Sale of logo rights aids students

By SCOTT A. ALDERFER Collegian Business Writer

No matter where one looks in Happy Valley, there is blue and white as far as the eye can see. Sales of Penn State paraphernalia thrive during football weekends as parents, alumni and tourists fork out the green to buy the blue and

It certainly seems as if students should be benefitting from the tourists' fancy for the Penn State logo. And they are. Thanks to the blizzard of blue and white, there are \$125,000 in scholarships available to University students this academic

John'S. Bischoff, director of the University committee for licensing, said that before a company may produce any type of merchandise bearing any Penn State logo, it must obtain a license to do so from his committee. More importantly, the committee and the company must make arrangements for roy-

Besides himself, Bischoff said, the committee includes Chairman George Lovette, University associate senior vice president for finance and operations; Fran Fisher, assistant athletic director; and one other position, unfilled due to a

"A company wishing to use our marks or symbols writes a letter to office. It's directed toward some ately, from our attorney asking the licensing office and asks for a form of scholarship." licensing agreement stating that they are interested in becoming a to the University treasurer, said the Bischoff said bootleg sales of licensee," Bischoff said. "They pay money accumulated from the roy- Penn State paraphernalia are insiga \$25 licensing issue fee to cover the alty earnings to date has been apnificant because the market is procost of producing the form, filing it proved for disbursement in two tecting itself. and so forth, which is a one-time

wholesale cost of the item, Bischoff cent will be placed in the Nittany Fisher explained that if bootlegsaid. That money is returned to the Lion fund for athletic grants and gers are discovered, his committee committee quarterly and then is aid, he said. usually turned over to the Universi-

with more and more universities getting into it and realizing that fund to support the existing fresh-added. marks and that it can benefit the he added.

said the royalty money is used only ceeds," Fisher said. "It doesn't go that have reproduced our logos," he have a consulting attorney in Washto buy new carpeting for anybody's said. "They get a letter, immedi- ington, D.C., because there are spe- cide," he said.

strength and corporate earnings.

stocks were among those hardest hit.

dropping 21,73 points Aug. 6.

AP Business Writer

Wendy Peters (freshman-architecture) looks over a Penn State shirt at the Penn State Bookstore on campus Monday night. The University's committee for licensing regulates the use of the Penn State logo on merchandise and channels the money gained from royalties to student scholarships.

"We don't want any legal action

programs" occur when brokerage firms buy the spending increase. "Some people were looking for

futures contracts and sell the indexes' underlying that number to be revised upward," he said.

David Branigan, special assistant case so far they have done that.'

Of the \$125,000 available for the selves against the non-licensees be-For all products sold bearing the 1985-86 school year, 65 percent will cause if you have to pay 6 percent, symbols or seals of the University, be placed in a general scholarship you don't want to see anyone out the licensee pays 6 percent of the fund, while the remaining 35 per-there not paying," Bischoff said.

"Since this is so new, we're still censing agreement is necessary to ty for scholarships twice a year. trying to work out the selection use the Penn State marks and "Licensing is a fairly new area to process," Branigan said. Eventually the University would plained. "It's been snowballing like to commit a portion of the funds tagged for the general scholarship

they have a protection of their man excellence awards program, "We haven't gotten into an en-Some businesses try to avoid the fairness to those who do license to payment, Bischoff said. We have run into instances in said.

forcement program yet, but in

Stocks experience worst drop in five weeks

stocks to profit from differences in their prices.

But dealers said the impact of the programs was

magnified by the existing weakness of the market,

which reflects investors' growing concern that the

economy is not rebounding as previously ex-

"There seems to be a thick feeling of pessimism

developing," said Charles Jensen, technical ana-

Thomas Czech, director of research at Blunt

market square between the eyes that corporate

earnings are going to be sluggish" in the third and

the Commerce Department's report that Ameri-

new plant and equipment this year than in 1984.

can business plans to spend 5.8 percent more on

The estimate represented a downward revision

from a June forecast that called for a 6.2 percent

Czech said the market also was disappointed by

Ellis & Loewi in Milwaukee, said "it finally hit the

lyst at MKI Securities Corp. in New York.

which we have caught small outfits "We have a local attorney and we the victory.

cialists in patents and trademarks them to cease and desist. In every it's a very complicated busiprocedure had been under design for one year prior to Penn State's

"Licensees are protecting them-'It (the money) doesn't ao to buy new carpeting for anybody's office. would inform the party that a li-It's directed toward some form of scholarship. would try to get the party to sign an

> -Fran Fisher, assistant athletic

licensing procedure and the royalty the University, we're going to have national football championship in to do some investigation," Fisher 1982, but the actual federal registra-

He also cited a speech by Preston Martin, vice

chairman of the Federal Reserve, in which Martin

took note of "substantial downside risks for this

sluggish economy," including rising consumer

debt and the potential for a sharp decline in multi-

family and office construction because of rising

SCM fell % to 72% and topped the NYSE's active

list. SCM agreed to a \$74-a-share leveraged buyout

which rival bidder Hanson Trust PLC of Britain

Richardson-Vicks, which soared earlier this

Nationwide turnover in NYSE-listed issues, in-

cluding trades in those stocks on regional ex-

changes and in the over-the-counter market,

totaled 117.71 million shares. The NYSE composite

week after rejecting a takeover bid from Unilever,

dropped its offer. Merrill Lynch lost ¾ to 30%.

SCM management and Merrill Lynch, after

Health care plan offers fixed rates

ollegian Staff Writer

doctor and not pay the bill? Instead of paying a family doctor for each visit, many people are join- doctors gain more patients and reing health plans where they pay one ceive their money promptly. fixed rate periodically to see their

These plans, called health mainte nance organizations (HMOs), are a orm of prepayment health care covrage. They are a combination of an insurance company and health care service plan, said Stanley P. Mayers ir., professor of health planning and

As of December 1984, there were 6.742,630 people enrolled in HMOs in spokeswoman for InterStudy, a nonprofit health policy research firm. In ddition, by June 1984 there were 306 HMOs with 92,000 practicing physi-

One type of HMO is the independent practice association (IPA), Mayers said. Doctors are contracted by the IPA to treat patients in their own office. The only difference from independent practice is that the doctors are not paid by the patient directly but by the IPA "If the quality of care remains as

But Mayers said HMOs can create ices doctor outside the HMO for the proceCreighton added that Geisinger's dure and then pay for that procedure health plan is "somewhat less expen-

must follow the rules and regulations the Keystone Health Plan. The plan is of the HMO, he loses a certain only offered through corporate health amount of his independence, Mayers plans and includes 40,000 members, The HMO also puts pressure on Blue Shield. doctors in the area to join the associa- The Keystone Health Plan is ad-

tion to gain patients who have joined, ministered through an independent "The private practice doctor who doctors practicing in the Harrisburg does not choose to belong to an HMO and Lehigh Valley areas.

Relief in sight for some

depositors at Md. S&L

BALTIMORE (AP) - The head of state will be processing requests for

the Maryland Deposit Insurance withdrawals that could number in the

Fund said yesterday he hopes to thousands. There is no mechanism in

present a plan next week that will place now to handle requests, and

allow withdrawal of funds from Old officials have no way of knowing how

Court Savings and Loan in cases many depositors will claim extreme

Melville Brown, the new executive how many people will be allowed to

director of MDIF, received a pro- withdraw funds is the cash flow at Old

firm that is helping the state manage A freeze on withdrawal of funds

He said that after reviewing the three months, and Brown said Tues-

plan, he will present it to Circuit day at a legislative hearing in Anna-

Judge Joseph H. H. Kaplan, perhaps polis that he doesn't know when the

be limited to cases where the freeze is A freeze also is in effect at Merritt

causing severe hardship to deposi- Commercial Savings and Loan, but

Decisions will likely be made on a hattan completes the deal to pur-

case-by-case basis following chase Merritt, Chesapeake Savings

involving extreme hardship to deposi- hardship.

posed plan yesterday from the law Court.

While details have not been made

guidelines set up in the plan.

public, Brown said withdrawals will and Loan.

the affairs of Old Court.

keep his patients" in an area where many of those organizations are in

existence, Mayers said. Doctors join these organizations for several reasons. Mayers said. The Mayers said HMOs are becoming

popular with company health plans. Since many companies are moving toward HMOs for their employees, the plans are growing much more rapidly in urban areas. Since the employer gets to bargain with the HMO on price . . . the

company benefits because costs are more manageable," Mayers said. About 80 to 90 percent of all members enter HMOs through their employers, said Bruce Stuart, associate rofessor of health planning and ad-

There are many plans to choose from when deciding to join an HMO, Mavers said. Buying coverage is like buying a car - options are extra," he said.

Geisinger Medical Center in Danville is the home of one HMO, the According to Dr. Daniel Creighton. the plan's medical director, Geisinger does not require a physical, but some questions on the application ask for history of disorders that could good in the HMO as out, then in most disqualify a potential patient. cases the patient is better off," May-Individuals and families pay differ-

problems for the patient and doctor. HMOs are "geared toward people "The patient is somewhat restrict- who are generally healthy and want ed in the source of medical care," he to take good care of themselves," said. If the association does not in- said Creighton. "The idea is to keep clude a specialist in an area the patient needs, the patient must go to a possible tor's) office."

An important factor in determining

from Old Court has been in place for

freeze can be removed or modified at

that will be removed if Chase Man-

and Loan and Friendship Savings and

Old Court and at Community Savings

neering science is researching new solar cells that may make generating electricity using the sun's rays in addition to the monthly fee, May-sive than Blue Cross and Blue Shield, more efficient and less expensive. Stephen Fonash said he has reand the patient gets more benefits." In addition, because the doctor Blue Shield offers an HMO called research support during the past 10 Singh said. said Karen Early, a spokesperson for

state science), who is working with are not solar heat."

Collegian Science Writer

alternative energy systems.

energy technology, he said.

lead that it had," Fonash said.

nal power had gone up."

By RHONDA F. BERSHOK

Collegian Science Writer

the United States began developing.

Since the uproar over the energy crisis of the late

1970s died down, many Americans believe the problem

is past and have turned away from the search for

A University professor of engineering science, how-

Stephen Fonash, a researcher working on solar energy, said the American public's interest in solar energy has declined dramatically during the past few

years, while Japan is pushing ahead with technology

Four years ago Japan began "Project Sunshine," a

10-year, government-funded program to develop solar

"(Japan) is now learning how to very efficiently

on everything - calculators, watches, radios," he

"It's a shame (the United States) squandered the

Under the Reagan administration, federal funding

"The government was hoping that private industry

the spokesman said, between \$580 and \$600 million was

fiscal year 1984, spending was about \$175 million.

decrease, but who knows," the spokesman said.

for solar research was dramatically reduced, he said.

would step into the breach more," Fonash said.

Fonash, said, "Fonash is trying to Solar cells produce electricity to develop processes that will im- be used for various purposes inprove the efficiencies of the solar cluding home heating. A house that

A University professor of engiabsorb energy from the sun and to systems using the sun to heat water ceived about \$1 million in solar cell convert energy into electricity, or another type of heat-retaining

mon that converts light into electrithe building.

uses this active type of solar heat-Singh said Fonash's research ing is not heated directly by the sun heating system, Kardauskas said. Solar cells have two functions: to Passive solar heating includes mass such as stone. The collected "Photovoltaics is the phenome- heat is then circulated throughout

conductor solar cell, one of the city. The solar cell is the device," Singh said there are several Mike Kardauskas, (graduate-sol- made of silicon: the crystalline Ranbir Singh (graduate-solid id state science), said, "Solar cells cells, the newer dendritic web cells and amorphous silicon cells.

Energy crises only postponed

in solar energy in the United States is that "we are

shifting to a service economy from a manufacturing economy. Energy-intensive industries are down."

Fonash said in the United States, solar energy -

although not popular with the private consumer — is

used in areas such as oil stations, telecommunications

ery of America, the United States hopes to have a

space station in orbit with solar panels the size of a

"Photovoltaic research is making a lot of contribu-

tions to sister technologies," Fonash said, naming

electrophotography and microelectronics as exam-

Photovoltaics involves the conversion of solar en-

Photovoltaics ... will become a viable technology

The United States has a deeply ingrained system of

"Americans only seem to respond to crises, and

energy resources that the people are not eager to

Americans think that the energy crisis is solved," he

electricity-producing areas. The panels have been used

"There are three important factors (in developing

ergy into electricity through the use of solar cells.

and satellites, as well as some houses.

football field, he said.

' States.'' he said.

change, he said.

ever, said the energy problem has only been post- In 1992, the 500th anniversary of Columbus' discov-

mass produce solar cells . . . they're putting solar cells in Third World countries first before in the United

Most funding for solar research now comes from the be the first to use solar energy extensively.

cost of oil energy declined during the past four or five powered television sets.

Solar Energy Research Institute — a quasi-govern- S. Ashok, associate professor of engineering science,

mental agency — and Electric Power Research Insti-

tute — an organization of major U.S. power companies, India's largest solar cell manufacturer, Central Elec-

Fonash said University research is funded by EPRI; He said the company is producing solar panels Solarex, a Pennsylvania company; and the federal jet mainly for use in isolated rural areas with no link to

A spokesman for the government-funded SERI, who — with a battery backup — for lighting, water pumps

declined to be identified, said, "What happened is the and irrigation. Their use is expanding to include solar-

years when it was predicted that it would increase. All He added he does not believe larger cities in India

renewable (energy) technologies have not progressed will use photovoltaics aside from special applications,

In the last year of the Carter administration budget, solar cells): cost, efficiency, and yield," Ashok said.

allotted for basic research in alternate energy. In "In India cost is even more of a problem because of the

"If (government spending) follows the trend it has The company believes that if it can reduce the

been going in the last three or four years, it will product cost by 25 percent, it will expand the market,

Solar research strives for efficiency

low gross national product."

as rapidly as they would have if the cost of conventio- such as solar-powered vehicles for the handicapped.

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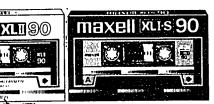
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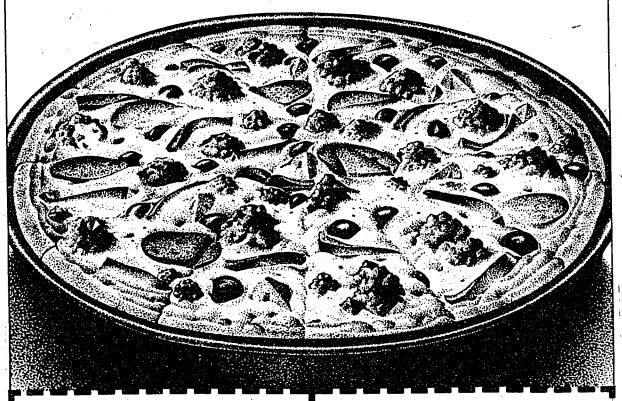
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Free trade:

NEW YORK — Stocks tumbled to their worst

loss in five weeks yesterday as Wall Street grew

increasingly worried about the economy's

Declining issues overwhelmed advances by 4-to-

1 on the New York Stock Exchange, and only two

of the Big Board's 15 most-active issues moved

Technology, financial, telephone and aerospace

The Dow Jones average of 30 industrials skidded

14.01 to 1,319.44, with none of the 30 stocks gaining

ground. It was the measure's worst decline since

against 104.73 million in the previous session.

Big Board volume totaled 100.38 million shares,

Heavy selling related to stock-index futures.

which contributed to Tuesday's broad loss, was

again a factor in yesterday's decline. The "sell

Does the U.S. need to change its laissez-faire policy to compete internationally?

fourth quarters

own rules, so we're constantly at a disad-

growing deficit in the balance of trade.

laissez-faire in international trade, but its ing struggling U.S. businesses survive. trading partners have not and now it seems to a record high of \$160 billion and one and potentially jobless constituents. In fact,

The trade imbalance has caused an increasing concern to sweep the nation, leaving protectionist sentiment in its path. Congress is no exception. Concerned over the well-being of many U.S. industries, the lawmakers have introduced more than 300 pieces of protectionist legislation, many of which are now being debated on Capitol

two sides to the coin.

are now shut off

should be only temporary.

Currently, the Japanese government re- on Capitol Hill. White House Chief of Staff markets in two areas that are key to U.S. the issue with GOP leaders, making it for The Daily Collegian

The Reagan administration had been rejecting possible retaliatory tariffs and quotas. Businesses and entire industries who have been blitzed by foreign competiadministration's policies.

but the nation as a whole would benefit.

stricts foreign intervention into its domestic Donald T. Regan visited the Hill to discuss finance and the Business Page Coordinator

playing by the same rules. But Japan has its of almost \$50 billion with the United States.

On the flip side of the coin, the "free The United States has been negotiating of almost \$50 billion with the United States."

many sectors of the U.S. economy have been severely affected by the onslaught of a

trading partner alone — Japan — is ex- the issue of protectionism may blossom into

But, like almost any other issue, there are The protectionist camp would like to see the federal government enter the scene to put pressure on foreign traders through the The United States has followed a policy of use of tariffs and other barriers while help-Both Democrats and Republicans from import-sensitive states have felt the politi-

Although they do not see protecting U.S. businesses from foreign imports as necessary, proponents of free trade believe that

U.S. Rep. William F. Clinger, R-Pa., who favors free trade, noted that the United States is a free trading country caught in a non-free trading world. Although Clinger dise entering the country, he adds that it

Japan — to lower trade barriers, allowing U.S. businesses to compete in their do-

shifting its stand — it may be joining the thrilled with making concessions, and the trade restrictions - which may likely be ones it has made have been cosmetic at severe — the question of retaliation must be

considered. Changing from a policy of lais-Last April, Prime Minister Yasuhiro Natelecommunications industry; however, the U.S. companies thicker than what they find

in Washington. has asked President Reagan to impose a sticking to its guns. It had remained adtemporary import surcharge on merchanneeded to force other countries — notably tion have found little comfort in the current

sez-faire to one of restricted trade may Although it is true that U.S. companies have been prohibited by Japan and other punishing those countries may not be the economic answer. Finding a way to open foreign markets should be the government's

resentative Clayton K. Yeutter has been working in that direction. But even if Yeutter is successful, the question must be posed: What affect will the ability to sell computer chips in Japan have on the steel industry in the United States? Unfortunately, the answer is: not much -

Further, it appears as if this figure will trade" camp would like to see the United with the Japanese government for some - Lee Iacocca show that Japanese exports to the U.S. on trade. Iacocca may have been speaking of the climbed 6 percent compared to last year, while imports from this country were stifled automobile industry, but it is clear that

The 1985 trade deficit is expected to climb cal pressure put on them by their jobless

continue to grow. Trade reports for August States maintain a policy of no restrictions time, but it appears that Tokyo is not If the protectionists succeed in passing

there are underlying problems that must be kasone set a precedent by issuing new prove detrimental in the long run. solved. Namely, U.S. exporters must be regulations for U.S. entrance into Japan's able to gain access to foreign markets that

Temporary pressures, he said, are

condition of case-by-case approval by To- countries from trading in certain markets, kyo bureaucrats has created red tape for number one priority and U.S. Trade Rep-

But on Tuesday, the administration responded to the political pressures mounting

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