

# The Carbon

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## CREDIT CARD COLD WAR: US VS. THEM

By MATT BROWNING

Looking for a quick and easy way to make your purchases? The credit institutions want you to believe that using a credit card is the answer. These institutions spend millions of dollars on advertising to target you: the college student.

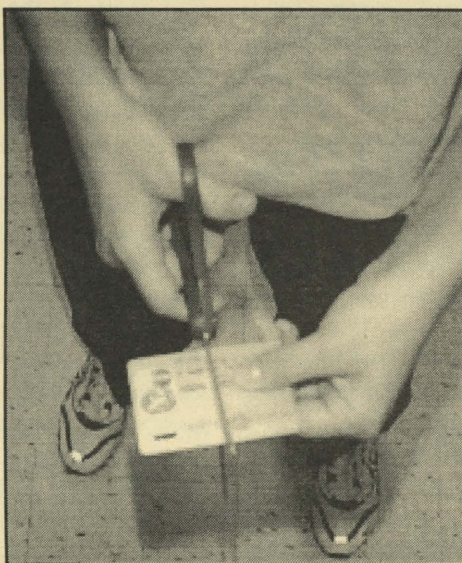
If you have not noticed, credit card vendors have been appearing regularly on campus since the beginning of the spring semester. This is not a coincidence, since Marian students are purchasing books and class materials around this time. Credit card applications also hang from the classroom walls in Marian Hall. And just recently, a credit card vendor set up a display table at the entrance to Clare's Cafe. The vendor promised a free t-shirt and other merchandise for simply filling out an application. There is even a Marian College credit card available through the Business Office with some portion of all charges going to Marian. All of this is done in attempt to add more members to the credit institution.

Director of Student Activities Sandra Hester said, "These vendors are allowed on campus for the benefit of the student. We are offering the students of Marian College the options to apply." The college is not trying to promote credit card debt." The credit

card vendor must first contact Hester to receive permission to come on campus and solicit their services. Then a fee of \$25.00 to \$40.00 a day must be paid. Some vendors make contracts with the school; others pay by the day.

These vendors offer favorable terms, such as low interest rates and no annual fees. This may seem like a great deal. However, be aware of what is in the fine print. Often the terms offered at signing are only beneficial for a relatively short time — three to six months. At the end of this time, interest rates can jump as much as twelve percent. What may be a good deal at signing — three or four percent interest — may actually end up being thirteen or fourteen percent in three months. One credit card even goes as high as 21.9%. To put this into perspective, say that you purchased a sum total of \$250.00 worth of merchandise. If you made your purchases with a credit card with an APR of 19%, you would actually pay \$297.50, or \$47.50 for the use of the credit card institution's money if you carry a balance over a one month period.

**CREDIT: Continued on page 4**



## Tap Into Something Meaningful This Break

By NORMAN MINNICK, JR.

Most of us have been celebrating spring break for six weeks now, but the official midterm recess is quickly approaching and we are all but burned-out and ready to tap into something meaningful. We need something to do without the fear of eternal damnation looming overhead.

Help someone else for a change without experiencing the usual after-effects. How about an all-expense-paid trip to lovely Cincinnati, Ohio? The Queen City graces the tranquil shores of the magnificent Ohio River where sea-tires and an occasional catfish lie beached along the shore. Why burn your back-

side lying around all day when you could lend your services to those less fortunate? Feel good about yourself as you work at Over The Rhine, a multi-cultural community through Franciscan Outreach. Whether it be painting, building, baby-sitting, cooking, serving food...you will be an enormous help to the needy.

Hurry, limited space is available and you must respond by March 6. The bus leaves Sunday the 8. Call Sister Linda Bates at extension 6131 to reserve your seat. Who knows, you might even get to sit up front. It just might be your ticket to heaven.

## Inside this issue: A Review of the musical, *They're Playing Our Song*



**Above: The cast of *They're Playing Our Song* in dance sequence with the musical accompaniment of the swinging 70's**



# Edit**💣** Rials

## The Pizzaman Cometh

MATTHEW BROWNING

I drive the vehicle with the funny sign on top. I wear the ridiculous red shirt and accompanying hat. Some call me "Papa", some call me "John." It all goes with the territory. You see, I am the pizza guy.



I am the one responsible for getting you your pizza as quickly as possible. I am the one who shares the road with some of Indianapolis's finest drivers for that \$.25 tip. I am the one who delivers regardless of the weather: snow, rain, tornados, small typhoons; the mailman has nothing on me. It all goes with the territory. I am the pizza guy. I am not complaining, pizza delivery is a rewarding job. Sometimes.

A typical stereotype is that the delivery driver is a uneducated, scruffy bum who can't do any other job. Time to dispel the myth my friends. A woman gave a friend of mine and fellow driver, Ray, a \$4.00 tip one night explaining that she hopes that he puts the money towards a college education. Ray politely

thanks her. You see, Ray, in his 50's, has a college degree. Not just a bachelors. Not just a masters. But he has a doctorate as well. Ray is a Ph.D. in music from Indiana University, and can play just about every instrument known to man as well as compose and write music. PJ's just gives him something to do with his nights when he is not performing with the Indianapolis Symphony Orchestra. But Ray thanks the woman, and takes the above average tip and says, "You know, that sounds like a smart idea. I'll have to look into that." Hey, it goes with the territory. Ray is a pizza guy.

And certainly with this job comes the unexpected. Too many people answer there doors with only their tighty whities on. I am working through that one in therapy; I'll let you know how the progress is going. Too many people answer the door when just the minute before they were involved in something else, you know, a little somthin' somthin'... Another round of therapy. And way too many drunks and individuals under certain influences. But hey, it's usually a great tip.

But with the unexpected comes the downsides as well. I have

been assaulted by angry customers, as well as seen the barrel of guns. But perhaps the most unexpected came when I made a routine delivery to a hotel on Crawfordsville Rd. I arrived to a scene of five police cars and three men being carted off to jail. While trying to make the delivery, I noticed that the room I was going to was the scene of the crime. A young woman with her two year old had been staying at this hotel when her angry boyfriend assaulted her. She was in tears when I made it to the room. She apologized and said that she no longer wanted the pizza. I could understand. However, her boy was obviously hungry. From the looks of the situation, they did not know where their next meal was coming from. I left the pizza for free. A police

officer assured me that the man would be in jail for a while. I didn't believe him.

The pizza companies tell you that you shouldn't experience any hostility from competitive companies. I was pondering this fact one day when I was explaining to an Indianapolis police officer how my car had ended up off the road at the hands of one disgruntled Domino's driver. Oh well. Ah- one more thing. Marian has this reputation of being the largest non-tipping institution in the world, so maybe we could change that my friends? Spare some change; anything is appreciated. Let's keep them tips coming! But if not, then that is fine. It all goes with the territory. I am the pizza guy.

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## Bucking the System

BY VIVIANE SEUMEL

Opening the rooms of students who have temporarily misplaced or simply forgotten their



Viviane Seumel

key should be, at least on first offense, free of charge as a common courtesy

and kindness. But at Marian it is not.

Arriving here after Christmas Break, I could not find my key. Confidently, I approached the RA on call and asked her to please let me into my room. She did - charging me one dollar for the favor. I was shocked, yet the situation did not leave me with a choice. I paid.

I pondered the issue and realized that forgetting or misplacing a key is a serious offense at

Marian. It is, in fact, declared worthy of a fine because human error must be punished. And so I was fined as others had been before and will be again, simply for being human.

At least, Clare Hall gained a dollar from me which will, I believe, pay for hall expenses such as financing hall programs. Maybe my dollar went toward our next hall activity: step aerobics. But that is already offered twice a day at the Ruth Lilly

Center and probably paid for by some other fund. Or maybe my dollar was used to afford the Bowling Night offered a few weeks ago. But my seven dollar residence hall fee and the five dollar per person extra charge for the event should have paid for that.

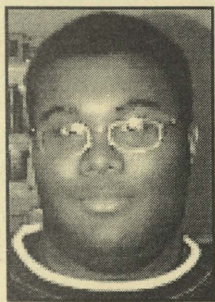
So, I still wonder where my dollar went, and I still wonder whatever happened to the good old Christian tradition of helping each other unselfishly.



# Love Thy Neighbor?

BY LEONARD PIGG III

Every year and in every dormitory or apartment, all students share a common problem: neighbors.



Leonard Pigg III

I don't mean the quiet, serial killer types either. I mean someone who is obnoxiously loud and doesn't know (or care) if anyone else is disturbed by their noise.

My freshman year, I had a neighbor across the hall that loved listening to country music day and night. He also had a very expensive sound system. Meanwhile, I was quite tired of hearing "Sweet Home Alabama" for the fiftieth time (they play it enough at dances) and even worse, he also sang along. As any typical male, I went and turned on my stereo and drowned him out with Lynard Skynard's antithesis, Wu-Tang Clan. End of problem, right?

What about the neighbor with a significant other? He just loves to have his girlfriend over for relations, and I don't mean a family gathering. Actually, I think they were discussing candy, she kept yelling "Oh

Henry"! Nevertheless, I took action by inviting others over to listen to the discussion on the other side of my wall. We would laugh, clap and cheer as their "chat" lasted for an hour or two. Of course, other people on the floor would make fun of Henry the Casanova as he escorted his girlfriend out. After a while, it stopped. I think they broke up. The end.

This year, I have empty rooms on both side of me. The menace came from above this time. One afternoon as I attempted to nap, I heard the booming sound of Mortal Kombat above. I could actually hear Sub-Zero performing his fatality when he would remove the hearts of his enemies from their chest. After being unable to sleep, I went to confront my neighbors. They invited me to play and so I did. My inner child was pleased by my actions.

The moral to the story? If you can't beat them, join them. Or at least make some effort to outdo or annoy them. I'm sure your Resident Assistant has other problems to worry about, like the drunks on the next floor. However, next time I would suggest asking the loud neighbor to adjust their volume or to simply find a hotel room.

## "But I want an apartment too!"

BY ANGELA HATEM

Let me be the first to say it out loud. I love the new apartments. Part of my twelve step program is to admit my feelings for these apartments. I would move in today if I could. I can't; I'm not 21!



Angela Hatem

The age prerequisite is really bringing me down. I am stuck in those years where I am legal to drive a car, vote, buy lotto tickets, but I still can't have one of those apartments. Why do I have to be 21?

My current living situation consists of one room with four ghostly pale walls, and a spacious pink bathroom, which is fine and dandy, but if it is okay for me to live in the dorms at 19, on the same land as the apartments, why can't I live in the apartments. Is my 19 year-old mind not quite ready to handle the life of 2 bedrooms/2 baths?

It couldn't be because the apartments allow alcohol could it? I can't buy alcohol anyway. And let's say that I was drinking now, which isn't a confession—just a thought, would it be so difficult to get booze while living in a dorm? Let's be honest people, not much would change in that department.

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I understand that upperclassmen should get first dibs on the apartments, but I also understand that the apartments are not full yet. Why not sell the space to someone who wants it. At any other apartment building my money would be just as good as my elderly counterpart. I could request to live off campus next year, and rent an apartment. It would probably cost me an arm, a leg, and a few other parts, but I could do it.

Another thing that my undergraduate mind can't quite get the handle on is why only lease to people who should be, or are coming close to graduating. Students who are 21 are riding the

tales of that cap and gown. I plan to be here for a few more years, due to my recent enrollment in the five year plan. One would think I could get some use out of the apartments as well.

In short, I want to cook for myself, I want to be able to do my laundry without dragging it to the seventh level of hell, I want to decorate the apartment with those little country geese that my mother and I love, I want a Marian Apartment. I promise if I get the opportunity I will not leave my Legos on the floor, or throw my bike in the yard. I quit doing that when I was 8.



# Marian Musical Shines

THEATRE REVIEW BY LEONARD PIGG III



With the opening speech, I felt my pant legs expanding into bellbottoms, my sideburns growing out and I was instantly transported into the 1970s.

Guest director Ron Spencer's vision of Neil Simon's *They're Playing Our Song* was an entertaining spectacle. Freshman Brian Noffke plays Vernon Gersch, an award-winning composer who attempts to collaborate with novice lyricist Sonia Walsk, played by recent graduate, Jennifer Andres. The relationship begins rather unceremoniously as Sonia is always two to three hours late to meetings, trying the patience of Vernon's obsessive character. When they do meet, Vernon and Sonia immediately clash because of differing styles. Vernon the workaholic and Sonia the procrastinator, eventually put their differences aside and become entangled in their music-making and love-making.

Opening night for this show was Feb. 20, and the house was nearly full with die-hard patrons and colorful disco-rhythms. Noffke's snappy comebacks and sarcastic charm embodied the genuineness of a Neil Simon

character. Andres' emotional range was evident when she was maniacally happy one minute and in tears the next, illustrating the overmelodramatic complexity of her character.

The supporting cast gave the show that push to release a liveliness and enthusiasm reinforcing the vibrant spirit of the 1970's. Leon, played by Ben Tebbe, was hilarious as the comically jealous boyfriend. Others contributing to this comic-generated musical ensemble were Angela Hatem, Marc Kirchner, Jennifer Kocher, Jeremy Mathis and Elizabeth Voors. The set was masterfully simple, yet complex. Shifting scenery across the stages and convertible furniture made transitions smooth. Scenes moved from New York apartments to a New Jersey condo, to California and finally back to the Big Apple again. The lighting was appropriate to the mood of each character and even went disco a few times to match the music. Assistant Professor of Performing Arts and Musical Director for the show Phil Kern and other members of the music department helped evoke the retro ambience.

## More than the Blues?

BY VIVIANE SEUMEL

It's cold and gray outside. You are drowsy and easily irritated. You are sad and tired. It could just be a bad day. But it could also be SAD.

According to Lisa Ehrmann, counselor in the Learning and Counseling Center, Seasonal Affective Disorder, SAD, is a depressive disorder that occurs in individuals at certain times of the year. It most commonly begins in late fall and ends in spring, especially affecting young people and women. SAD-symptoms include a drop in energy level, excessive sleeping, overeating, and weight gain. In their book *Depression Theories and Treatments*, Ruth and Arthur Schwartz estimate that

25% of U.S. population suffer from mild SAD and 5% experience the disorder more severely.

Even though some Marian students probably suffer from the disorder, few of them seek help at the Learning and Counseling Center. "Depression in general is something people tend to overlook as a very disabling condition that can affect every aspect of their life. People view depression as a character weakness and don't understand some of the most common manifestations of it," says Ehrmann. "In addition, with SAD, people only experience the symptoms for a few months and find other explanations for their occurrence. They do not feel quite bad enough to get help."

Credit continued from Page 1

R.W. Wheeler, assistant manager for The National Bank of Detroit, (NBD), suggests that students with credit cards live by his rule of thumb considering responsible credit. "You don't buy anything on a charge card that you can not pay off within 90 days; you should never spend more than you can pay for; that way you can avoid fees such as a 25 day finance charge." Wheeler also suggests that students are not aware of the implications of bad credit and abuse of credit cards. He advises that students not go off the deep end and make responsible purchases. Students who abuse their credit often find themselves with late payment penalties and often take loans to cover their expenses. However, an account that remains delinquent often ends up in court, with the card holder being sued by the credit institutions. Wheeler gave an example that showed how a \$500.00 charge ended up costing the cardholder \$1500.00 after settling in court. With the addition of lawyer and court fees, a simple charge can become a major headache.

It is important to understand why vendors come on campus to solicit their credit cards. Hester says that, "Generally the main goal of these vendors is to open up as many accounts as they can." While they may be able to open up so many accounts on a campus the size of Marian's, this amount sometimes triples or quadruples on a campus such as

Indiana University. Wheeler of NBD suggested that of 1000 new accounts about 100 accounts would possibly be deemed "delinquent" in that they consist of late payments, overcharges, and overdue balances. "Loan delinquencies are usually around account for 1% of court cases — which is satisfactory; however, in charge accounts, the institutions make exceptions, and delinquencies often rise to as much as 8-10%", says Wheeler.

So, are vendors concerned with the notion that college students often end up with poor credit ratings and poor credit histories? Wheeler says, "Vendors tend to look at prospective clients, including college students, as customers for life, not for the short-term; the more relationships, the better."

As for the college and its concern for students jeopardizing their financial futures with poor credit,

Sandra Hester says, "I have had no expressions of concern to me personally; however, the college is concerned about the excessive nature of the vendors."

In the future, vendors will not be allowed to appear on campus individually. Marian is researching the possibility of a "BankDay" where all vendors would be allowed to come on campus on a selected date and solicit their services. Hester hopes that this plan will provide a less intrusive method for students who want to apply for a credit card.

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