

Students spend night finishing homecoming floats Page 7

University Readers don't rely on stage props Page 20



Ouch
Is D'Onofrio gone?

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Weather

A most excellent next few days. Today, sunny and warmer, high 67. Tonight, partly cloudy, low 39. Tomorrow, bringing home more sunshine and a crisp high of 54.
— Todd Miner

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30¢

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Few students abuse credit

By MICHELLE LESTER
Collegian Staff Writer

Ann Tomichek didn't mean to do it. Tomichek (junior-labor and industrial relations) overcharged on her Penn State Visa this semester while buying books, clothes and supplies for school.

"I just kept charging. I wasn't paying attention," Tomichek said.

Although many credit card companies consider the college student a worthwhile credit risk, some students find themselves in trouble.

"We don't have that many students who do this, but we maintain them on a tight credit line so that they won't find themselves in serious trouble," said Bill Ahearn, a spokesman for Citibank Corporation.

About 1 or 2 percent of total student cardholders continue using their cards with a spendthrift attitude, Ahearn said.

Although Tomichek said she doesn't use her credit card frivolously, she said she charged more than her credit limit because she didn't pay attention to the charges she made for necessities.

"I got a letter that said I was \$400 over my credit limit. They told me I had to pay half the amount in two weeks. I was scared, but I paid it. I had the money," Tomichek said.

"I'm definitely more careful now," she added. But even students who do not pay attention

to their credit limit are not in as serious trouble as they may think.

"If they misuse their card, perhaps on a \$500 credit limit, they are not in that much trouble because they only have to pay the minimum payment on a \$500 card, which is \$20 a month," Ahearn said.

Dave Harris, a spokesman for Maryland Bank North America, said students with a spendthrift attitude toward their credit card are few and far between. The bank will work with those who do find themselves over their heads in debt, Harris said.

"Our loss rate for students is about 2.25 percent, whereas that for adults is about 2.75 percent," Harris said. "So, the student is as responsible, if not more responsible than the adult."

Harris added that MBNA tries to catch a

potential credit problem before it gets out of hand.

"We try to address it early on. We try to work something out where the student can get in touch with a credit counseling agency. Also, we reduce their minimum payment or their credit limit," until they can get themselves out of debt, Harris said.

As long as the student continues to pay the minimum balance per month, he or she should not get into credit trouble. But it becomes dangerous if the student begins missing payments on a regular basis, Ahearn said.

"They'll start getting phone calls or letters from us, just to find out if they received their bill. But if they keep missing payments, we try to find out why," Ahearn said.

Citibank will work with students who pre-

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Collegian Photo/Nathan Hockley

Many students use their credit cards to buy necessities like school books, but others indulge in luxuries like this compact disc player.

More students maintain cards

By MICHELLE LESTER
Collegian Staff Writer

The number of college students who apply for and maintain credit cards has increased about 37 percent over the past two years, according to a report by a market research and consulting service.

Roper Collegenet also reported that the number of student credit card holders increased between fall 1989 and spring 1990. This confirms student response to credit card marketing efforts, said Stuart Himmelfarb, a consultant for the New York-based firm.

Although college students are not a large portion of its customers, Citibank Corporation of New York said they are important.

"They are not a big portion of our business," said Bill Ahearn, a spokesman for Citibank Corporation. "They make up about a million-and-a-half out of 30 million of our total customers. But they are a very good customer."

Students are a worthwhile credit risk because they are trying to establish a favorable credit history, Ahearn said.

"They want to try to put together a history so they are able later on to get a mortgage or car loan," Ahearn said. More than half of the college students who apply for credit "demonstrate that they are capable of using the card responsibly."

But Citibank does not use special marketing tactics to attract students, Ahearn said.

Some students agreed that getting a credit card is a good way to establish a credit history.

"It was an easy way to establish good credit," said Stephen Schwartz (sophomore-accounting). "Also, it was easy to get. All I had to do was give them my name."

Citibank considers college students for credit when they demonstrate that they have "the ability to repay, and the willingness to repay," he said.

Ahearn suggests that students interested in establishing themselves as a good credit risk should follow these guidelines:

- Treat the credit card funds as if they were a loan — money that must be repaid, and not a piece of plastic.
- Do not change your spending patterns simply because you have a credit card. Only buy what you would normally buy with cash.
- Keep an informal register of your credit

card expenses to keep track of your standing and your credit limit.

Patrick Scholl, manager for financial services for the Penn State Alumni Association, said the Penn State Visa allows students to establish a credit history.

The association also provides an opportunity for the student to obtain a credit card because students are good credit risks, Scholl said.

Although a free water bottle was offered with every application earlier in the semester, many students obtain a card for other reasons, he said.

"I got mine before I went to college because I opened a checking account," said Mark Meyer (junior-international politics). "Some places require two forms of ID to cash a check and I thought it would be good to have the card."

Needing emergency funds and establishing a credit history were also deciding factors, but not his primary reasons for acquiring a credit card, Meyer added.

Coed housing won't increase

Most students uninterested in living with opposite sex

By JULIE NASH
Collegian Staff Writer

Although the University has the lowest ratio of coed dorms to total number of dorms in the Big Ten, the amount of coed housing on campus is not likely to change — students just aren't interested.

"The request for undergraduate coed housing is very low," said Christopher Hurley, assignment office assistant manager. "I would have to say that we are filling the need and demand for coed living."

Penn State has eight coed dorms out of 45 total, not including the Nittany Residence Area and graduate apartments.

All of Northwestern University, University of Minnesota at Madison and the University of Iowa's dorms are coed. Northwestern has a total of 20 dorms, Iowa's has nine and Minnesota has eight.

The University of Illinois has 20 coed dorms out of 23; Michigan State has 19 coed out of 21; Ohio State University has 18 coed out of 21; Indiana University at Bloomington has 10 coed out of 11; the University of Michigan at Ann Arbor has nine coed dorms out of 26; Purdue University has six coed out of 12; and the University of Wisconsin has six coed out of eight.

"We have 19 coed units which are all separated by floor or wing," said Jerry Poca, housing assignments manager of Michigan State University. "Michigan State has had coed-residence halls for almost 20 years."

Tener Hall is the only Penn State coed dorm where students are not on a special living plan such as an interest house, Hurley said. The other coed dorms are either special interest or University Scholars housing, he added.

All the coed dorms in the Big Ten are divided by floor and wing, depending on the structure of the building, Poca said.

"During the summer session we tried to have coed housing but we would have ended up with five floors of men and only one floor of women," Hurley said. "This would not make for a healthy environment."

One Tener Hall resident said the location, not the coed aspect, is at fault for lack of interest.

"Nobody would want coed housing because the only residence hall

"We are trapped in an old style of thinking with a lot of intolerance when it comes to moral codes."

— Dave Goncalves
sophomore-chemistry

that is coed is Tener," said Melissa Gallager (freshman-biology). "Nobody wants to live all the way out in East."

"I think everyone would be more receptive if the coed housing was elsewhere," Gallager added.

But Donald Arndt, housing services director, cited the lack of women's requests for coed dorms as the cause of little coed housing.

"I don't know what that says about Penn State women but some people would say pretty conservative," Arndt said.

Karen Feldbaum, acting director of Residence Life, said housing officials are looking to fit the students' wants.

"We are not opposed to coed housing at all — especially if it is something the students want," Feldbaum said. "I think coed housing is a great idea."

One coed dorm resident voiced his opinion on living in the same dorm with members of the opposite sex.

"I think it comes down to the fact that the students here don't want to live with people of the opposite sex," said Dave Goncalves (sophomore-chemistry), who lives in coed Atherton Hall. "If you take a look around you can see that we are stuck in the '50s. This has got to be one of the most conservative places I have ever been. We are trapped in an old style of thinking with a lot of intolerance when it comes to moral codes."

Goncalves and Hurley listed several benefits of coed-dorm life.

"I have never lived in an all-male dorm before but it is my opinion that the coed dorm would keep both genders under control," Goncalves said.

Statistically across the country there are fewer problems in the coed dorms, Hurley added.

Texas killer seemed to be angry at women

By SUSAN HIGHTOWER
Associated Press Writer

KILLEEN, Texas — The gunman who massacred 22 people in a 10-minute barrage of semiautomatic gunfire may have been triggered by a fury against women, authorities said yesterday. And they said that as he exchanged shots with police who were closing in on him, the gunman saved one final bullet for himself.

Much remained a mystery about what caused George Hennard, one day after his 35th birthday, to drive his pickup truck through a plate-glass window at Luby's Cafeteria, jump out and methodically execute cowering victims with a pair of pistols. It ended in his suicide, and was the worst mass shooting in U.S. history.

Of 23 people wounded, at least 11 remained hospitalized yesterday, two in critical condition.

Fourteen of the dead were women, and residents of this central Texas town suggested Hennard was angry at women, citing a letter he had written last summer referring to "treacherous female vipers" and his comments during the rampage.

Police said they are investigating his attitude toward women.

"He has an evident problem with women for some reason, not all women," Police Chief F.L. Giacomozzi said. "We're trying to look into that to see if it can lead us to where we need to look."

Killeen is home to Fort Hood, an

Army post that sent 23,000 troops to the Persian Gulf War, only 10 of whom died in combat, less than half Wednesday's toll.

Among the dead at Luby's were school administrators and educators, a veterinarian, a career military officer, a woman who was treating her daughter and granddaughter to lunch and a woman from Missouri in town for a wedding.

Flags flew at half staff as an army of counselors, clergy and volunteers tried to console residents. Luby's remained roped off, and investigators were inside. Hennard's blue Ford pickup truck was removed before dawn, but wind ruffled through the window it shattered. Outside, onlookers milled about.

Survivors told of hiding in the restaurant freezer or jumping through broken windows. One employee spent the night in a commercial dishwasher at the cafeteria.

"He was just scared and was going to stay there," Giacomozzi said. The unidentified man was unhurt.

Another survivor, Luby's employee Vicki Large, said the tragedy has hit home. "I just see him coming through the window and shooting everywhere and it's like he's after me or something," she said yesterday.

Giacomozzi said Hennard used two 9mm semiautomatic pistols, with three ammunition clips for each. One, a Ruger P89, carried 15 rounds in each clip.

Police are unsure how many shots were fired, Giacomozzi said. But he added, "The gun was empty on the last round."

He said the guns were bought in February and March, in Henderson, Nev., where Hennard's mother lives, and may have been the only two guns Hennard owned. Neighbors in Henderson said Hennard had lived there as late as this summer.

Hennard bought the guns from Mike's Gun House, a mail-order gun business run out of a home.

A day after Hennard's body was found in the restroom, little was known about him. The handsome, surgeon's son had lived in Belton, about 15 miles away, and left behind an angry letter, written in June to a neighbor's two daughters.

"Did you and your sister find new

flames yet?" he wrote in part. "Do you think the three of us could get together someday? Please give me the satisfaction of someday laughing in the face of all those mostly white, treacherous female vipers from two towns who tried to destroy me and my family."

When the shooting began, witnesses said, Hennard screamed, "Look at what Belton's done to me!" Another witness said he yelled about Bell County, in which Killeen is situated.

Later, the shooting continuing, Hennard said: "Tell me, was it worth it? Wait 'til those fucking women in Belton see this!" according to a Luby's customer who escaped unhurt, Susan Robinson-Hester.

St. Joseph's Hospital in Houston
Please see CAFEEKILL, Page 12.

House rejects ban on semiautomatic assault weapons

By MATT YANCEY
Associated Press Writer

WASHINGTON, D.C. — The House rejected a proposed ban on semiautomatic assault weapons and large ammunition clips yesterday, spurning the appeals of gun control advocates who seized upon the Texas shooting rampage to make their case.

By 247-177, the lawmakers voted to strike from a broad anti-crime bill a provision that would have banned 13 models of assault-style weapons, along with 17-round ammuni-

tion clips such as those used by gunman Wednesday to slay 22 people and himself in a Killeen, Texas, cafeteria.

Supporters of the gun control measure had taken heart when Rep. Chet Edwards announced that the massacre in a cafeteria in his home district had persuaded him to drop his longstanding opposition.

But gun control opponents noted that the proposed list of weapons that would be banned did not include the models of pistols the gunman used. "This is a feel-good measure," said



AP LaserPhoto

Officials remove the pick-up truck from Luby's Cafeteria early Wednesday morning. The gunman used a high-powered pistol to methodically kill 22 people in the nation's deadliest shooting rampage.

Rep. James Sensenbrenner, R-Wis. "It is not going to affect criminals in any way, shape or form."

Supporters of the ban contended a proposed seven-bullet limit on ammunition clips might have saved some people because the gunman would have had to stop shooting to reload more often.

"The killer was in the cafeteria for over 10 minutes," Sensenbrenner countered. "He had plenty of time to change clips, and apparently he did."

Still, supporters of the ban, many

of them hunters, said the Texas shootings emphasized a need to prohibit possession of weapons and clips designed to "spray" bullets.

"I don't need an assault weapon to go out there and kill a deer," said Rep. John Bryant, D-Texas. "The fact of the matter is that nobody needs an assault weapon except cowards and criminals and weirdos who have to own an assault weapon in order to feel like a man."

President Bush, asked about limiting gun sales in light of mass

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