

- Halloween myths explored, editorial, p. 2.
- Pianist to perform Nov. 4, p. 4.
- Club seeking sponsor, p. 6.
- Potential voters sought, p. 10.

# PIONEER

## Credit card companies target students

Knowledge key in maintaining good credit

By **Caroline Ting**  
Staff Writer

OKCCC student Michael Smith and his wife just paid off \$19,000 in credit card debt.

"Credit cards are the fastest way to ruin your life," the mechanical engineering major said. "It's simply a source of self-borrowing."

With credit card companies and banks offering all sorts of credit cards to college students everywhere, it's not surprising that numerous college students carry one or more credit cards said Ray Hance, vice president for Consumer Credit Counseling Services.

"Usually it's a green-light ticket to a credit card by being a student," Hance said.

He said when a younger college student applies for a credit card, it's unlikely a credit check will be done since most people that age don't have much credit history. He said very few students are turned down and limits usually start at \$300 to \$500.

Janice Hatcher, president and CEO of Banker's Credit Card Service, said the reason younger college students are targeted is because they're going to be the next spenders and will usually do business with their first card company for many years. Because of that, she said, credit card companies are willing to take the risk because they want to establish that relationship with the students.

She said her company, Banker's Credit Card Service, issues MasterCard, VISA Classic and VISA Gold to college students.

While some companies have very few requirements, Hatcher said, the minimum requirements for college students to be eligible for any of the credit cards her company offers are: a minimum annual income of \$12,000 and previous credit in the credit bureau. Parents also can co-sign for the students who don't meet the requirements.

The application is based on how well students have done with their credit history, Hatcher said.

See "Credit cards," page 12



Photo by Keah Roggow

Upward Bound Student Council member Maritza Caballero from Moore High School uses a squeegee on a sunroof during a car wash fund-raiser. The high school group holds various fund-raisers throughout the year to help fund scholarships for high school seniors and to help pay for books for first-year college freshmen. Upward Bound is a program at OKCCC that helps high-schoolers prepare for the college through tutoring and workshops in the fall and spring, and classes held on campus in the summer months.

## College regents approve resolution to rename library

By **Daniel Lapham**  
Editor

A resolution to rename the OKCCC Library the Keith Leftwich Memorial Library was unanimously passed at the Oct. 20 Board of Regents regular meeting.

OKCCC President Bob Todd presented the resolution to the board, asking that the library be renamed in memory of State Sen. Keith Leftwich, who died in September after a long bout with cancer.

The resolution stated that the library should be renamed in Leftwich's memory because of the 21 years of service Leftwich gave south Oklahoma City, and in honor of his work supporting the capital-improvement legislation totaling more than \$6.2 million. That money was used

in the building of the library, Todd said.

OKCCC Regent Tom Hoskison was in full support of renaming the library after the democratic senator.

"As a very, very right wing conservative, I must say that Keith Leftwich far surpassed politics," Hoskison said.

"He was a man who believed in the vision of this college and put action behind his words."

Todd echoed the sentiment expressed by Hoskison.

"Sen. Leftwich was instrumental in ensuring that the students in south Oklahoma City continued to receive the quality education they deserve," he said.

Todd said a dedication ceremony to rename the library will be planned for sometime after the first of the year.

He said between now and then, organizers will be busy planning the details of the ceremony, which also will be in remembrance of Leftwich.



Sen. Keith Leftwich

## Editorial and Opinion

### Editorial

# Halloween myths brought to light

It's that time of year again; you can smell it in the air. Trick-or-treating. Costumes of mummies, monsters, vampires, werewolves and 'Nsync. Games like bobbing for apples and dunk the clown. That's right, it's Halloween.

Halloween is probably the most controversial holiday celebrated in the United States because of all of the superstition surrounding it.

According to illusions.com and wilstar.com, the Halloween Americans celebrate is actually a melting pot of religious and cultural rituals, and customs that don't seem as evil as many people may believe.

Growing up in "The Bible Belt" many students can probably remember being told about the evils of Halloween and how it is Satan's night. But maybe it's not as bad as some think.

According to the two websites mentioned above and way too many more to list, the Halloween America celebrates springs primarily from the Celtic festival Samhain (sow-en) celebrating the end of summer and the beginning of winter.

According to one story the Celts believed on that day, the disembodied spirits of all those who had died throughout the preceding year would come back in search of living bodies to possess for the next year. It was believed to be their only hope for the afterlife, according to wilstar.com

The Celts believed all laws of space and time were suspended during this time, allowing the spirit world to intermingle with the living. Because of this, the Celts would dress up as ghosts and ghouls with the hope of confusing the spirits so they would not be possessed.

The celebration of Halloween is believed to have been brought to America in the 1840s by Irish immigrants escaping the potato famine.

The name Halloween actually originated from the Catholic church. The word means "All Hallows Eve." Halloween to the Catholics was a celebration to prepare for "All Saints Day" on November 1, according to illusions.com

Trick-or-treating was not a part of the Celtic Samhain. The practice of trick-or-treating came from a Christian ritual called "Souling" where early Christians would walk from village to village begging for "soul cakes." The more soul cakes the beggars would receive, the more prayers they would promise to say on behalf of the dead relatives of the donors, explained the website.

According to wilstar.com it was believed that the dead remained in limbo for a time after death and that prayer could expedite a soul's passage to heaven.

In essence, life and everything in it is what we perceive it as. Therefore, when debating whether or not Halloween is evil or not. Take a moment to reflect on your own actions and realize that inevitably, no day of the week is more important than another. It is all what you choose to do that makes something good or evil, not the day on which it is done.

—Daniel Lapham  
Editor

# Proud of country and soldiers

### To the editor:

Free speech is free speech so don't argue that you can do it while griping at others for their opinions.

My point — if my article was read with its purposeful intent — is to show r-e-s-p-e-c-t to those who gave it to us, instead of utilizing your rights while complaining how you got them.

If you don't understand the way the nation was founded, it would do you well to research the Revolutionary War.

You are right that the article I responded to made me angry, as mine did you, but I am neither naive nor a teenager.

Reread my article, in order to clearly understand my point. Don't talk about my inexperience when you are not knowledgeable enough to comment on it.

You're tired of the one-sided articles? Do you know what article I responded to? Compare mine to that one if you care to and then you will understand it and mine along with yours, are not one-sided.

A true American is not one who simply takes advantage of their rights as you claim in your article. Of course as an American born citizen at Norman Regional Hospital (I was born at Deaconess by the way

you have the same rights, but it is plain wrong to take advantage of them and gripe about how you got them.

I am one of those who, as a Republican, love this country and will continue to be truthful to my country and the soldiers who gave it to all of us.

What about the blatant disregard and lack of respect for the soldiers who died for our rights and liberties? I am grateful for the opportunity to live in a free country.

If this country is so horrible as you make it out to be, move somewhere else in less fortunate circumstances and then maybe it'll become clear as to how good you actually have it here.

If you are a true American then why are you so negative to your native country? Do you realize that Native American Indian nations are recognized as their own nations in addition to the United States of America?

I am not so blind to say I'll agree simply because someone is registered and affiliated with the same party as me, and that is clear by the disagreement of the "Republicans" who responded to my editorial.

Of course, the news media does not always tell the

whole story. We live in a world of liberal news media control.

I responded with the same passion as the liberal article, which initiated my response, and I am put down for my conservative passion?

It won't dampen my spirit or change my views. Looks like typical liberal bias to me.

—Amber Phillips  
Political Science Major

## PIONEER

Vol. 32 No. 10

Daniel Lapham.....Editor  
Caroline Ting.....Staff Writer  
Lacey Lett.....Staff Writer  
Keah Roggow.....Photographer  
Brent Hodges.....Ad Manager  
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All opinions expressed are those of the author and do not necessarily represent those of the publisher.

The PIONEER welcomes letters to the editor and encourages the use of this publication as a community forum. All letters must include the author's name, address, phone number and signature. However, the PIONEER will withhold the name if the request is made in writing. The PIONEER has the right to edit all letters and submissions for length, libel and obscenity.

Letters to the editor can be delivered in person to the PIONEER office, mailed to: Pioneer Editor, 7777 S. May, Oklahoma City, Oklahoma 73159 or faxed to 682-7568.

Letters may also be e-mailed to editor@okccc.edu. A phone number for verification must be included.

The PIONEER can be accessed on the Internet at: <http://pioneer.okccc.edu>.



### THE JOKE'S ON YOU by Phil Ryder & YOU



"Actually, my mom and dad are very proud of me; I'm the first child to attend a state institution!"  
- Bill • Kansas, OK

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## Comments and Reviews

# Simpler life right off the rack

Leisure reading materials are essential to many people's daily lives. With the enormous selection of magazines, which one to pick can be a tiring decision.

Lifestyle magazines have long been a personal preference for me. And out of that category, Real Simple is my favorite so far. Real Simple is a monthly publication that focuses its content on four main areas including life, home, body and soul.

In each month's issue, the magazine starts by giving readers some interesting ideas for the month and encourages readers to try some of those.

Take the November 2003 issue for example. The title says "Why Not...simplify your life this month," and then different ideas follow. One that caught my attention was the free website

that reminds you about your friends' birthdays.

Instead of feeling sorry about forgetting about an important friend's birthday and trying to make up for it, [www.birthdayalarm.com](http://www.birthdayalarm.com) would be able to assist those of us who always let someone's birthday slip our minds.

It also is time to start preparing for Thanksgiving holidays. Real Simple has some simple and helpful ideas on how to turn a holiday table into a one with style, as well as a helpful holiday menu.

Food is intriguing, but so are other topics in the issue.

Like many other fashion magazines, Real Simple introduces in-style fashion as well as beauty tips and products, but what's nice about Real Simple is that their team does lots of research and brings readers

a variety of products that would suit every young lady's needs. Tips on saving spaces in your home also can be found.

This month, Real Simple talks about choosing the right equipment in order to save spaces near the kitchen sink while you do the dishes.

Another really useful section of the magazine is about several day-to-day products with the purposes that we never would have thought of.

Instant oatmeal for example, originally used for a quick and healthy breakfast, can also be used as an all-natural facial.

Ladies and gentlemen, if you want to find out how to use instant oatmeal as an instant facial, flip open the November issue of Real Simple magazine.

—**Caroline Ting**  
Staff Writer

# Delirious rocks OKCCC student

How far would you go to see one of your favorite bands? Lucky for me I didn't have to go very far.

One of the most prominent bands in Christian music today was in Wichita, Kan., recently and I had the honor of seeing them.

Delirious is a five-man band from the southern tip of the United Kingdom.

The band shared its testimony of how they started out in a small elementary school classroom and now they are playing for thousands of people every night.

This concert was a lot more personal than any other concert I have ever been to. The group talked

to the fans a lot.

What I really enjoyed was before some of the songs they shared where they got their inspiration and where they found that song in God's word.

The music portion of the concert was great. I am a huge fan of their music, and sitting there listening I was still amazed at all of the music that they have written.

The concert was like no other I had seen before. OK, at most concerts they come out and have all these cool special effects and smoke and lights. But Delirious just came out and wanted to give God praise.

I thought this was so cool.

It put everybody in the right mode.

I know we're supposed to be at a concert and I know everyone paid ten bucks to hear a band, but they made it so simple. We were there to praise God and have a great time.

The band ended with my favorite song "Did you feel the mountains tremble."

This song was so great to end with because this song sings of going and taking Gods love everywhere and everyone no matter what.

Delirious put on a great show and a great concert experience. I give them an A in my book.

—**Brent Hodges**  
Staff Writer

## Counselor's Corner

### Invoking action

One of my earliest and most profound memories about the importance of making decisions occurred years ago when I was a freshman at the University of Oklahoma. One day after class, as the usual horde of undergraduates made their way back from the Oval to the residential areas of campus, I was struck by a conversation that took place between two young women behind me. We were long past the withdrawal date for a fall semester, and the two were discussing their prospects for spring.

One of the young women sadly commented on her fate. She lamented the fact that her father was going to be furious with her and that he would probably pull her out of school and make her get a job. Her friend seemed dumbfounded and asked why she would think that. "You're so smart. Why would he just yank you out of school?"

The first young woman paused before responding. I can still remember the tremor in her voice as she slowly replied.

"Well, by the time I get up, and I decide what to wear, and I get my hair done and put on make-up, all my classes are over."

What is it about making decisions that poses such a problem for some people? Is it because ours is a culture inundated with too many choices (How many brands of toilet paper do we need?) Have our parents saved us from too many consequences of bad choices, so we continue to make bad choices when we're older? Or perhaps we've been made to feel so guilty about poor choices in our youth that we fear making choices as adults.

At any rate, we in Student Development experience the effect of students' poor decisions each semester. Each semester we hear laments such as these:

"Nobody reminded me to pay my fees so I got dropped. You need to just put me back into class."

"I know it's too late to drop, but I'm failing that class. Can't you talk to the professor or something?"

"The counselor just enrolled me in these classes, but I don't think I need them for my major."

The bottom line in life is that if you make a decision, you invoke some consequence to that decision. If you decide to go to Cancun instead of paying tuition, someone else may get to sit in your classes. If you don't look up important dates such as when you can get out without the penalty of a low grade, you get to live with a low grade on your transcript. If you choose to come in months after we begin enrollment, you will have fewer choices for classes and times.

We in Student Development want all of our students to make good decisions for themselves. If personal decision making is difficult for you, plan to come visit with one of us so that we can help you gain some control and not feel as though you are at the mercy of life.

—**Student Development**

### Quote of the Week:

"Good people do not need laws to tell them to act responsibly, while bad people will find a way around the laws."

—**Plato**

## Great music meets at OKCCC

By Brad Johnson  
News Writing I Student



The third event of this year's Cultural Awareness Series brings pianist and conductor John Zdechlik as well as the Oklahoma City Symphonic Band to OKCCC.

The concert is scheduled at 7:30 p.m. on Tuesday, Nov. 4, in the college union.

Since 1970, Zdechlik has written many compositions which are performed in high schools, colleges and community bands throughout the United States, Europe and Japan.

Zdechlik has also conducted in 35 states in the United States, as well as in Japan, Scotland and England.

Zdechlik was born in Minneapolis in 1937. Staying close to home, he studied music education at the University of Minnesota.

After completing his degree, he taught music for two years.

But Zdechlik decided to return to college to study composition. He received his doctorate in composition and theory in 1970, also from the University of Minnesota.

Since 1970 he has written compositions for commission while performing across the globe.

Individual ticket prices for the concert are \$10 for general admission and \$8 for students, senior citizens and alumni association members.

For questions and additional information about tickets and the Cultural Awareness Series, call the Cultural Programs and Community Development at 682-1611, ext. 7579.

## Three-way connection to be made

EDGE connects government, education and commerce

By Jaci Dake  
News Writing I Student

The Oklahoma EDGE project will be presented to Oklahomans in a town hall meeting Tuesday, Nov. 4.

One meeting will be held in library room 407 from 9 to 11 a.m.

The EDGE project is the product of a partnership between the governor's office, the State Regents for Higher Education and the commerce department.

The goal of the EDGE project is to increase the number of college grad-

uates and to provide more jobs for those graduates.

Some of the specific goals of the EDGE project include helping Oklahoma to become the international leader in creating weather-related products and reducing the weight of Oklahomans by one million pounds by 2005.

"...Industry is changing and competition is global.

"Oklahoma companies must be able to adapt and compete," stated on www.okedge.org, official website for the EDGE project.

Les Risser, volunteer

**"...Industry is changing and competition is global. Oklahoma companies must be able to adapt and compete."**

—www.okedge.org,  
official website for the EDGE project

project coordinator, Oklahoma, Gov. Brad Henry compared Oklahoma's economic development to a marathon, saying a person needs drive, commitment and training to finish a race.

"In order for the program to work, we need to have input from the younger generation..." Risser said.

"The future leaders will carry the program through."

In a letter to the Daily

just get the facts right, said Dvorkin. "It is whether our reporters and editors and producers present a story accurately," Dvorkin said, "give it the appropriate emphasis and treat the people and issues fairly."

"Oklahoma can't afford a lack of focus if we hope to compete in the ever-changing and increasingly global marketplace."

## Talk concerns journalists' obligations

By Roger Murphy  
News Writing I Student

A hotly debated topic in the news world today, "The Obligation of Journalists," will be the focus of Jeffery Dvorkin in a speech on campus Thursday, Nov. 6.

Dvorkin, the Ombudsman at National Public Radio, will be speaking at 3 p.m. in College Union 2 and 3.

According to www.npr.org, an Ombudsman is the public's representative, said Dvorkin. He responds to the public's comments and criticisms.

In a recent article Dvorkin was openly critical of the tone of an interview on NPR.

The interview was by longtime host of NPR's "Fresh Air" program, Terry Gross, with Bill O'Reilly of Fox News. The reason for the interview was to talk about O'Reilly's latest book,

"Who's Looking Out For You?"

"[The interview] was not about O'Reilly's ideas, or his attitudes or even about his book," said Dvorkin. "It was about O'Reilly as a political media phenomenon."

At NPR, programmers should do more than

**"It is whether our reporters and editors and producers present a story accurately, give it the appropriate emphasis and treat the people and issues fairly,"**

—Jeffery Dvorkin  
Ombudsman at National Public Radio



**\*Trick or Treat\***  
Kids of all ages are invited to come join the annual Halloween Carnival open from 6:30 to 9 p.m. in the College Union Friday, Oct. 31!  
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Photo courtesy Abbie Figueroa

English as a Second Language students stand with their guide, Bennie Compton (right) in the Guthrie Scottish Rite Masonic Temple on their field trip Oct. 14. The Temple is a historical and beautiful building. Before it became a Masonic Temple, it was the first capitol building of the State of Oklahoma.

## Students learn about state

### ESL students see Oklahoma culture in Guthrie

**By Ashley Graves**  
News Writing I Student

Professor of English as a Second Language, Abbie Figueroa, and her students learned about some Oklahoma culture on a field trip to the Scottish Rite Masonic Temple in Guthrie Oct. 14.

This huge white building is a historic example of Roman architecture, and one of the world's largest Masonic Temples.

"I wanted the students to know some of the culture in Oklahoma, and to realize there are historical places in this state," Figueroa said.

With excitement in their voices, students Gloria Diaz and Ha Nguyen described the different art, architecture and antiques they viewed on the trip.

"We saw many different rooms from different cultures," Diaz said. "There was the Pompeiiian Room and also the Egyptian Room.

Nguyen talked about the Blue Room and what was most significant to her. "There was a beautiful stained glass window that

represented the three stages of life including youth, manhood and old age."

Another student, Ada Paredes, bragged about seeing an 80-year-old carpet made from camel hair.

The students seemed very enthusiastic about the art inside the temple.

"Many of the students will remember this

**"I wanted the students to know some of the culture in Oklahoma, and to realize there are historical places in this state."**

—Abbie Figueroa

Professor of English as a Second Language

place and will bring their families back to see it," Figueroa said.

The day ended when the students had lunch at the old fashion restaurant, Granny Had One.

The ESL students take four cultural field trips per year.

The next field trip will take place on Wednesday, Dec. 10, and the students will be taken to the Cowboy Hall of Fame as well as the Oklahoma National Stockyards.

# From online to classroom

**By Josh Norris**  
News Writing I Student

An old course gets a face lift and a second chance in the business department.

The department will offer Real Estate Law and Real Estate Practice for the spring 2004 semester.

"We put the courses out there to see if there's any interest," business professor Joe Ramsey said. "And there has been, it's all about supply and demand."

Real estate courses have been available for the last three semesters, but only online, said Lea Ann Hall, assistant for the division of business.

The Real Estate Principles class is offered this semester in the classroom for the first time since the spring of 1996.

The course was ended after a seven year run when interest and enrollment in the subject dropped.

The business division's goal is to offer more diversity among courses and give students the skills and work ethic to excel in their professions.

"We in the business department try to provide students with skills that will serve in the job market," Ramsey said.

Ramsey also said that while the real estate courses will be exciting and fun, they will not be shaped too simple. Hard work will be expected.

"We try tailoring increasing value into all of the coursework," Ramsey said. "You don't get to slack just because you shine in one area."

The hard work will pay off, though. Following the conclusion of the course, students will begin to benefit from taking it.

After completing the required 45 hours in class, which is a three-credit-hour course, students may take the state-licensing test.

If passed, the applicant becomes a provisional sales associate. A provisional sales associate then only needs to take another 40-hour course to become a sales associate.

Ramsey said that the ultimate purpose of the real estate program is for students to use it outside the classroom in ways which will benefit them.

"We are offering courses in 16-week intervals to get familiar with some aspects of the real estate business," Ramsey said. "We also want to do it so students can take the test and use it for a secondary income."

The Real Estate Law class will be taught by Dr. Marvin Ludlum, and the Real Estate Principles class will be taught by Professor Joe Ramsey. An adjunct professor will instruct the Real Estate Practices course.

The class size for each course will begin at 25; however, if interest is increased, the enrollment cap will raise to 35.

To check the course availability for spring 2004, log on to [www.okccc.edu](http://www.okccc.edu).

<http://pioneer.okccc.edu/>

# Club begins search for new sponsor — again

By Roger Murphy  
News Writing I Student

For the second time in less than a month, Baptist Collegiate Ministries has lost its sponsor.

Karen Hartline left the post less than a month ago when she accepted a job in another state.

Now, Brooks McMullan has resigned as sponsor to

accept a position at the University of Oklahoma, according to a memo sent out by Mike Barnett, BCM coordinator.

McMullan's last day will be Oct. 31 said Kathy Plummer, secretary in Recreation and Community Services.

He has been with OKCCC since Sept. 3.

"[Brooks] is taking a position at the University of Oklahoma as the director of the JCPenney Leadership Center," Plummer said.

D. Rasnic is leaving the position after serving as director for the last five years,

said Mary Stevens, dean's assistant at OU's Michael F. Price College of Business.

Stevens said the Director of the JCPenney Leadership Center works with business school students.

These leadership associates get to personally interact with some of the top CEOs and entrepreneurs in the country she said.

McMullan, out on vacation, was unavailable for comment.

This puts Baptist Collegiate Ministries in the position of renewing its search for a new faculty sponsor.



## WOMEN 18 - 35 YEARS OF AGE

You could be eligible to participate in a birth control/bone mineral density study

Health Research Institute is currently seeking participants for a two-year research study evaluating the bone mineral density effects of two birth control medications. If you qualify for the study you will receive the following:

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If you are interested in more information, please call (405) 616-4888

Revolving the Orthopaedic & Reconstructive Research Foundation, a publicly supported, non-profit organization.

# Professors picked by prestigious program

By Jamie Ferranti  
News Writing I Student

Two OKCCC professors have been selected to attend the Association of International Educators academy of international education.

John Hughes, social sciences professor, and Michael Punches, English professor, will attend the academy to be held over a two-year period in the months of October and May in various locations such as New Orleans and Seattle.

"I was excited and honored to be chosen to participate in this program," Punches said.

Both men believe there is no better education than what one can learn by traveling.

Hughes, who was a participant in the Fulbright exchange program in Korea in 1985, said he enjoys experiencing other cultures.

"I have already visited nearly 50 nations," Hughes said. "I've had the good fortune to see a lot of the world."

Punches, who also has traveled to other countries, said he would like to visit East Asia and Africa next.

A speaker of French and a lover of world music, Punches said he hopes that one day people will "...look for similarities, not differences, between us and other cultures."

The NAFSA program was designed to train participants in all areas of international education, such as international student advising, development and management of educational programs, and program administration, according to the NAFSA website.

NAFSA was formerly known as the National Association of Foreign Student Advisors but now is referred to by just its acronym.

"This training will enhance our ability to provide more information to faculty and students," Hughes said.

Each candidate had to complete an application and provide a letter of reference to be considered.

"I recommended Professor Michael Punches for this program," said Susan VanSchuyver, dean of arts and humanities.

Punches said VanSchuyver is also a strong supporter of global education.

"He has been a leader in global education for many years and is very knowledgeable in global issues," VanSchuyver said. "He is a wonderful candidate for this program."

The professors were notified via e-mail of their acceptance and also were sent confirmation packets in the mail.

"I was very pleased and happy to learn that I had been accepted for the NAFSA training," Hughes said.

"It provided further evidence of the college's commitment to international education."

Hughes said people of the world should "celebrate our diversity, not fight over it."

Punches sees the importance of interdependence. "We must become citizens of the world," he said.

For more information about the program, visit [www.nafsa.org](http://www.nafsa.org).

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# Job seekers get helping hand from OKCCC

**By Daniel Lapham  
Editor**

With the economic downturn of the nation, many individuals may have found themselves seeking new employment.

The newly reorganized OKCCC Student Life Employment Services department has implemented services to aid students in this search.

Linda Fay, employment services adviser, said the employment services department now offers two new websites to aid students in finding work.

She said one of the websites is a service provided by the Oklahoma Vocational Technology system.

The Oklahoma Career Information System contains information on occupations, employment, education, training and educator resources, Fay said.

“One of our main goals in here is to get as much information on the web as possible.”

Fay said they have posted a listing of 30 jobs relating to different majors that are offered at OKCCC to help students gain employment in the field they are studying. She added they are in the process of adding more.

She said they will eventually have the majority of their resources online to better serve all of their students whether they are taking online classes or attending classes on campus.

“We are one of the first schools in the state to use this program,” Fay said. “This site lists about 400 of the most common occupations that consist of about 95 percent of

all jobs right now.”

The Discover program will remain in the Student Development Area, she said.

All of the new resources the department is using and developing, complement what the counselors are doing in student development Fay said.

On this website students will be able to put their portfolios online and work with their counselors to get a job and major that is best suited for them.

The employment services college website, [www.okccc.edu](http://www.okccc.edu), is another resource.

Fay said they have redeveloped the site to better help students find part-time jobs while in college as well as careers after they finish school.

Another service the department will offer is a floppy disk that has a plethora of employment links and résumé assistance software that would not fit on either website.

For more information on getting the right job, call the office of Employment Services at 682-7519 or e-mail them at [lfay@okccc.edu](mailto:lfay@okccc.edu).



Photo by Keah Roggow

The staff at OKCCC's employment services includes Linda Fay, student employment advisor, front; Jessica Jones, employment services assistant, back right; and Sheila Aldridge, employment services assistant. The women said Student Life Employment Services is in the process of helping to create a new vision for students through two new websites and the ongoing development of an informational floppy disk.

## Students can view college from CD

**By Caroline Ting  
Staff Writer**

Take a tour of the college without leaving home — a virtual tour that is.

That and more is available on a college recruitment CD released last summer for Prospective Student Services.

Fifteen thousand copies are currently available to students.

The CDs are meant as an alternative to college catalogs and schedules, said director of Marketing and Public Relations Stacy Meldrum. Her department produced the project.

“The purpose of [the CD] was to assist Prospective Student Services in their recruitment effort,” Meldrum said.

Sally Edwards, director of Prospective Student Services, said the CD also is cost-beneficial.

“It costs us over \$4 to mail an envelope with a catalog and schedule in it through traditional mail,” Edwards said.

“It costs us 42 cents to mail that CD...”

Edwards said there are other savings as well, such

as printing costs.

Edwards said she also has asked that everyone in her office take notes on all responses to the CD.

Thus far, she said, the CD has been well received by high schools.

Meldrum said the CD will be updated on an annual basis.

For those who prefer hard-copy materials, Meldrum said, the college will always offer printed catalogs and schedules to ensure all audiences are served.

“I think [the CD] is going to be a very effective recruiting tool for [Prospective Student Services],” Edwards said.

“It's designed to meet recruiting needs.

“So, it's not designed as a general information kit for the public but (as) everything a student who's been recruited... would want or need to know.”



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# Librarian by day, city council member by night

By Roger Murphy  
News Writing I Student

A simple phone call led OKCCC librarian Rachel Butler down a path to being elected as the council member for Ward 5 in Norman.

"I'm not naturally a politician," she said. "I never thought I would be inside the process."

That January phone call, about a meeting of citizens concerned with some things going on in their city, led to a second meeting. After Butler and others pointed fingers at each other regarding who should run, Butler said, "next thing I knew somebody point blank asked me if I was running."

She said she knew, as soon as she was asked, that she would run even though she had never considered it before.

"I ought to be willing to stand up and kind of put my neck on the line if I really believe in certain things," Butler said.

That is how Butler, an OKCCC librarian, found herself officially running for Norman City Council six weeks before the election.

"I did not know much about running," she said. "But I had plenty of help and met some interesting people."

Butler lives on the east side of the city and represents an area, 110 square miles, which is the rural far east of Norman.

"It actually amounts to more than the entire rest of the city put together," she said.

Butler holds a master's degree in geography and a bachelor's degree in architecture. She said she has long had an interest in regional and city planning.

Butler said growth and development are really big issues for her area of the city because that is where all the empty land is in Norman.

All of the builders are coming out that way she said, and her constituents aren't necessarily happy about that.

"The people I represent want to keep that area open space," Butler said.

She thinks it is to Norman's advantage to keep the area open space and not just coat it with houses, but said she anticipates she it is going to be in for a big fight. Butler explained she is part of a minority on the council and cannot just vote no on a big development.

"I have to bring up some innovative ideas to have any effect," she said.

Growth is the issue that motivated her, Butler said. She said she has to think



Photo by Keah Roggow

Rachel Butler

**"I ought to be willing to stand up and kind of put my neck on the line if I really believe in certain things."**

—Rachel Butler

OKCCC Librarian and

Norman City Council Member

about the breakdown of those issues such as, "What kind of decisions is the city going to make in dealing with growth?" Those types decisions are very political, Butler said.

Butler said the biggest surprise she has encountered so far has been the amount of work required, the meetings, phone calls, and papers she has to read and study.

She said it takes 15 to 20 hours a week, and 15 hours is a light week. The city council staff delivers papers to her house every week, she said.

"Each vote requires study for each proposed topic," said Butler. "The phone calls I return to those I represent, the council meetings, the committee meetings, all require lots of time and work," said Butler.

When asked if she planned to seek reelection in two years, she said she likely will.

"I will have learned something about being a council member and I find it interesting," Butler said. "The time and effort are worth it."

# Citizens debate the power of the Patriot Act

By Chris Vasquez  
News Writing I Student

Debate broke out at a speech given by Dr. Matthew Cecil at OKCCC Oct. 16 when several audience members voiced their opinions of the USA Patriot Act.

Cecil, an assistant professor at the Gaylord College of Journalism and Mass Communication at the University of Oklahoma, gave a speech titled "Exhuming McCarthy: The Patriot Act, Terrorism, and the Rhetoric of Fear."

The debate began near the end of the presentation when Cecil opened the floor to questions by the audience of approximately 50 students, faculty and members of the community.

Cecil said he views the Patriot Act as flawed, giving the government too much power. His major concerns rest with the sections of the act that allow law enforcement officials and the FBI access to personal records without showing probable cause that a person is involved in illegal activities.

One audience member expressed the opinion that innocent people should not worry about law enforcement agencies reviewing private documents. He said he wouldn't care if the FBI looked at his library records.

Other audience members disagreed.

"There's plenty to object to in the USA Patriot Act," Cecil said.

"In my opinion, protections contained in the First, Fourth, Fifth, Sixth, Eighth and Fourteenth Amendments are threatened by the Patriot Act."

Cecil listed what he feels are the threatened freedoms of speech and press, freedom to peaceably assemble, freedom from unreasonable search, freedom from self-incrimination, guaranteeing the rights of the accused, and prohibiting cruel and unusual punishment.

"The Patriot Act is a major shift in the relationship of you as a citizen with your government," Cecil said.

"The act was passed with great haste and with very little consideration by Congress," he said.

Cecil compared the government to a carefully-planned rugby match in which branches of the government are teams struggling against each other while the press stands off to the side.

"If the [government] moves too far, the press is there to push them a little bit in the other direction," he said.

"But when it came to the Patriot Act, instead of a careful, strategic rugby match, what we got was all three teams tearing off their jerseys and running like crazy in one direction with the press running right after them."

Cecil said, however, to date, the government has not used the powers enabled under Section 215 of the USA Patriot Act, which authorizes "sneak and peek" searches.

If the Bush administration has not used the powers granted by the Patriot Act, then what is the big deal?

Cecil said, just because the current administration has not yet exercised this power, does not mean that they or a future administration would never use it.

"It just comes down to how much faith you have in human beings to apply these things in a fair manner," Cecil said.

"I don't have a lot of faith."

Congress passed the Patriot Act on Oct. 26, 2001.



# Free copy cards in library

The library offers debitek cards to students for free

By Sophia Kim  
News Writing I Student

A Debitex card, also known as a "copy card" allows students to print for free in the library. Many students at OKCCC have no idea such a card exists or what its purpose is, a survey determined.

The survey asked 20 students around campus if they had a copy card; five knew what it was and used it; five others had heard about it, but never used it; and the rest had no idea what it was.

"The card has been very helpful for my English class, especially when I do research. It allows me to print articles that I need," said student Juan Gonzalez.

Matt Ottis, a Pre-Dentistry major said, "I don't have one and haven't heard of them before."

Students who want a copy card should

get one at the library circulation desk, said OKCCC Technical Services Librarian Jay Ramanjulu. A student I.D. is necessary to get one.

Each card allows a student to make 60 copies in the library per semester. There are only two print stations in the library. To print pages, just follow the directions

on the computer screen after pressing the print button. The computer will ask for a name. Then a student will find the nearest print station, insert the card and choose the name asked for previously.

After that, the computer will print the desired material.

"I think students should take advantage of this opportunity," Ramanjulu said. "The librarians encourage faculty members to spread the word about print cards."

For any further information or questions about the print cards, please contact OKCCC's Library Circulation Desk at 628-7564.

**"I think students should take advantage of this opportunity (of copy cards.)"**

—Jay Ramanjulu  
Technical Services Librarian

# Urban Legends exist at OKCCC

By Jaci Dake  
News Writing I Student

Urban legends have existed as long as story telling has been a sport.

The stories at OKCCC range from female students being strangled with a shoelace in the OKCCC parking lot to a girl who got her face slashed by her attackers before she was finally killed.

When the facts behind these stories are researched, however, most sources come up dry.

"There's never been anyone killed as long as I've been here," professor Thomas Jones said, "and I've been here 10 years."

While some rumors come completely from someone's imagination, many are factual events that are exaggerated.

The Pioneer reported that on March 20, 2000, two students were robbed at gunpoint in the college parking lot. They were not,

however, stabbed or physically injured in any way as one student believed.

Coordinator of Campus Safety and Security Keith Bourque stated, "There has only been one death here on campus, and it was of natural causes - an aneurysm."

So where do these violent death stories come from? Chalk it up to plain old-fashioned urban legends.

All schools seem to have them. At the University of Oklahoma, an old rumor floated around that if your dorm roommate committed suicide, you would be given A's in all of your classes that semester without having to attend any of them.

The Daily Texan, the University of Texas newspaper, reported a story as fact about a young male stu-

dent who, after a night of partying, woke up to find that his kidneys had been removed. This story appears in many different forms and contexts, but there has never been any evidence of truth behind it.

Urban Legends and Folklore, a website that keeps stock of popular legends and campfire stories, lists one story that dates back as far as the 1960s.

At an Arkansas college, a female student came home to her dorm to find her roommate decapitated and her head pinned to the wall. The killer, an escaped convict, was still in the room. This story has several different endings depending on whom you ask. This story, though, is supposed to be loosely based on an actual event.

# Campus lawyer teaches law class

By Shaun Six  
News Writing I Student

For the second year in a row, a class called Introduction to Constitutional Law will be offered in spring of 2004. College Lawyer and Professor of Political Science, Jerry L. Steward, will be teaching the class again. This course will interest political science and pre-law majors but is offered as an elective to all interested students, Steward said.

Steward's department chair, Rick Vollmer, agrees the class covers important issues.

"The Class teaches a basic understanding of major Constitution issues and how the courts have dealt with those issues," Vollmer said. "There are misperceptions about constitutional law and the role of the courts in interpreting the Constitution," said Vollmer, also a professor of Political Science.

The class was first introduced in spring of 2004. "This new course is a valuable addition to the curriculum," Steward said. "In order to preserve our democracy we've got to have more participation in that democracy from our community. I believe I can be a part of that process through my teaching, through the students."

Steward has taught at the community college since 1995 but has been actively involved working with the school for more than 30 years.

"I love this school and plan on being a part of it for the rest of my life," Steward said.

Urban legends are everywhere and take many forms, but why do they have the longevity they do if they are just legends?

According to Urban Legends Research Center, people fall for these stories because they seem to fit our perception of reality. For instance, if someone believes that living on campus is dangerous, that person is more likely to believe the story about the girls who were killed in their dorm

room.

Some people also believe urban legends because the source of the legend is usually someone they know and trust, such as a brother, best friend or classmate.

The punch line to every urban legend is those who spread them usually do not believe them, which is why they like telling urban legends so much.

For more information on urban legends go to [www.ULRC.com](http://www.ULRC.com).

**HIGHLIGHTS?**

**come by room 2M6  
or e-mail to**

**Pioneer\_sw1@okccc.edu**

# Highlights

## Computer Aided Design Society

A 3-D computer game demo will be featured from 10 a.m. to 1 p.m., Tuesday, Nov. 4, and from 9:30 a.m. to noon, Wednesday, Nov. 5, in the college union. Also, from 9 a.m. to 5 p.m., Saturday, Nov. 8, there will be computer game competitions. The cost is \$8 which includes pizza for lunch. Must be 16 or over to play and under 18 must be accompanied by an adult. For more information call Doug Gregory at 682-1611, ext. 7336.

## Alpha Omega

For good Christian fellowship and teaching come to the meetings. They are held from 12:30 to 1:20 p.m. every Tuesday in room 2P7 in the main building.

## Tuition fee waivers

Monday, Oct. 20, the Student Financial Aid Center will have Spring Tuition Fee Waiver Applications available. Friday, Nov. 14, by 5 p.m. will be the last day to submit applications to the Student Financial Aid Center. Monday, Dec. 8, the Student Financial Aid Center will have a determination of whether a student is approved for the Academic Tuition Fee Waiver award. For any questions call (405) 682-1611, ext. 7524.

## Student Art Guild

The movie "The Ring" will be showing at 7 p.m. Thursday, Oct. 30, in the college theater. The cost is \$1. The movie is a Dreamworks picture and is rated PG-13.

## Literary Excursions

A discussion will be held at 5:30 p.m. Friday, Nov. 7, in 3E1 in the Arts and Humanities building. Literary Excursions is a newly-formed book club that seeks members from English majors, future teachers of English and people who love to read. For more information e-mail Wendi Jewell at wendij45@msn.com.

## Economic Development Generating Excellence

OKCCC will host a forum called Oklahoma's EDGE. It will be held from 9 to 11 a.m., Tuesday, Nov. 4, in the library, room 407. It is open to the public and will include a live video link to discuss the development of a focused economic action plan to provide Oklahoma a new competitive edge in the global economy. The purpose is to address issues in order to build Oklahoma's economy, such as creating a clear vision for where Oklahoma is headed and a blueprint on how to get there.

## Absolute 2004

OKCCC's journal of literature, art and photography is published annually in the spring. For those who want to submit a copy of their work for consideration should send it no later than Dec. 1 to Arts and Humanities Division, Oklahoma City Community College, 7777 South May Avenue, Oklahoma City, OK 73159 or via e-mail at crandolph@okccc.edu.

## Walt Disney World

Anyone interested in a Walt Disney internship should come from 9 to 11 a.m. Monday, Oct. 27, to the college union foyer. Students will be given ACE college credit at no cost except for material with a choice of classes. Subsidized housing is available as well as training for a paid internship for working at one of the theme parks. For more information visit [wdwcollegeprogram.com](http://wdwcollegeprogram.com).



Photo by Keah Roggow

**Upward Bound raises money:** Donald Mays, a business management major, looks at baked goods being sold by students in the Upward Bound program. Maritza Caballero, 15, Adilene Valencuela, 14, Karla Santos, 14, and Juli Rodriguez, 14, sat in front of the bookstore last week to raise money to benefit graduating seniors in the form of scholarships.

## Leadership Council signs up voters

By Amber Eckels  
News Writing I Student

The Leadership Council members spent time registering more than 100 students to vote. TLC competed with other colleges as a part of the VOICE organization contest to see which college campus could get the most people to register.

VOICE stands for Vocal Oklahomans in Civil Engagement.

They sponsored this activity over a two-day period with the intention of promoting the political atmosphere and get more students to vote.

The TLC members all worked together, having one-hour shifts throughout the time they were set up. TLC member Debra Drummond said she was surprised by the turnout. "I didn't expect this many people to sign up," She said.

**"This service makes it much easier and convenient rather than having to drive somewhere to register to vote."**

—Debra Drummond  
The Leadership Council member

Most of the people signing up are young and have never registered.

Others seemed to be re-registering because they had moved or changed parties. Some who came by to register were not yet 18, and therefore were not eligible.

Some students registered to get those few extra credit points in their government classes, Drummond said. "It seems that a lot of people also needed help in choosing a political party." Drummond reminded them that they also had the choice of nonparty.

Another TLC member,

Susie Rooker reminded people that they could sign up or change their party at anytime, but it would take a couple weeks to receive the voter registration card.

"The idea of this service was to give students the chance to be a part of the government and help them make choices for our government," said Drummond.

"This service makes it much easier and convenient rather than having to drive somewhere to register to vote. Luckily the turnout was great and many registered to vote."

Send letters to the editor to  
[editor@okccc.edu](mailto:editor@okccc.edu)

# Classifieds

**Pioneer Classified Advertising is free to all currently enrolled OKCCC students and employees for any personal classified ad. Ads must be submitted in writing with IDs supplied or work area and college extension included. Deadline for advertising is 5 p.m. Tuesday prior to the publication date. Call 682-1611, ext. 7674 for more information.**

## AUTOMOBILES

**FOR SALE:** '01 Chevrolet Z71-extended cab. 4 door, V-8, 4x4, security system, A/C, power steering, leather interior. Call 354-9667.

**FOR SALE:** '00 Ford Focus 43k, asking \$6,500. Call 691-3439.

**FOR SALE:** '99 Mercury Mystique, very neat and clean. 55k. Asking \$5,500. Call 326-5392 for info.

**FOR SALE:** '99 Subaru Forrester AWD. New tires and brakes. CD, cruise, automatic. 92k, one owner. \$12,000 OBO. Call 821-5354.

**FOR SALE:** '98 Dodge 150 under 80k. Asking \$8,500 OBO. 634-6929.

**FOR SALE:** '98 Ford Windstar Cargo Van. 3.0L, V6, automatic A/C. Asking \$4,000. Call 354-9667.

**FOR SALE:** '98 Ford Explorer Eddie Bauer, leather, sunroof, fully loaded, black exterior, tan interior. Very good condition. \$8,650 OBO. Call 642-2412.

**FOR SALE:** '97 Chevy Cavalier, 2 door, automatic, air, power steering, CD. 68k, \$3,995 OBO. Call 706-7649 or 721-5182.

**FOR SALE:** '96 Nissan Quest Minivan. Well kept, teal, fully loaded, 174k, \$6,500 OBO. Call 210-7245.

**FOR SALE:** '96 GMC Sierra 1500 4x4 Longbed SLE, white, bedliner, all power, A/C, AM/FM. 115k, \$7,900 OBO. Call 760-6690.

**FOR SALE:** '96 Chevy Blazer LT, leather interior, fully loaded, \$6,500 OBO. Call 706-7644 or 721-5182.

**FOR SALE:** '96 Chrysler Sebring LXI. V-6 automatic, tan with gray leather interior, fully loaded, with sunroof, CD player, power everything, 105k. \$4,999 OBO. Call 947-0131.

**FOR SALE:** '95 Ford Mustang. Automatic with power locks and windows, CD player. 97k. Asking \$5,000. Call Amanda 408-3698.

**FOR SALE:** '92 Honda Prelude. Black, tinted windows, all power, sunroof, runs great. \$5,500. Call 503-7807.

**FOR SALE:** '90 Nissan 300 2x

GS 2x2, T-tops, 5-speed manual, V-6, 3.0 liter, spoiler, black, 142k. All power, 16" alloy wheels, w/ new tires. Asking \$3,900 OBO. Call 229-3683.

**FOR SALE:** '89 Buick Century, good condition. Asking \$1,500 OBO. Call 794-0561.

**FOR SALE:** '89 Honda Accord LS, 160k, blue, needs new transmission. Bought 3 years ago. Asking \$250 OBO. Call Wendell at 503-6011.

**FOR SALE:** '89 Honda Accord LX, 4-door, manual, 5-speed, 181k, A/C, cruise, power door locks and windows. AM/FM radio. Asking \$950. Call 359-1704.

**FOR SALE:** '89 Chevy Cavalier, red, 4 door, runs great. Asking \$1,300. Call 842-9819.

**FOR SALE:** '88 Chevy Caprice, 4-door Sedan. Asking \$1,400 OBO. Call 314-8145.

**FOR SALE:** '88 Chevy S-10 truck, blue, V5 speed. Asking \$1,000 OBO. Call 314-8145.

**FOR SALE:** '88 Plymouth Grand Voyager, silver, new A/C. New transmission. Call 245-9954.

**FOR SALE:** '76 Ford Econoline, heavy duty everything. Rebuilt engine, 125k. \$1,150. Call 210-7245.

## MISCELLANEOUS

**FOR SALE:** Ethan Allen sofa. \$300. Pulaski solid oak dresser w/ mirror \$300. Gate leg dropleaf table \$125. Call 682-1611 est 7263

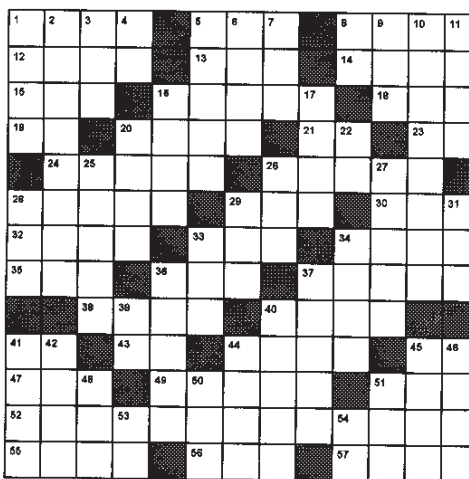
**FOR SALE:** King size mattress set with metal frame, \$300. Sleeper sofa (full size mattress), \$150. Sofa, \$100. Microwave (1.5 cu/ft), \$75. Small microwave, \$30. Microwave cart, \$20. Dining Table with 2 chairs, \$200. Papasan chair, \$20. Nightstand, \$10. Bookcase, 10\$. Cash only. Call Penny at 495-7644.

**FOR SALE:** Full set of Encyclopedia Americana through 2002. \$150. Call 682-1611, ext. 7302.

**FOR SALE:** Book for sale. The Spirit of Clay, Microsoft Word

## Weekly crossword

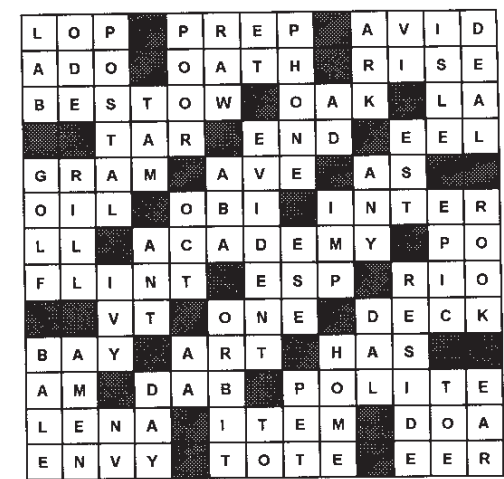
puzz141



ACROSS

- 1 Ripped
- 5 Wager
- 8 Above
- 12 Excited
- 13 Beer
- 14 Rescue
- 15 Color
- 16 Fixed look
- 18 Number
- 19 Either...
- 20 Jacket
- 21 200 (Roman)
- 23 Right (abbr.)
- 24 Wailing noise
- 26 Deep hole
- 28 Jeans
- 29 Also
- 30 Garden implement
- 32 Freedom
- 33 Jogged
- 34 Mend
- 35 Direction (abbr.)
- 36 Hat
- 37 Undressed
- 38 Prune
- 40 Uttered

puzz140



- 41 Midwestern state (abbr.)
- 43 I had (contraction)
- 44 Is feeling bad (pl.)
- 45 U.S. territory (abbr.)
- 47 Owns
- 49 Roof overhangs
- 51 Brewed drink
- 52 Question
- 55 No votes
- 56 Surprise
- 57 Table scraps

DOWN

- 1 Tropical plant
- 2 Abroad
- 3 Free
- 4 Edward's nickname
- 5 Slender wooden stick
- 6 Dash
- 7 Indicates three (pref.)
- 8 Bone
- 9 Large vessel
- 10 Forever
- 11 Lease
- 16 Stalk
- 17 Reverberation of sound
- 20 Great lake

## FOR RENT

**FOR RENT:** Roommate needed to share a 2-bedroom apartment on the northeast side of OKC. Bills included in rent. For more info. Call 755-1867. No calls after 10 p.m.

**Roommate Wanted:** 2-story duplex in N.W. OKC. 2 BR/1.5 BA, HWF, W/D, DW. No smoking or pets. \$400/mo, and \$250 deposit. Call 503-1234.

**Roommate Wanted:** Visting professional seeks inexpensive room or house-sit for spring near OKCCC. Call 361-3680.

**Roommate Wanted:** Transferring to OSU Stillwater for spring semester. Female, non-smoker. Serious student wanted as roommate. Call Keah 632-7909.

for study on-campus for people with acne. Call Kim at 642-0169.

**WANTED:** Need child care, 3 kids, 1 day a week, on Wednesday, \$75 8:30 a.m.-5:30 p.m. Cal 682-0494.

**FOR SALE:** Child's "Cosco" car seat \$10. Girl "Cry Baby" doll \$15, wood bar stools, 29 inches high, \$10 each. Call 632-7750.

**WANTED:** Spanish tutoring offered. Do you need help with your homework or business letter? Call 249-2455 any time.

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# Credit cards can create financial woes if not kept in check

**"Credit cards,"**  
Cont. from page 1

"Some of the larger national [credit card] processors are probably not as strict as we are."

## Credit cards can be useful

Hatcher said, as long as the credit limits are within reason, it's a good idea for a student to have a credit card on hand.

"[Credit card issuers] don't do [students] a favor by giving them a \$10,000 credit line because they're going to get into trouble," Hatcher said. "But what we try to do [when issuing] cards [is to] give them small credit lines so they have the card for emergencies."

Hance said about 50 percent of credit-card carrying students use their cards properly and keep a low balance whereas 20 percent owe at least \$10,000.

He said there are a few measures students can take in advance to make sure they don't get into trouble with credit card debt, including always paying more than or at least the minimum balance, sending payments on time every month and keeping only one credit card if possible.

Joey Swink, pre-dentistry major, is the owner of two credit cards. He said he got the cards four years ago to help build up his credit and for convenience.

"You don't have to carry a lot of cash on you....," he said.

Swink said credit card

companies should educate students more about repayment before issuing them the cards.

"I try to keep the balances paid off," he said.

Jala Han, business management major, has had one credit card for six months. She also figured it would be good to start building her credit history early on. Han said she always pays off the balances and only uses it when she has to.

Manuela Winkler, nursing major, agrees that credit cards should be used only for emergencies and the balances should be paid off each month.

She has one credit card, which she applied for through her bank two years ago. She also said that it was good for her to get a credit card when she was 25, when she already knew about the importance of good credit so she can be more careful.

"Make sure to read the fine print and start with one that offers you with low interest and with a smaller amount of money until you can build up to it," she said.

## Credit problems

However, Hance said, since credit cards don't come with rules of how to maintain the credit card and stay out of debt, some students end up facing repayment problems which can lead to bad credit.

Hatcher said students are given ample opportunity to solve a problem before it gets out of hand.

"[The students who have unpaid balances] will go into a collection mode just

like any other cards," she said. "We will call the students first and see if we can make payment arrangements for them."

When students fail to keep the payment agreement, Hatcher said, the credit card company is then obligated to contact the guarantor on the account to make the payment.

The last resort is to turn the unpaid debt into a collection agency, she said.

Hance said late payments affect credit ratings.

"You can still get [credit for other things] but the interest [rates] will be higher," he said. "Auto and home insurance are based on credit history as well."

Hance said he's seen lots of cases of college students trapped in credit card debt with no idea of what to do.

"There's a lot of 'peer pressure [in having a credit card]," he said.

According to the November 2003 issue of Reader's Digest, two Oklahoma college students committed suicide because of accumulated credit card debt.

University of Oklahoma student Sean Moyer, 22, hanged himself in his bedroom. He had 12 credit cards and owed about \$13,000. His mother is sure the debt was the cause of his suicide.

Another young student who was attending the University of Central Oklahoma in 1997, 18-year-old Mitzi Pool, was \$2,500 in debt.

Pool hanged herself in her dorm room. She didn't leave a note, but her bills and checkbook were spread

out on her bed.

## Mailing lists easy to get

Winkler said students are really easy to target.

"It is so easy for students to get a credit card and students are poor," she said.

"And credit card companies know that they need money."

Hatcher said there are many ways for credit card companies to find students.

In the case of colleges, credit card companies work with the alumni associations or the college itself to provide them with a mailing list of students.

Hatcher said the companies likely pay some type of fees to advertise their credit cards on college campuses.

Hance said it's hard for universities to turn the money down.

"It's a tough line because the large universities such as Oklahoma State University and the University of Oklahoma... get a large amount of money from many credit card companies..."

According to the student handbook, credit card companies aren't allowed to so-

licit students on OKCCC's campus.

## Helpful solutions

Hance said colleges and universities can provide classes to help the young consumers learn how to repay the debt.

He said he's been invited many times to teach credit education classes on several campuses including OKCCC.

Consumer Credit Counseling Services has centers in Norman, Stillwater, Edmond and Oklahoma City. They offer free counseling services to the public on credit and how to manage money as well as educational classes on campus.

Hance said they also help students get out of credit card debt.

For more information on credit counseling, Consumer Credit Services can be contacted at 789-2227.

Now that Smith has found his way out of debt, he plans to turn down any future credit card offers.

"It's not extra money," he said. "That's what we always thought it was."

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