

# Credit cards let us buy what we can't afford

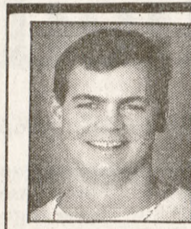
**F**inancial woes have been a constant throughout my tenure at Texas A&M.

My many problems have compounded themselves continually over the past year and my sheer stupidity is mostly at fault.

Until recently, pinning the blame on any one thing was somewhat difficult. Parties take their toll. My car always finds a way to self-destruct at the most inopportune times. The University, no matter what has been said, overcharges me for the "convenience" of its dining facilities and stores.

Lately, a front runner has emerged in the race to rob me of what little money I have remaining. Credit cards.

It all started out so innocently. About a year ago, I received a call from a bank in California that offered me a Visa card. The idea of a credit card seemed scary at first. After all, the only income I had was what I received from writing these columns.



**Matt McBurnett**  
Columnist

The woman on the phone was so soothing and, after about 10 minutes, convinced me to accept the card. Everything sounded great. The card could be kept for emergency use only. If I did purchase something on the card, I could pay the balance at the end of the month and avoid interest charges. Best of all, for \$20 a year, I would have credit!

No more than two weeks later, I received my shiny, new, black Visa card with a nifty hologram. It seemed so harmless.

For the next two months, I paid my balance each time. This credit card thing is wonderful, I thought. It was so

great that I applied for a gas card and a Discover card.

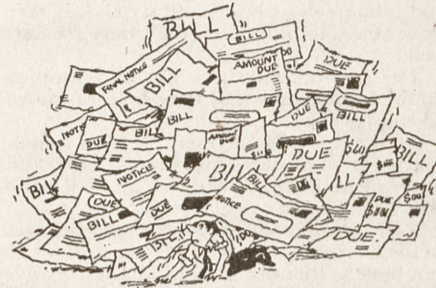
All of the bills and expenses that I had postponed for four months started to roll in at the semester's end. The bills had to be paid, but there were so many other things that I needed like some new compact discs. Hey, they were on sale. At any rate, I decided that I could charge all of the things that I wanted and pay it all back with the money I would make from my summer job.

That decision has to rank up there in stupidity with attacking Kuwait, firing Shelby or parking in a 30-minute zone on campus for 31 minutes.

By summertime, I had found a new friend — the minimum payment. Luckily, the balance on my gas card had to be paid each month. The Visa and Discover people were not as kind. They actually wanted me to pay the minimum payment.

Now, I find myself in quite a quagmire. I have decided that I will pay

the friendly folks at Visa back with the money that I will make when I have a real job.



Until then, I send them an enormous check each month to cover the minimum payment. As a friend of mine said, it is like investing in my future. Sadly, that future is approaching all too slowly.

There is a lesson to be learned here. First of all, credit cards are not needed to establish credit. Credit is established with a job, buying a car or house or

even repaying a loan.

Second, the bank card people are not being nice in offering us credit cards. They are malicious money-hungry demons. Why do they offer college students bank cards? Because college students cannot afford them. This is because many of us act and purchase on impulse and only have money for the minimum payment which translates to the interest that we owe. Plus, they know that they will eventually get their money.

Last of all, for those of you who do not have a credit card: DON'T GET ONE! I probably have received at least 10 credit card applications this semester. (Maybe the Visa people told them what a profitable client I am). Every one found a home in the trash. Credit cards only allow us to buy things we actually cannot afford.

*Matt McBurnett is a senior electrical engineering major.*



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NEW JERSEY

## Administrators must adopt wider definition of loyalty

Let's talk about loyalty. "I have had my loyalty as an Aggie questioned," Texas A&M Student Body President Ty Clevenger told the Faculty Senate on Monday. Clevenger was referring to comments apparently made by some A&M administrators in response to the recently-released Student Government study of the Business Services Department. The report had in part questioned the pricing at snack bars run by Business Services.

Dr. Charol Shakeshaft, head of the educational administration department at Hofstra University, presented a lecture that same Monday on her recent research on gender differences in public school administrators. She discussed supervision and feedback, sexuality and hiring practices, and finally — loyalty.

Since the audience had a few undergraduate students and the ideas are new and strongly buttressed by published social science research, I will summarize them here to help clarify the issue of loyalty that once again has been brought up in our school.

Male school administrators were asked to list the qualities they would want when choosing members of a team. First on the list was loyalty. When further questioned, the administrators defined a loyal person as someone who "doesn't tell what I tell him." A loyal person keeps secrets.

In answer to the question of how they would show loyalty to someone else's team, male administrators responded that they would not share confidences, would not criticize decisions openly; if they disagreed with the leadership, they would simply seek another job rather than show a lack of loyalty by disagreeing.

Clevenger and Student Government have run right up against these concepts of loyalty. First, they asked questions about the running of part of the University, asking for information that loyal employees could not bring themselves to share. Then they criticized decisions openly, a signal offense in this concept of loyalty. And don't forget, loyalty is on the top of the list for a good team member.

By the way, Shakeshaft also discussed the same research among female school administrators. What were their responses to the same questions? Loyalty also was on their list as a re-

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Reader's Opinion

quirement for a team member, but well down the list. In first place, instead, was competence. What did "loyalty" mean to them? Female administrators responded that loyalty meant doing the work, doing what you said you would do, doing it well and doing it on time. What about the idea that loyalty meant not talking about decisions? They responded that they considered it not only unrealistic but wrong to expect people to hold things in and never talk about what was going on.

How would they show loyalty as a team member? For them, loyalty equalled speaking out. Doing a good job, in their eyes, required pointing out problems in order to try to solve them. Under this definition of loyalty, Clevenger and the Student Government are acting loyally toward the University. They are loyally doing the job required of them, representing the students, and they are doing it well. They also are loyally questioning decisions they think are to the detriment of the group.

Further, in Shakeshaft's research, it was found that the best administrators had good social skills: They interacted well with others, listened to their constituents, used polite speech, did not interrupt and drew people out. Clevenger and Student Government, by this measure, also have acted well. They listened to their constituents — the students — and tried to act honorably on their legitimate concerns.

As long as the students and the administrators have such different concepts of loyalty, there will be conflict. Perhaps the wisest way out would be for the University administrators to adopt a wider definition of loyalty which includes discussion, questioning and debate, and to listen to their constituents, including the students. Many already have adopted this wider framework for conflict resolution. Perhaps others should as well.

*Mary Ciani Saslow is a senior lecturer in architecture.*

## MAIL CALL

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### Examine the facts

EDITOR:

This is in response to Dr. Hovav Talpaz's article in The Battalion of Feb. 28, in which there were some factual errors.

First of all, on commenting on the U.S. Patriot missiles destroying Soviet-made Iraqi Scud missiles in the recent gulf war, Talpaz says that "... Russian technology once again has failed badly in contesting that of the United States." Conventional wisdom indicates that U.S. technology is superior to that of the Soviets, but this was a truly bad example.

The Soviet SS-1C Scud-B surface-to-surface missile was developed by the Soviets in the early 1950s and was modified from an earlier version, the SS-1B Scud-A, which itself was just a Soviet version of the German V-2 missiles from World War II.

The Soviets originally deployed the Scud-B in 1957. In other words, the Scuds are essentially based on 1940s technology, modified in the 1950s and updated by the Iraqis with their technology.

Since then, the Soviets have deployed several generations of highly advanced tactical medium range surface-to-

surface missiles (such as the SS-12s, the SS-21s and the SS-23s) that have not been designated for export.

So in essence, the MIM-104 Patriot missiles, which are '80s technology were battling against weapons that have been declared obsolete, even by their makers.

Talpaz's other assertion that only Western countries have developed anti-missile weapons such as the Patriot also is incorrect. He writes that the East Bloc never developed such weapons since they could be sure that the Western countries would never attack civilian targets, while the Western countries could never be sure of the reverse.

In fact, no other than the Soviet Union deployed in 1970, 64 Galosh-1 anti-ballistic missile weapons around the city of Moscow to intercept incoming missiles. Since then, they have been augmented by newer operational versions such as the ABM-3 and the SH-4.

In addition, there are several generations of surface-to-air missiles including the SA-12, which are part of overall air defense, which includes anti-missile intercepts (just like the Patriot).

Maybe Talpaz should examine the facts before proclaiming the inherent superiority of any side. Smugness is fine, but only when it's supported by factual evidence.

Asif A. Siddiqi  
graduate student

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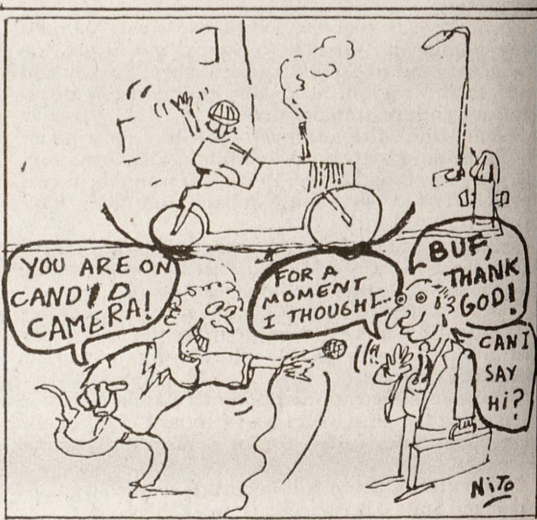
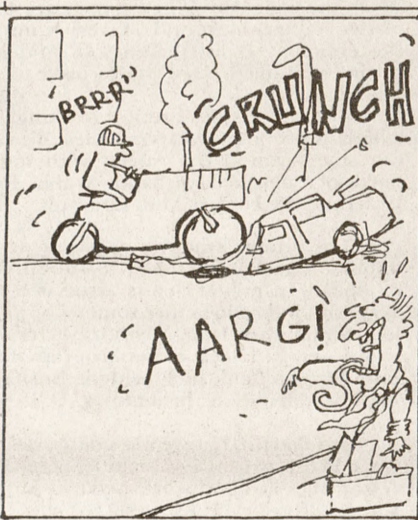
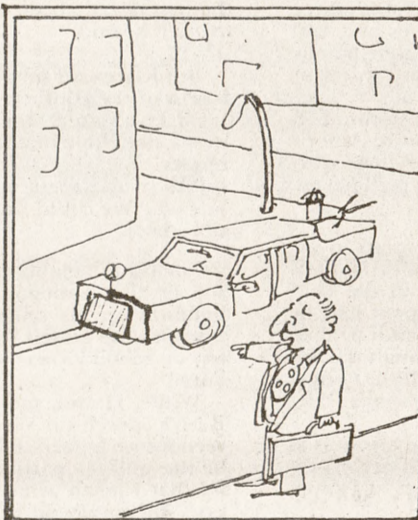
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