# 2-The Daily Collegian Thursday, May 14 1981

### Life insurance options not completely understood Editor's Note: This is the last in a two-nart series ficiary with double the face amount of the policy i

### on life insurance. Today's article deals with the time types of policies available to consumers.

### By JAN CORWIN Daily Collegian Staff Writer

Life insurance often represents the largest single continuing investment the average person nakes in a lifetime, but most policyholders have only a vague idea of the types of policies and options involved in insurance, according to Robert Brosterman, author of "The Complete Estate Planning Guide."

### For the college graduate just starting in the work force, it is often difficult to buy the amount of insurance that will be needed later.

How does the average person assess his or her usurance needs? Brosterman states that you hould assess the income needs of your family, in he event that you die.

For the college graduate just starting in the vorkforce, it is often difficult to buy the amount of nsurance that will be needed later — the insurance industry estimates that a married man should have at least five times his annual income n life insurance coverage. But you can make a start and add to the policy later.

According to a brochure published by the Szeyller Associates, Calder Square, the average college graduate will buy between \$75,000 and son indicates that most mutual companies paid attractive for investors who want to use their life

The estimate is based on government statistics that project the potential lifetime earnings of a graduate at \$800.000. There are several types of life insurance

policies to consider, and several options and penefits that can be added to these policies. Insurance agencies can give you specifics about the policies its company offers and the prices charged for each benefit or option.

Life insurance policies can be participating or non-participating. Participating policies are offered by mutual insurance companies, and the policyholders are part-owners of the company.

Gregory Stewart, representative of Pennsvl vania Financial Group, Inc., said his organization mainly sells participating policies through the Provident Mutual Insurance Co.

Under the participating plan, the actuaries who establish the premium overestimate the company's need, Stewart said. At the end of the year any additional funds or net profits are distributed to the policyholders as dividends, or the policyholder can use the dividend to pay the premium.

Stewart said that if you hold a participating policy with a reputable company, after about 3 years, the dividends will be larger than the premium and the insurance will pay for itself.

A.M. Best, an independent group that rates life insurance companies, also publishes dividend histories for mutual companies.

Stewart said by comparing the projected dividends and actual dividend history, you can determine the reliability of the company and whether it

will pay the dividends it promises.

Best's January 1978 10-year dividend compari-

Non-participating policies do not pay dividends, and are usually offered by life insurance ompanies owned by stockholders. Both types of policies can be cashed in at any time, and you can porrow against the face value of your policy, for a ominal rate of interest.

Whenever you are comparing insurance policies, the key to remember is to tailor the coverage to your long-range plans and your budget.

### Insurance coverage also comes in two varieties: permanent and term.

Permanent insurance pays the beneficiary if ou die, or the policy can be cashed in at any time. The two most important types of permanen

insurance are whole life and "life paid up at 65." Whole life is the most economical type o insurance, according to the Szeyller Associates a convertible policy. brochure, because the premiums are based on the expectancy that the policyholder will live to age

Under "life paid up at 65," or limited payment life insurance, premiums are paid until age 65, but the insuree is covered to age 100. Because of the shorter paying time, premiums are higher. Brosterman, in his book on estate planning. writes that limited payment life insurance is man lists three riders you might consider:

sional athletes or entertainers.

Term insurance covers you for a specific period of time. If you die during the period covered, the beneficiary receives payment, but the policy cannot be cashed in if you live. Under yearly renewable term insurance, you can renew until age 65. but premiums increase each year as the you get older.

Another variation of term insurance is mortgage insurance. The amount of protection decreases each year, reaching zero in the last year. Premiums are level over the period covered. Term insurance may appear cheaper in the short run, but Brosterman states that term insur-

ance is more expensive in the long run because premiums rise with each renewal, and the policy cannot be continued after age 65. For the young professional about to buy basic life insurance but unable to afford the higher premiums of permanent insurance, Brosterman commends convertible term insurance, which can be changed to permanent insurance as income rises. Term insurance is "the simplest, least costly

type of coverage," according to Sylvia Porter, author of "Sylvia Porter's Money Book." Porter recommends term insurance for your families with limited funds, and also recomme

Term insurance is the best answer if you need immediate protection for a limited time, for example during a house mortgage. But Stewart said that with the trend toward longer mortgages - often 20 to 30 years - permanent insurance may fit the consumer's needs better.

For an additional premium, you can add riders - benefits or options - to your policy. Broster-Double indemnity — this provides the bene-

SUMMER SUBLET FOR married

apartment 3 blocks from campus.

apt. furnished. Grad preferred. on

SUMMER SUBLET HERITAGE

Oaks, furnished efficiency A/C, all

utilities and much more. Call Mike

for more info before 9:00am. 238-

SUMMER SUBLET ONE bedroom,

# COLLEGIAN CLASSIFIED ADS

BEACHWEAR (THE SHI STATION)

ase, start September. Call 865-RADS. PROFESSIONALS. COU-LES one bedroom APT., 2 blocks om campus. Rent \$190/mo. availble summer/fall option. Call 238-

LARGE: TWO BEDROOM in town ARGE: IWO BEDROOM III torni behind Train Station. Rent negotia-SALE: SCHWINN VARSITY bicycle SALE: SCHWINN VARSITY bicycle MARRIED GRAD. STUDENT desires quiet 1 bdrm. apt. or small house within 10 mil. of compute for Aug/Spet. occ. Call collect (914) 348-8109 after 6pm Aug./sper. occ. Call collect (914) 946-8109 after 6pm ONE BEDROOM SUMMER, fall op-tion. Walk to campus. No pets, kids, undergrafs 237/297 6-10 p.m. or E. Call 865-4874 undergrads. 237-2497 6-10 p.m. or

storage, free parking- for summer sublet. \$80-90 range. Rent negotia-VIVTAR 283 ELECTRONIC flash ble Call Barb 238-4795 SUMMER SUBLET NEWLY remodled furnished one bedroom apart-

d, air conditioning, HBO, urnished. This spacious one bedoom has room for three, private alcony, and is only one block fro ampus. Call Joe 237-2287, no reaonable offer refused. INFURNISHED ONE BEDROOM apartment summer only two blocks rom campus call 237-0071 Keep

BDR APT. SUBLET. Corner Nitta v. Allen, \$200/mo, negotlable, 3rd oor. Free kitten. Jane 237-6649, -BEDROOM ALLENWAY apart nent, furn/unfurn, close to campus

Summer only. Excellent low price 234-2989. Utilities included. Wagner & Gilliland

Now renting for September | & 2 bedroom apartments Close to campus

234-4001

cahmere sweater \$18; Pollenex from \$155. 238-2261 5pm to 7pm. 7946 after 8pm MOBILE HOME 8 x 40 1 bedroom, Free parking. Make offer! 237-6961 inexpensive kerosene heat, central THREE ROOMS AND bath down-

includes light, tire pump, and lock. ble. Call 865-4874 BEAUTIFUL TRADITIONAL SOFA, Weekends OWN ROOMS IN large 3-bedroom duplex-patio, yard, dishwasher, storage free parking- for summer the storage free parking- for summer the storage free parking for summer the storage free park for summer the storage free parking for summer the storage free

unit wuth may accesories. All in 238-1759. 5-12. SUMMER SUBLET: FULLY fur-nished efficiently. Free cable, close campus Call 234-3590 after 5 p.m. SUMMER SUBLET/FALL option. SUMMER SUBLET/FALL option.

 sette \$85; Minolta 7S camera \$75; call 865-6707 John after 5pm.
 AAA SUMMEH SUBLET: Downtown.<br/>2 roommates needed to share large<br/>3 bedroom, furnished apt. on corner<br/>of College and Fraser (own bed-<br/>2 38-5396 after 6pm.
 Fall option. Furnished. Bedroom<br/>kitchen bath \$160 monthly 237-8448

 FOSTER MANOR
 Foster 6pm.

# FOSTER MANOR

Large 1 Bedroom Apartments Convenient Location Close to town and campus

Now renting for

 

 September 234-8032
 Amonth S of September 234-8032

 Instance 3 bedroom apartment, toro
 In 4 BR house, and space 237-330

 FEMALES ONLY. SECOND backyard, parking, laundry, utilities, 324-8032
 Instance 3 bedroom apartment, toro
 In 4 BR house, and space 327-330

 FEMALES ONLY. SECOND backyard, parking, laundry, utilities, 324-8047
 FEMALES UMMER SUBLET APARTMENT is house, 237-330
 FEMALES SUMMER SUBLET APARTMENT is house, 237-330
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, 324-8647
 NICE VERNISHED, FULLY car backyard, parking, laundring, utilities, laundring, space 324-8647
 NIC NICE HOUSE LOCATED directly across from campus, summer only, rooms or whole house. Call Joiyne 234-3827 for more information. 234-3827 for more information.

lectric back massager \$20; 234-SUMMER 2 BEDROOM APART-— MENT. Quiet. close to campus.

PIANO, BEAUTIFUL WOOD desk, bed, 234-4367. Call late, keep trying, weeknights best 280.00/month summer- possibly utilities, yard, porch. Rent negotia-Call Linda 237-6514 weeknights best \$80.00/month summer- possibly utilities, yard, porch. Rent negotia-SADDLES, BRIDLES, ENGLISH and ext year. Nancy 237-2965 Utilities, yard, porch. Rent negotia-Westen tack and apparel, DMSO 2-BEDROOM, UNFURNISHED, USALSBURG: TWO BEDROOM IDEAL SUMMER SUBLET. BOALSBURG: TWO BEDROOM EFFICIENCY OR TWO bedroom

×+ ×+ ×+ ×+

campus Call 234-3590 after 5 p.m.condition, 3600 miles, price nego-<br/>tiable, call Jim: 865-8981ciency close to campus. Call Drew<br/>at 238-1612.CHEAP SUMMER SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUMMER SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUBLET fur-<br/>nished one bedroom apartment-<br/>HUE, air conditioning, balcony,<br/>dishwasher. University Towers, one<br/>month FREE. 234-8009SUPSUPER SUMMER SUBLET at Bea-<br/>ver Terrace Apts. All utilities includ-<br/>wer ter state \$85; Minolta 7S camera \$75;<br/>call 865.6707 John after 5pm.SUBLET fur-<br/>state \$85; Minolta 7S camera \$75;<br/>camera \$75;<br/>call 865.6707 John after 5pm.SUBLET wanted<br/>Sublece \$85; Minolta 7S camera \$75;<br/>camera \$75;SUBLET wanted<br/>state \$85; Minolta 7S camera \$75;<br/>camera \$75;SUBLET fur-<br/>sublece \$85; Minolta 7S camera \$75;<br/>camera \$75;SUBLET fur-<br/>sublece \$85; Minolta 7S camera \$75;<br/>camera \$75;SUBLET f

MER sublet glant 2 bedroom fur- FEMALE ROOMMATE WANTED to OWN ROOM IN duplex free parking. 237-9102 BEAUTIFUL 1-bedroom furnished

solvent. Supplements and gifts at NEAR campus. Quiet residential, townhouse. Dishwasher, laundry Jodon's Tack Shop- bacLk Miller fireplace, yard. Prefer faculty, hook-ups, bus route. \$260 sublet option 466-7784

option 466-7784 CADARBROOK SUBLET ½ of one bdrm apt. A/C all utl. HBO and parking space Incl. \$85/mo. 237-1012

0581 CEDARBROOK SUMMER SUBLET: LARGE FURNISHED HOUSE CEDARBROOK SUMMER SUBLET: Call Bob before 1st period 234-2543 Beautiful 2-bedroom apartment. Balcony, dishwasher, A/C, cable TV, completely furnished, morel Call 238-5910

CEDARBROOK SUMMER SUBLET: large 2 bedroom apt, furnished, A/C, utilities, bar, cable TV, parking, balcony facing Beaver. Rent neg. 238-8691.

 HANDMADE—it's a beauty!
 block to campus. Summer sublet sublet. Close to campus, \$60/month. Call Diane 234-8868.
 note summer sublet. I bedrount runnished all tilli- Donna weekdays 12 p.m. to 4 p.m.
 included furnished close to campus \$85-2482

 \$175.00.355-5237. Carole
 \$60/month. Call Diane 234-8868.
 ties, cable, \$200/month 237-1097.
 865-2482
 238-4605

power speakers for electric plano. one mile from campus; landscaped; HUB. Summer, Fall option. ac, dish-Best offer 238,8454 ext 102 Ken corrected, switches within the state of the state Best offer. 238-8454 ext. 102 Ken carpeted; available immediately. washer, utilities. Negotiable. 238- nished, A/C, cable. \$80/mo. Kathy to campus, two females, call now: Carol for details 237-1658

340/month 238-5426 cony on College. All utilities campus. BEAUTIFUL BRIARWOOD SUM-\$110/mo. 238-2225

nished, a/c, pool, balcony, share one bedroom, furnished apt., dishwasher, laundry, patio, yard. dishwasher, rent negotlable call W. College, one block from cam- \$75 negotlable Dave 237-5936 pus, rent negotiable. Call Paula 237-

 APARTMENIS
 MOVING SALE COUCH-\$30, chairs \$5, twin bed-\$25, chest of chairs \$5, 2-7.75x15 tires/rims-S15, home made desk-\$10. Call and twininshed, houses three people, s860/month plus electric. 12 month lease, start September. Call 865 MOVING SALE COUCH-\$30, chairs \$5, twin bed-\$25, chest of chairs \$5, twin bed-\$25, chest of chairs \$5, 2-7.75x15 tires/rims-s15, home made desk-\$10. Call and twininshed, houses three people, s860/month plus electric. 12 month lease, start September. Call 865 MOVING SALE COUCH-\$30, chairs \$5, twin bed-\$25, chest of chairs \$5, 2-7.75x15 tires/rims-s15, home made desk-\$10. Call and twininshed, houses three people, s860/month plus electric. 12 month
 MOVING SALE COUCH-\$30, chairs \$5, 2-7.75x15 tires/rims-s15, home made desk-\$10. Call and twininshed, houses three people, s860/month plus electric. 12 month
 MOVING SALE COUCH-\$30, chairs \$5, 2-7.75x15 tires/rims-s160 to campus and shopping. S1ANER SUBLET: PENN Tower time 237-9838
 BEAVER TERRACE large one bed-rom w/balcony, all culdes dishwasher, balcony, all s100 negotiable. Summer only, call s23-1496
 FEMALE SUMMER SUBLET: PENN Tower to met. A/C utilities, included rent negotiable. Summer only, call s100 negotiable.

EFFICIENCY OR TWO bedroom apartment. One block from campus. Cheap. Call 237-6871 McVelgh Ford, State College 814-(312) 752-3210 McVelgh Ford, State College 814-(312) 752-3210 May 18, rent paid through May, fail option 466-7784 Cheap. Call 237-6871 IN PRIVATE HOME: One bedroom

> IO13.
>  daytime, 238-7215 evenings
>  from campus. One third of apart-ment Call 234-3114
>
>
>  CEDARBROOK FEMALE SUMMER sublet one half large two bedroom
>  LARGE BEDROOM IN two bedroom
>  from campus. One third of apart-ment Call 234-3114
>
>  sublet one half large two bedroom great price furnished in town 234-Call 234-9672

CEDARBROOK SUMMER SUBLET:

A/C, bus-pass, pool, furnished, all utilities. Rent \$200/mo. 237-4988 FURNISHED, close to campus, SUMMER SUBLET: \$85,00/month ment furnished. Downtown Lots of pished A/C dishwasher balcony

tioned, utilities paid. \$135/month or or 238-5396 after 6pm. AAAAUGHII HELPI FIVE Poor and struggling students would like very AAAAUGHII HELPI FIVE Poor and struggling students would like very much to have their large two-bed-room close-to-campus apartment subletted for summer. Air-condi-tioning, cable, dishwasher, balcony, utilities, very comfortable furniture. Boom for one of two sub for data with the summer. Air-condi-tioning, cable, dishwasher, balcony, utilities, very comfortable furniture.

He states that it is also good if you expect high you die in an accident. Brosterman states that the income in the early working years and decreasing chances of death by accident are small, but the income as retirement nears, for example profes- extra cost of the rider is small and the returns are ( large. Purchasing it is a matter of personal choice • Disability waiver - also called a waiver of premium, this rider provides that, should you

> become totally and permanently disabled, the company will pay your premiums. • Insurability protection - also called guaenteed insurability option, this rider gives you the right to buy additional insurance without a medical examination. It is a valuable option for the young family man, Brosterman states, and the additional premiums are low.

According to a brochure published by the Szeyller Associates, the average college graduate will buy between \$75,000 and \$150,000 of life insurance during his or her lifetime.

Allen Westbrook, State College agent for Fidelity Union Life Insurance Co., said that since most benefits do not pay if you die, they should be compared based on cost. Whenever you are comparing insurance poli

cies, benefits and options, the key to remember agents agree, is to tailor the coverage to your long-range plans and your budget. The only way to do it is to sit down and talk to an insurance agent, and to ask questions

FENDER-RHODES SATELLITE ONE BEDROOM MOBILE home; APARTMENT FOR 2. 3 minutes to FEMALE NEEDED TO share 2-bdrm GREAT PENN TOWERS Summer PENN TOWER, SUMMER SUBLET, SUMMER SUBLET: SMALL 2Bdrm

 

 Submitted and state in the state is a spectral state in the state is a spectral state is spectral state is a spectral state is a spectr Barnard St. 3 blocks from campus. rent negotiable 234-5081 Summer sublet. Rent negotiable. SUMMER SUBLET SINGLE room

FEMALE(S) SUBLET SPACIOUS garage, basement for Summer. Call Mary 237-2983 or 237-5994. Section 237-5994. College Avenue. Rent Negotiable. Private bath. Walking distance to campus. \$95.00 monthly for male SECONDS FROM CAMPUS: sum-

 Integration in the problem indat, central air cond., nice small yard, on S. Atherton near Hills Plaza, \$2400 negotiable. Available summer or Fall 234-4698
 THREE ROOMS AND bath down town Bellefonte. Stove and refriger ator, furnished. Daytime 355-2710, after 5:30 355-8345
 THREE ROOMS AND bath down town Bellefonte. Stove and refriger ator, furnished. Daytime 355-2710, after 5:30 355-8345
 FEMALE(S) SUBLET SPACIOUS apartment, air conditioned, dish- apartment for summer. \$70/month double occupancy, \$100/month single occupancy. Call Jill/Jo 234-8866.
 SUMMER SUBLET UNIVERSITY Towers. Furnished, A/C, dishwash- entre summer. Call Cart, 234-3778
 College Avenue. Rent Negotiable.
 graduate student. Call Curt, 234-3778

 MOVING SALE COUCH - \$30, Bor to compus and shooppoing.
 TARLER FOR RENT two bedroom. Close to compus and shooppoing.
 FEMALE SUBLET NEEDED apart- block for compus and shooppoing.
 Summer. Call 238-8016
 SUMMER SUBLET IN Terrace for only \$220 the entre summer. Call Cart, 234-3652

Sam or Randy 863-2305/ 863-0729 1101. W. College Ave. full-time student. Modern fully fur- SUBLET 1/2 BEAVER Terrace apt. SUMMER SUBLET FALL option nished one bedroom apartment near campus, lovely location. \$130 SUBLET 1/4 OF LARGE 2 bedroom campus, neg. Call Ed 234-6840

nient parking, laundry. 234-1351 SUMMER SUBLET ONE bedroom apartment 3 blocks from compute SUBLET ½ OF two bedroom apt. Furnished \$100/month. 234-5825 apartment 3 blocks from campus. ALL utilities!! Beautiful sunsets!! Call 237-9085 SUMMER SUBLET THREE blocks from campus One third of apart. SUBLET 1/2 OF two bedroom apart. Large bedroom, quiet setting, fall option. \$95/month. Utilities Included. SUBLET 1/2 OF 2-DF two bedroom apart. SUBLET 1/2 OF two bedroom apart.

ment, close to campus. \$90 per large two bedroom, one block t month. If interested Cali 237-2761 campus, air conditioning, SUBLETS (TWO): PARK Forest, 1- nished, all utilities, free HBO, cal bed, pool, fall option; Downtown, 3- Joe 234-0703. room, 1/2 block away, Summer, ne- SUMMER SUBLET: ACROSS fro

ootiable 234-7453. SUBLET SUMMER, FALL option. dishwasher, sunny balcony. Cal Skylighted bedroom in Amite town- 237-4852. house. Dishwasher, fireplace. Kirby SUMMER SUBLET/FALL option:

863-0590 or 237-5655 apartment. One bedroom, directly 1651. tioned. 238-1667.

bedroom in house. Close to campus \$135.00 month Call 234-3293 ed. Quiet neighborhood, fantastic sunsets! Call 237-9085 \$135.00 month Call 234-3293 SUBLET 2 BEDROOM Sunny apart-SUMMER SUBLET: ONE bedro

A/G, D/W, all utilities included. \$50/month. 234-1036 Furnished, and Lasting furnished rent neg. Call SUMMER SUBJET: FALL option

A BIG BARGAIN Spacious 5-being 324-3437 for more information.
 NOW RENTING APARTMENT for more information.
 NOW RENTING APARTMENT for more information.
 NOW RENTING APARTMENT for all close to campus, \$270/month.
 BEER MEISTER FULL size refrigeration for includes tap. CO2 regulator. Fits 4 beautyl
 DULCIMER -4-STRINGED-HANDMADE -it's a beautyl
 DULCIMER -4-STRINGED-HANDMADE -it's a beautyl
 DWR ROOM IN 3 bedroom apt. one sublet. Tors a beautyl
 DULCIMER -4-STRINGED-HANDMADE -it's a beautyl

Rent Negotiable. 238-5950

Front porch, back yard. 234-1800 through August. Private entrance.

bedroom, furnished, 3 blocks from month includes all utilities, Conve-apt. Furnished, A.C., utilities includ-SUMMER SUBLET LARGE room

campus, everything included, A/C,

large one bedroom apartment close SUBLET THE PERFECT summer to canpus. Beth 238-0497, Kim 237 across from campus, air-condi- SUMMER SUBLET ONE bedroom

apartment two blocks from cam SUBLET WITH FALL option large pus. Furnished, all utilities includ

SUMMER SUBLET:\$85.00/month<br/>ac; one female; one block from<br/>campus; Amy 237-9323ment turnished. Downtown Lots of<br/>windows responsible adults sum-<br/>mer only \$215 Call 234-2749apartment on College Ave. Fur-<br/>nished, A/C, dishwasher, balcony.<br/>237-3182 after 5 p.m.SUMMER SUBLET ½ of 1 bedroom<br/>A/C, D/W, all utilities included.SUMMER: FEMALE NEEDED all<br/>utilities included, nicely furnished<br/>block from campus root one of the provided on the provi

utilities, very comfortable furniture.<br/>Room for one to five lucky people;<br/>great for summer-long party. Rent<br/>negotiable. Free wine and cheeses<br/>comes with 1: 234-0480 or Paula<br/>865-1828. Pleaselversity Towers. All utilities, fur-<br/>nished, balcony, air conditioning.<br/>Rent negotiable. 237-0397NEED TO SUBLET efficiency for<br/>summer. Across from South Halls<br/>\$150 per month. Call 238-7500All utilities included. Also dish-<br/>washer and A/C. Furnished. Nice<br/>managers. Rent neg. Call Sony<br/>238-2254All utilities included. Also dish-<br/>washer and A/C. Furnished. Nice<br/>managers. Rent neg. Call Sony<br/>238-2254All utilities included. Also dish-<br/>washer and A/C. Furnished. Nice<br/>managers. Rent neg. Call Sony<br/>238-2254ACROSS FROM CAMPUS! Fur-<br/>nished 3 bedroom apartment for<br/>summer. Everything included. 1st<br/>floor house. 237-3708FEMALE SUMMER SUBLET fall op-<br/>tion own room in 4 BR house,<br/>PEMALE SUMMER SUBLET fall op-<br/>to own room in 4 BR house,<br/>Date 237-5333NICELY FURNISHED, FULLY car-<br/>peted one bedroom apartment, cen-NICELY FURNISHED, FULLY car-<br/>peted one bedroom apartment, cen-NICELY FURNISHED, FULLY car-<br/>to ne bedroom apartment,

American Heart Association WE'DE FICHTING FOD YOUR ÚFE

## COLLEGIAN CLASSIFIED ROOMMATES INSTANT CASH PAID for your re- SUMMER SUBLET/ FALL option BUILD UP YOUR CASH FOR SUM- TYPING ON IBM Correcting Selec cords. Jazz, classical, rock. Arboria large, two bedroom apartment. A/C, MER vacation. By donating plasma tric. Experienced close to campus

A MALE ROOMMATE needed share 1/4 of large, fully furnished two bedroom apartment. Beaver Ave.. close to campus and town Balcony, A/C, dishwasher, color TV, free HBO. 110/mo. 234-0890 · FANTASTIC SUMMER SUBLET for female roommate! \$105/mo. includes own private room in large 3 bedroom apt., utilities, balcony, A/C. Only 1 block from campust block from campus! 238-5181

FARMHOUSE NEEDS HOUSE-MATE. Share cooperatively with ments. 238-2660 vegetarian grad students. Own room. \$75.00 + June- 355-5237 FEMALE NEEDED TO share 2-bdrm, 11/2 bath Park Forest apt. School plined women and men who are

year 81-82, partially furnished. a/c. cable, dishwasher, bus pass, \$110/mo call Ruth or Gretchen 237-FEMALE NEEDED to sublet 1/3 of two-bdrm apartment for summer. Located above Music Mart, free parking, cheap! 865-9708 or 865-FEMALE NEEDED SUBLET 1/2 1

bedroom College Ave. apt. Fu nished, sunken living roon, \$250 enfire Summer 234-3209, 237-4320 FEMALE NON-SMOKING grad needed to share 2-bedroom ana ment next year \$168 each including heat and bus pass Call Jane 238 3320

FEMALE ROOMMATE TO share 1/2 2-bedroom apartmeni. Dishwasher balcony, air-conditioning. Quiet blocks from campus. Summer/fall option. 234-3992. FEMALE ROOMATE WANTED share spacious 2 bedroom fur nished apt. with one other girl (bedroom not furnished). Beginning summer for at least 3 terms. \$135/month summer \$155/month fall everything included. Neat, no pets, 20 or over (grads Welcome) 234-4619 FEMALE ROOMMATE NEEDED TO white top; red carpet interior; excel-SHARE 1/3 of deluxe one bedroom apartment, Call Helen, 237-9708

2 FEMALES TO SHARE BR in apt. 750 KAWASAKI, CUSTOM PAINT, all'81- summer '82. Nice place. Nancy 237-2965 FEMALES NEEDED FOR summer. Big two bdrm, balcony, air conditioning, dishwasher. One block from campus. Great Roommates. Call 237-5535 FEMALES (2) WANTED to share 3

bus pass. For summer only, own room. Asking \$135. Call 238-7500 FREE JUNE BENT own room Southagate Townhouse, A/C, washer- mpg immaculate \$1200 Arnold 234-, dryer, for summer, \$117/mo. plush. 234-4303. MALE ROOMMATE SUMMER 1/2 one-bedroom apt. next to campus. condition, \$2800 or Best Offer, 237-A/C, balcony, utilities included, 9295

cheap. Any reasonable offer, after 1974 AMC HORNET wagon, good siz 237-2273 condition, just inspected, 43,000 COMETOTHE Magon, good miles. \$1200. Call 237-7615. six. 237-2273 MALE ROOMMATE (NON-SMOTH ER) to share Washington, D.C. area 1971 VEGA 94,000 miles some rust, spartment'' starting 'Augustisep'' recent inspection, new shocks and tember. Call Paul, 234-2418 MALE WANTED TO share ½ 1-bed-1970 VW BEETLE NEW inspection, ALE WANTED TO share v2 1000 1970 W DELLE HER HOUSEN, room University Towers apartment for summer. All utilities, A/C, HBO, Call 865-6707 John after 5pm.

\$150/mo. 234-2405. NEEDED: FEMALE to share 1/3 of 2-dition, good m.p.g. 238-2710 anybdrm. apt., furnished, summer only. time. Near campus. Negotiable. 234-9660 OWN ROOM 130 W. Nittany, vard, 2

wanted to share 1/3 of a spacious two bedroom apartment. Own room and bath. Rent negotiable. 237-4553. ROOMMATE NEEDED SUMMER 1/2 CLOSE TO CAMPUS, low summer

male to share 1/3 of two bedroom Beaver Terrace Apt. A/C all utilities included. Very cheap Call 234-1796 WANTED, ONE ROOMATE for sum-Super Call 234-1796 WANTED, ONE ROOMATE for sum-Super Call 234-1796 WANTED, ONE ROOMATE for sum-Super Call 234-1796 Super Call 23

Southgate

APARIMENTS 
 Non at 238-5995 or 238-2473
 pet, sax., tron., experience, pet, sax., tron., experience

tech. cartridge Fisher ST-420 speak ers \$350, Steve 865,7010 WEEKLY TAPE SPECIAL. Sony, Maxell, Scotch, Memorex, Ampex, TDK-BASF. State College TV Supply, 232 S. Allen.

ATTENTION

A RESUME IS an investment in your auture. Invest wisley! Compare quality, cost and personnel. House of Resumes. 237-4508 COFFEEHOUSE TONITE 7:30 pm May 14 HUB Gallery lounge sponsered by Women's Collective and Department of Womens Services. All Womens Music

Records 151 S. Allen 237-3808. balcony, close to campus. Great at Sera-Tec, you can earn \$20 or Reasonable rates Debble 238-5842 INSURANCE FOR YOUR auto, motorcycle, home, personal belong-torcycle, home, personal belong-torcyc ings, hospitalization. For 2 ROOMS AVAILABLE in South ing in a summer camp. Positions for sional Quality 15 years experience courteous, professional service, Allen home 6 blocks from campus. call 238-6633 RENT A T.V. Low rates for color or liedges. \$85/room/montli. Summer rs. Write: Penn Laurel Girl Sco BW. State College TV Supply, 232 S. struction in voice, guitar, piano, fiddle, flute, bango, & more. Lower

rates for beginners - most instru-UNITARIAN UNIVERSALIST FELLOWSHIP is a liberal faith, a caring community of free and disciseeking to unify all people in a large spiritual fellowship through a philosophy of religion that stresses reason, goodriess, and service, Jo us Sundays, 10:30 am at 758 Glenn Road, State College

The Silver Cellar

CHAINS GOLD

STERLING SILVER 53 S. Allen 237-1566

AUTOMOTIVE FOR SALE 4 Blackwall car tires G7815. Only used one month. Joe 234-9006. '77 VW DUNE BUGGY: Street legal inspected; red metal flake with

lent mechnical condition: \$1400 865-5959 (Scott) or 865-4330 (Doug) SISSY BAR, expansion pipes, excellent condition, \$950 or Best Offer, 237-9295 73 CAMARO Rally Sport, chocolate One block brown, beige vinyl top, automatic AM/FM stereo cassette. 56,000,

runs good, looks sharp. \$1650 466-7105 bedrms, 2 baths, living rm etc. Free 73 MUSTANG FAIR CONDITION. Latest inspection, 4 good tires, \$500 or best offer Mark 865,5655 1979 HONDA XL250S on/off-road 75 5622 or 865-0541 1977 BUICK REGAL, LANDAU, A/C P/S, P/B, AM/FM, excellent

ROOMS Duth. \$80/mo. Call 234-0918 QUIET, NON-SMOKING female

Notommate NELebe of our apt. walking distance<br/>rent neg. Becky or Sue 234-2586OLDSE 10 CAMPOS, low Sulling<br/>rates, no lease. Kitchen, TV, dining<br/>om, parking. 238-2038.OLDSE 10 CAMPOS, low Sulling<br/>rates, no lease. Kitchen, TV, dining<br/>rom, parking. 238-2038.OLDSE 10 CAMPOS, low Sulling<br/>rates, no lease. Kitchen, TV, dining<br/>rom, parking. 238-2038.OLDSE 10 CAMPOS, low Sulling<br/>rates, no lease. Kitchen, TV, dining<br/>rom, parking. 238-2038.OLDSE 10 CAMPOS, low Sulling<br/>rates, no lease. Kitchen, TV, dining<br/>rom, parking. 238-2038.OLDSE 10 CAMPOS, low Sulling<br/>rates, no lease. Kitchen, TV, dining<br/>rom, parking. 238-2038.COLOR TV, 13-19". Used, good<br/>tube. For computer monitor. Needs<br/>only UHF 33. 238-4116 after 6PM<br/>GOLD AND SILVER. Will pick up<br/>Leand Enterprises 238-2553FAST, EFFICIENT TYPING of all<br/>kinds. Thesis experience pickup<br/>and deliver on campus. Call 234-2925 after 6<br/>m.ROOMMATE WANTED TO share<br/>newest fraternity house. 1 block<br/>rest fraternity house. 1 block<br/>for same factilities. Air conditioned<br/>sleeping. \$200/Summer. Must see<br/>to appreciate. Call Rich at 237-9967,FOR SALE: WELL furnished, spa-<br/>for and user fraternity house. 1 block<br/>rom campus. Fuil laundry and<br/>kitchen facilities. Air conditioned<br/>sleeping. \$200/Summer. Must see<br/>to appreciate. Call Rich at 237-9967,FIGHEST CASH IMMEDIATELY:<br/>Class rings \$50.00 and up. Anything<br/>made of gold and silver, Ed's Dise-<br/>fuenter NI Atherton Will lock upFIGHEST CASH IMMEDIATELY:<br/>Class rings \$50.00 and up. Anything<br/>made of gold and silver, Ed's Dise-<br/>fuenter NI Atherton Will lock upFIGHEST CASH IMMEDIATELY:<br/>Class rings \$50.00 and up. Anything<br/>made of gold and silver, Ed's Dise-<br/>fuenter NI Atherton Will lock upFIGHEST CASH IMMEDIATELY:<br/>Class rings \$50.00 and up. Anything<br/>made of g 2 bedroom apt. walking distance rates, no lease. Kitchen. TV, dining

WANTED, ONE ROOMATE for summer includes: single mer efficiency, one block from campus, rent negotiable. Call Bill. 238-5661
 2 FEMALES TO share large bed room in apartment north of campus Fall- Spring Call 237-8194
 2 PERSONS NEEDED to share house for fall 81 call 238-3153 between 9am and house for fall 238-3153 between 9am and

dorm contract room or to share house for fall 81 through Spring 82 with summer option \$50 each/ month plus utilities close to town ROOM FOR RENT: own room in 3 bodroom house No lease many Call 238-3153 between 9am and and campous Call Lori 865-9075 bedroom house. No lease, many 1 or 2 RESPONSIBLE ROOMMATES 1 or 2 RESPONSIBLE HOOMMATES before 3 pm needed for summer. Large 2 bedrm. anartment. Neg. rent + elec. ROOM FOR SUMMER with fall opapartment. Neg. rent + elec-t./phone, cable provided. 472 E. tion. Must be non-smoker. Kitchen

Summer term, near campus, males only 466-7706 after 7pm

Paying to 90% or spot price. Buying gold for over 10 yrs. Will pick up. 466-7713, Boalsburg HUMMS FOR Sommer targets, kitchen privileges. Reasonable rates. Call pet, sax., trom.) experienced, play pet, sax., trom.) experienced, play

ed, female, available June 238-0750 AMP AND TURNTABLE Kenwood AMP AND TURNTABLE Kenwood KA3700 40 watt amp. \$140 Torbal KA3700 40 watt amp: \$140. Techni-for fail 1981. Call now. Chip 238-A SPECIAL EXPERIENCE. Need: 

 KA3700 40 watt amp. \$140. recmin-cs semi-automatic SL-23 w/new ADC catridge, \$80. Call Craig 237-ig 9034
 9394 or 238-4229
 Men and women counselors. Hesi-dent camp serving mentally re-tarded adults and children. Western PA May 24- July 4. Call 238-0759

 ig 9034
 FOR SALE SANYO TP1010 semi-ger that available June 238-3208
 Men and women counselors. Hesi-dent camp serving mentally re-tarded adults and children. Western PA May 24- July 4. Call 238-0759

auto Turntable with audio technica cartridge. Good condition. Call Steve 865-8845 Steve 865-8845 PIONEER CTF-500 deck, SX-450 TV, \$199. Call Brad 238-9911, Tim eceiver, PL-1120 turntable, aud, 237-6535, Roy 234-3547. 

Looking for a job? **BEST' RESUME SERVICE** CREATIVE WRITING & DESIGN •CREATIVE WRITING & DESIGN •EDITING • TYPING • PRINTING •EDITING • TYPING • PRINTING •COVER LETTERS • MAILINGS •WORD PROCESSING SPECIAL STUDENT RATES 234-1220 State Col

Pa. 19047

roommates for the summer- yours Driveway, porch, kitchen priv- tors, trip leaders, business manage fail option). 237-2829

more per week. 237-5761

17402

Council: 1600 Mt. Zion Rd.; York, PA

COLLEGE GRADS- The great

southwest needs your talents. We

are walting to hear from degreed

persns in any field. Send self-ad

Great Southwest Career Concepts

Inc. 4726 Circle Twenty, Abilene

Texas, 79606. We will send you

opportunities. Write today!

free brochure explaining the many

PINEMERE CAMP IS looking fo

Beautiful summer camp located in

the Poconos close to New York and

in 301A Boucke Building, Intervie

hursday from 9am to 5pm

Philadelphia. Sign up for interviews

ing will be held in 317 HUB on

STUDENT WHO HAS been awarded

work study grant interested in labo-

biologically oriented major. Call 865-0323.

SUMMER FULL TIME work-study

position: student needed to work in

TO \$600/week. Exploration crews.

directory and job guidelines. Job

data: Box 172 cl, Fayetteville, AR

**1st PENN STATE** 

**BASEBALL CARD** 

CONVENTION

AT. MAY 16 9:00 -7

HOLIDAY INN

STATE COLLEGE

(S. Atherton St. - Bt. 322)

REFRESHMENT

DOOR PRIZES

DMISSION ADULTS

WANTED TO RENT

or fall-term-only. Please call Nancy-

NEEDED: OWN ROOM in house or

term only. Sharon 237-9200

call Bonnie. 237-8304.

apartment. Will share though. Fall

ROOM NEEDED IN house or apart-

ment fall through spring '81-'82. Call collect Tracy, (203)873-1227

WANT OWN ROOM in house or

apartment. Fall and winter. Please

TYPING

**EXPERIENCED TYPISTS WILL type** 

checks payable to: The Daily Collegian).

Number of Days

creed, ancestry, age, sex, national origin or non-job related

DEADLINES

the paper.

RATES

POLICY

this time

Ads must be prepaid

handicap or disability.

if there is an error in your ad.

Changes cannot be made after the first insertion

ANY paper quickly and cheaply Have IBM Selectric. Call 238-4087.

234-2085

CHILDREN 50°

Dave Carlson 863-1748

Ron 234-1402

Department experi-

atory and field research. Must have

0629.

7288

238.9719

and 7 p.m.

staff members in all resource area

dressed stamped enveloped

**EUROPE**/Israel LOW COST FLIGHTS

Center for Student Travel 1140 Broadway New York, NY 10001 (212) 689-8980

> 800-223-7676 OUR 8th YEAR

HOUSES IOUSE FOR RENT 3 bedroor large vard, June - Aug, Fall Or n. 2 miles from campus 234-169 238-7304. GREAT COUNTRY LIV

-HOUSE FOR RENT. Summer sublet with fall option. Eight blocks from campus in remodeled home. \$365 plus utilities. Call 238-5466 ONE OR TWO roommates neede

for house downtown. Clean, guiet. and great location. \$109/mo. 234-QUAINT HOUSE FOR summer sub let, near campus, 3 people or indid., own room, nice yard, parking, call 237-0038 or 234-1262

RANCH STYLE HOUSE, SUMMER SUBLET 5 BDR. 2 bath. \$80/mo. Need 4. Call Keith. 237-3738 BOOMS STILL AVAILABLE for summer sublet in 6 bdrm. house-corner of Hamilton/S.Allen front porch, front and back yards. Private an convenient. Call 238-5803. Rent Ne gotiable. SEPT 1ST SUPERB Park Forest townhouse 3 bdr., 2 1/2baths, carpeted, furnished. \$475 plus utilities.

Call evenings 238-4202 SUMMER: THREE BEDROOM house, entire house \$265/mo., or 89/bdrm. Semi-furnished and a utilities included. Four blocks from campus 238-3815 LINDER \$100 FOUR bedroom house close to campus available summer fall, Great deal call 234-1792 3 BEDROOM HOUSES for Septen

campus. Carpeted. Some with fireplaces. Reasonable rent. Students may apply. 234-4001.

Top, summer, co-ed, camp. Poconos June 26 - August 22 Waterfront (WSI), Drama, Photo and Film Making, Canoeing, Cross Country, Sailing, Bike Leader, Nature and Hiking, Water Ski, Athletics, Go salary. Call Pine Forest Camp

(215) 224-2100 or write 110A Benson-East, Jenkintowr PA 19046

# WANTED

# The Daily Collegian Thursday, May 14 1981-13 **ADS**

TYPING - RESUMES, TERM PA counselors, water safety instruc- Call 10-6. Diane 238-7833

> SUMMER JOB Interview

EARN \$275/week

LAST CHANCE

CALL 238-6746

RIDES

MOTORCYCLIST INTERESTED IN touring to California second half of RIDE NEEDED TO Long Beach Is-23, Call Lori 238-5489

study award for summer 1981. Call South on I-95. Anytime after May 22 Will share expenses. Call Al at 234-

Wilderness terrain nation- Middletown, or West Point NY Sat. wide. Send \$5 for 90-company May 23 after 2:30 Call Andy 234 **BIDERS TO DENVER: or 170 west**, VOCALIST M/F FOR working State will leave May 23, 24, or 25. \$50 or

College band. Call Roger 234-7213, less. Call 237-9034. **RIDE WANTED TO PSU from Pitts**burgh every weekend this summer Will pay. Mary Beth. (412) 364-9201.

LOST

LOST\_BROWN DRIVING gloves in or on Pattee steps. Reward. 237-LOST: GOLD BRACELET with two diamond shape pleces intercon-

nedted- great sentimental value. Call 234-4022 LOST GREEN WALLET behind North Burrowes, \$10 reward. No.

questions asked. Contact Andy.

and I.D. Please call 865-1010 REWARD!! FOR RETURN of blue

1st Anniversary Celebration 20% off everything in the store all week

A FREE Tee-Shirt to the 1st 50 people in the store

CUSTOM PRINTING

116 S. Pugh St. 237-2726

Sparks Bidg. THESIS/GENERAL TYPING/ edit-Son Bidg. Call 865-4374 furnished! Price negotiable. Includ-

CLASSIFIED ADVERTISING INFORMATION Ads can be placed in person at our office, Monday through Friday 9 a.m. to 4 p.m., or be mailed to Room 126 Carnegie Building (make Classified - 1 p.m. one business day before publication Cancellation - 1 p.m. one business day before pulication

Renewal - no later than 1 p.m. the last day the ad is to appear in of words One Two Three Four 1-15 1.66 2.46 3.26 4.06 4.86 16-20 2.09 3.11 4.13 5.15 6.17 21-25 2.51 3.74 4.97 6.20 7.43 26-30 2.94 4.38 5.82 7.26 8.70 31-35 3.32 5.19 7.06 8.93 10.80

Cash refunds will only be given for ads cancelled by 1 p.m. the day before the first insertion. Only credit vouchers will be given after The Daily Collegian will only be responsible for one day's incorrect insertion. Please come to room 126 Carnegie Building immediately The Daily Collegian will not knowingly cause to be printed or published any notice or advertisement relating to employment or membership indicating any preference, limitation, specification or discrimination based upon race, color, sexual orientation, religious

PERSONALS ALL LENGTHS and most brands, videocassettes. VHS, Betamax, U-Matic. State College TV Supply, 232 S. Alien

time? Take Karate! Call Steve Re- or Bruce 234-0629 incehl at the "Racquet Club"- FREE NEED LUGGAGE HAULED? I have a SAMPLE LESSON 237-5108 ATTENDANT NEEDED provide per-

hours. Call Andy 865-6812 willing to share time, patience and always. Love, Nancy Box 694. State College. Include way

o contact you. day! This makes you 22, right? Love

and hugs, Mel BEAT, BOGUS, "WELL", decent, the General, Spraugite, the Fins, College 234-3200 "We hate Chemistry", Bancroft, NY, PERSIAN RECIPES 30 traditional Washington, J-4, Seawra, the Beach, the tower, Pet Lab, Slide summer for six weeks. Dennis 234. shows, water battles, and so much etc. My four year stay at the Hotel Irvin proves you can check out any time you like, but you can never land or Atlantic City Area-Sat., May really leave. I love you all! Hello!

PIKA never had it so good and to be PIKA proud always! Love, les 003 corres Vigorous men/women. Full/part- RIDE NEEDED TO Poughkeepsie, your Big Sis Nancy.

BOBBY SANDS WILL not attend the I-Felta-Thigh party Friday night in ton Best rock band at The Scorpian Atherton HAII, Will you? Baggles, all styles and colors at low

prices. Call 234-8043 BRIDGITTE, LITTLE SISTER pledge, you looked great on Mother's Day but I was busy on bar. I'm free now SAVE MONEY, WILL move your ind hope you still are. BG 865-1084.

and lots and lots. Love, Me. HELPI 2 RINGS Lost, 1 aquamarine DEAR "TOWNIES"- OUR time to-1 coral. Large cash reward! very gether soon ends, but may Howentimental. Call Caren 865-4136 ard's bond always unite us. Thanks for supporting, loving, laughing, "searching", and being crazy with me! You are the BEST!! My love and thanks always-M.M. smile DEBRIS: LAST CONCERT BEFORE

Europe! Warnock Union Building, Thurs. May 14, 8pm. DRINK UP! Free case of beer (your chioce) if you sublet our apartment

now! (237-4889) LOST NAVY JACKET left in hallway guy for raquetball, movies, dinner. is? Vote Benson and Jeffreys Ma Romance is optional. I am studious afternoon. Desperately need key but fun-loving. Call at 10pm Bill 234-

possibly along Calder Way Friday-Night \$10.00 Reward Jerry 865-9288 call collect. 215-644-7042 almost as psyched to be your big call collect. 215-644-7042 sister as I am just being your friend. HAPPY BIRTHDAY KIM! May all Love, Lisa

234-0323 2 p.m. until 12:30 a.m. daily College 234-3200 get together again. If Interested reply personals with phone number. Mike. Psychology Department experi-ment. Must have received work study award for summer 1981. Call

H.O.P.S. GAYLINE, 863-0588, 7-9 IF YOU PLAN to attend the Smoke-in in Washington, D.C. this coming 9:30. Get crazy! in in Washington, D.C. this coming

ourth of July (Saturday) please call 865-3345

Y interested) KATNIP AND TULIP: Good luck and

KENNETH SKIP WAREHAM will accept students in music for summer. Beginner and intermediate gultar, piano, flute, clarinet, sax, trumpet, trombone, drums. Also

advanced trumpet. 234-0702 LONELY. DULL, FAT, ugly, smelly, perverted, messy, 1.06 GPA junior desires cute co-ed for compan-

ionship during finals. Reply Wad-

house/apartment Fall 81- call 865-2985 Accuracy guaranteed. Call Bonnie 466-7857 after 5:30 pm or 205 Accuracy guaranteed. Call Bonnie Bunden on to snare JOE - GOLDEN NECKLACE found MITCHELL (GONZ), THANKS for all Sunday on lot by library and Patter- the special moments my last term. Love, CarriJo

my car this Winter. I'm sorry we Rollermanial State students recieve can't end the term as friends."Bicy- free skate rent Saturday night. Late cle" (for the last time). MOVING TO PHILADELPHIA AT end of Spring term? WE have a truck and are looking for people to ARE YOU STAYING for the sum- help defray costs. For more your heart and soul with me for the mer? Need something to pass the information contact: Rick 237-9032

pickup leaving 5/23 for 180 exits 2.3.4. 865-3016 sonal care quadriaplegic student NEWMAN DOWNTOWNERSsummer term. Morning-evening WORDS CANNOT EXPRESS my No mistake pencils! Solid wood. feelings for you. Thanks for your BACHELOR PROF LONG on desire love, friendship, support, and the but short on experience is looking sparks you've supplied to get my for mature, understanding female fire going. May God bless you all tiality. Sincere replies to NOT FOR SALE - Rose Pinkala Democratic candidate for State Col

lege Council (Paid by candidate) BARB, MY ROOMIE: Happy Birth- OUT OF CASH again? You can earn instant cash from Plastic Fantastic by selling your unwanted record albums and cassette tapes. 352 E.

unique recipes \$3.75 spices available. 134 Pinecone Drive, Lawrence, Kansas 66044 PHI SIGMA MEMBERS mandator

7:15 tonight free refreshments POTTSTOWN OWNER: 1976 ment. Must have received work RIDE NEEDED TO Atlanta or down BETH - CONGRATULATIONSIII sum Z28 siver/black interior. Cassette. Jersy Shore (717)398-2056

neither did I. Remember, the key is QUICK CASH FOR Religious Stud Call Jim 234-8997 BOCK 'NBOLL with "Harpo" Scran-

Wednesday May 20 BRAND NEW high fashion Spring tSAM, SERIOUSLY GOOD times: monopoly, pizza, LeBistro's, Beaver Stadium, Den. fast freights. Hi-way Mt. Nittany, We're best buddies forever. Love B & T

belongings to Pittsburgh, Philadel-DEAR FACE, I love you lots and lots and lots and lots love Me 8542 SCIENCE FICTION CONVENTION:

Mark of Paracon July 24-26, Sheraton Penn State inn. Guest of honor Philip Klass (William Tenn): Artist-Kelly Freas: with Hal Clement, Nancy Springer, George Scithers. Films, panels, parties, wargames, costume party. Memberships! until 6/30, \$9 after. Available now at Book Swap, 110 S. Fraser SMACK, HEY CUTIE-thanks for

three superific months! L&K, your SPRING IS SPRUNG, the grass is FEMALE FRIEND SOUGHT by grad riz. Do you know who Tom Benson

19th. (paid for by Citizens for Educaand I.D. Please call 865-1010 DEC PAIR GLASSES metal frames FEMALE TRASNFER WISHES to buy dorm contract for fall if selling.

NEEDED: APARTMENT OR rooms nylon Lake Meade Lifeguard Jacket over describe REWARD!! FOR REIUMN of blue nylon Lake Meade Lifeguard Jacket and a blue cotton Penn State sweat. HELP! WITH ANY problem; free and HELP! WITH ANY problem; free and albums and cassette tapes yet. Do that double Fantastic, 352 E.

HOLLY: HAD A great time at the SUMMER FULL TIME work-study bash till you faded. Would like to position: student needed to work in

Dave Carison 863-1748 p.m. daily for raps, information on TAPPA-KEGGA-BREW has no gay lifestyles and sexual minorities ACTIVE members just throbbing

TERRY FROM THE PhiPsi you were partying by the parking lot opposite INTERESTED AUDIENCE - "PER- the Press Box Bottle Shop you INTERESTED AUDIENCE — "PER-FORMANCES?" why, whatever do Volumean? /Buthe way 5/5/81 Colle-"Mupp Divers" would like to see THE ALLENWAY BARBER SHOP invites your patronage for hairstyholing, laver cutting, and beard

THE COMMONS: SUMMER subjet one room as either a single or a

washer, close to campus, Rent Cheap. Call Shirley 238-2205

skate 11:00pm-1:30am every Saturday night Sir Skate of State College

TOBI-PAM: THANK YOU for sharing ast 21/2 years. Study hard for those nals-summer and Belmar are only a few days away now! One las thing, "there's no better armor then love when it's strong, oh and my heart beats so fast ... " Love, Matt TRADER DAVE'S: MARKED down Also Groundnuts- half empty be 59. Groundnuts- half full box- \$1.10 USG - PRESIDENTIAL CAND

DATES for sale. Gerbil for \$1 only for good home. Call 237-9888. VOTE THE "POLE" at the "polls. Dombroski for State College Court II. DEMOCRATIC WRITE-INS EN COURAGED.

WANTED: MALE ATHLETES, fresh men 6'0, 190 pounds, 4.7 speed who want to play varsity lacrosse. Con tact Coach Theil 101A White Build ing 865-7591 VENDY (TINKERBELL, WEDNES

DAY) happy birthdy and everyday. Love, Duckface and Tori (this means you) meeting 8 Mueller WHIPPED CREAM machines and chargers- New shipment- Lower Prices! Make great desserts. The Candy Cane, 128 W. College b College Diner 293 HAMILTON-Scott and Tim

Whether acheiving new heights of he track field or in the world of fashion-you can't conceal yo Identities from a true PANTHER \$15 FOR 3 HOURS WORK, Summ undergrads needed for marketir research study. Earn extra mone



Languages Include COBOL FORTRAN, INTERACT and R.IF SAS.SCRIPT. SPSS. SNOBOL. PL Also available as tutors. Begin June 10, 1981. References. 237-14 or 234-2368

how to stav in Lust fill in and mail the coupon today. Please enclose \$12 for one year (\$22 for two years). The Weekly Collegian 126 Carnegie Bldg. University Park. PA 16802 New Subscription zip code

PHANDYGAF ALCON Thursdays enjoy

**ORIGINAL GOLDEN** OLDIES with Ray Anthony before you

> PARK HILL **APARTMENTS**

IT 1999 1999 1999 1999 ITT FTTT FTTT FTTT ITT र्गाः समयम् प्रपूरं प्यथन प्रज EL 1944 1114 1114 1197 Marth Mar May Altin

**P' NTING FOR SUMMER & FALL** 

LEAP • 1 block from campus

• All utilities included • Furnished/unfurnished

• 9 & 12 month leases • Laundry facilities on each floor • TV cable included in rent

• Elevator service Underground parking garage

HH&B. Realtors 478 E. Beaver Ave. State College, Pa. 234-6860

PLASTIC FANTASTIC WANTS to buy your unwanted record albums and cassette tapes. We pay cash on the cost 250 S. College 0.24 3000 ice. Resident 12 years experience.

Look

you mean? (By the way, 5/5/81 Colle-gian has my name, if you're REAL- "Mupp Divers" would like to su you again reply personals Dave stay sanel Do it to it! Love ya, trims. 238-4302 315 S. Allen St. i the Atrium. double, washingmachine,