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Aggie credit union flourishing; membership steadily increasing

By KATHERINE COOPER
Reporter

The Texas Aggie Credit Union, open since May, is growing bigger everyday.

Joe Lloyd, a credit union teller, "We are receiving at least one new account a day."

Memberships are open to faculty, staff, students, former students and just about anyone affiliated with A&M, Lloyd says.

"Once someone is a member, someone else may open an account through his membership," Lloyd says.

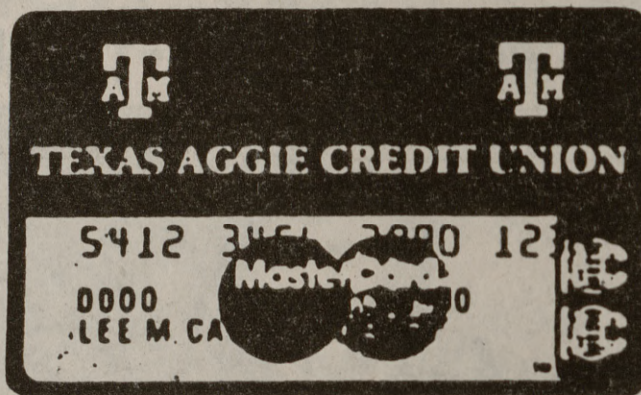
The credit union charges a \$25 membership fee.

After becoming a member, the door opens to Aggies for many financial opportunities, Lloyd says.

Every member is part of the union and is allowed a vote in the board of directors election, Lloyd says.

The credit union also offers checking accounts with no service charge to its members and offers interest on accounts maintaining a balance over \$300, Lloyd says.

The union offers money market accounts and IRA's, which they say stands for Incredibly Resourceful Aggie.



Other titles of accounts that display the union's "Aggieness" are the names of the certificates of deposits: Howdy, Hullabaloo, Gig 'Em, Reveille, Tradition and Spirit.

The union offers auto loans, unsecured loans, mortgage loans, home improvement loans and the maroon and white Texas Aggie Credit Union Mastercard.

Lloyd says the National Credit Union Administration insures the union's accounts for up to \$100,000.

Jack G. Fritts, credit union presi-

dent, says the union was started to help Aggies with their finances.

The student financial services committee did not feel students were getting financial services they deserved in the Bryan-College Station area, Fritts says.

Shelley Metcalf, director of financial services, says the credit union has processed 84 Guaranteed Student Loans.

Fritts says that in addition to financial services the credit union will be giving seminars to teach people

how to handle their finances.

These seminars primarily will be aimed at incoming freshmen who have never had a checking account before, Fritts says.

"We also want to help students their personal lives," he says.

The union also will offer classes teach women tips on personal finance "not to scare, but to caution the," Fritts says.

The credit union's goal is to provide a place for former students to deposit their money, he says. Some point in the future, Fritts says, the board of directors will be the unpaid directors to the creation of Former Students and Texas A&M Development Foundation.

The credit union is trying to provide a vehicle to respond to the needs of the University, Fritts says.

"We would like to restrict funds to academic needs," he says.

The credit union is supporting the athletic program through donations, not through direct contributions, Fritts says.

The union made a conservative estimate of a donation of \$1 million a year in 10 years, Fritts says. The donation more likely will be \$1 million a year, he says.

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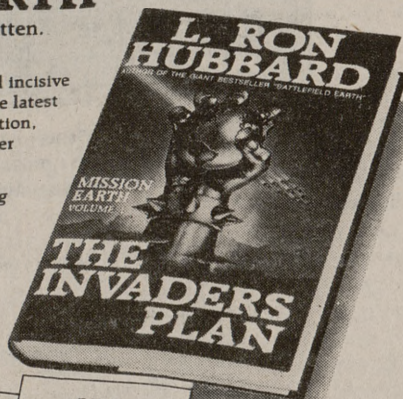
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Maestro leads orchestra's revival

Associated Press

HOUSTON — The Houston Symphony Orchestra, broke and near collapse two years ago, may be out of the red this season, thanks in part to a conductor who once was labeled a traitor and kicked out of his native Romania.

Maestro Sergiu Comissiona, 58, the symphony director since 1982, has helped turn the struggling, debt-ridden orchestra into a thriving major artistic force.

Now he has set out to reshape the entertainment patterns of the Bayou City.

About 250,000 people attended symphony concerts in Houston last year, but, for Comissiona, that's not enough.

"People here tend to put sports, dinner parties and concerts in that order on their list of things to do," the conductor says. "I want them to change their lifestyle to make music part of their daily lives. When they get out their books, I want them to put concerts first, then sports or dinner parties."

Comissiona made his conducting debut at age 18 in his homeland at the Bucharest State Opera. His career flourished until 1958 when he and his wife, Robinne, applied for exit visas to Israel.

Just 12 hours after they filed the applications, a voice boomed over speakers at the Bucharest concert hall, interrupting Comissiona dur-

ing a dress rehearsal. The voice screamed that he and his wife were traitors. They were given 20 minutes to leave the hall.

The Romanian government canceled a tax exemption, which was granted to Comissiona because of his artistic position, and ordered him to pay back taxes.

"When I had to sell my white tie and tails, which I always wore when I conducted, I thought I had lost my identity," Comissiona says.

Nine months later, with only the clothes they wore, he and his wife were hustled out of the country on a midnight train.

They arrived in Israel in 1959, where he struggled to build the Haifa Symphony and the Israel Chamber Orchestra.

In 1965, Comissiona directed the Philadelphia Orchestra, his first U.S. engagement, and so impressed conductor Eugene Ormandy that the American conductor recommended he take the podium two years later in Baltimore.

After 17 years in Baltimore, Comissiona decided he had reached his peak of popularity and musical accomplishment. He sought a new challenge in Houston.

The challenge turned out to be more formidable than he expected.

When he arrived in late 1982, Houston's economic lifeline — the energy industry — was sagging. And the conductor's plans were threat-

ened by debts and labor problems.

Determined to develop the orchestra's artistic potential despite the money problems, Comissiona arranged an East Coast tour, including an appearance at Carnegie Hall in New York, expanded the repertoire and secured a five-year recording contract.

"Throughout the whole time, we managed to keep our artistic integrity," he says. "But we did very well. If we had had more money, we might be further ahead, but we certainly didn't go down."

The Houston Symphony was founded in 1913 and throughout its history has had a strong group of musical leaders. But the 1970s brought to a peak problems that had been ignored for nearly a decade.

Deficits grew and attendance eroded as the rival Houston Grand Opera and the Houston Ballet fired the imagination of the socially elite and captured their loyalty. The orchestra's labor relations soured, resulting in a four-month dispute that forced cancellation of the opening weeks of the 1976-77 season.

The symphony had operated at annual deficits averaging \$1.5 million, with the difference being covered by unrestricted endowment funds. But these funds were nearly depleted by 1982.

The Houston Symphony Society adopted a five-year plan in 1982 that

was designed to achieve a balanced budget, but by 1984 the orchestra was almost out of money. The musicians approved a wage freeze June 1984, followed by a wage scheduled wage increase. More problems continued into this year and negotiations for a new contract were delayed several months by more time to develop a financial plan and to harvest the benefits Comissiona's artistic improvements.

The plan worked. Last month the symphony society directors announced the red ink had been reduced to \$188,993 from the previous deficit of \$892,000. The forecast a surplus for the year of the orchestra keeping to the schedule planned by Comissiona.

The orchestra will be making about 180 performances, all signed to provide something for everybody, says Comissiona.

Houston's Symphony Orchestra says the director, has arrived at a new artistic plateau.

"The last season was the first I experienced a very positive sign in music-making with an orchestra," says. In the first years, I produced too busy organizing other aspects of the orchestra. Last season went much more to making music with the orchestra, and I think it a good sign."

Photo contest taking entries

By KRISTY KNUTSON
Reporter

The Memorial Student Center Camera Committee is busy with preparations for Fall Foto '85, an annual photo contest.

Prints will be accepted for judging Monday through Nov. 22 in the Memorial Student Center at the first-floor tables from 10 a.m. to 2 p.m.

Michael Radmann, a camera committee member, says the contest is open to all amateur photographers in the community as well as Texas A&M students. Judging will begin Nov. 23 in 308 Rudder Tower.

Black-and-white prints will be judged from 8:30 a.m. to noon and color prints will be judged from 1 p.m. to 5 p.m., Radmann says.

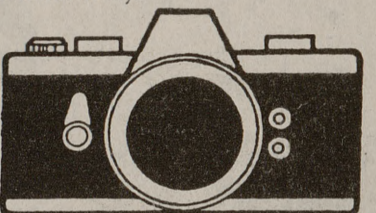
The judges for this year's contest are Bill Crawford, of CN/C Photographics of Bryan; Bill Meeks, Bryan-College Station Eagle photography editor; and James Page, a professional photographer from Bryan.

Each of the two divisions — black and white and color — will be separated into seven categories: still life,

portrait/candid, nature/landscape, architecture, experimental/abstract, commercial/advertising and sports/photojournalism.

All three judges individually will score the print, Radmann says.

In the past, the most popular category has been nature/landscape, Radmann says.



The MSC Camera Committee has sponsored the annual photo contest since the early 1970s.

About 400 prints usually are entered in the contest, Radmann says.

First, second and third place ribbons will be awarded in all seven categories, and the best of show black-and-white and color print selected will receive a \$50 cash prize, Radmann says.

Winners will be announced officially by Nov. 26.

Winning photographs will be displayed in the MSC lounge Nov. 25 to Nov. 27, Radmann says.

There is no limit on the number of prints a photographer can enter, he says, and the print must be an original work.

Processing and printing by a professional lab is allowed for color work only, he says.

Entry fee is \$3 a print, and checks can be made out to the MSC Camera Committee.

All prints must be at least an 8x10 and mounted on a board of at least 11x13 inches, Radmann says. Nothing larger than a 16x20 will be acceptable for judging and matting is optional, he says.

Addresses and phone numbers should be on the back of all prints along with the MSC fall photo entry form contestants receive when the prints are turned in.

MSC head to speak at Sully Symposium

Denis Davis, president of the Memorial Student Center, will speak at Sully's Symposium Wednesday.

Davis will talk about her duties as president of the MSC and about other students can get involved with the MSC, says Lambda Sigma Chairwoman Stacy Allen.

The symposium will be held from 11:50 a.m. to 12:30 p.m. in the Lawrence Sullivan Ross Student Union in front of the Academic Building.

It is sponsored by Lambda Sigma, the sophomore honor society.

Davis will speak for about 15 minutes, Allen said.

After her speech, Davis will answer questions from the audience.

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