Students' free ride may end

Funding deficit could force students to pay to use the bus

By Silas Lyons and Clark Money

Silas L...

Cal Poly students could potentially lose their free ride on the San Luis Obispo City bus in the wake of significant rate increases, city and campus officials said Wednesday.

Students currently ride the bus for free because revenues from parking tickets pay the bill. However, the cost for bus service has risen beyond the ability of those revenues to cover it.

And although ticket fines have been raised within the last couple of years, they still fall short.

According to San Luis Obispo City Transit Manager Harry Watson, Cal Poly is facing a deficit in bus funding after increased ridership and fuel caused rates to swell by $70,000 in the last year. The total cost to cover the bus service last year came to $246,000.

As alternative transportation proponents worked to get more people out of their cars, they discovered a better irony: The more Cal Poly students who ride the San Luis Obispo City buses, the less money there is to pay for them.

"It's a self-defeating relationship we have with the university," Watson said, referring to Cal Poly's policy that allows student service to campus out of parking ticket funds.

"According to this means there is an inverse relationship between how many students who ride the bus and those who park on campus. The more who ride, the fewer will pay.

That translates into less citation revenue and therefore less money for the bus. According to Public Safety Director Joe Risser, Cal Poly students could be paying $15,000 a year-s, they still fall short.

According to San Luis Obispo City Transit Manager Harry Watson, three new buses will be added to the current five the city operates. The improvement was originally marked as part of a five-year plan, but federal grants have allowed the city to move faster than they had scheduled.

"There will be a marked improvement (over) what it is now," said Public Safety Director Joe Risser.

He said the new buses would reduce some waiting intervals from an hour to 30 minutes and allow students to travel anywhere in town more efficiently.

Some of the existing routes also will have buses traveling in both directions, Risser said.

Bus service slated for improvement

Silas L...
SKATER: Harding contends her innocence; asks public to 'please believe in me'

From page 1
According to the affidavit, Stant moved to a motel in Romulus, Mich., on Jan. 4. He received a phone call there Jan. 6 from Gillisloe and Harding's home phone in Oregon.

On Jan. 12, Smith confessed to FBI agents in Phoenix, the affidavit said. Smith said Stant was unable to carry out the assault in Boston, so he traveled to Detroit a week before the U.S. figure skating national championships. Smith said Stant assaulted Kerrigan following a practice session.

Smith admitted driving the getaway car after being paid $2,000 by Eckardt for the job. Stant said the decision to hit Kerrigan in the right knee was reached during planning meetings in Oregon because "as it was explained to Stant by Gillisloe, this was Kerrigan's landing leg and that by injuring it, she would be unable to compete," the affidavit said.

Harding spoke with the FBI and local prosecutors for more than 10 hours Tuesday and reportedly denied any involvement in the attack. About eight hours into the interview she released a statement announcing that she and Gillisloe were separating.

BUSES: ASI, Public Safety looking at ways to cope with rate increases from city

From page 1
"We're currently expending reserves," he said.

Watson said Cal Poly's contract for bus service is based on a credit system. In it, the university pays at the end of a year of bus service rather than prepaying.

Because of this year's sharp rate increases, Public Safety and ASI officials are beginning to examine options — both from a financial and service angle.

According to ASI President Marquam Pirro, three alternatives will be examined in the coming weeks.

The options are:
• taking a cut in service;
• subsidies by ASI; and
• beginning to charge students at the door for bus service.

IMPROVEMENTS: Officials say new service won't directly impact funding crunch

From page 1
The improvements come in the middle of a bus funding crisis for Cal Poly, but both Risser and Watson stress the improvements are not the cause of those problems.

According to Watson, the improvements' only possible implication on the funding crunch would be indirect.

Because Cal Poly pays higher subsidy fees when more students ride the bus, better service might ultimately mean higher operation costs to accommodate additional students who will use the improved mass transit, Watson said.

— Sue Lyons
and Clark Merry

El Corral Bookstore Computer Department invites you to drop by!
QUAKE: Bewildered and stunned, L.A. attempts to bounce back

From page 1

Quake refugees in a makeshift camp at a city park said they were encouraged by the president's visit. "It gives me hope that he will do something for us, for what's going on here," said Anastacio De La Rosa, 18. The Reseda resident was camping on a mattress at a city park.

In a letter to Clinton, Gov. Wilson said total damage could reach $30 billion, making the Northridge earthquake the state's most costly disaster.

MUSTANG DAILY QUAKE: Bewildered and stunned, L.A. attempts to bounce back going on here," said Anasticio De La Rosa, 18. The Reseda resident was camping on a mattress at a city park.

In a letter to Clinton, Gov. Wilson said total damage could reach $30 billion, making the Northridge earthquake the state's most costly disaster.

Meanwhile, in a bitter taste of post-quake life in Los Angeles, thousands of commuters, robbed of their freeways, spent hours negotiating oxygen roads and city streets to get to work.

To the north, cars jammed the Sierra Highway to bypass the damaged intersection of State Highway 14 and Interstate 5. A dawn ashforck caused a rockslide that narrowed the four-lane route through Newhall Pass to two lanes. Last week's 45-minute commute took as long as four hours.

"When you have to get up at 3 to get to work by 9, yes, it's a nightmare," said Mario Beltran, 22. "It's like I'm on the phone or reading a book, 90 percent of what I do is illustrates how interest in new work habits had risen in Southern California.

"If I'm not in meetings or in court, 99 percent of what I do is doing a home computer," said Robert Gourley, 34. "I'm picking it up pretty quick. 'They'll be beefing up some small acceptance in Southern California before the quake, as people tried to avoid long commutes and companies used new communications technologies to make life easier for their employees.

"Whether the quake-related acceleration in the trend lasts after the damage is cleared up is still an open question. Many Los Angeles residents were first introduced to the new workplace concepts during the 1984 Summer Olympic Games. Pressured by government officials, businesses started carpooling, regressed start times to relieve rush-hour pressure, allowed more employees to work at home and scheduled supply deliveries at night.

TRAVEL

From page 1

Drivers will have plenty of time to get used to it: Repairs to downtown freeways could take a year and cost $100 million, the city streets to get to work.

"Right now most of them don't know where they're going," said California Highway Patrol Officer Jim Maze as he directed traffic. "But I imagine they'll be picking it up pretty quick. They'll have a lot of time to practice."

Motorists ran into roadblocks and detours around street fixtures in the San Fernando Valley, worst hit by Monday's magnitude 6.6 temblor that killed 44 people. Torrents of water from burst water mains, still un repaired, flooded streets hours hub cap-deep and traffic lights remained lifeless.

Residents were urged to continue boiling their drinking water.

In related developments:

• The death toll rose to 44 as hospital officials announced two more quake-related heart attack victims. More than 4,200 people were injured in the quake.

• Some 15,000 people lost their homes in Monday's quake, and 4,700 of them were staying at 24 city shelters. An estimated 4,000 buildings were heavily damaged or destroyed, the Red Cross said.

• About 35,000 customers lacked water and 52,000 lacked electrical power.

• Damage to the region's freeways could take a year and $100 million to repair.

• The Small Business Administration said it expected to lend more than $500 million to residents and merchants who suffered earthquake damage.

• The Federal Emergency Management Agency said it was ready to ship tents, kitchens and bottled water to refugees camped out in city parks, front lawns and shelters.

• Mudslides are feared in neighborhoods already shaken by the quake and stripped of ground cover by the autumn fires.
Letters

Tell me if that boy up in Frisco had one of them Paco helicopters, he'd been able to blow up the whole school!

I agree with Don Hull that the media blends important differences between automatic assault rifles and semi-automatic weapons that look like military rifles. Automatic military weapons (assault rifles) are designed to spread a large quantity of ammunition to kill as many people as rapidly as possible. On the other hand, the semi-automatic variants are designed to give some American males an emotional substitute for inadequate penis size.

Mr. Hull is correct, if Patrick Purdy had used an automatic weapon, the death toll could have been more than 50, as opposed to "only six children." An Apache helicopter could have taken out the whole school. And with a small nuclear weapon, he could have taken out the whole school and a few surrounding countries.

Changing my mind about gun control

Re: "I'm OK, and not ashamed," Mustang Daily, 1/14

I hope you have the conscience to understand that others have to vote for their own life in a presidential election. I was neither an avid gun enthusiast, nor a gun control advocate, but when I heard Hull trivialize the murderous and gruesome deaths of six children — or even imagine that innocent life is a price Americans must accept so he can shoot targets — I am pushed to sympathize with gun control advocates.

Black and white

Choose to be independent

America's policy-making is dominated by two major systems, which have developed to represent separate yet steadfast and heartburn idealogical points of view. The frequent outcome of this sometimes emotional and expensive din of bickering and flurry of paper is, simply put, gridlock.

Most Americans view this system of debate and discussion as checks and balances in an effective way to resolve issues in an impartial manner. But one can't help but wonder if our divided and embattled nations might be better served by some modifications.

Most voters, when registering, only consider two possibilities for their vote: Republican or Democrat. Partly due to outside influences — such as family, political environment, or a quick decision made at a registration rally — the independent choice is often not considered.

While it does preclude one from voting in primaries, the chance of being unable to vote for your presidential choice is slim. And registering independent does provide attractive benefits.

It allows for quality, guilt-free ridicule of right or left wing policies. But more importantly, it allows for an unbiased point of view on many debatable topics of candidates and ballot issues.

Even when a person is confused or uninformed about the candidates, which is a common occurrence with today's high-pressure tactics, the voter is often motivated to research the topic rather than sheepishly vote along party lines.

If more Americans registered independently, free from the financial and favorable ties of partisan politics, scandals like the S&L bailout, the Whitewater debacle and continuing election propaganda might be reduced to a tolerable minimum.
San Luis Obispo's TASTEFUL TREASURES

One local region is home to some of the Central Coast's finest wines

BY DAVID WELCH — SPECIAL TO THE DAILY

In the backyards of many Cal Poly students lies a treasure that is often overlooked. Beyond the hustle of the downtown area and the shuffle of students to and from class, miles of rolling hills and fertile soil cover the vast Edna Valley. And hidden among its folds are vineyards and award-winning wineries.

The Edna Valley, located 10 miles south of San Luis Obispo, is home to numerous wineries that offer award-winning wines in many varieties.

The valley contains about 1,150 acres of rolling hills and was recognized as a viticulture appellation — a specific grape growing region — in 1982.

See WINE, page B4
Soulful sounds
San Diego singer ‘redefines’ the blues

By Katie Portillo
Daily Staff Writer

Pop, soul and rock ‘n roll — just a few of the ingredients that make up Earl Thomas’ recipe for rhythm and blues.

Thomas, a rising blues artist with a unique and upbeat musical style, will perform Saturday night in the San Luis Obispo Veteran’s Memorial Building. The show is sponsored by the San Luis Obispo Blues Society. Thomas writes his own songs and creates a brand of blues which is “invented in tradition, yet modern and accessible,” according to a San Luis Obispo Blues Society press release.

His music is difficult to classify because he draws his style from a variety of sources, such as Stevie Ray Vaughan, Ike & Tina Turner, Muddy Waters and Billy Boy Arnold.

“My music is kind of blue,” Thomas explained in a Bizarre/Planet Records biography. “More, it’s a conglomerate of the many varied styles of music that I’ve listened to over the years.”

He proves himself to be one of the rare artists who takes the best of the past and present and redefines it into something all his own.

See THOMAS, page B3
Music professors Susan Azaret Davies (left), William T. Spiller, Antonio Barata, Clifton Swanson, Fred Lau and Craig Russell will perform original and traditional pieces in the annual faculty recital / Daily photo Steve McCrank

Practicing what they teach
Cal Poly music professors plan eclectic mix for annual recital

By Valeska Bailey
Daily Staff Writer

From traditional classical pieces to avant-garde creations, Cal Poly's music department faculty presents an eclectic musical adventure Saturday in the Cal Poly Theatre.

This year's recital is a way for the department's faculty members to show off their musical talents and to be active on campus.

"It is utmost important to be active on campus," said Music Department Head Clifton Swanson. There is always the risk the audience might not recognize the musical arrangements, but he said he thinks they will like it.

Swanson said the faculty works well together to organize the performance.

"It is fun to work together as a faculty," Swanson said.

Swanson, along with soprano and part-time lecturer Mary Brill, will perform jazz songs "Buphonium Dance" and "The Madame and the Organ." Swanson said the faculty works well together to organize the performance.

Davies has performed in chamber music and solo recitals throughout California and Europe.

Spiller is also an active soloist and chamber music performer. He has received several awards, including the 1991 President's Arts Award for his contributions to the arts in San Luis Obispo.

Antonio Barata, associate professor of music, will close the first half of the concert with his original electronic music piece, "A la Memoria de los Bullos," or "To the Memory of the Owls." This piece expresses the memory of someone who has passed away.

Barata is a graduate of the University of Illinois. He has composed traditional pieces, as well as electron-acoustic music involving computer-generated or synthesized pieces.

The music Barata plays is the 20th Century classical music of the modern day, he said.

"In the music store my music would be found in the new age section, but it actually is not new age," Barata said. "It's classical."

Music professor Craig Russell will act as master of ceremonies. He has published Spanish and Mexican music, contemporary popular music and dance.

Each faculty member has their own style of music which enhances the creativity of the concert. They will take the audience into a musical world that runs from appealing jazz to computer-generated classical.

Tickets are $10 and $8 for the public and $6 and $4 for students and senior citizens. For reservations call 568-1421 or drop by the Cal Poly Theatre Ticket Office between 10 a.m. and 4 p.m. Monday through Friday.
**WINE: An abbreviated tour of Edna Valley wineries**

From page B1

San Luis Obispo’s Edna Valley is a unique appellation because the valley runs east to west. The region enjoys a longer growing season due to the cool coastal climate. During the summer, fog drifts to the hillsides until the afternoon.

The Edna Valley is described as a warm region, out of five different climatic regions, according to the book “Plain Talk about Fine Wine,” by Justin Meyer. Region I is the coolest of all grape growing regions, giving the Edna Valley the unique ability of growing cooler climate varieties like Chardonnay — the most predominate varietal grown in the Edna Valley and Pinot Noir.

To many students, regions and varietals may be of little importance. But a visit to any local tasting room is enough to pique anyone’s interest in wine. Tasting rooms offer an approachable introduction to wine and its step-by-step production from the vineyard to the bottle.

In a casual atmosphere, area tasting rooms offer an ideal tour for out-of-town guests or a weekend retreat from the stress of studying.

Here is an abbreviated tour of some of the Edna Valley’s wineries.

**CLAIBORNE & CHURCHILL**

Established by Clay Thompson and Fredericka Churchill, this winery is truly unique among the Edna Valley wineries. The tasting room is located in an unusual spot — in an industrial park. But don’t let the appearance fool you, the tasting room doubles as the cellar. A visitor can sample pinot noir wines while standing next to the bare barrel it came from. And the friendly gentleman behind the bar is not only the tasting room employee but also the winemaker.

Clay Thompson was a professor of medieval Scandinavian literature at the University of Michigan for 12 years prior to his move to the Central Coast. Upon arriving in San Luis Obispo, Thompson was employed at the Edna Valley Vineyards as a cellar worker.

Inspired by his interest and knowledge in wine and winemaking, Thompson decided to pursue a career in wine making. His first three vintages were produced at Edna Valley Vineyards and his wines are now made in his own tasting room.

Influenced by the wines of Alsace, Claiborne & Churchill produces dry wines with an approachable introduction to Gewurztraminer and Muscat grapes. These are selected from vineyards in the cool valleys of the Central Coast. Chardonnay and Pinot Noir are also produced.

**CORBETT CANYON VINEYARDS**

Corbett Canyon’s sunny and friendly tasting room atmosphere makes this an enjoyable and educational experience.

Weekend tours of the winery are offered at 11 a.m., 1 p.m. and 3 p.m. Tours are led by knowledgeable and entertaining guides through the expansive and modern winery. All tours conclude in the tasting room where a wide selection of wines are available.

Corbett Canyon’s tasting room offers a wide selection of wines, party paraphernalia and creative gift items. The tasting room is staffed with college students who are eager to educate and inform anyone with an interest in wine.

**EDNA VALLEY VINEYARD**

Edna Valley Vineyard is a permanent partnership between Pinot Noir producer, Pinot Meunier, portrait of medieval Scandinavian literature at the University of Michigan for 12 years prior to his move to the Central Coast. Upon arriving in San Luis Obispo, Thompson was employed at the Edna Valley Vineyards as a cellar worker.

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**MAISON DEUTZ WINERY**

Champagne Deutz of France established this méthode champenoise winery in 1981. Deutz winemakers are of Burgundian wine making heritage. Wines are a sure hit for any wine drinker who appreciates a rich, full-bodied wine.

**SAUCELITO CANYON VINEYARD**

Planted in the 1870s, this vineyard is still dry-farmed through a process of farming that does not use irrigation. Saucelito Canyon’s Zinfandel continues to garner gold medals for Arroyo Grande Valley and San Luis Obispo County. Saucelito Canyon’s vineyards are on the eastern path, they offer their wines for tasting at Talley Vineyards. These hand-crafted wines are a sure hit for any wine drinker who appreciates a rich, full-bodied wine.

**TALLEY VINEYARD**

Set amidst a beautiful landscape, this winery not only offers tasting but also an expansive lawn for picnicking and relaxing. Talley is a family-owned winery that specializes in Chardonnay, Pinoir Noir and Sauvignon Blanc.

Located in a historic adobe house, the tasting room is small but charming. Talley Vineyards is renowned for its Pinot Noir, which sells out regularly.

For many years, the wine industry has had a reputation of offering a select group of people. This stereotype isn’t true of the Edna Valley. The Edna Valley offers a wide selection of affordable wines that appeal to all tastes. The wineries provide a comfortable setting to sample wines and offer plenty of opportunities to gain knowledge about the industry.

This brief tour only reviewed some of the wineries in the Edna Valley. Many more exist and should not be missed.

Winemaking of wine is a pleasure that is universal and enjoys appreciation to most any person. A winemaker who seeks these pleasures, they don’t need to go any further than their own backyard.

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6. Talley Vineyards
Brushing up on ‘Homework’
Campus artists collaborate for mixed-media group exhibit

By Pamela Slaughter
Daily Staff Writer

Cal Poly art and design professors are showing proof they practice what they teach in a faculty exhibit titled “Homework” in the University Art Gallery.

The show is a conglomeration of many art forms. The pieces range from glass sculptures, black and white photography, oil paintings, water color, mixed media and computer assisted art.

“Painting is much more profound than explanation.”

Another artist, art and design professor Keith Dills, said he is simply interested in making things that are interesting to him.

Dills is primarily an art historian but said he enjoys doing mixed media work as well. On a trip to Russia, Dills got the idea to use Lenin paraphernalia in a piece he submitted for the exhibit.

Dills joked that he was upset after visiting Lenin’s grave because he thought he was visiting John Lennon’s grave.

“Art is serious but fun,” Dills said.

The faculty art exhibit will run through Jan. 29, in the University Art Gallery in the Dexter Building.

The show is a conglomeration of many art forms. The pieces range from glass sculptures, black and white photography, oil paintings, water color, mixed media and computer assisted art.

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1638 Osos St., San Luis Obispo • 543-8684
Moo-ving ahead of the competition: Poly dairy facility to be built

By Jay Kinnan
lag@msn.mc

Cal Poly’s dairy science program will break ground Jan. 29 on a new $7.6 million facility which, when completed, will offer the latest in dairy production training.

The building is the second half of a two-part complex designed to update the dairy science program. The ceremony for the 18,800 square-foot Dairy Products Technology Center will be held at the construction site adjacent to the $4.5 million Dairy Instructional Center — a two-story milking parlor completed in 1992.

Phil Tong, director for the Dairy Products Technology Center, said the new facility will be used to expand the variety of Cal Poly dairy products offered to the community. Tong said products are currently processed in the exist­ing dairy plant located behind the Campus Store — which was built in the 1960s.

"When we build the new facility, it will be state-of­the­art. The new building will contain processing rooms, research laboratories, storage rooms and a test kitchen. It will be used for research and processing of dairy products such as cheeses, ice cream and milk, Tong said.

"It’s really a working laboratory for us, Tong said.

The purpose of the center is to sustain the health of the dairy industry through education — including continuing education courses, research and technology transfer, Tong said.

"There’s a great demand in the industry for continuing education courses," Tong said. "As technology changes, (people in the industry) need a chance to come back for refresher courses."

MUSTANG DAILY
THURSDAY, JANUARY 20, 1994

The newest dairy science facility will make Cal Poly the leader in dairy technol­ogy among American universities, proponents say / Daily file illustration

Head Ed Jaster said the new facility will help recruit students and faculty and enable students to work with the latest technol­ogy.

College of Agriculture Dean Joseph Jen said the dairy science program has received support from both the state and the dairy industry. He said the new facility will provide Cal Poly with the most modern dairy processing facility in the United States.

"I think this will give us the opportunity to train the best dairy students in the country," Jen said. "No other institution has this kind of facility to train students.

The new facility also will help Cal Poly stay consistent with the trends of the dairy industry in California, Tong said, which sup­ported state production last year in terms of milk production last month.

Construction is expected to last approximately 14 months, Tong said.

"We hope to be the new facility by spring of 1995," Tong said.

"It’s a big plus," Jaster said. "It will improve the ability to conduct research in dairy foods and teach students in a hands-on facility."
The Economics of the Citibank Classic Visa card. How no annual fee, student discounts and Price Protection create upward growth. A variety of factors have been suggested as contributing to the economic growth of students, including (1) more lottery winners between the ages of 18 and 22, (2) a 37% increase on earnings from bottle and can returns, (3) more students doubling earnings in the lightning round of game shows, and (4) the Citibank Classic Visa® card. It's this last one, however, that affects most students. The Citibank Classic Visa card offers immediate savings to student cardmembers. You can now receive the Citibank Classic card with No Annual Fee. You can capitalize on a $20 Airfare Discount for domestic flights; a low variable interest rate of 15.4%; as well as savings on mail order purchases, sports equipment, music and magazines. One might even have enough savings to reinvest in a CD or two (the musical kind, of course). On the way to the record store, or any store for that matter, take stock of the 3 services concerned with purchases made on the Citibank Classic card. Citibank Price Protection assures one of the best prices. See the same item advertised in print for less, within 60 days, and Citibank will refund the difference up to $150. Buyers Security can cover these investments against accidental damage, fire or theft (ordinarily causes for Great Depressions) for 90 days from the date of purchase. And Citibank Lifetime Warranty can extend the warranty for the expected service life of eligible products up to 12 years. But perhaps the features which offer the best protection are your eyes, your nose, your mouth, etc.—all featured on The Photocard, the credit card with your photo on it. Carrying it can help prevent fraud or any hostile takeover of your card. (Insiders speculate that it makes quite a good student ID, too.) Even if one's card is stolen, or perhaps lost, The Lost Wallet Service can replace your card usually within 24 hours. So never panic. As we all know, panic, such as in the Great Panics of 1837, 1857 and 1929 can cause a downswing in a market. But with 24-hour Customer Service, there's no reason for it. A question about your account is only an 800 number away. (Panic of the sort experienced the night before Finals is something else again.) Needless to say, building a credit history with the support of such services can only be a boost. You're investing in futures—that future house, that future car, etc. And knowing the Citibank Classic Visa card is there in your wallet should presently give you a sense of security, rare in today's—how shall we say?—fickle market. To apply, call. Students don't need a job or a cosigner. And call if you'd simply like your photo added to your regular Citibank Classic Visa card. Here's the number: 1-800-CITIBANK, extension 19. The Law of Student Supply and Demand states, "If a credit card satisfies more of a student's unlimited wants and needs, while reducing the Risk Factor in respect to limited and often scarce resources—with the greatest supply of services and savings possible—then students will demand said credit card." So, demand away—call.

Offer expires 6/30/94. Minimum ticket purchase price is $100. Rebates are for Citibank student cardmembers on tickets issued by ISE Flights only. The Annual Percentage Rate for purchases is 18.4% as of 12/93 and may vary quarterly. The Annual Percentage Rate for cash advances is 25.9%. If a finance charge is imposed, the minimum is 50 cents. There is an additional finance charge for each cash advance transaction equal to 2% of the amount of each cash advance transaction; however, it will not be less than $2.00 or greater than $10.00. Certain conditions and exclusions apply. Please refer to your Summary of Additional Program Information. Buyers Security is underwritten by The Zurich International UK Limited. Service life expectancy varies by product and is at least the minimum based on retail industry data. Details of coverage are available in your Summary of Additional Program Information. Monarch Notes are published by Monarch Press, a division of Simon & Schuster, a Paramount Communications Company. Used by permission of the publisher. Citibank credit cards are issued by Citibank (South Dakota) N.A. ©1994 Citibank (South Dakota) N.A. Member FDIC.

Monarch Notes Version: The Citibank Classic Visa card will be there for you with no annual fee, a low rate and special student discounts...so your own economy will be more like a boom than a bust. Call 1-800-CITIBANK, ext. 19 (1-800-248-4226).