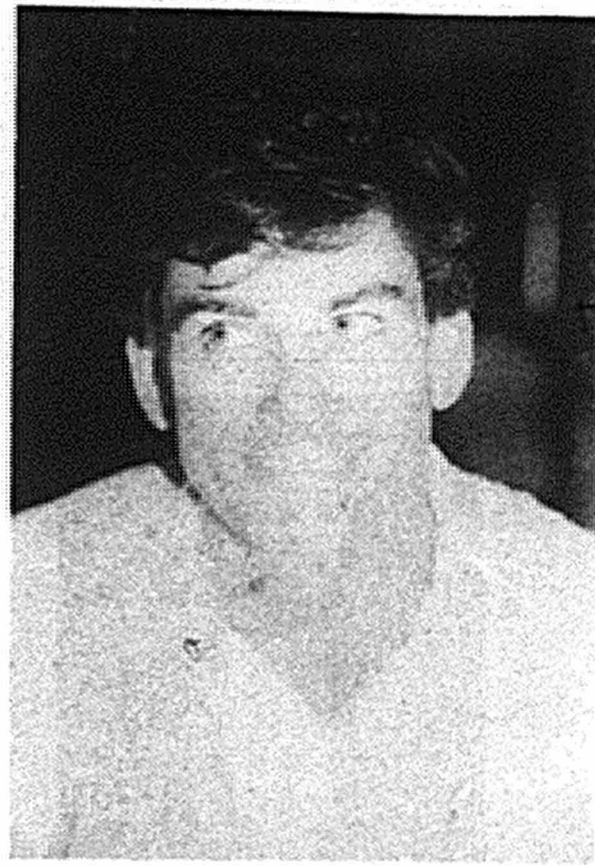
NAME: DOUG HACKWORTH
CLASS: JUNIOR
MAJOR: MGMT.

Well, this is the 90s. Though I believe in a parental escort for a formal courtship, I think it is OK as long as her father is not looking. It does alleviate some of the pressure on guys, but with me, I find it hard to just say "no." I like it!



NAME: FREDERICK H. BUFF
CLASS: SENIOR
MAJOR: HISTORY/POLI. SCI.

Why not? It makes my life easier.



NAME: BOB PENELLI
CLASS: SENIOR
MAJOR: ACCT.

I feel women need to make the first move to set the pace of what is going to transpire, and also to let the man know where stands and to what level he can raise his expectations.

Three exhibitions open in VA Beach

Courtesy Of
Virginia Beach Center For
The Arts

Three exhibitions open at the Virginia Beach Center for the Arts on Sept. 22, 1990: Gregory Henry, one-person exhibition; Paul Ryan/New Paintings, one-person exhibition; and Ron and Jill Snapp, two-person painting exhibition.

A reception will be held on Sunday, Sept. 23, at 1 p.m. The artists will be in attendance. Following the reception, at 2 p.m. Paul Ryan will present a slide talk, Abstract Painting in the 1980s, and discuss the history and significance of abstract painting, ranging from

Abstract Expressionism to Minimalism to contemporary painting in the '80s.

Ryan, a Richmond artist and professor in the painting and print-making department of Virginia Commonwealth University, will also introduce his own work. Both the talk and reception are free and open to the public.

Sculptor and Hampton University professor Gregory Henry works with rough materials such as wood, steel and wire. He says of his work, "The objects I make are a part of a physical and spiritual reality that reflects my Guyanese

culture and the response to living in the United States since the mid-1970s. The physical reality I speak of is one that embraces the reciting presence of certain objects that were familiar to me while living in Guyana."

Henry was included in Next Generation: Southern Black Aesthetic 1990, at the Southeastern Center for Contemporary Art, Winston-Salem, North Carolina; curated by Lowery Stokes Sims, associate curator of the 20th century art at the Metropolitan Museum of Art, New York.

His work has also been shown at Virginia State University, Peters-

burg, Virginia; Baltimore Museum, Maryland; and the Peninsula Fine Arts Center.

Henry received his MFA from the Maryland Institute College of Art in 1987 and his BFA from Ohio University in Athens. He currently resides in Hampton.

Sculpture on view in Falk

In conjunction with the faculty art exhibition now on view at the Falk Gallery, Tony Shiver and Chris Bush will exhibit their first collaborative sculpture on September 19, 1990.

The sculpture combines visual as well as musical explorations utilizing information and communicative elements.

Mr. Shiver is currently teaching ceramics and sculpture at CNC, and Mr. Bush is a student and noted musician attending CNC.

The exhibition will begin at 10 a.m. and continue throughout the day.

10th Annual Seafood Festival Art Show

Courtesy Of
Poquoson Art League

The Poquoson Art League is sponsoring its 10th Annual Poquoson Seafood Festival Art Show at Poquoson Municipal Park. The art show will be held Saturday, Sept. 22 from 10:00 a.m. to 6:00 p.m., and Sunday, Sept. 23

from 12:00 p.m. to 6:00 p.m.

More than 150 artists and craftsmen will compete for the \$1,350 in awards to be presented at the show. Judges will present the awards in the Crafts and Fine Art categories.

The Poquoson Art League also sponsors an art contest and ex-

hibit of student art work. Awards will be presented in several categories.

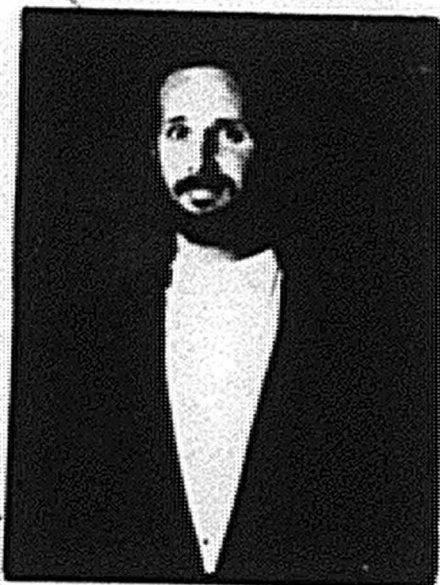
The Art and Crafts Show is an annual highlight of the Poquoson Seafood Festival, which will also

feature a parade, live musical entertainment, food, fireworks, and other family entertainment.

CAB
Presents:

Kier

*Live in the Terrace,
Wednesday - Sept. 19
9:00 pm*



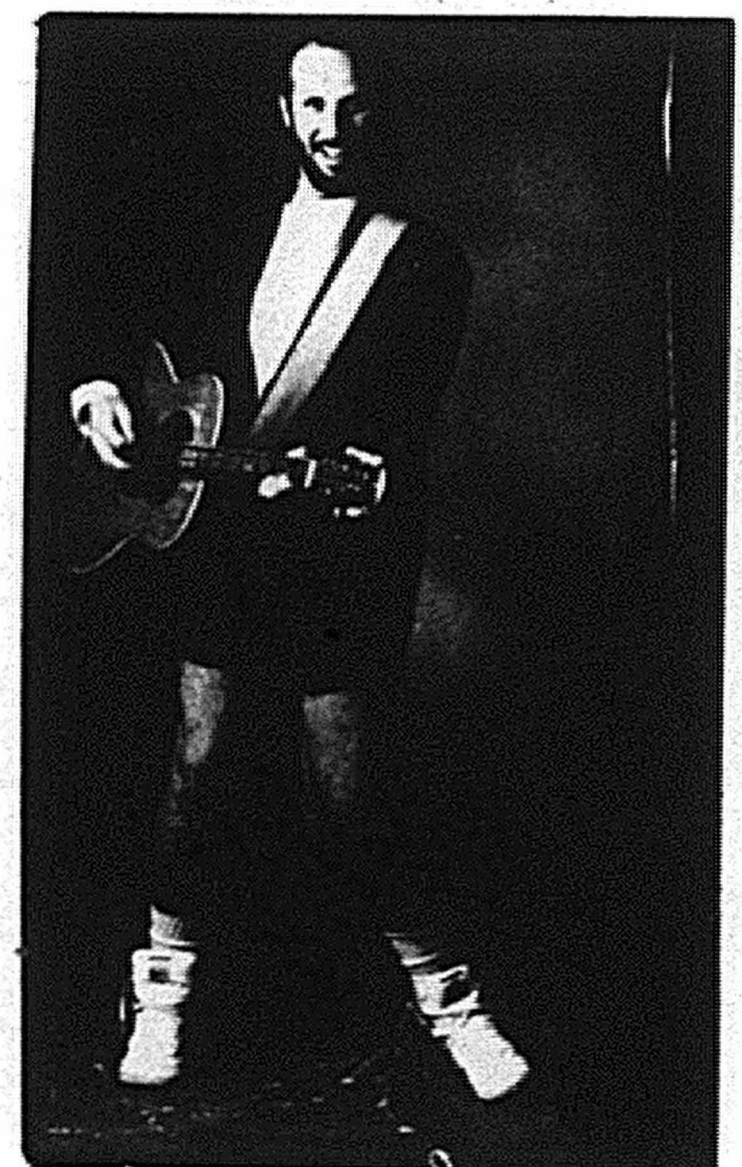
Singer
Songwriter
Performer

Fun follows Kier around

"The show was excellent! I can't remember the last time we were packed to standing room only... an incredible performance. His impressions left us astounded!"

Chris Frazier
Christopher Newport College, VA

\$1.00 Admission with Valid CNC ID and State
or Federal ID.



Diversity

Continued from Page 1

semester. This will be eventually incorporated as a permanent part of a positive environment at CNC.

The workshop on Saturday was entitled "A Campus of Difference" and was facilitated by Caryl Stern and Lorraine Warren, two trainers from the Anti-Defamation

League (ADL) in New York. The workshop included cultural information and simulation exercises and lots of group interaction and participation. This workshop is the first step in leading CNC into a more integrated, positive, and multi-culturally sensitized environment. This is essential to paving the way for CNC's involvement in the global community we live in today.

Noisin appointed to BOV

Courtesy of
College Relations

The Christopher Newport College Board of Visitors appointed resident Louis J. Noisin, LL.D. (Licencie en Droit), as its first assistant to the president for multicultural affairs and affirmative action.

Doctor Noisin is a part-time French instructor at CNC and has been an assistant professor at the College of William and Mary and at Hampton University.

He will be responsible for enhancing CNC's commitment to global studies and multicultural understanding as well as coordinating recruitment and retention efforts to further develop a multicultural college community. Additionally, Doctor Noisin will provide a leadership role for all Af-

firmative Action and Equal Opportunity programs at CNC.

"I am very grateful to the Board of Visitors for entrusting me these important programs," he said. "I plan to work diligently to foster even better relations among all CNC community members."

Doctor Noisin's distinguished career includes the presidency of the Haitian Senate, founder and president of the first private university in Haiti-- Universite Roi Henri Christophe, first secretary of the Haitian embassies in the Dominican Republic, Cuba and Mexico and as assistant director of the UNESCO Education Program in Zaire.

He has a bachelor's and a law degree from the University of Haiti and a master's degree from Hampton University.

Honor Council makes awards

The Christopher Newport College Honors Council recently initiated two awards.

At the Honors Convocation in May, the Teresa Van Dover Award was given for the first time. The \$250 prize, which commemorates the late Mrs. Van Dover, a member of the first class of Honors Students at CNC, went to Jean Mannion, a Christopher Newport Scholar taking psychology, biology, and philosophy courses in preparation for advanced work in the study of artificial intelligence.

This is also the first year that the Honors Council has awarded full-tuition scholarships to Honors Students. The awards, provided through the generosity of Karl E. and Elizabeth H. Beamer, recognizes students who have demonstrated "excellence in and commitment to" the study of science and mathematics. The three winners of Beamer Scholarships are juniors: Jolie Harrison (Biology), Frank Heezen (Mathematics), and Vicky Massey (Biology).

Ten senior Honors Students currently hold \$500 Styron Scholarships: Julie Blandford, G.W. Dameron, Chris Duncan, Brian Eakes, Laurie Jenkins, Sherri Jones, Anna Millen, Jennifer Miller, Kim Olsavicky, and Renee Sawin.

Five juniors have Styron Scholarships: Peggy Bernhardt, Angela Camden, David Eger, Kippy McGee, and Terry Mercer.

Sophomore Styron winners include Karen Burkett, Jennifer Dwyer, Brooke Gill, Greg Goelz, Andrew Kiser, Care Owens, Brandon Pace, Linda Pape, Sara Snowden, Karla Steever, Charles Stewart, John Vaughan, and Lisa Witten.

Eleven Honors Freshmen have won new Styron Scholarships: Claudia Allison, Mike L. Anderson, Jami Beamon, Laurel Bunting, Amy Dugas, John Gargaro, Amy Kirkpatrick, Jay Melvin, Therese Mohn, Kinsey Pritchett, and Jennifer Reeder.

Research at Oak Ridge

Courtesy Of
Oak Ridge Associated Universities

Are you studying computer science, engineering, physics, environmental and life sciences, mathematics or chemistry? If so, you may be interested in the Oak Ridge

Science and Engineering Research Semester (ORSERS). ORSERS is offering college juniors and seniors an opportunity to do hands-on research at Oak Ridge National Laboratory (ORNL) in Tennessee during the academic year.

ORSERS is part of a nationwide effort by the U.S. Department of Energy to increase the quality and quantity of students preparing for careers in science, mathematics

and engineering and is managed by Oak Ridge Associated Universities, Oak Ridge, Tenn.

Participants become members of research teams engaged in long-range, intensive investigations employing advanced facilities and equipment. Fields of study include artificial intelligence, biomedicine, chemistry, environmental and life sciences, computing and telecommunications, physics, mathematics and engineering.

While the emphasis of the program is on hands research, ORSERS also includes an educational enrichment component. Participants attend seminars and symposiums sponsored by the divisions at ORNL and have the option of enrolling in a laboratory-approved course at the University of Tennessee, Knoxville, or other nearby colleges. Students are also encouraged to arrange for the granting of

academic credit by their home institutions for the research semester.

According to the National Science Foundation studies, by the year 2000 the U.S. will not have enough scientists and engineers to meet its needs. "Manpower projections for all types of scientists and engineers show the future demand for these specialists to be much greater than the supply," say ORSERS program manager Ernestine Friedman. "Experts contend that the gap is widening to serious, if not critical, levels."

To be eligible for participation in ORSERS, students must be 18 years of age, have completed the sophomore year at an accredited U.S. college or university and be a U.S. citizen or permanent resident

alien. They must be working toward a degree in science, mathematics or engineering. Guidelines suggest an overall grade point average of 3.0 or higher, based on A=4.0.

While in the program, ORSERS participants will receive a weekly stipend of \$200 per week, free housing, and travel reimbursement for relocation to the appointment site.

For more information on the ORSERS program, contact Ernestine Friedman, ORSERS Program Manager, Science/Engineering Education Division, Oak Ridge Associated Universities, P.O. Box 117, Oak Ridge, TN 37831-0117.

The application deadline for the 1991 spring semester is Oct. 20, 1990. The fall term deadline is March 15, 1991.

Reeder, Blechman Scholar

Courtesy Of
College Relations

CNC freshman Jennifer Ann Reeder was named the first Franklin O. Blechman Scholar and awarded a full scholarship to attend the college.

The new scholarship program, which provides \$2,500 per year, was established as a testimony to the memory of Franklin O. Blechman, an important community leader and one of Newport News' outstanding citizens. The program provides an opportunity to disadvantaged Newport News School students who have the potential to

go to college but lack the financial resources to do so.

The unique aspect of the Blechman Scholarship is the multi-year tracking and selection process, which begins in the seventh grade, and the requirement of the scholar to serve as a mentor to other potential Blechman Scholars.

CNC President Dr. Anthony R. Santoro said, "... not just anyone has what it takes to become a Blechman Scholar. It requires someone who, like Franklin O. Blechman, is intelligent, energetic and dedicated to improving life in this community."

The Year of Multicultural Diversity

**F
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D
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Free Books

Return your overdue library materials between 8 am and 5 pm Sept. 19 only, and your late fee will be waived.

Theme Lunches

Enjoy the tastes of foreign cuisines in The Terrace and Christopher's from 11am - 2pm.

Diversity Showcase

International students display items from their homelands -- Campus Center.

20% OFF

All bookstore items (except textbooks) will be reduced 20% all day.

Guest Lecturer

Dr. Charles Glassick, senior fellow and vice president of the Carnegie Foundation will speak at 2 pm in Gaines Theatre.

Reception

Immediately following Dr. Glassick's presentation.

Free CD Player

Enter the free raffle and you could win one of three great prizes including a CD player. (You must be present at Dr. Glassick's presentation to win.)

SEPT. 19, 1990

■ All is well

Continued from Page 1

Education Undersecretary Ted Sanders did tell the Senate Banking Committee on July 27 that bailing out HEAF would cost about \$100 million.

"Drastic Cutback On Student Loans"

Stafford Loans to help pay for college this school year already are assured of getting their money, aid officials note. Any problems that might arise would not affect students, at least until next year.

"Cautiously Optimistic"

The crisis began in July, when HEAF executive told the U.S. Department of Education, which oversees most federal college programs, that HEAF did not have enough cash to reimburse banks when students fail to repay loans.

Campus officials feared that if banks lost confidence they would be reimbursed for defaulted loans, they would simply stop making student loans.

Student loan administrators, however, swear the loan program is in no danger.

"Nobody's going to lose money," said Dallas Martin, head of the National Association of Financial

Aid Administrators, headquartered in Washington, D.C. "We feel very comfortable that the program will go through."

"We're cautiously optimistic that banks won't lose any money," added Fritz Elmendorf of the Consumer Banking Association (CBA), a frequent critic of the Education Department's management of the student loan program.

For now, federal officials are hoping a \$200 million loan from

If the department ultimately has to give HEAF the cash to reimburse banks, students can expect a "drastic cutback on student loans," warned Leo Hatten, outgoing financial aid director at Eastern New Mexico University.

"I think this is probably, on a small scale, another S&L type ripoff," Hatten added, referring to the \$500 billion federal bailout of savings and loan institutions that lost money in part by lending money to people who did not repay them.

HEAF admitted its problems mostly stemmed from making "bad" loans to students at for-profit trade schools.

The Education Department also is considering letting another guarantee agency take over HEAF.

Until then, "There's nothing else we can do at this point except wait and see," said Fort Hays State's Wildeman.

imburse the guarantee agency for the entire amount the agency owes to a bank.

If more than 5 percent of the loans it guaranteed are in default, the agency can get only a partial reimbursement from the Education Department.

How The Current Crisis Started

The biggest loan guarantor in the country - called the Higher Education Assistance Foundation (HEAF) - had guaranteed too many loans that couldn't be collected.

As a result, the Education Department had been reimbursing HEAF for only 80 percent of the money HEAF was repaying to banks.

Consequently, HEAF is paying out more money to banks than it can collect from students or the federal government.

What Could Happen Next

Some observers fear that local banks and credit unions, worried that the guarantee agencies won't have enough money to reimburse them for defaulted loans, will stop believing the money is truly guaranteed and consequently will stop making college loans to students.

Battlelines drawn for next year's fight over home taping

Courtesy Of
Home Recording Rights
Coalition

Popular consumer practices such as taping an album or compact disc to play on portable or car stereo systems, or compiling a collection of personal favorite single recordings on one tape, are likely to be the focus of an intense legislative fight over home taping when the 102nd Congress convenes in January of 1991.

In fact, several events during the current year appear to have been a dress rehearsal for an expected campaign to restrict the long-established consumer practice of home taping. The most recent of these events, a lawsuit to bar the sale of a new consumer

home taping technology known as "the digital audio tape recorder" (DAT), was initiated this past July. DATs combine the mechanical technology of the VCR with the digital technology of the compact disc to produce cleaner sound with a superior dynamic range.

The litigation came as an unpleasant surprise to many consumers, audio retailers, and members of the manufacturing and music communities who had been encouraged by an agreement between the various groups on a legislative proposal, still pending in Congress, to remove any obstacles to the introduction of the new technology.

"Consumers have been looking forward to sales of DAT in the U.S.

for a long time," said Gary Shapiro, Chairman of the Home Recording Rights Coalition (HRRC), "and there is no reason they should be denied the right to enjoy this new format."

Shapiro said that the DAT is the latest in a line of consumer electronics innovations, such as the VCR, that have created opportunities for the entertainment industry as well. "Rather than hurt the music business," Shapiro said,

"the tape recorder has opened up vast new markets for everyone involved in music." He stated that DATs will be valuable not only to consumers but also to young musicians seeking to make higher quality home recordings of their rehearsals and performances.

In Congressional hearings dur-

ing the summer of 1990 on the issue of the DAT technology, the National Music Publishers Association, which is supporting the lawsuit to ban DATs in the U.S., testified in support of royalty taxes on the sales of blank tapes and tape recorders. HRRC has main-

tained that noncommercial home taping for private purposes is encompassed in basic rights of American consumers, and it has, in past years, helped defeat several attempts in Congress to enact royalty taxes that would infringe on such rights.

HRRC Chairman Shapiro pointed out that obtaining such royalty tax legislation appears to be the real goal of the anti-DAT lawsuit.

Shapiro said that it is ironic for this suit to be filed so soon after a long-awaited study by Congress' Office of Technology Assessment (OTA) found there to be no evidence to confirm that home audio taping hurts record sales. To the

contrary, the OTA's study, released in late 1989, found that most consumers tape from albums they already own. The reason given most often was portability -- making tapes for car tape players, personal stereos, "boomboxes," etc.

The OTA study also found that most instances of home taping do not even involve prerecorded music; rather, most recordings are made for other purposes such as recording lectures, sermons, and family occasions, or taking dicta-

tion. The OTA found that, overwhelmingly, most consumers see nothing wrong with home taping and would not favor any legislation that would prohibit it or impose royalties on private taping.

In fact, the study concluded that preventing home taping "would be 'harmful' to consumers, resulting in a net loss of benefits to society of billions of dollars."

"In light of the OTA study conclusions, attacks on home taping are clearly unfounded and unsupported," HRRC Chairman Shapiro said, "but lawsuits and calls for royalty taxes indicate that there is no end in sight."

The Home Recording Rights Coalition is a coalition of consumers, retailers and manufacturers of audio and video products, established in 1981.

■ Works

Continued from Page 1

The bank pockets the "origination fee" to cover its expenses in processing the loan.

The guarantee agency puts the "insurance" payment into an account to use if it has to reimburse a bank for money that a student fails to repay.

When A Student Defaults

When a student defaults on a loan, the bank has to try to track the student down to get him or her to repay.

If the bank can't collect its money, it can then ask the loan guarantor to reimburse it.

The guarantor makes sure the lender really tried to collect the money. If it did, the guarantor then pays the bank.

The agency then asks the U.S. Department of Education reimburse it for the total amount of the loan.

The Feds Pay Up

Yet if a guarantee agency does a bad job by approving loans to too many deadbeat students, the Education Department won't re-

SPORTS SPOTLIGHT



Captain's Profile

**Alan
Livingstone**

Age: 21

Hometown: Rockville
Centre, New York

Favorite Teams: New York
Rangers (Hockey),
New York Giants (Football)

Team Sport: Soccer

Position: Goalie

Goals Against Average:
1.59

Status: Senior

Honors: Second team
conference 1988, 1989



In-depth Analysis

If there were a room full of one hundred persons, and the question were asked: "Which sport is the toughest sport to master?", you can believe there would be one hundred different answers, and probably a very heated argument to boot! This week, we attempt to analyse different sporting activities and rate them according to certain criteria:

Individual Sports

Which sports activity is the most physically demanding?

1. Triathlon
2. Long distance running
3. Racquetball
4. Swimming

Least physically demanding?

1. Bowling
2. Ping Pong
3. Archery/Riflery

Which sporting event is the least interesting to watch?

1. Bowling
2. Billiards
3. Golf

Most interesting to watch?

1. Tennis
2. Boxing
3. Track and Field

Which sports activity is the most dangerous to its' participants?

1. Boxing
2. Indy Car Racing
3. Skiing

Least dangerous?

1. Many.....

Team Sports

Which sporting event is the most dangerous to its' spectators?

1. Soccer (especially in Europe)
2. Baseball
3. Golf

Which sports activity requires the most physical endurance?

1. Soccer
2. Basketball
3. Ice Hockey

Which sports activity requires the most coordinated athletes?

1. Ice Hockey
2. Basketball
3. Soccer

The "Social" Side of Sports

Which sport is the favorite of the "In vogue"?

1. Aerobics (I know I'll take some heat for this one...)
2. Golf (Have you ever seen a poorly dressed preppie golfer?)
3. Volleyball (A real groupie sport)

Football at C.N.C.?

Cathy Parson, Director of Student Intramural Sports reports that the Intramural sports program will kick-off its' season in three weeks with the start of intramural flag football. The flag football program has been the inaugural intramural sport since the inception of the intramural program at C.N.C. Those individuals interested in playing flag football should contact Cathy Parsons' office to inquire for more details. Cathy can be reached in the athletic department at phone extension 594-7025.

The A.F.C.

The A.F.C. hasn't won a Superbowl since 1984 when the Raiders defeated the Redskins. Why? Perhaps the old "What comes around goes around" theory. Remember how the Pittsburgh Steelers and Oakland Raiders captured Superbowls in the seventies and eighties? Well, perhaps the N.F.C. trend is reversing itself in the nineties and will find the A.F.C. teams at the pinnacle again. If this theory holds true, the A.F.C. teams should begin their domination in the mid-nineties.

The A.F.C. West

San Diego Chargers.....

The Chargers have forgotten another old A.F.C. hero in Dan Fouts, their former quarterback. Instead, they are looking forward to the future with Billy Joe Tolliver at the helm. Tolliver showed his vast abilities last season in spurts against Washington and the Raiders. Tolliver's main target to throw to is Pro-Bowler, Anthony Miller who is clearly the best in the A.F.C. The Chargers also have a bull running back in the form of Marion Butts. Butts gave Dan Hennings team a legitimate ground threat for the first time in years. On defense, the Chargers are over-flowing with talent. This should be the year for the Chargers to win their division.

Kansas City Chiefs.....

All of the "expert" analysts have given the Chiefs a free ride to the title game. How can a team reach the Superbowl with

N.F.L. Preview continued.....

Steve Deberg and Steve Pelluer fighting for the starters role at quarterback? This team has the best all-around talent in the division, but need a quarterback badly. The "Nigerian Nightmare", Christian Okoye was superb in the Chiefs backfield, but lacks the break away speed for sweeps. He's more of a "plodder" and fumbles occasionally. The Chiefs defense is excellent with names such as Derrick Thomas, and Albert Lewis to lead the way. The Chiefs are good, but not "Super" good.....

Los Angeles(?) Raiders.....

If the Raiders return to Oakland, I truly believe they can be a better football team. I have this feeling that Al Davis will be granted his leave from Los Angeles sometime during the season. The Raiders are not a young team however. Marcus Allen, Howie Long, Mike Haynes, and Bill Pickel are all 30 years or older. These players represent the nucleus of former Superbowl players still with the team. Quarterback is a sticky situation with Jay Schroeder named as the starter. Schroeder has been dismal since his inception as a Raider, but has the raw talent and experience to run up the score. The Raiders have some talented receivers in Mervyn Fernandez, and Willie Gault. Tim Brown also is explosive and should add to the offense. The defense is "old" and needs new faces. The Raiders will need Oakland for their last hoorah.

Denver Broncos.....

Can the Broncos go to the Superbowl this year? Yes. Can they win the Championship once and for all? Yes. The Broncos are still strong and well coached by Dan Reeves. They are essentially the same group from last season; a year older and madder. Two things can happen to this team this season: First, they can fall apart under the humiliation of three Superbowl defeats in the eighties. Second, the young players on the team will give the team a new spirit and desire to win the "big One". I believe the latter is in order. The Broncos

are a mixture of veteran and young players. John Elway, although ineffective in the Superbowl games, is still a brilliant young quarterback

Seattle Seahawks.....

This is a team which has played over its' head for years. zthis year should be no exception as the Seahawks are really not a good team. In fact, they are a terrible team which will play like a good team only because of the "slimmed down" version of coach Chuck Knox. Look for the Seahawks to finish last in their division.

A.F.C. Central**Cincinnati Bengals.....**

The Bengals are the best team in the A.F.C. without question. They were the innovators of the no-huddle offense which was the dominant force of the A.F.C. The Bengals quarterback, Boomer Esiason is the most versatile in the league. He is mobile and has the best play action fake I've ever seen. The Bengals should easily win their division and be the A.F.C. representative in the 1991 Superbowl.

Cleveland Browns.....

The Browns are good but fading. They have a young quarterback in Bernie Kosar who at times is streaky. That's why they can't win the A.F.C. championship. The Browns have been to the title game in all of the past three seasons, but they can't seem to win. Cleveland has also made some ridiculous trades such as Earnest Byner to Washington for Mike Oliphant. They Browns won't be strong for much longer.....watch for a fading career from Bernie Kosar as he battles injuries.

Pittsburgh Steelers.....

The Steelers are on the rise but need another season to aquire the right balance of experience and talent. They play in a very competitive division and can't expect to win the division until the Browns and Bengals fade. The Steelers have

a very talented but unproven quarterback in Bubby Brister. He seems to be the future for Pittsburgh but needs a few more years of seasoning. Look for a second or third place finish.

Houston Oilers.....

The Oilers are fading. I hate to admit, but they are just not the same team without former coach, Jerry Glanville. He inspired the Oilers to play aggressively and with heart. Are the Oilers talented? Yes! Are they a Superbowl team? No! They will be very competitive but will played uninspired football under new head coach, Jack Pardee. Look for a mediocre campaign.

A.F.C. East**Miami Dolphins.....**

The Dolphins are improving with help through the draft on both sides of the ball. Key additions are cornerback Tim McKyer, running back Sammie Smith, and tight end Ferrell Edmunds. Dan Marino is fading but still has the best and quickest delivery in the game. He has not been sacked in 20 straight games stretching over the past two seasons, and probably won't be sacked this season either. The Dolphins can win this division but will be challenged by the Bills.

Buffalo Bills.....

The Bills were supposed to be the new team of the nineties but something went wrong. They mirror mirror the Vikings in the N.F.C. in respect to team dissention. The Bills squabble among themselves when they are struggling and praise themselves when winning. This makes for an explosive combination. If they can overcome this dilemma, they should beat out Miami for the division title.

New York Jets.....

The era of former coach Joe Walton is finally over. Now the Jets are led by Bruce Coslet a former assistant of the Bengals Sam Wyche. Coslet should improve the results of the this team from last season. I still doubt whether they can win with long time quarterback Ken O'Brien. They'll improve...but not enough to enter the play-off picture.

New England Patriots.....

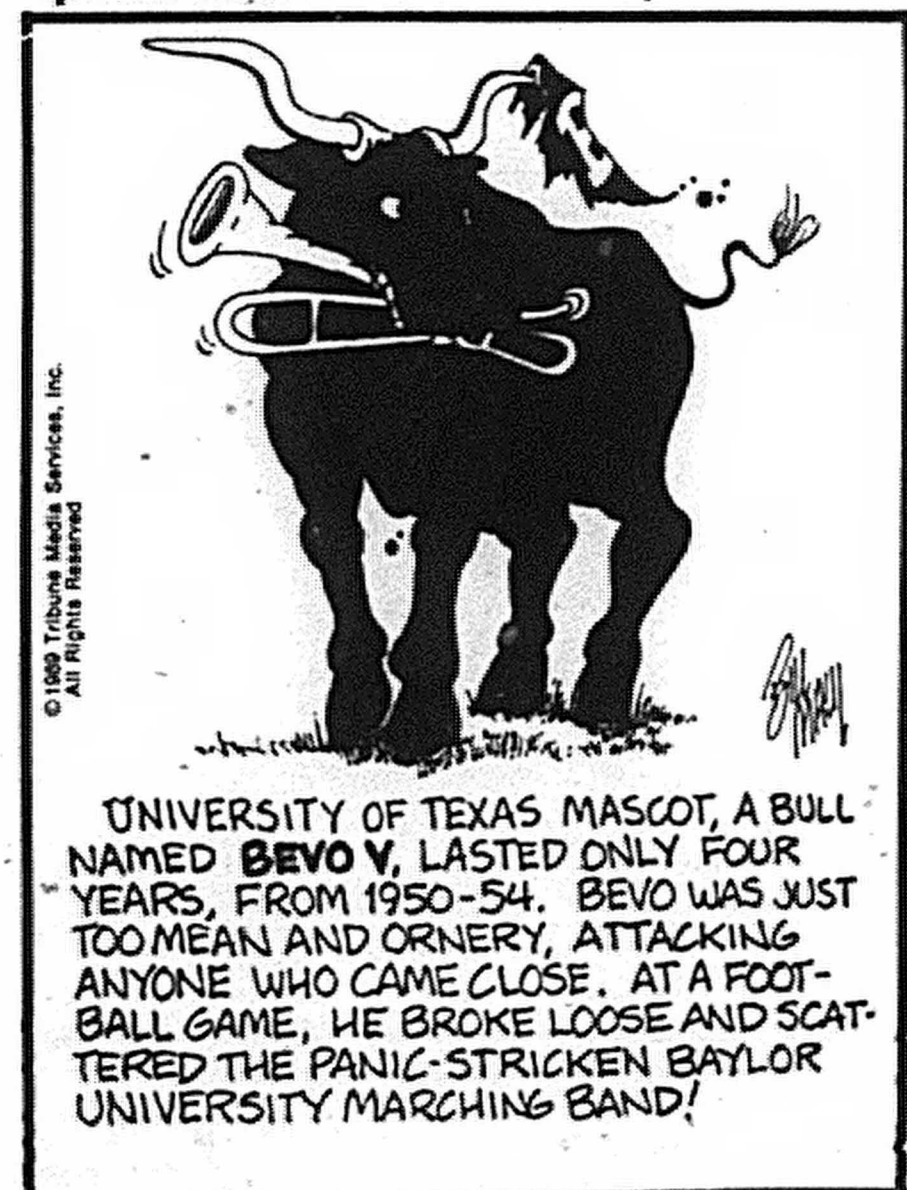
Steve Grogan at quarterback??!! This team will be competitive in their division, but not much more.....they'll battle for the 1991 number one draft pick.

Indianapolis Colts.....

The Colts are hapless and their management deserves it. They have traded away their future and won't be a competitor this season.

Sports Hall of Shame

by Nash & Zullo



ΣΤΓ
ΑΚΨ
ΣΠ



Greeks check in before eating.

ΣΠ
ΓΦΒ
ΣΤΓ



Gamma Phi Beta sister Tasha Barnes poses unexpectedly for the camera.

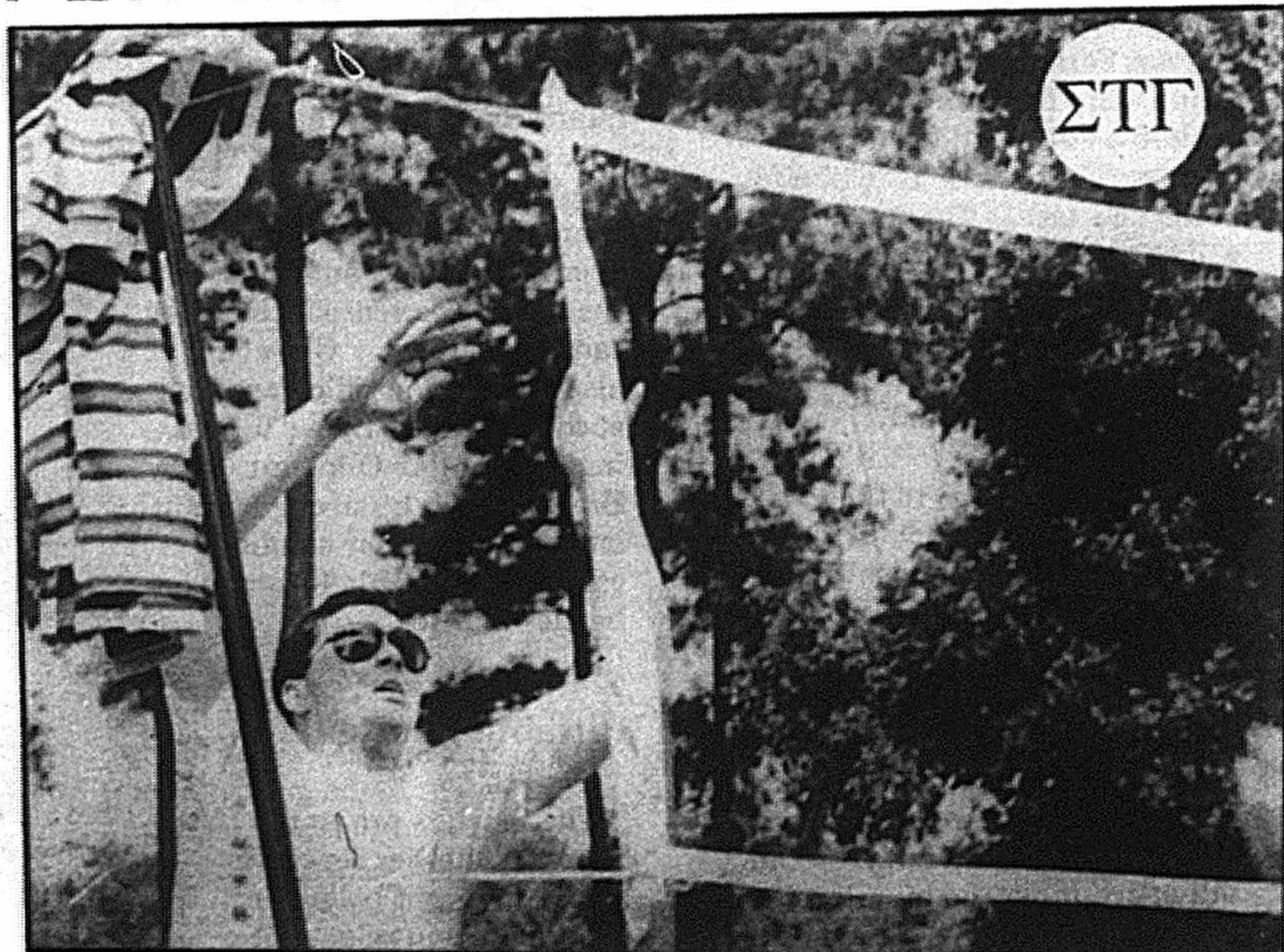


Gamma Phi Sister Angel Hagmaier makes rounds at the cookout.

ΣΠ ΣΠ ΣΠ ΣΠ ΣΠ ΣΠ ΣΠ ΣΠ
ΓΦΒ Α ΣΠ
PICTORIAL
ΣΤΓ FROM THE ΑΚΨ
GREEK COOKOUT
ΣΤΓ ΣΤΓ ΣΤΓ ΣΤΓ ΣΤΓ ΣΤΓ



Sigma Pi Brothers are widely recognized as the grill experts.



Sigma Tau Gamma brings their volleyball talent and their own volleyball

ΓΦΒ ΣΠ ΣΤΓ ΑΚΨ ΓΦΒ ΣΠ ΑΚΨ

RIDICULOUS BUT TRUE!

American consumers have been anxiously awaiting the introduction of the Digital Audio Tape recorder or "DAT"—the latest advance in home audio electronics—to bring crisp digital sound to a convenient cassette tape format.



You can learn what to do about this by calling the Home Recording Rights Coalition at 1-800-282-TAPE.



Some elements of the U.S. music community, however, are trying to keep DATs off the market because they want blank tape or recording equipment to carry a royalty tax, despite U.S. copyright law acknowledging the consumer's right to tape prerecorded material for private use.



1-800-282-TAPE

Interfaith prayer service for peace in the Mid-East

An Interfaith Prayer Service for Peace in the Middle East will be held on Tuesday, September 18 at

12:15 p.m. in room 150 of the Campus Center. Representatives from the Christian, Jewish and Islamic communities will offer prayers for peace from their own traditions. The Rev. JoAnne Roberts Dyson, Associate Pastor of Yorkminster Presbyterian Church, will preach.

All students, faculty, and employees of CNC are invited along with their friends. The Service, sponsored by United Campus Ministries, will last about 35 minutes.

Battle reporting campus crimes

Courtesy Of College Press Service

Two more student papers have opened battles to get their schools to let them report crimes on their campuses.

In Michigan, Oakland University's student paper, the Oakland Post, sued the university in June, demanding the release of a campus police report about the May kidnapping and rape of a student in a campus parking lot.

On the day the matter was to go to court, the school agreed to open the information to the journalists.

Similarly, student reporters at West Virginia University in Morgantown are trying to pry complete crime reports from the campus police department.

When you party remember to...



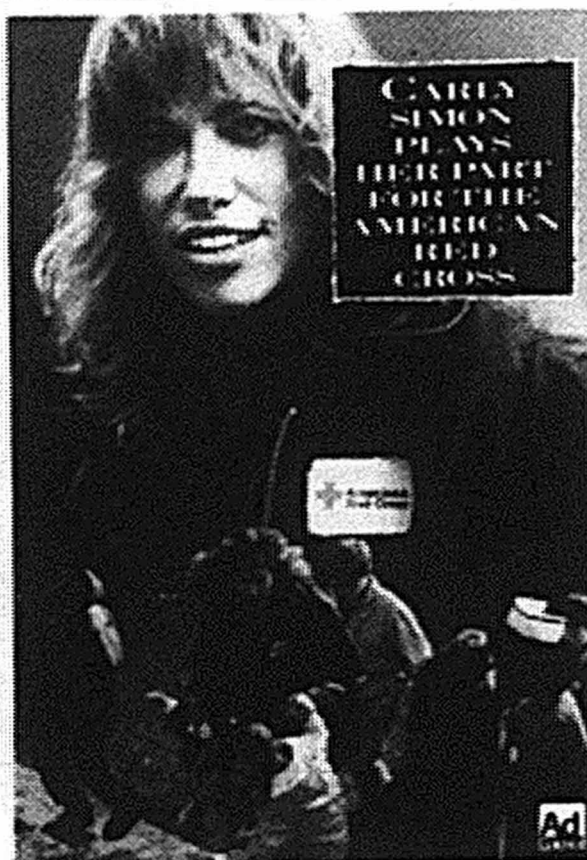
Don't get wrecked. If you're not sober—
or you're not sure—
let someone else do the driving.

A message provided by this newspaper
and Beer Drinkers of America



National Headquarters
150 Paularino Ave., Suite 190
Costa Mesa, CA 92626
714/557-2337
1-800-441-2337

Beer Drinkers of America is a non-profit consumer membership organization open only to persons over the age of 21.



PLAY YOUR PART

American Red Cross

BE A RED CROSS VOLUNTEER



U.S. DEPARTMENT OF STATE
U.S. INFORMATION AGENCY
U.S. DEPARTMENT OF COMMERCE

Career Opportunity

THE FOREIGN SERVICE WRITTEN EXAMINATION

Saturday, October 27, 1990

Applications must be received by
September 21, 1990

The Written Examination is the initial step in competing for a career as a Foreign Service Officer.

Applicants for the examination must be:

- At least 20 years old on the date of the examination
- United States citizens
- Available for worldwide assignment

You may obtain further information and an application from your Campus Placement Office or by calling area code (703) 875-7490, or by writing:

The Recruitment Division
U.S. Department of State
P.O. Box 9317
Arlington, Virginia 22209

• AN EQUAL OPPORTUNITY EMPLOYER •

You're smart
enough to know
the difference
between perestroika
and glasnost.

And you're
still smoking?

Tape-A-Quarter Classifieds

Announcements

Attention all SGA hopefuls. There are still positions open for senatorship. Remember 1 semester experience needed to run for offices. Inquire in CC229 or 232.

Clubs

SPANISH CLUB to meet Wednesday the 26th of Sept. at 2 pm in Wingfield 203.

Housing

Alpine Lodge. Completely and attractively furnished dorm-house limited to and designed for female college students. One mile from CNC. Semi-private rooms now available. \$150 per month semi-private room (per person), \$200 - 220 for private rooms (plus \$60 maintenance fee). Washer, dryer, color TV with cable, completely equipped kitchen with microwave, major housecleaning provided. Non-smokers only. No pets. Contact Ron Mollick, Biology Dept. (594-7123) or Beth Mollick (599-2702); evenings and weekends call 595-5074. Owners do not live on premises.

Large home with den/fpl. to share. Female students only (in Hpt.) Very nice and much room to spare. \$250 mo. 1/3 utilities. LR, DR, Kit, porch, den, fenced, 2 Full bath, 1/2 vanity. Call 723-0863.

For Sale

1981 Olds Delta88, Excl. condition, V-6, \$1,000. Gosnold 211 or 898-6944 (night).

For Sale - Classic Volkswagen Bug. Excellent Condition. Must see to appreciate. Inquire at CC 228 or call 827-7156.

Job Offers

"Campus Representatives needed" Earn free trip and big commissions by selling vacation packages to Cancun, Mexico, Nassau/Paradise Island, Bahamas & Jamaica. For more information call toll free in or outside Connecticut at 800-283-8767.

Anyone interested in writing for The Captain's Log, please stop by the office today at 4 pm. Room CC 223.

Energetic person to be a representative for Coppertone Springbreak trips to Cancun, Daytona, Nassau and Jamaica. Best programs available ANYWHERE. Great incentives and free trips possible. Call for more information...1-800-222-4432 and ask for Brenna or Bruce.

Heritage Auto Parts needs daytime drivers full or part-time. Call Dave Wood -- 249-0794

WAITRESS/DANCERS Wanted, Part time, Mega Tips, Flexible hours, No nudity involved. If you look good, apply in person at the Forum - 9956 Warwick.

Music

Guitarist looking for other musicians to jam with and possibly to form a band. Dead heads preferred but definitely not essential. Improvisational skills a must. Call Chris Howard at 873-2485.

Miscellaneous

Anyone interested in traveling to Europe over X-mas break, call me. If we have enough participants we are eligible for reduced airfare. Peggy Bernhardt: 868-0794.

RESEARCH INFORMATION
Largest Library of Information in U.S. - all subjects
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TOLL FREE HOT LINE **800-351-0222**
In Calif. (213) 477-8226
Or, rush \$2.00 to: Research Information
11322 Idaho Ave./#206-A, Los Angeles, CA 90025

Person to Person

To a nightengale with loving admiration from a White Crane.

Tom, Matt, Jeff and Tim - you festive studmuffins! It's just too distracting working with you guys! Here's to a great and productive semester.

AKY brothers, let's make this semester the best ever! All it takes is a strong, united effort. No problem for us! In U and I...Madeleine.

Anna, babe, I had a most excellent time Saturday. Please don't smile. Thanks! Hi Maddie, Kim, Penni, and Squirley. Anna, my love extends out to you!

Dougie-poo, if you want a date to have your way, leave a message and make my day. Another date, I will swallow, pretty soon, a ring will follow.

EK - I Love You, hon. Things will be better soon. Just hang in there. Love, BMW

Hey SOL brothers and sisters, just sending a big hello and a hug your way! Love Maddie.

TAPE-A-QUARTER CLASSIFIEDS

Want to sell something?
Want to buy something?

or

Just have something to say
Then do SOMETHING about it!

Just fill out the coupon, tape-a quarter to it, and drop it in the LOG multi-purpose box located by the stairwell at the Campus Center theatre entrance. You could reach the entire CNC community!

NAME (REQUIRED)

PHONE # (REQUIRED)

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