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# The Marshall University Parthenon

Wednesday, Nov. 15, 1989

HUNTINGTON, W.VA.

Vol. 91, No. 38

## We remember . . .

*"They shall live on in the hearts of their families and friends forever, and this memorial records their loss to the university and to the community."*

*Fountain inscription*

By Kim Sheets  
Reporter

Keith Morehouse sees the 1970 airplane crash that took the life of his father, Gene Morehouse, the Thundering Herd's sports information director, and the lives of 74 other people, including many from the Marshall community, with a unique perspective.

"I think that in the last 19 years my recovery from this plane crash is kind of parallel to the fall and rise of the Marshall football program itself," Morehouse said. He spoke at noon Tuesday at the 19th annual Marshall University Memorial Service at the Memorial Student Center Plaza.

Morehouse compared the Marshall football comeback to the recovery of the community and the family and friends of the 75 victims during the past 19 years after the crash.

"The football program and the university have come full circle since Nov. 14, 1970," Morehouse said. He pointed out the new construction on the university's campus.

"When they announce the attendance figure at each home game, add 75 people to the count because I guarantee they'll be there. They have reserved seats," Morehouse said. "Those 75 people, my friends, make up the finest cheering section."

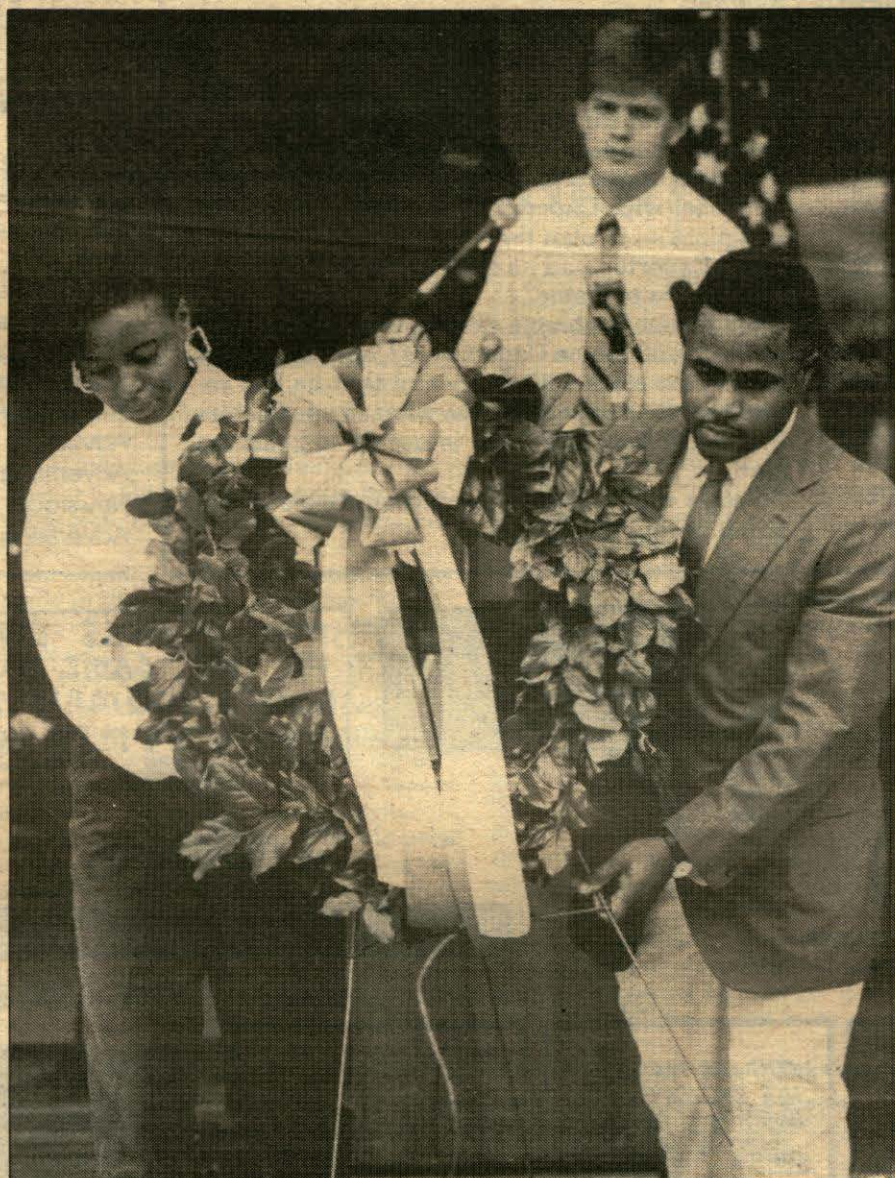


Photo by Chris Hancock

Melissa Koreen Connors of St. Louis and Deiongeio M. Brown, Atlanta senior, placed a memorial wreath at the base of the fountain.

See REMEMBER, Page 8

## Credit adviser: Building your credit history can be tough

By Scott A. Cosco  
Reporter

Charge now, pay later. There is more to credit cards than simply an exchange of money.

Every time a person charges a purchase, he or she is establishing a credit rating, according to Mark Napier, credit card manager at First Huntington National Bank.

Most college students have at least one credit card and the average household has four to five credit cards, Napier said.

More and more credit card companies are offering their cards to college students. Citibank has a program geared specifically toward college students, Napier said.

"As long as you can prove you are a full-time student, you will be considered for credit," Napier said. "At First Huntington, we have a more stringent criteria on acceptances."

When a student first receives the card, if the student is not careful, credit card usage can become an obsession, said Steve Hensley, director of counseling services at Marshall. "I have counseled many students, and charging on a credit card is an addictive personality behavior."

In essence, people charge on their cards and then aren't able to pay during the time allowed and this develops bad credit.

This is where the Credit Bureau comes into play.

The Credit Bureau is a bank of information which stores credit files of consumers. Each bureau is assigned a certain number of counties. The bureau then maintains files on the people in those counties.

Included in Credit Bureau information is the credit rating of the consumer. A credit rating is determined by whether the consumer pays the monthly balance on time or by how late the balance is paid.

If a consumer pays the bill even one day past the due date, a rating of the number two may be assigned on that particular account. If a 1 is listed by the consumer's name, that means the monthly balance is paid on time, one to 30 days late receives a rating of 2, 60 days late is a rating of 3, 90 days is a 4 and 120 days late receives a 5.

"If a student would reach the stage of not being able to pay his monthly balance, an arrangement could be worked out between the student and the creditor," said Jim Goodall, general manager of the Credit Bureau of Huntington, Inc. "The creditor will work with you because they have made an investment in you."

If a person doesn't pay a balance over a period of time, the bureau is faced with three options.

The bureau can write the consumer off as a loss, which means that the business will

See CREDIT, Page 8

## Nitzschke disappointed with state cuts

By David L. Swint  
Reporter

Marshall President Dale F. Nitzschke is disappointed in Tuesday's executive order by Gov. Gaston Caperton to cut state funding.

Nitzschke said he learned of the order through a Monday night phone call from *The Herald-Dispatch*. "We have had no time to deal with the issue at all," Nitzschke said.

The order, signed Monday, calls for a 3 percent cut in all departments, agencies and related boards and commissions in

the executive branch of state government.

The West Virginia Department of Education has been excluded from the rest of the state agencies, and will have a 2 percent cut in spending for the remainder of the year.

Total cuts will amount to more than \$42 million.

Since more than one third of the fiscal year has passed, the actual cut will amount to 4.5 percent at Marshall, Nitzschke said.

In the Nov. 14 issue of *The Herald-Dispatch*, Nitzschke said Marshall receives about \$27 million in state funding, a little more than half its total budget. Proposed cuts would amount to more than \$800,000.

No thought has been given to where the cuts will occur concerning campus spending. Nitzschke said he wants to meet with several groups such as Faculty Senate, Classified Council and Student Government Association before any decisions are made.

Nitzschke also was not sure of the impact of state cuts on the West Virginia Board of Trustees' proposed 1990-91 budget of \$194.04 million recently passed on to Caperton.

Nitzschke said the state could expect an additional deficit of \$200 million next year.



# Opinion

## Even with record tax increase, Caperton can't balance budget

We've seen this before.

Gov. Gaston Caperton sliced \$42 million from the state's current budget Monday, including a 3 percent cut for higher education.

It seems that only yesterday former Gov. Arch A. Moore was standing before his podium in Charleston, draped in authority, as he solemnly announced emergency cutbacks in state funds.

Moore, a Republican, would blame an uncooperative Democrat-controlled Legislature. Legislative leaders would retort that Moore based his budget on unrealistic tax collection projections.

Caperton won a landslide victory over Moore in 1988, largely because voters tired of hearing of squabbles between the branches of government.

But about halfway through Caperton's first budget year, Caperton's "Partnership for Progress" has fallen \$26 million behind estimated revenue. And Administration Secretary Chuck Polan predicted a \$200 million budget deficit by July 1.

This places an unfair burden on Caperton's now-irritated "partners," including higher educa-

## Editorial

tion.

Who do you blame now?

Caperton had all the tools that Moore lacked. The Legislature, thrilled to have a Democratic governor, handed Caperton a record tax increase, including taxes on food. Legislative leaders regularly met with Caperton — sometimes over beer and pizza — to plan the year's budget.

But Caperton had no better luck than Moore.

So who is to blame?

We thrust the blame exactly where it belongs: on the lap of Gaston Caperton. If Caperton cannot govern the state with every tool that he had requested, then it only proves what his detractors have said since 1988: He is not fit to head the state.

Voters will remember the incompetence of this administration in 1992.

## Corrections policy

Errors that appear in *The Parthenon* may be reported by calling 696-6696 or 696-2522 or by stopping by *The Parthenon* newsroom, Smith Hall Room 311, weekdays between 8 a.m. and 4:30 p.m.

Factual errors that appear in *The Parthenon* will be corrected on the Opinion Page as soon as possible after the error is discovered.

## The Parthenon

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## The Comics

### B STREET



REALITY2

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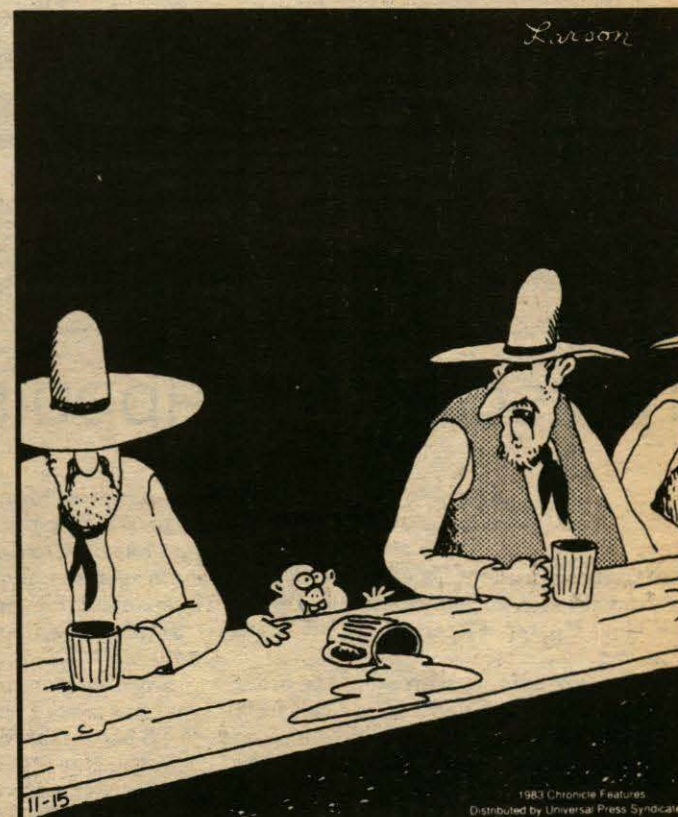
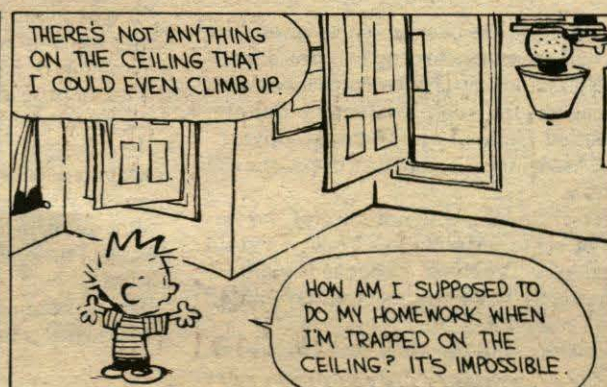
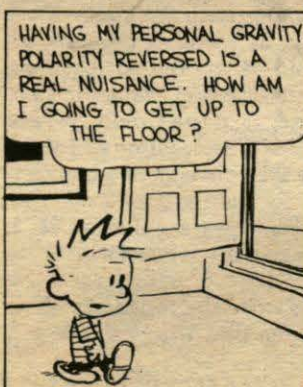
by JON CALDARA

THE FAR SIDE

By GARY LARSON

### Calvin and Hobbes

by Bill Watterson





# Readers' Voice

## Haven't we heard enough about MAPS

To the editor:

During the past week we have noticed a trend with regards to editorials published in The Parthenon. It seems that there has been a nasty verbal war escalating between MAPS and Staff Editor Jeremy Leaming. On this subject we must present our views.

First and foremost, we are sick and tired of opening *The Parthenon* and seeing such titles as "MAPS demand columnist's firing" and "the Parthenon editors biased against MAPS." We have nothing against one's views being expressed and we certainly respect the constitutional rights of all U.S. citizens to have their own views. But we do not respect the methods in which certain groups express their views. It is a predominant characteristic of radical groups, both left and right wing, to use a show of force to express and set their views into motion. Attacking one man in order to gain prestige and a larger following is one of the lowest forms of expression. Jeremy Leaming is not the problem of the social work program nor is President Nitzschke. The fact that a self-proclaimed "peaceful action group" would result to the tactics of mudslinging gives insight to its true nature.

Now please don't construe our opinions in the context that we are defending Mr. Leaming. He can do that himself. We are protecting the establishment. *The Parthenon* is for the students, not for the faculty members and adults who run certain organizations and are dissatisfied with their performance. It seems that these individuals want to overturn the establishment because its views contradict theirs.

The fact is that MAPS, a "peaceful bunch," is demanding an editor who is pro-MAPS, pro-socialism, and pro-everything else that is associated with order. They don't respect the rights of anyone who does not believe in socialist tendency of government. They don't want people to hear negative comments about their organizations for fear that they may lose support. MAPS must think that they have a majority of student support. We believe that they look but they do not see. They don't see the fact that they are a minority and not a majority group. They don't see the fact that their extreme left-wing views do not follow the contemporary thought of mainstream America. And they won't let themselves see the fact that people don't want to hear their stale rhetoric day in and day out. You can't manipulate *The Parthenon*, attack its editor, insult the President and expect to gain popular support. Marshall students aren't stupid and can see through the facade.

In retrospect, we are sorry that we took up valuable space in *The Parthenon* with this letter. But a defense of what is a working and properly functioning establishment is in order. We sincerely hope that these articles will cease, but we are afraid that they won't. Groups such as MAPS, paranoid as they are, always feel the need to get in the last word and muffle the views of others without regards to other individual rights.

Pat Speelman  
Convoy, Ohio, freshman

To the Editor:

*"Anger is a wind which blows out the lamp of the mind."*

*An anonymous proverb offered as advice to the members of MAPS*

Kenneth R. Blake,  
Huntington graduate student

## Letters policy

The Parthenon welcomes letters concerning the Marshall University community.

All letters to the editor must be signed and include the address and telephone number of the author.

Letters should be typed and no longer than 250 words. The Parthenon reserves the right to edit letters.

## Reporter misinterpreted comments

To the Editor:

Recently *The Parthenon* presented a series of articles exploring the activities of Marshall Action for Peaceful Solution, MAPS. I was interviewed over the phone by a reporter in regard to my involvement with MAPS during 1985 to 1987 prior to my transfer to Macalester College in St. Paul, Minnesota. The interview was printed on Oct. 31.

I am appalled by the representation of my words in the campus newspaper. The reporter misquoted me as saying that MAPS is less active at Marshall than at Macalester, that they are less vigorous and use less direct action attacking issues of racism and sexism on campus. How the reporter could have so severely misinterpreted my own words remains a mystery to me. I hope to now be able to set the record straight.

The intent of my language was to point out the different worlds in which the two college student bodies exist. At Marshall MAPS is coping with the problem of getting people on campus to realize there is a problem with racism and sexism and that the students and faculty have a responsibility to take action to combat these and all dis-

criminating "isms." At Macalester the debate and activism more often focuses on people who have recognized to some extent their own internalized racist and sexist attitudes and the institutionalized structures grounding of these issues and are now attempting to participate in workshops to learn how to change their own attitudes and how to fight the system that has created and promotes the problems. Curriculum for classes in say history or political science at Macalester include not only the history or political acts studied on any campus but also the roles and perspective of Afro-Americans, women and other minorities. When I left Marshall, the History Department offered one class in women's history. At Macalester you can have a core when you graduate in gender studies at the same time Marshall is trying to eliminate its social work program. It's not that Macalester is perfect; no, it is as far from that as the continuing battles over these issues on campus indicate. Nor is it that Marshall is all negative; there are many excellent professors promoting critical thought and there is a visible student activist group working for change. It is ironic that my words were used as an attack on

MAPS when their point was to support the efforts of that organization. The difference is that Macalester has acknowledged that the system must change while Marshall still resists recognizing homophobic, racist, and sexist attitudes are a problem for each and every one of us; one we are obligated to fight.

When the reporter ended this misquoted paragraph about my thoughts on MAPS she wrote, "Other students look more favorably on MAPS." This I resent most of all. I was active with MAPS when they demonstrated against the KKK in Bluefield, West Virginia, and when they went to Washington, D.C., to protest funding the Contras and building SDI. Now they are fighting problems in their own backyard; perhaps the hardest place to change and the most necessary work if we are to live in a better world. I support them wholeheartedly for I believe the ramifications of their efforts extend far beyond the boundaries of Marshall University; a victory for MAPS is a victory for us all whether we are open-minded enough to believe that today or not.

Emily Stewart  
Former Marshall Student



## ANSWERS?

A. A SCENE FROM THE BERLIN WALL.

B. CUSTOMERS AFTER THEY WERE TOLD THAT THEIR FINE COFFEE HAD BEEN REPLACED WITH FOLGER'S CRYSTALS.

C. A PEACEFUL MAPS PROTEST.





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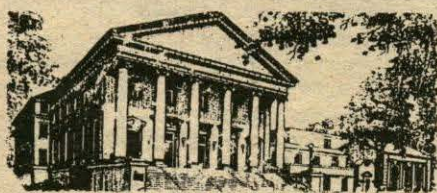
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## Two students report Towers East assaults

By Jennifer Y. Scott  
Reporter

Two students reportedly were assaulted by five men in two separate incidents in Twin Towers East stairwells early Monday evening.

The MUPD responded to an injured person call at 8:29 p.m. in TTE. Police reports said the injured student was unable to focus his eyes after being pushed head first into a wall.

The report said the victim was walking up the TTE stairwell when five men passed him. Before the last man had passed the victim the second to the last man allegedly pushed the right side of the victim's face causing him to slam his head into the wall.

The victim was unable to describe his assailants to the police. A search of the stair-

well and lobby areas produced no suspects.

A second assault was reported by David Trader, TTE head resident adviser, at approximately 9:35 p.m. The second victim talked with Trader before calling the police. He told the police he was on the sixth floor fire escape when five men approached him and asked if he knew where to locate another TTE resident.

The victim reported being struck by the fist of one of the men from the side, another punched him from the front, and another suspect kicked and pushed him.

The student reported the suspects as being large, with one wearing a green shirt and another wearing combat boots. He said he could identify one of the suspects and is willing to obtain a warrant for battery.

The MUPD currently is investigating the incidents.

## BOT committee extends search for first chancellor

By David L. Swint  
Reporter

The West Virginia Board of Trustees' search for its first chancellor has been extended to the end of November, A. Michael Perry, chairman for board affairs, said.

With board member Dr. James Rowley serving as acting chancellor, the search committee has the luxury of making sure the search is thorough, Perry said.

More than 40 applications have been accepted so far for the position, and the initial committee screenings should begin during the first part of December, Perry said.

Additional investigations will be conducted until the committee can get recommendations down to 3 to 5 people, Perry

said. There are no specific requirements for the position, but rather a number of things to consider for qualification.

"We think there is a specific person who can work within the university and the university system on one side, the Board of Trustees on another and the university presidents on another," Perry said. "The position will require a person with a lot of talent."

Rowley is not one of the applicants for the position. He considers himself too old to take the position full-time. He is 64 years old.

"I've enjoyed working with the board, but I want to spend my last year as an administrator (before retirement) with the College of Graduate Studies," Rowley said.

## Council rejects weapons ordinance

By Sara Stalnaker  
Reporter

Huntington City Council voted 7-4 Monday to defeat an ordinance regarding the regulation of the possession of dangerous and deadly weapons where the public safety and welfare are threatened.

James Ritter, council representative for District I, spoke on behalf of his constituents and said he believed the regulation to be an "unnecessary ordinance."

Council member Bill Taylor said, "It's a waste of time. We're adding a law onto the

books and we're not enforcing the ones we have."

Steven Galock, the Dunbar lawyer who drafted the ordinance, answered questions about specific wording of the document, regarding such phrases as *mia culpa*, meaning "intent to harm." He said, "If there is no intent, there is no guilt."

One Huntington native, Ray Gardener, said he felt council was trying to deny him the right to bear arms, which is protected by the Constitution of the United States.

Another Huntingtonian said he did not feel some council members were informed enough to vote on such an issue.

## SGA election draw forces run-off

Students in the College of Liberal Arts can help break a tie today for one remaining Student Senate seat.

SGA is conducting a run-off election from 9 a.m. to 2 p.m. near the second floor south entrance of Smith Hall. Last week's election ended in a tie.

Rodney D. Davis, Grantsville sophomore and criminal justice major said, "If elected I would work to achieve progress in areas deemed important by the student body. As a COLA senator, I would look to achieve a better awareness of and for the students of this college. I would not exclude my interest for the university as a whole. Progress

on the whole will obviously benefit each college. My hope is to represent students and voice their opinions for everyone's benefit."

Lisa L. Naylor, Huntington sophomore and political science major said, "As a senator I would work for unity of students on campus. Students become part of sororities and fraternities, but don't socialize with non-Greek students. Also clubs with similar interests can unite to further their causes."

Students need to show their activity card and validated Marshall ID when voting in tomorrow's election.



# Faculty Senate growing with present leadership

By Jodi Thomas  
Reporter

After a period of "turmoil," with no office, secretary, or computers, the Faculty Senate is "off and running," according to Rainey J. Duke, former president of the senate.

Duke said the senate, which replaced the University Council and its 10 standing committees, is a far better system.

"Before when the University Council would say something to the Legislature, it was like 12 people saying 'hey' to the whole legislature," Duke said. "Now, the Senate has a much stronger voice."

Though the senate has only been in existence for two years, President Kathryn H. Chezik said she thinks it has been effective.

"We are still in the fledgling stage, but I think we are coming along as well as we had thought," she said.

Although Chezik said she is pleased with the progress, she would have hoped for more faculty involvement.

"The faculty is not as involved, and we are not as active as we could be, but we haven't maximized the full power of the Senate yet," Chezik said.

"The legislative part of the senate runs very smoothly, because the standing committees were already established in the University Council," Chezik said. "Much of our agenda comes from the committees."

Chezik said her goals deal with the faculty.

"My main goal is to get the faculty more involved with the senate," she said. "I want the faculty to see the senate as something that gives them power."

Duke said she is pleased with Chezik. "I'm very glad she became the senate president. She is organized, intelligent and I'm proud that she is my successor."

# Committee appointed to review curriculum after decades of use

By Jodi Thomas  
Reporter

Four additional members were appointed to the Core Curriculum Committee Thursday at the Faculty Senate Executive Committee meeting.

The new members will work with the representatives appointed to the committee, according to Kathryn H. Chezik, senate president.

Each college has one representative on the committee and there are four at-large members.

The committee will be "reviewing the core curriculum as it currently exists and making revisions to it," Chezik said. Chezik said she hopes the committee

can start reviewing the curriculum by the end of the fall semester.

"As far as I know, it (core curriculum) has not been reviewed for at least 20 years," she said.

Members of the committee include Dr. Michael L. Little, College of Science; Anne B. Todd, Community College; Dr. Dallas Brozik and Dr. Jamil M. Chaudri, College of Business; Bahiyyih Fareydoon-Nezhad, Library; Dr. John H. Mead and Dr. N.B. East, College of Fine Arts; Dr. Roscoe Hale and Dr. Carolyn M. Karr, College of Education; Dr. Jane C. Fotos, School of Nursing; Dr. Charles O. Lloyd and Dr. Marilyn Davis-DeEulis, College of Liberal Arts.

# Honors courses to use multiple profs

By Jayson Matthews  
Reporter

A new method of presentation of honors courses will combine professors from different backgrounds, according to Dr. Rainey Duke, assistant provost.

History and physics professors will teach Honors 395: The Nuclear Age. The course examines issues relating to nuclear weapons. The class will address the nature of nuclear weapons and their delivery, the history of development and strategies for use, current strategic considerations, and future options, according to literature distributed by the Honors Council literature.

Religious studies and philosophy professors will teach Honors 480: The Ethics of Power. The course will address questions about the relation of moral concerns and the exercise of power in a technological era. Hans Jonas and Michel Foucault are two leading voices in setting forth the terms of the discussion. A detailed examination of

their writings will form the core of the class, according to the literature.

Education and history professors will teach Honors 396: Gender and Education in Preindustrial Europe and Contemporary America. The course will examine the role of gender in education through a comparative study of the issue in preindustrial Europe and contemporary America. Students will read a wide range of literature concerning gender and education as well as field research.

Honors 481: The Holocaust-History from a First-Hand Perspective will be taught by a published Holocaust historian who has lectured widely on the Holocaust through first-hand testimony. The course will provide a historic overview of the Holocaust, tracing its roots in European anti-semitism and the precarious political situation of post-World War I Germany. The course will also examine the spread of Nazism throughout Western Europe and focus on the annihilation of 6 million Jews.

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Applications for Resident Advisor Positions for Spring Semester 1990 are now being accepted.

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# Prof, GA awarded grant to preserve history

By Jack Bailey  
Reporter

Most people look forward to weekends so they can relax, but for two members of Marshall's Department of Geography coming weekends will bring nothing but work.

Margaret Gripshover, assistant professor of geography, and Christa Smith, a graduate assistant, have been awarded a \$10,400 grant from the Kentucky Heritage Council for historic preservation research.

According to Gripshover, "The grant is to research the Hyden, Kentucky area in Leslie County. Christa and I will probably do the bulk of our fieldwork on weekends because it takes two hours to drive there."

Gripshover said, "The survey will provide data to identify patterns and trends in the architecture of the Leslie County landscape."

"When the survey is completed it will provide a list of properties that are suitable to nominate to the National Register of Historical Places."

Gripshover said the area wants recognition from the National Register for several reasons. "If the area is declared a historic district, then tourism in the area will increase a little. Also, property in the area

can qualify for certain tax breaks."

One of the main buildings to be surveyed is a frontier nursing school. "The school is a pretty significant structure. It was started in 1928 as a place to study to be a midwife, and it is still in operation," Gripshover said.

Gripshover and Smith have been ready to start on the project for over a month now,

but have been delayed. "They have had some flooding in that area over the past month, but we are finally ready to start," Gripshover said.

"We will probably do field work every weekend for the next month, and then start to write our report with recommendations," she said. "The whole process will probably

take until March."

Historical surveys are not new to this pair. Gripshover said they both had been working for at least four or five years with various research projects.

"We have worked on projects in the downtown Huntington area, as well as east Huntington, and in Ashland," she said.

## MICHAEL'S COMICS

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# Sports

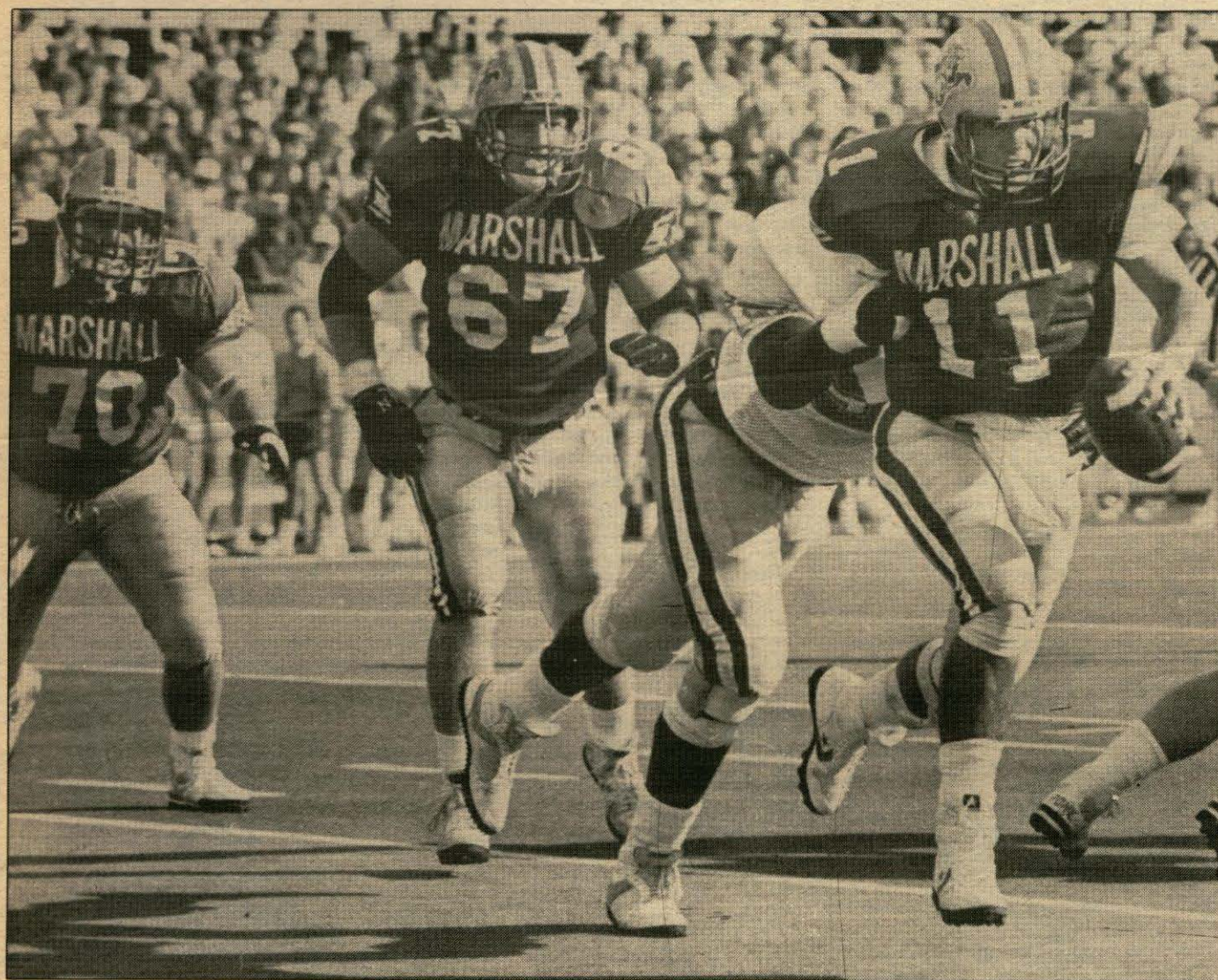


Photo by Chris Hancock

## Just barely...

John Gregory escapes the grasp of a Catamount defender during the last home game on Saturday. Gregory was named Southern Conference Player of the Week.

## Walleyball tourney set for Friday

A volleyball game where the ball is still in play even after it's out of bounds? Yes. It is a game called Walleyball.

A Walleyball Tournament Friday will introduce the new intramural event while helping raise money for representatives to attend a national conference, according to Sissy Isaacs, tournament director.

Walleyball is like volleyball, but is played on a racquetball court, Isaacs said. "It's easier than regular volleyball, if you mess up and hit it off the wall in regular volleyball it will be out of bounds but in walleyball it can just stay in."

Walleyball won't be a formal part of the intramural program until Feb. 10. It is played every Wednesday night from 7-9 p.m. "We have a club not recognized by the university as a club. We are just strictly recreational," Isaacs said.

The tournament is sponsored by Health Center One. Teams must have three players from Marshall with one female. Registration costs \$10 and ends Thursday at noon. The tournament starts Friday at Henderson Center and continues until Nov. 20.

"The recreational league will consist of those people who are not necessarily highly skilled and the advanced league will be for the more skilled players. It's up to you to choose your league, but the intramural office reserves the right to alter it," Isaacs said.

The tournament is a fund-raiser for game supervisors and graduate assistants to attend the National Intramural Recreational Sports Association Conference in Myrtle Beach, S.C.

## Southern Conference Standings



	W	L	T	Pts
Furman	6	9	0	183
Appy St.	4	2	0	142
Marshall	4	3	0	166
E. Tenn St.	4	3	0	161
UT-Chatt.	2	4	0	98
W. Carolina	1	3	1	84
Citadel	1	4	1	114
VMI	1	4	0	52

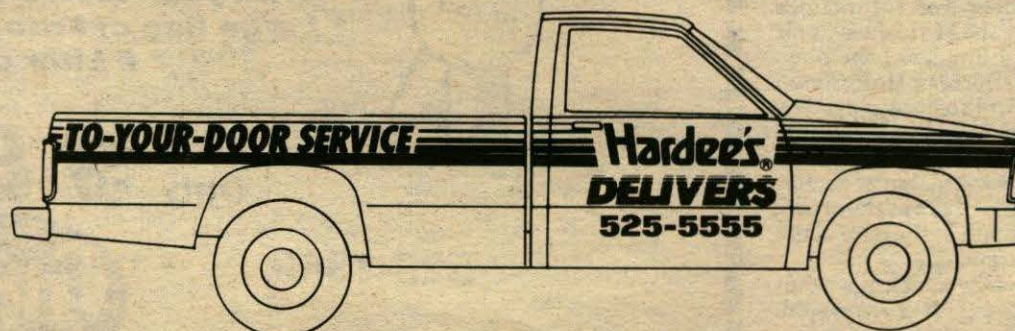
### This Saturday

Marshall at Georgia Southern, 1 p.m.  
 Appy St. at W. Carolina at 2 p.m.  
 Furman at Citadel, 2 p.m.  
 E. Tenn. St. at Samford, 1:30 p.m.  
 VMI at Tenn-Chatt., 7:30 p.m.

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# Credit

From Page 1

never receive the money that has been charged.

Another option is to sue the consumer for the money, in which case the creditor gets caught up in legal costs.

Third, the consumer can file for bankruptcy, which costs more for the consumer than the business. The creditor never gets the money the consumer owes.

Many people think bankruptcy is the way out but that is not always true, Goodall said. "If you file for bankruptcy your entire credit history is literally destroyed and the bankruptcy stays in your file for 10 years." Some attorneys tell people they will be free of their debts but this affects your credit for ten years and you end up owing the attorney \$600-\$1,000, Goodall said.

Goodall said if a person receives a rating of a 2, that person could have problems getting credit later. If a person would receive a 2, 3 or 4 rating, paying the total balance in full and closing out the account is a bad thing to do.

"If you pay the balance in full after receiving a rating of 3 or 4 and then close

out your account, you have frozen that particular rating for about seven years," Goodall said.

Goodall said the best thing a person could do if they receive a credit rating of a 2 is to begin paying on time each month. After a certain amount of time that rating can change.

Because of the Fair Credit and Reporting Act, every seven years a person's credit rating is cleared, Goodall said. However, that is a long time to wait if a student needs to buy something, he said.

Napier and Goodall said most students have little education about credit cards. "The only thing that kids know about credit cards is what they get from their parents," Goodall said.

"Most college students are scared of having no credit by the time they graduate, so they feel this need to develop credit and don't realize exactly what they are getting themselves into," Napier said. "At times a student can spend quite a bit of time trying to get a credit card and then in no time at all they can destroy their credit completely."

# Credit files can be disputed

By Scott A. Cosco  
Reporter

If you are denied credit, under the Fair Credit and Reporting Act you have the right to see your credit file and even dispute the accuracy of the file, according to a Huntington credit bureau manager.

James Goodall, general manager of the Credit Bureau of Huntington Inc., said, "If a person feels the accuracy of their file is incorrect then the Credit Bureau will investigate the exact reason for the rating that was received."

The Credit Bureau calls the creditor and discusses the consumer's account.

After the investigation, if the consumer still disagrees, he or she must then write a consumer statement of 100 words or less.

This statement is placed at the end of the consumer's file and will stay there until the consumer asks for its removal.

Goodall said, "If a person would happen to be denied credit then he or she can come to the Credit Bureau within 30 days of receiving the denial letter. If the person comes to the bureau after the 30-day pe-

riod it will cost them \$10."

He said if changes are made to the file of the person denied credit, then a copy is sent to that person.

Goodall said people can see their credit file at any time, but it may cost them. "If a person would just decide to come in off the street and want to look at their file then they would have to pay \$10."

Goodall said the reasoning behind this is the cost of supplies and time.

The general manager refutes the image some have of a credit bureau. "We are always considered the bad guys to a consensus of the people. They always blame us for their credit problems." He said people create their credit problems not the bureau. "Many people think we sit here all day and create credit problems for them. We don't. In fact, we help them out by investigating their accounts for them if they are denied credit. So we are not as bad as people think."

Those interested in seeing their credit file can go to the Credit Bureau of Huntington Inc., 1327 Sixth Ave. The phone number is 529-2461.

# Shoot the target, get a turkey

By Terri Bowens  
Reporter

Winning a Thanksgiving turkey can be easy if you have 25 cents and a keen eye for shooting.

The ROTC is sponsoring a Turkey Shoot, Thursday from noon to 4 p.m. for Marshall students and employees.

Mike Metz, senior cadet in charge of special projects, said participants will shoot at a target and the person who comes the closest to the target's "X" will win one 10 to 12 pound turkey.

Metz said two different kinds of tickets will be sold. He said one type will be sold for 25 cents and those shooting will receive one bullet for each ticket they buy.

The second type will be for those who buy four or more tickets at once. He said these people automatically will be eligible in a random drawing for other prizes. Some of these prizes include Big Mac coupons from McDonald's, five free video rentals from

Electric Sun and Video Images, and a \$15 gift certificate from Kroger.

"These two tickets (policies) are used so if someone says, 'I can't hit the broad side of a barn,' then they still have a chance to win," Metz said.

Metz said the shoot will be in Gullickson Hall Room 16 and a .22-caliber rifle and bullets will be supplied to each participant. He said the limit is 12 shots per target.

Maj. Ralph E. Gehrki, assistant professor of military science, said the money from the turkey shoot will be used to benefit activities for cadets. He said one of these activities will be the commissioning banquet, a formal ceremony in the fall in which graduating cadets become officers.

Gehrki said a turkey shoot is being conducted because it is something the ROTC is capable of doing and something students will be interested in.

"It fits in with the season," Gehrki said. "Also, there is a lot of interest with students in marksmanship."

# Wiggin's

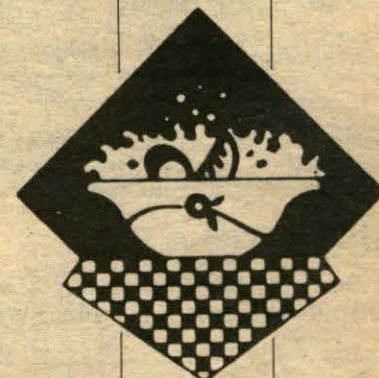
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# Remember—

From Page 1

Marshall will ever know."

The Rev. William Miller of Kenova gave the invocation and told the crowd Marshall is not alone in its grief. "We are surrounded by a network of love and compassion."

The program included the presentation of colors by the cadets from Marshall's Army ROTC program, the M.U. Mass Choir singing "What Shall I Render?", the playing of the bells by Roy Hoobler, Huntington senior and a trumpet solo of taps played by Chris Gibson, Hurricane sophomore.

Melissa Koreen Connors from St. Louis and Delongelo M. Brown, Atlanta senior, who both lost family members in the crash, placed a memorial wreath at the base of the fountain as it was turned off.

"A lot of students really don't know what that fountain is all about," Morehouse said. "They really vaguely know about the crash. For them to stop by, they learn a little bit and they understand what Marshall has gone through. I think it's great that the students turned out for it."

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