

# AGGIE life

THURSDAY  
June 27, 1996

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## CREDIT BALL AND CHAIN

**C**redit cards are your best friend or your worst enemy, whether you charge dinner, forget cash or order concert tickets over the phone.

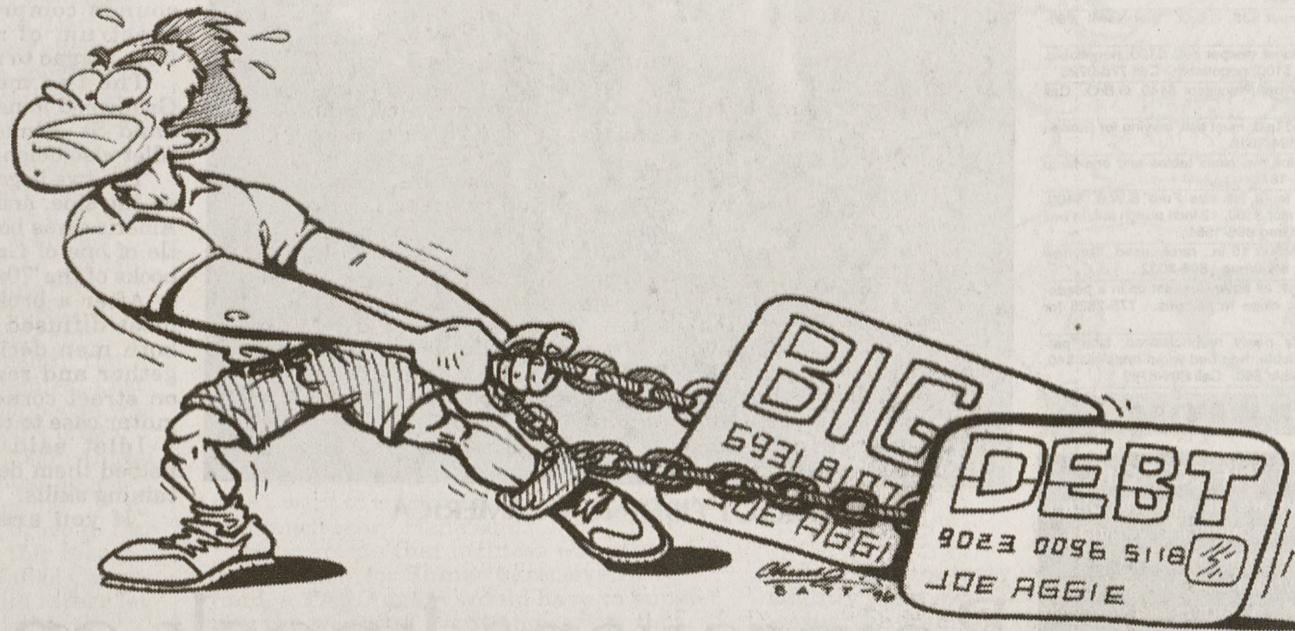
Credit cards offer easy access to many products, but are dangerous for those who neglect to pay them off. Credit cards are also easy for many Texas A&M students to obtain. Booths in the Memorial Student Center offer free T-shirts when students fill out a card application. In addition phone solicitors and mailouts offer pre-approved credit. Gracie Garza, vice president of Aggeland Credit Union, said taking these pre-approved offerings is easy, but students should exercise caution. "Occasionally we find that some people with these pre-approved cards have gotten into trouble," Garza said. "People start using them as an extension of income and find it difficult then to bring themselves out of debt."

Jennifer Hale, a senior English major, said pre-approved cards for students provide a good opportunity to establish credit. "It is a good way for people to build good credit," Hale said. "Although some might abuse the card, it is up to the individual to establish their own credit."

easy to let your payments get away from you." The uses of credit card use range from gasoline to clothing to vacations. Hale said she tries to only use her credit card for gas and occasional groceries. Proctor uses his card for these basics and miscellaneous, on-the-side

television. But I have not used them as much recently. "I try to pay [my bills] off every month with my paychecks I get from work." Jasso said one of the positive aspects about credit cards is their convenience. "Easy money. Fast money," she said. "If you are going on a trip, they

Bryan said credit repair clinics are available to help those with poor credit, but no one can change information in a credit report. CCCS said time is the only thing that heals bad credit. Card owners may obtain a copy of their credit report from these credit bureaus. Distribution of credit information may also be a concern since credit card corporations, like many other businesses, are entering the information superhighway. Many web sites selling products allow the user to e-mail his or her card number, and the product will be instantly mailed.



Hale said she has never charged products to her card over the Internet and feels unsafe giving the number over the phone. "Web technology is always growing," Hale said. "I think they will find a way to make it? (sending a card number) more secure, but then this same growth in technology may also make it easier for someone else to intercept it." Jasso said she would not send a card number over the Internet. "It seems too easy to access when it goes over the Internet," she said. "I always try to pay with check or money order if I'm ordering something by mail, because giving out my credit card number just scares me." Garza said credit cards establish good credit rating, but students should not be blind. "It is really easy to take offers that come in the mail or at booths on campus because they are pre-approved, but we recommend that people exercise caution," Garza said. "We usually [suggest] a smaller credit line so students can get used to using the card."

Steve Proctor, a senior business management major, said first-time cards help students learn responsibility, but the possibility of incurring into debt might be easier than expected. "I would think that there would be a tendency to just pay the minimum payment and let the rest slip by until next month," Proctor said. "It could be really

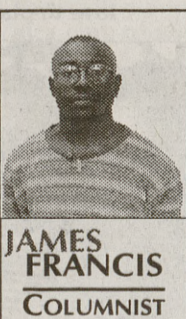
purchases. His Mastercard doubles as a phone card. Monica Jasso, a senior business analysis and marketing major, said she does not use her cards as often as other people. "I use them for big-ticket items like my king-size bed," Jasso said. "I also upgraded my computer and got a new

are good to have for emergencies. They do not bounce like checks, and they give you good credit if you pay them off on time." Credit bureaus keep track of these credit reports, which determine good or bad credit. A representative of the Consumer Credit Counseling Service (CCCS) in

By Jeffrey Cranor

## B-CS offers plenty of ways to fulfill cultural yearnings

Looking for a little excitement? No, I'm not going to ask you to snap into a Slim Jim or anything like that. What I want you to do is close your eyes and imagine all the fun things, all the entertaining things you have done with yourself and friends in the past month or so. Ready? Okay, you may begin to think creatively now. If you can't think of anything on the spur of the moment, maybe it's because there is nothing to think about. Seriously, the theater and the art programs are dead in College Station. In an area populated mostly by University students, the only outlet for artistic entertainment exists in the club scene. But even those dimly lit, bass-pumping, beer-sticky-floor joints. You know, the ones you pay a



JAMES FRANCIS  
COLUMNIST

\$5 cover charge to get into only to have your friends decide they want to go somewhere else 15 minutes later do not seem to satisfy the thirst for classical knowledge. There are many open doors providing diverse backdrops and settings to local arenas for viewing and listening pleasure. Of course, what better place to start than right here at Texas A&M. You don't have to venture from campus to know organizations such as MSC OPAS, the MSC Film Society and the J. Wayne Stark University Galleries hold a variety of eye-catching events year-round. For instance, at the Stark Galleries, one may partake in a tour of John Howard's African-American art collection, Louise Dahl-Wolfe's Harper's Bazaar portraits or some of the gallery's permanent collections. Art gallery tours are generally quiet, relaxing and best of all-free. If you prefer to sit back and enjoy a presentation, then maybe the Film Society will suit

your taste. Not only does the Film Society present free sneak previews for upcoming movies (especially the ones we all care to see once the words Oscar-caliber are mentioned), but they handle events such as the Texas Independent Film-maker's Convention. Here you can get a glimpse at what people are creating from the home state of Texas, and listen to guest speakers such as John Landis of "Animal House" fame and see Michael Jackson's "Thriller" mini-movie. If you wish to see the silver screen production adapted to the stage, MSC OPAS will provide the dramatics. One of life's small treasures, a good laugh, can usually be found circulating among audiences at various Freudian Slip programs. Who knows, maybe you will get picked from your seat to participate in a skit. Then again, you can always return to community culture if you don't want to remain in your seats — that is, standing in a local venue jam-

ming with some of the area bands. Yes, music is an art form, and because different bands have different styles, there is a bounty of art out there to be heard. So, when that trigger-foot starts tapping on the floor and a good tune is embedded in your mind, go out and catch a set with Lewis (one of the prime band choices). Don't worry, if you happen to have a beer or two while the music goes on, it does not make you any less cultured than the next person. Soon, you'll be on your way to a life filled with opportunities of entertainment you never thought of, even though they were always there. This is not to downplay a night out, club-hopping with good friends. The point is this— Just when you thought you had to stick with an old routine, new horizons branch forward waiting to be explored. I guess the old saying, really can be trusted. Beauty really is in the eye of the beholder. Oh, by the way, you can open your eyes now.

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