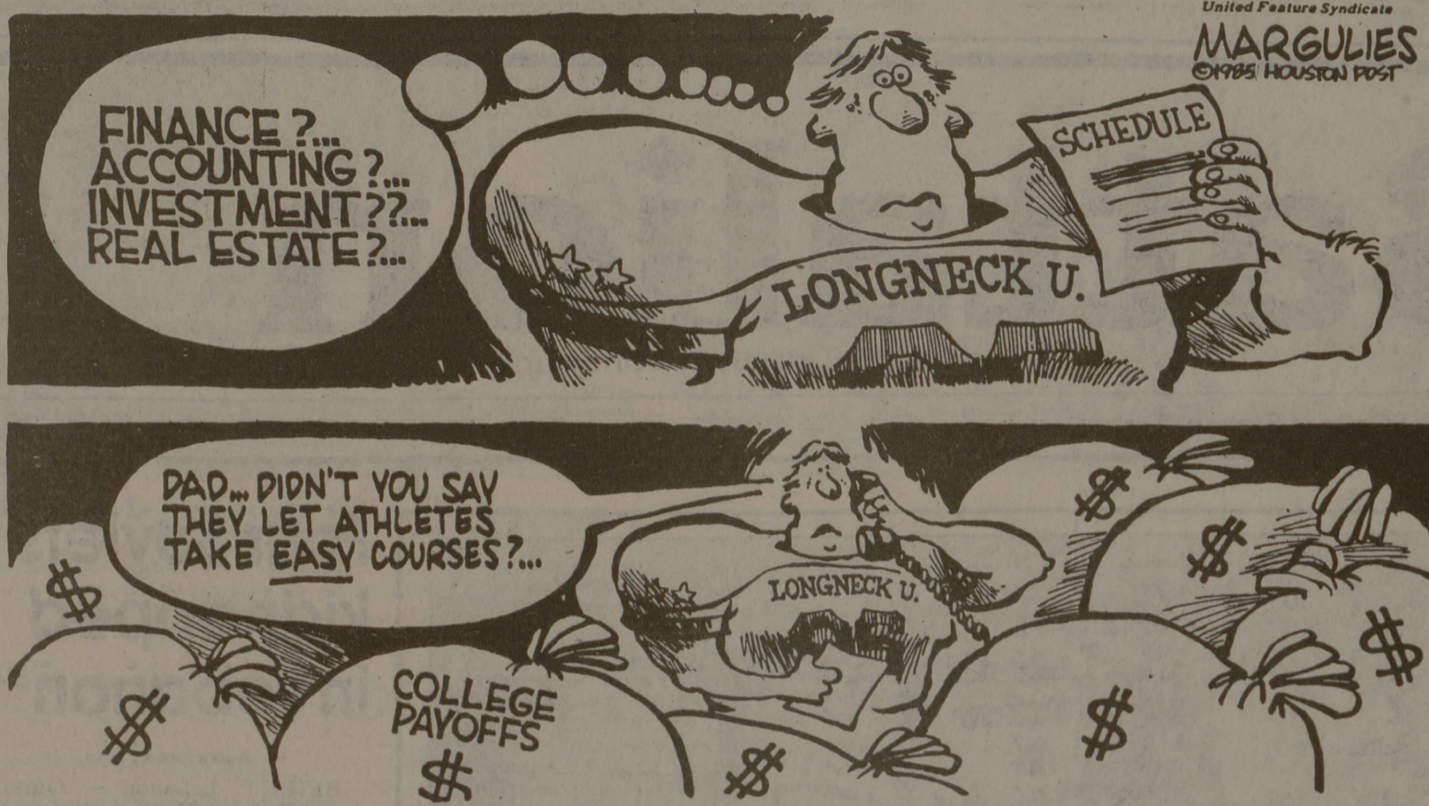


Opinion



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MARGULIES
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Come out of closet with CASH

"Charge it, is a four letter word."

Those were the first words I heard at the opening of the CASH meeting. CASH stands for Credit Abusers' Self Help. My wife and I were attending the meeting at the invitation of a friend.



John Hallett

Around the room were posters and banners proclaiming "Leave home without it" and "Only the Lord saves more than those who pay cash." The gathering loosely resembled an Alcoholics Anonymous meeting with a few exceptions. When a member was recognized, he would walk-up to the podium that served as a make-shift altar.

"Do you know me?" asked a man in a Pierre Cardin running suit.

"No," responded the audience.

"My name is Frank."

"Hi, Frank," replied the chorus.

"I'm a charg-a-holic, . . . I haven't used any plastic in three weeks."

At this point the meeting began to resemble a fundamental Christian church service with cries of "No plastic!" and "Cash only!"

Once the crowd started to quiet down, Frank began with his testimonial:

"It all started back in my junior year in college. . . . One of the campus clubs was distributing credit card applications to raise money, so I decided to fill one out and try my luck. I forgot all about it for several weeks until a friend received

his first card in the mail. The bank gave him a \$750 limit for starters.

"Naturally, he was anxious to use it so we headed to the mall where he proceeded to buy, buy, buy. Afterwards, he took me to dinner and proudly charged it when the bill came. . . .

"My card didn't come for another four weeks. Meanwhile, I anticipated its arrival. I found myself reading all the advertisements that came to my post-office box, the ones I used to throw out before. By the time I got my card I already had thought of a hundred ways to spend my limit.

"My first card had a limit of \$500 and naturally I was disappointed — I had expected a \$750 limit just like my friend. But somehow I managed to pull myself together and head for the nearest sporting goods store to buy some new tennis clothes. I didn't really need any but I figured, why not?

I didn't have any grand illusions that new clothes would miraculously transform me into Boris Becker's clone. After all, it's not how you play, it's how you look and let me tell you after I got done buying, I looked *mahvelous*.

"When the first bill came, I couldn't pay it all off so I just paid the minimum due. I wasn't worried about my balance, I didn't know any better. It wasn't long before I reached my limit.

"Well, that first card had whet my appetite, so I applied for two more cards. The minimum due on the first card was only \$30, so I decided I wouldn't have any problem with a few more. Little did I realize how long it would take to pay off the balance on three cards at 20 percent interest.

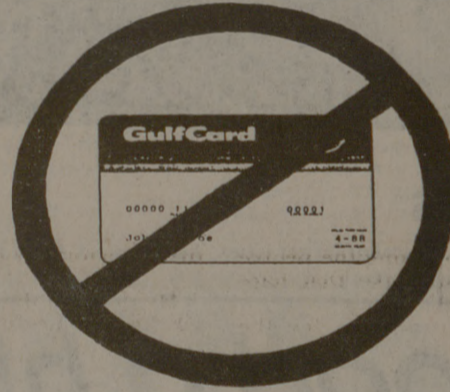
"By the time I graduated I had 10 credit cards and was what you might call a functional charg-a-holic. I was able to make the payments, but barely. Three days after I paid the minimum due, I was at the bank getting a cash advance so I could get by until the end of the month. It became a vicious cycle.

"Things really got bad a couple of years ago during the recession. Money got tight and I began to miss payments. Most of my creditors gave time to make good on my debts, the others enforced the fine print in the credit agreement and demanded payment on the entire balance. At this point my family tried to persuade to seek help. I refused.

"It wasn't until my wife left me for my

boss — who had an excellent credit rating — that I began to realize I was sick. I had gotten so that I fought off depression by going on spending binges. It wasn't easy but I finally had to admit to my friends and family that, yes, I was a credit abuser. . . .

"And I still am. Credit abuse is a sick-



ness that doesn't go away. We must avoid credit like recovered alcoholics must avoid alcohol, reformed gamblers must avoid gambling and recovered smokers must avoid cigarettes.

"Now I avoid business luncheons where credit might be used. I let my second wife do most of the shopping. With me it's strictly cash only and my life's better for it."

Well, after hearing such a moving speech I began to feel guilty. Though my problems certainly weren't as momentous as Frank's I realized I might be a latent credit abuser — I sometimes bought things on credit I really didn't need. Now was the time to come out of the closet.

The president of CASH stepped up to the podium and lead the congregation in a heart-warming rendition of "You Can't Always Get What You Want" while CASH officers began taking what looked like offerings. When the plate got closer to our aisle I realized they were taking credit cards from repentant abusers. I reached into pocket for my billfold and began to unload my credit cards but before I could drop them in the plate my wife grabbed the cards from my hands.

"Not on your life!" she screamed.

John Hallett is a senior political science major, a columnist and News Editor for The Battalion.

Mail Call

Letters to the Editor should not exceed 300 words in length. The editorial staff reserves the right to edit letters for style and length but will make every effort to maintain the author's intent. Each letter must be signed and must include the address and telephone number of the writer.

Big Kiss explained

EDITOR:

After reading the letter from Neil Harrison in the Sept. 24th issue, I feel it is necessary to reply to insinuations in his letter.

Harrison was an employee of KKYS Radio during the Big Kiss and knows fully well that the air time was donated by us as a public service. The MDA and the Corps of Cadets handled all of the money. I highly resent the insinuation that \$3,000 was spent on advertising as stated by Harrison.

The money was spent on T-shirts which were given away commemorating the event. I do not know if the MDA purchased advertising in The Battalion, The Eagle, etc., but I do know that they did not purchase advertising on KKYS or KBTX-TV, both of whom donated untold amounts of free advertising to this cause.

While a disgruntled employee who has been terminated is hard to control, we sincerely want the facts to be brought out in reference to the Big Kiss. I am sure that unnamed radio station mentioned, where Harrison now works, would have done the promotion for free (as we did). I do not know how many Aggies would show up for the Big Kiss, though.

According to our knowledge, nobody was admitted free, nor will they be admitted free next February when we will hold the 2nd annual Big Kiss for MDA.

Barry Turner
President
KKYS-FM 105

Don't ignore rape

EDITOR:

I would like to thank Michael Forbush for his informative, thought-provoking letter. Rape is such a hush-hush subject on this campus; in the police reports, I have never seen anything of where or when rapes occur.

Yet girls know it happens because posters and flyers automatically are up in dorm halls about date rape or an escort service. If no rapes supposedly occur on this campus, then why are these posters put up — for preventive measures? Why should preventive measures be taken if supposedly no rapes occur?

Sure, I've heard of rapes happening, but when and where? Things as such should not be kept a secret just to protect the reputation of the University. It seems that such a serious subject should be publicized directly such as to where and when they occur — not just flyers or speakers coming to give speeches about rape.

No names have to be published in police reports, if the rapes are reported, just the fact of when and where they happen so girls will know for certain these things do happen at A&M and not just hear about it by rumors.

I am concerned about this crime, and I'm sure others are, too. So why keep rape such a hush-hush subject?
Lisa Battles '87

Not a logical chop

EDITOR:

A woman must see a gynecologist at least once a year to check for various complications. These complications include: cysts, breast cancer, cancer of the ovaries and other parts of her reproductive system, various infections that can cause infertility, such as vaginitis, pelvic inflammatory disease, and chlamydia. The latter two are difficult to detect without testing.

There are about 11,000 woman students at A&M. There are 12 months in a year. So, approximately 900 woman students need to see a gynecologist in a month. And there are four weeks of five working days in a month. Thus, approximately 45 woman students need to see a gynecologist each day at A&M.

Unfortunately, this needed service is not provided at this so-called world-class University. One gynecologist comes one day every two weeks and can see only eight or ten patients each visit.

And this is without even touching on the health issue of birth control. As stated in the article of "Health Center Eliminates Sex Services," for a basic exam, a gynecologist charges \$45 and Planned Parenthood's rates are increasing.

So what's a woman to do if she can't afford the alternatives? And she gets raped on campus, who examines her? Maybe this wasn't the "logical place to chop," as Claudia Goswick, director of the A.P. Health Center, so quaintly described this act of discrimination.

Hey, Goswick, what are you going to say to the young woman who couldn't afford the alternatives to whose university hospital, to whom she has paid for medical services, the health center fee, would not give her an exam because you refuse to hire a gynecologist?

"Oh, you've got cancer? Are you're dying? Gee, sorry to hear. Maybe you'll get lucky in your new life and come back as a privileged male like me!"

Georgette Nicolaides

Human, congrats

EDITOR:

Congratulations to Laurie Hallett for writing the letter I should have written. I, too, was very offended by the chauvinistic comments made at yell practice. This my first semester as an Aggie and not wanting to be a "two percent" I decided to go to the first yell practice. I was having a good time until one yell leader started telling sexist jokes about a woman doing her "manly duty" and then "let's go out there and make Northeast Louisiana look like a bunch of women."

The majority of the crowd proceeded to "whoop" and clap at the yell leader's insipid remarks. The worst of all, many of the women present were "whooping" and clapping as well. Why would any woman cheer at such blatantly sexist remarks? Hats off to those women who did not "whoop" and clap. I don't know if this first yell practice was a tiresome indicative of Aggie spirit, but if sexism is an Aggie tradition, I think I'll remain a "two percenter."

Pamela Plotkin

Gays shouldn't be punished for AIDS

EDITOR:

In response to "The Sodomy Law Prevents the Spread of Disease" it is ridiculous to generalize and assume that all homosexual conduct is responsible for the spread of AIDS. Should we penalize monogamous homosexual couples who pose no threat of spreading a sexual disease or homosexuals who are free of the AIDS virus simply to place blame for a disease which, by matter of chance, spread from the African heterosexual community and began its onslaught among the American homosexual community?

Heterosexual acts also can spread disease. Using the rationale that homosexual conduct spreads disease and should be illegal, heterosexuals comprise a much greater share of the population and, consequently, a much greater risk of spreading an acquiring a sexually-transmitted disease.

Instead of placing blame for AIDS, we need to show compassion for those who are at risk and work together to find a solution to a problem without irrationally infringing upon the freedom of a special group of Americans.

Glenn Murtha '86

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MAYBE
NEW THIS FALL!
THE Z-TEAM
LIVE SENATE T.V.!

ALL DAY, OR WHENEVER THEY FEEL LIKE IT.