Student loan default rate lower at Poly

By Alison Sherrill

First the bad news: U.S. students are costing taxpayers about $2 billion annually in loan defaults. One out of five students defaulted on a loan last year.

Now the good news: Cal Poly students have a better track record on loan paybacks compared to the nation’s.

According to Diane Ryan, Director of Financial Affairs, 5 percent of Cal Poly students default on their loans.

Ryan said that within the California State University (CSU) system, Cal Poly is at one end of the extreme while schools like CSU Los Angeles and CSU Dominguez Hills are at the other extreme. Those universities have poor records closely matched to universities around the nation.

Students with the worst record for loan defaults are those that attend vocational or trade schools. About 40 percent of students who take out loans default on them.

Ryan has done research to study the profile or type of student who is likely to default on a student loan. She said three qualities seem to be present in most of these students.

"The first," said Ryan, "is that they come from low-income families of $10,000 or less (in annual income). Second, it is the first and only time they’ve borrowed money. Third, they have failed to complete the program for which they received the loan."

"The problem," Ryan said, "is that it is like a catch-22." In order to receive a loan, students must show real financial need. But those that really need financial aid also fall into the category of those likely to default.

Dan Parker from the Student Aid Commission, which oversees both federal and non-federal aid, said that there are a number of different methods used to combat the problem of defaults.

Incentives not-in default-

See BUDGET, page 5

Seminar policies under revision

Clarification may help GrC and confusion

By Caroline E. Pinola

New policies and procedures concerning extended education seminars and workshops offered at Cal Poly have been formed this year to clarify how those workshops can be conducted.

This clarification was necessary to eliminate confusion that arose from the informal procedures followed by the graphic communications department (GrC) over the last three years when conducting its seminars and workshops.

Standard university policies were openly and informally modified in 1987 by GrC Department Head Harvey Levenson, GrC Professor Herschel Apfelberg and Housing and Conference Services Director Joseph C. Risser. The changed procedures allowed Apfelberg to have almost exclusive financial control over the workshops he coordinated through his own consulting company, Graphic Services and Seminars (GSS&S).

Risser, who coordinates extended education programs, said last week that "these policies were modified in order to expedite the implementation of the workshops."

Former Interim Vice

See GRC, page 8

A reminder ...

Today is the last day to register to vote in November’s general election.

Opinion:

Reporter Kelly Haggerty says Cal Poly administrators should make athletics a higher priority.

Page 2

Today’s weather ...

Sunny and warm.

High: 89 degrees
Low: 55 degrees

N to N.E. winds 20 mph
I have often wondered what it would be like to attend a school that was really known for its sports. 

Some schools seem to be so spiritually. You see signs and banners throughout the campus encouraging their teams to beat their rivals, not just trying to encourage attendance at the games. After all, the games are there simply because it's not right to do so. You just would not miss it for the world.

Before every game there are parties — big parties in honor of the teams, and also in honor of the school's honor. Fraternities, social and academic clubs, faculty — they all have parties. After the games, there are either victory celebrations or "better luck next time" consolation parties.

The talk of the entire day is, "Hey, did you see that catch?" or "Man, can you believe that call was made?"

Then it starts all over next week, but perhaps this time it's an away game. Carpools, caravans of Winnebagos, all traveling, if it's not too far, to watch the old home team.

What exactly are we lacking? We are basically a Division II school, which doesn't have the prestige and traditions of a Division I school. This is not Berkeley.

Michael Bolgad

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Mustang Daily

October 17, 1991

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Accuracy is a fundamental aspect of journalism. Although facts are checked daily, errors do occur. If an error is found, please contact the appropriate editor at 756-1143.

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The university even admits that it is unlikely the majority of students take general education courses. Students are taking longer to graduate because we cannot get the courses we need to fulfill requirements.

Mr. Heyman talks of imposing a 13-unit maximum. What about students who are working their way through school or have children to care for? They may not be able to fit 13 units into their schedules.

The former chancellor feels that "there is no policy of reverse discrimination." The fairest way to handle admissions is to remove the question on the application asking students to give their sex on their applications.

When Cal Poly is turning away students with 3.0 GPAs, it shows admissions is competitive for everyone. To give anyone a break because they are lazy or national­ity is blatantly unfair and is reverse discrimination.

Finally, I want to challenge Mr. Heyman's statement that Cal Poly professors need to be pulled from the classroom to do research. This is not true.

Cal Poly's emphasis is supposed to be on undergraduate education — not publishing books. We already do not have enough classes being offered, and with no promise of additional funds, pulling professors out of the classroom would throw the university into chaos.

We do not wish to be taught by part-time's and graduate assistants while the professors get rich writing books.

This is not Berkeley.

Michael Bolgad

Journalism

Gerard should remove Poly 'P'

Dean Gerard needs to restore the billboard to its natural state. It has become passe to decorate it with white paint.

Throughout my four years here at Poly, I have taken frequent runs up the hill. Every time I do, I stumble across bottles, beer cans, old sheets, empty paint canisters and other trash left by fraternities and dormies. It makes me sick.

Please quit threatening, Dean Gerard, and take some action! Cal Poly can set a good environmental example by ridding the hillside of this silly traditional symbol. I'm sure the billboard would appreciate it.

Steve Schram

Civil Engineering

Obscenity law is not censorship

I think that Jason Foster and Glenn Hodson slightly distorted the facts in their article regarding the obscenity trial (Oct. 5).

First of all, the record owner was not convicted of obscenity, rather, he was convicted of distributing obscene material.

Second, it was not the jury's responsibility to determine if 2 Live Crew's recording was obscene. That had already been done by a U.S. District Court. In Skywalker Records, Inc. vs. Navarro, the court ruled that the recording violated all three (not one) obscenity tests established under Miller vs. California. There was no racism involved, even though the jury was all white. All it had to decide was if the owner was guilty of violating obscenity laws in Florida. They did this.

One should also remember that obscenity as defined by the First Amendment has never been, nor will it ever be, simply because something is declared obscene in a court of law does not necessarily mean that it is illegal. States could very well legalize obscenity including use by consenting adults. In Florida, however, obscenity is a crime. It is as much a crime as rape, murder or any other act the legislature has declared criminal.

The owner's conviction and the ban of the recording by 2 Live Crew is not censorship. It is the law to ban in Florida. It is the law in Florida. If people of Florida want to legislate obscenity, then it is their right to do so. But, as Jason and Glenn's article shows, it is much easier to criticize the law that works to repeal it.

Michael Jacques

Mathematics

CORRECTION

Because of an error during pasteup, quotes were unintentionally deleted in the Oct. 8 article "Cal Poly ends investigation of on-campus Fraternity," The Mustang Daily's printed version of the editorial should be read as follows: "...a clear bias to the reader." A quote from Joseph Reiser, director of Housing and Conference Services, should have read: "I think the whole issue has sensitized the administration to the need to be centralized with policies and procedures."

Money must be spent on sports

By Kelly Hagerty

I have often wondered what it would be like to attend a school that was really known for its sports. 

Some schools seem to be so spiritually. You see signs and banners throughout the campus encouraging their teams to beat their rivals, not just trying to encourage attendance at the games. After all, the games are there simply because it's not right to do so. You just would not miss it for the world.

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The talk of the entire day is, "Hey, did you see that catch?" or "Man, can you believe that call was made?"

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Michael Bolgad

Letters to the Editor
Transplant doctors receive Nobel Prize

STOCKHOLM, Sweden (AP) — Two American doctors won the Nobel Prize in medicine Monday for their work in transplanting human organs and bone marrow, revolutionary procedures that have saved thousands of lives over three decades.

Joseph E. Murray, 71, who pioneered bone marrow transplants to cure leukemia, will share the $695,000 prize.

Most Nobel Prizes in medicine have been awarded for basic research, not for clinical treatment.

"I really thought this work was too clinical to ever win the prize," Thomas said from his home in Bellevue, Wash. He is affiliated with the Fred Hutchinson Cancer Research Center to ever win the prize," Thomas said from his home in Bellevue, Wash. He is affiliated with the Fred Hutchinson Cancer Research Center in Seattle, one of the world's major bone marrow transplant institutions.

But in the case of transplants, the clinical treatment was a radical advance.

"This was astonishing to take one organ and move it to another person. It was science fiction 30 years ago," said Dr. Carl-Gustav Steenbock, a member of the Nobel Assembly at the Karolinska Institute, which awarded the prize.

Swedish dynamite inventor Alfred Nobel declared in his 1896 will that the prizes should be given to those who have "conferred the greatest benefit on mankind."

Iraq allows Kuwaitis to cross Saudi border

(AFP) — Hundreds of Kuwaitis crossed into Saudi Arabia on Sunday after Iraq suddenly relaxed restrictions on Kuwaitis leaving the occupied emirate. Some well-wishers said it was the latest move in an Iraqi campaign to

See World, page 6

House GOP divided over stalled budget

WASHINGTON (AP) — As Congress grinds out a solution to the country's budget dilemma, House Republicans are sitting on the sidelines, bitterly split by an ideological schism that extends into their top leadership.

At the center of the dispute is Rep. Newt Gingrich, the Georgia Republican who took over a year ago as the No. 2 GOP leader in the House. Despite his job, Gingrich led the rebels who last week killed an earlier budget package agreed upon by his leader, Rep. Robert Michel, and President Bush.

And when Republicans sought to take a role in drawing up a new version of the budget on Sunday, Gingrich's ideological demands in a closed-door meeting hampered the ability to come up with a proposal, said one source present.

But a majority of Gingrich's top allies, Reps. Vin Weber, R-Minn., and Republicans "are slowly getting themselves back on a united, positive footing." A key to that, he said, is that the "bi-partisan budget will be transformed over the next 10 days into the Democratic tax increase."

Gingrich's actions breaks into the open late Sunday as each party sought to blame the other for the partial shutdown of the government over the weekend. Gingrich contended that Democrats, after failing to override Bush's veto of a stopgap spending bill, should now back the president.

House Speaker Thomas Foley lost his normal calm, saying, "Of all the people in this House of all the people in this country who have little claim to cooperation with this president, it is the gentleman from Georgia."

The job was particularly effective, because the Georgia congressman is the weakest within his own party: on the issue of loyalty and trustworthiness. The Georgian had no comeback, but just smiled and then strode off the House floor.

Low turnout expected for Discovery landing

EDWARDS AIR FORCE BASE, Calif. (AP) — Only 5,000 to 10,000 spectators are expected to watch shuttle Discovery land in the Mojave Desert after its mission to launch the sun-exploring Ulysses spacecraft, NASA said Monday.

Discovery is scheduled to touch down on concrete Runway 22 on Rogers Dry Lake at 6:58 a.m. PDT Wednesday after its four-day flight, said Don Haley, spokesman for the National Aeronautics and Space Administration.

"We expect good weather" and there should be no problem from mild Santa Ana winds, which usually don't speed up until later in the day, Haley said.

Ground crews will rehearse for the landing with a drill Tuesday morning, Haley said.

A record 500,000 spectators watching Columbia land at this desert military base on July 4, 1982. Haley said the smallest crowd, about 2,200 people, watched Columbia land last Jan. 20.

Despite a nearly six-month lull since the last landing, "I think flights with the shuttle are becoming a little more routine with the American public," Haley added.

Big seeds credited for 544-lb. pumpkin

HALF MOON BAY, Calif. (AP) — Tom Borchard credits big seeds and "just a little fertilizer" with helping him grow the giant, 544-pound pumpkin that weighed in Monday as the heaviest squash at the 20th annual Great Pumpkin Weigh-Off.

Borchard, 46, of Salinas, who has grown the winning pumpkin six times, has a simple explanation.

"I believe there is a package that may yet be passed in both houses," Eastham said.

The new proposal, he said, would pass in both houses, "but it is the gentleman from Georgia."
**BEACHES**

From page 1 see what can happen."

Speaker Carolyn Moffatt, San Luis Obispo Harbor Commission president, asked the crowd at Avila Beach if they knew what the oil companies have in mind for the Central Coast.

"They think our coast is a welcome mat," Moffatt said. "Our motto is 'Just Say No,' but their motto is 'Just Say Yes.'"

Moffatt said that public input is an important tool in the fight against oil development, and that it is important for the public to become informed participants in the decision-making process.

Britt Phillips, harbor commissioner, said he recommends taking a pinch of sand and mailing it to the oil companies.

"We need to let them know we want our sand to remain this way," he said.

"Once the oil companies are here, they'll own this place," he said.

"If we think someone else will take care of it (coast protection) for us, we're wrong," he said. "It's up to us."

Oil company interests were represented at the beach rally, too.

Ron James is a San Luis Obispo resident and representative of the California Coastal Operators Group (C/COG). He said the oil industry advocates make informed energy decisions.

To this end, James distributed flyers which addressed the oil industry's position regarding offshore oil drilling.

C/COG wants people to know that major health risks from ocean pollution come from sewage spills and not oil spills; that offshore oil platforms are not the cause of oil spills; that not developing this country's resources increases dependency on imported oil which in turn increases the risk of tanker accidents; and that there has never been any evidence that indicates offshore platforms harm marine life or have adverse impacts on tourism.

But speaker Travis Evans, who is a member of the Commercial Fishing Association said that the fishing grounds are contaminated near oil platforms and that fishermen find it very disappointing to bring up oil company trash in their nets, which often happens.

"If we think someone else will take care of it (coast protection) for us, we're wrong," he said. "It's up to us."

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**PRE-RECRUITING FUNCTION:**

Date: Thursday, October 11,1990

Time: 7:00 p.m. - 9:00 p.m.

Place: "1865" Come Hungry

We look forward to seeing you in the next couple of weeks.

EOE/M/F/H
WHEATLEY

From page 1
redy said he clearly remembered Wheatley because of his artistic skills. "I would have classified him as almost a professional cartoonist." That clear memory, Kennedy said, allowed him to write to the Veteran's Administration to verify that he had known Wheatley as a cadet in the Navy Flight Program.

Wheatley, who could not be contacted by phone, lives in a non-profit housing complex for senior citizens in Berkeley. He found Kennedy's name and address in the San Luis Obispo phone book, Kennedy said, and sent a letter. "He wrote to me hoping I might be the right one."

Nancy Lee, head of university admissions, said Kennedy also asked her to find copies of Wheatley's cartoons and a picture of his plane that appeared in the April, 1943 issue of the Mustang Roundup. This monthly magazine, Kennedy said, was a combination of

See WHEATLEY, page 7

BUDGET

From page 1
clude losing eligibility for all financial aid, losing access to school records and the confiscation of any federal income tax refund to offset the loan debt.

Students who default will ruin their credit record, making it difficult to borrow or invest money.

Parker also said that they are successful at finding students through collection agencies.

Parker said that recent preventive steps include the elimination of Supplemental Loans for students from universities that have a default rate of 30 percent or more. While this method has only been in effect since last January, Parker said it will have a tremendous effect in terms of default reduction.

Ryan said the problem of defaults could be analyzed better with more qualitative research. Analyses of the students, she said, would show attitudes or cultural clues explaining more about this problem than a collection of numbers would.

"It is a societal issue," Ryan said. Many students using loan money have backgrounds where borrowing money is unethical in their culture, she said. This would not show in figures.

The problem of uncollected loans comes at a bad time with the savings and loan crisis.

About $600 million in student loans that have been passed on from failed S&Ls to the federal government could become lost or go uncollected in the bailout confusion, adding millions to the cost of the S&L bailout.

The types of loan this refers to are those that private banking institutions have issued. The loans are guaranteed by the federal government, and when they are not paid back the federal government and eventually the taxpayers must pick up the tab.

Cal Poly offers many different sources of financial aid. Among them are loans obtained through private banks. These loans are insured by the state and reinsured by the federal government. These loans make up the bulk of Cal Poly's financial aid.

The Pell Grant is the second largest source of funds for Cal Poly students. Grants, however, don't have to be repaid. Many students receive both the federal Pell Grants as well as other federal or non-federal aid.

Other financial aid includes the Perkins Loan. This loan is made through the university.

Scholarships are one untapped source of money. Often overlooked, they may be the answer for those who run the risk of default - they don't have to be repaid.

Unless you really enjoy reading manuals, get a Macintosh.

Tim Moses
Computer Science
Vanderbilt University

"Macintosh practically eliminates the need to keep manuals next to my computer, because - regardless of which program I'm using - I can open, close, save, and print files in exactly the same way. And you can't say that about any other computer."

"Today lots of other computers are attempting to look and work like a Macintosh, but it's just not possible. They're too fundamentally different to begin with. This may sound a little strange, but comparing a Macintosh to other computers is like comparing apples to oranges. You can squash the orange into shape and paint it to look like an apple, but underneath the makeup, it's still an orange."

"It's fun. I work at the Vanderbilt computer store and I've seen lots of people switch from other computers to Macintosh, but I've never seen anybody with a Macintosh switch to another computer."

Stop by the Apple Information Booth in front of the Bookstore and talk to other students about how they use the Macintosh.
From page 3
deficit problem, Eastham said.
The problem, he said, is not an immediate threat but plays a major factor in the economic future of the United States.
"I agree with economists who say that the 'horror stories aren't true,'" Eastham said. "It is a serious problem, but there is not a big, terrible calamity. It tends to hit over a period of time."
The potential for serious economic breakdown may come in the future if the deficit situation is not resolved soon.
"It's a long-term effect," he said.
The short-term effects, which can affect individual citizens, revolve around both the federal deficit and the federal debt. Many people are confused by the terms "debt" and "deficit," Eastham said.
"It's the federal deficit that we've heard so much about," Eastham said.
The deficit, he said, "is the annual shortfall between the government's tax revenues and what it spends."
The deficit is made up for by borrowing, he said, and that results in debt.
"The bigger the deficit, the more you're adding to debt," Eastham said.
The debt is currently larger, in dollar figures, than it ever has been, Eastham said.
"But it's a lot of things (in addition to debt) have grown in the United States," he said. The gross national product (GNP), in particular, has caused a change in the state of the economy.
"The debt was actually much larger at the end of World War II in relation to GNP than it is now," Eastham said.
Increased debt results in higher interest rates and effect private borrowers, he said.
"When the federal government borrows lots and lots of money," he said, "it competes against other borrowers. In the short term, it tends to choke off private investments."
Along with the majority of the content in the Roundup issues, the cartoons focused on the campus life of the navy cadets. Because of the small enrollment of civilian students, Kennedy said, the magazine became a kind of yearbook for the cadets to send to their wives and girlfriends.

Even the title Mustang, Kennedy said, fit in with the navy lifestyle. A "mustang" in the Navy was a cadet who had risen to the ranks of an officer.

The March issue of Mustang Roundup reported that in 1943 Cal Poly joined 20 other U.S. colleges to start the new navy training program. Wheatley was in the first class to go through the school in San Luis Obispo.

According to the January issue, "Pawning navy boys were a strange sight to peripheral Polytechnic students arriving back from a two-week Christmas holiday. The HUP, HUP of the drill masters familiarized the usual HUBBA, HUBBA about of the Poly student."

The regular students on campus had to adapt to a new class schedule and new hours. Not everyone on campus, however, disliked the changes brought about by the war. According to the issue, the cartoonist Wheatley's cartoon cover, "Polytechnic faculty members now instructing naval classes welcomed the well-disciplined navy students after having been, with regular students, not always as well versed in classroom etiquette or respect of the instructor."

Kennedy said 3,600 students graduated from the Navy Pre-Flight Program between 1940 and 1946. One of those he knew happened to be the cartoonist, Cadet Wheatley.
President of Academic Affairs Philip S. Bailey, after an investigation into the modified procedures, said in a written statement in July that the GrC department must stop using GrC workshops. Bailey also said that the workshops "provided valuable opportunities for the Graphic Communications Department, and (the workshops) can continue in the future in a way that is compatible with university procedures."

Workshop procedures revised

In response to this, guidelines and procedures recently have been revised by Housing and Conference Services in conjunction with Levenson. Levenson said once approved, these will represent the framework which extended education conferences and workshops may be conducted. Riner, however, could not specify when these revisions would be formally approved.

The following are the proposed guidelines specifically related to workshops:

• Availability of facilities are provided by the State of California for the purpose of conducting established educational programs. They are a limited resource and have the primary mission to support the formal educational programs of the university.
• The university will allow the use of available facilities and services to non-profit organizations for educationally-related activities; the university will receive classes.
• The use of these facilities and services for activities outside the established educational program will not be allowed to interfere with students, staff, administration or the conduct of scheduled classes.
• Campus personnel may participate as staff for these activities for as much as 25 percent of their university wages, in accordance with university and Foundation policies on supplemental earnings.
• External entities shall deal directly with the university to arrange the schedule, use and cost of available facilities and services for educationally-related programs.

Concerns and conclusions

Approximately 67 workshops were conducted by Apfelsing under the modified procedures from January 1987 to December 1988, and concerns were raised by GrC faculty and staff members about the impact this may have on the university. Harry J. Busselen, Jr., dean of the School of Professional Studies and Education, had concerns as well, and in 1989 suggested the number of workshops be restricted to no more than nine per academic year. Additionally, workshops could be held during the summer quarter and holiday breaks when Apfelsing was not on a regular teaching assignment.

Because of faculty and staff concern, a peer-review was conducted by then-Associate Dean of Professional Studies and Education Dennis M. Nulman, which led to an official review jointly requested by Busselen and then-Vice President for Academic Affairs, Malcolm Wilson.

After examining the findings of the official review, Bailey said "I do not conclude ill will to intentional circumvention of responsibilities in these actions. I perceive individuals sincerely attempting to facilitate initiatives and innovative programs which had clear and obvious benefits to the university."

Fulfilling administration goals

Levenson said in a written version of his views of the GrC workshop issue released Oct. 1 that the department was trying to fulfill goals set by the administration.

"If anything is clear in all that has occurred in the GrC department's faculty involvement with industry, including workshops," he said, "it is that we have been complying with (Cal Poly) President Warren Baker's Oct. 10, 1985 charge to the School of Professional Studies and Education. "Baker notes that direct linkage with business and industry offers opportunities for the kind of student involvement, career emphasis and faculty development that can enhance our reputation as a institution and be directly responsive to the problems of a society that supports us," he said.

Busselen said Friday, "These new policies and procedures are a part of the total university's obligation to the state as an educational institution. We have to have policies and procedures that appropriately allow the university to fulfill its obligation."

As far as the future of these procedures, Bailey said in his July conclusion that "university officials will continue to review and, as appropriate, revise conference policies and procedures in order to facilitate such activities at the university."

Riner said last week, "I think this entire issue has sensitized the administration to the need to be centralized with policies and procedures."

Positive feedback

One GrC professor was glad to hear that the workshop procedures were going to be clearly defined. "I'm happy they're changing things," said professor Gery Field. "It's good to have the program more in line with OAM (the Campus Administrative Manual)."

He wondered, however, about how many workshops the GrC department would pursue under the proposed procedures. "A lot of the faculty feel if the department isn't getting any money out of it (the workshops), are they worthwhile?" he said.

"The decision to proceed (with undertaking a large number of workshops) will depend on whether the department will get enough return from these activities."

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We want to talk to you about launching your career with us. Come join us for an informal gathering on:

Wednesday, October 10, 1990
6:30 p.m.
at the S.L.O. Brewing Company
(Casual Attire)

We look forward to meeting with you!

Cal Poly Recruiting Dates: October 10, 1990 - Intern (Winter), October 11, 1990 - Full-time

GHOST STORIES!

Here is the goriest chance for you to become gruesomely famous. Mustang Daily wants your creative ghost stories for our Halloween edition.

HUMOR HORROR MYSTERY

Three winning entries will be published on Oct. 31 and winners will receive a Halloween treat.

Stories should be no more than 750 words long. Submit entries to Patty Hayes, Freelance editor, Mustang Daily, Graphic Arts Room 226. Include your name, major and phone number.

Deadline: Oct. 24