Still No Dean
Socol Pushes for Non-Orthodox Candidate

by Moshe J. Kinderlehrer
and Steven Miodownik

Three Orthodox Jews, two of them YU alumni, are considered the top prospects to become the new Dean of Yeshiva College. Through several sources close to the proceedings, The Commentator has learned that YU professors Carl Feit and Bernard J. Firestone, and Dr. Claude Schochet of Detroit were approved by the Search Committee and are now undergoing consideration for the position by President Lamm. The deanship, left vacant when Dr. Norman Rosenfield resigned at the end of last semester, has been temporarily filled by SSSB Dean Harold Nirenberg. Dr. Lamm's consideration of Feit, Firestone, and Schochet, results from strong recommendation from the presently adjourned Decanal Search Committee, convened almost immediately after Rosenfield's resignation and chaired by Dr. William Schwartz, Vice President for Academic Affairs.

The Search Committee, whose purpose was to thoroughly interview all the candidates and make a final recommendation, which was to the President, included faculty, student, and administrative representatives. The committee met several times in May, June, and early July before approving the three. President Lamm Still Looking

According to committee member Raj Viswanathan, a professor of chemistry, the committee was under the impression that Dr. Lamm would be choosing solely from the candidates approved by it. However, Dr. Lamm, in an interview with The Commentator, indicated that he does not feel "bound" to the three candidates recommended by the Search Committee and that he is still actively pursuing other options in his quest to provide YC with long-term leadership. "I still feel that I want to have more of a choice," explained Dr. Lamm. He did emphasize though that he is still strongly considering the three candidates submitted to him by the Search Committee. Furthermore, he showered praise upon the efforts of the Search Committee in selecting the candidates and upon the merits and qualifications of the recommended candidates. However, he refused to confirm the names of the candidates approved by the Committee.

Dr. Schwartz, the chairman of the Decanal Search Committee, assured a group of student leaders assembled this past Friday morning for a question and answer session, continued on page 7

First Ever Jewish Thought Program

President's Circle Gives $7,500 to The Commentator
Money Used to Purchase New Equipment

by Moshe I. Kinderlehrer

Just before the semester's start, a unique alumni group known as the President's Circle donated $7,500 to The Commentator for new computers and equipment. With the money, The Commentator purchased two new computer systems: a 486 DX2 66mhz IBM compatible computer and a 21 inch color monitor for layout, a 486 33mhz for editing purposes, a black and white scanner, and a fully functional three-computer network. Part of the gift was also spent in publishing The Commentator's first ever Back-To-School issue put out two weeks ago.

The President's Circle, formed in late 1989 and composed of young YC and SCW alumni, is a unique alumni organization that aims, in the words of one of its founders and Chief Executive Officer, Shalom Lamm, to "give something back" to both YC and SCW. Mr. Lamm, the son of YU President Rabbi Norman Lamm, graduated from YC in the early Eighties. Like most of the alumni on the President's Circle, he actively participated in student affairs in his yearlong campus, serving on the YC Student Senate. After graduating, he retained his ties to YC and searched for ways to enhance the undergraduate college experience for students on the YU campus. Then, in 1989, he started the President's Circle along with fifteen other young alumni who pledged to give $5,000 annually towards the betterment of the undergraduate schools of YU.

Over $200,000 In Last Five Years

The President's Circle has given over $200,000 to fund a wide-ranging variety of programs on both campuses. Among the many programs it has subsidized over the years are the rebinding of the Seforim in the Main Beit Midrash, the renovation of the Stern Lounge, the sponsoring of a number of prominent speakers on campus, continued on page 10

YU Set to Announce Fourth Jewish Studies Program

by Ryan S. Karben

In an attempt to enhance the level of talmud torah in the yeshiva and expand the number of options available totalim, the University is preparing to announce a four Judaic Studies program that will begin next semester.

The program, to be called the Golding Beit Medrash Program, is the brainchild of YU President Rabbi Norman Lamm, who says the program was designed to meet needs articulated by students in a Spring '93 survey of MYP students conducted by Eitan A. Mayer.

The proposed schedule for the May through Thursday program begins with a forty-five minute Halakhah shiur on Mondays and Wednesdays and a Jewish Thought shiur on Tuesdays. The shiurim are followed by an hour and forty-five minutes of adar and a one half hour Gemara shiur. The programs end at one o'clock, except for Thursdays when it ends shortly after noon to facilitate Bible attendance. The Halakhah and Machshava shiurim are optional.

The proposal has already attracted the enthusiastic support of student leaders. SOY President Yitchak B. Book said, "I understand the Roshei Yeshiva support this .... We are all about harbatzas Torah." Rav Goldwicht says he hopes the program will give students a more organized program that will give them the opportunity to enjoy quality limud haTorah, while freeing up more of their time in the afternoon. By ending the day earlier, he says, there is a greater chance students will have a night seder, since they can take a class or write a paper in the afternoon.

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The program places significant emphasis on creating... continued on page 9
Who Cares?

Mark the date Feb. 1, 1995 on your calendars. On that day, the Yeshiva University men’s basketball team will face NJIT in Madison Square Garden. Almost any YC student hoping to make the tipoff will undoubtedly have to cut classes. Despite the fact that Feb. 1 also marks the beginning of the second semester, expect a few hundred students or so to do what they must in order to see their beloved Black and Blue play in the Garden, no matter how well the team has done up to that point.

On Oct. 13, 1994, signs were posted in the dorms at approximately 2:45 PM announcing a “prayer and protest” rally, organized earlier that day, for then-held captive Israeli soldier Nachshon Waxman, z”l, outside the PLO building on the East Side at 5:30 PM. Only a few hours prior, over 30,000 Jews had come together at the Kotel to pray for this soldier’s safe return home. Sadly, the numbers back home did not reflect the same outpouring of concern. Although a good number of students probably did not see the signs, it is safe to assume that far more did than the thirty who attended.

The problem lies not in the late announcement of the rally. Does anyone really believe that hundreds more would have shown up if signs had been posted the night before? Too many people on this campus simply do not care enough about Israel’s day-to-day events. Denouncing the Labor government’s willingness to negotiate away land demands little effort; doubting the country’s centrality in our lives as Jews. It is our homeland. It is our people. Israel is simply too great, too important not to have our concern. Although a good number of students probably did not see the signs, it is safe to assume that far more did than the thirty who attended.

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Counterpoint: Turkey, A Success Story

by Nachum Lamm

For the past twenty years, the Counterpoint Program has brought YU students to such places as Australia, South Africa, and Canada to teach local communities about Judaism. This summer, the program was brought to Istanbul, Turkey.

Attention was last focused on the Jews of Turkey in 1992 on the 500th anniversary of the expulsion of Jews from Spain and their subsequent welcome into Turkey. A number of programs commemorating these events were held in YU that year and the Turkish ambassador visited the YU Museum’s exhibit on Sephardic Jewry. Then, according to Rabbi T. Tirschwell, Coordinator of the Counterpoint programs, a recognition was reached that religion also had to be stressed for the Turkish Jewish community. Even the Turkish government saw the strengthening of Turkish Jews’ Judaism as a positive idea.

The Jewish community of Turkey numbers about 25,000; the vast majority located in Istanbul. Outside of Israel, it is one of the largest Jewish communities in the Mediterranean area. It was there that third year RIETS student Naftali Haleva began teaching Judaism. Haleva, now studying in the Gruss Institute in Jerusalem, stated that his goal was to get the Israeli youth in Turkey to become more “enthusiastic and motivated” toward their religion, and to show that a religious lifestyle is not “primitive.”

Rabbi T. Tirschwell, Coordinator of the Counterpoint programs, for help in “formalizing” the seminars he had been conducting for one and a half years. Rabbi Tirschwell pointed out that, as opposed to Counterpoints and Seminars, which occur during the year and in which students were brought to “vacation areas,” this program would be held in the summer, when most of the Istanbul Jewish community would be vacationing in the “suburbs.” Therefore, the program would be brought to them.

Haleva and six other students spent much of July and August teaching various topics of Judaism including Bible, Hebrew, Jewish identity, and other subjects to about 160 adults and children, as well as adults in the Istanbul area. The program was similar to that of the high school seminars, but specially adapted to the Turkish community. In addition, Haleva said a goal was to teach young adults in the community to lead such programs, in the hope that Turkey’s Counterpoint program would be the way of that of South Africa, which became “self-sufficient” in teaching Judaism to South Africans. Educational aspects of this program were arranged by Rabbi Serels, while Rabbi Tirschwell coordinated the more practical aspects. The program was jointly funded by YU, the Jewish community of Turkey, and the Memorial Foundation for Jewish Culture.

Rabbis Serels, Tirschwell, and Haleva agreed that for a first time program, Counterpoint: Turkey had gone well. Many of the participants gained more enthusiasm for their Judaism, with one participant now considering attending YU. Haleva has a program prepared for next year, and he hopes that the Seminar will be repeated annually.
CAMPUS NEWS

YU'S Low Rank "Deceiving"
by Daniel Rubin

Yeshiva University's academic reputation has dropped sixteen notches, according to U. S. News & World Report's annual survey of America's colleges. After ranking 91st last year, YU now ranks 107th out of 227. University officials say the statistics are of no consequence.

The ratings were achieved by taking six factors into consideration: selectivity (acceptance rate), faculty resources, financial resources, graduation rate, and two subjective evaluations: academic reputation and alumni satisfaction. The survey then employed, according to Director of Public Relations David Rosen, "a woozy formula that is supposedly scientific," through which a percentile was created, and the colleges were placed into one of five tiers. Harvard ranked first, with a percentile of 100.0.

Rosen and YC Assistant Dean Avery Horowitz both gave numerous explanations for their limited concern over YU's poor showing. Rosen dubbed the survey a "national beauty contest," having almost no mathematical value at all. He suggested that some academics who vote for the magazine's study have their secretaries fill out the ballots if they are too busy.

Additionally, Horowitz and Rosen claimed that it is illogical and unfair to compare the relatively minuscule YU to colleges that have enrollments of over fifty thousand students. They felt confident that YU's target audience, G-d fearing Jews seeking a top-notch education in imudav kodesh as well as in secular studies, would be undaunted by the survey, since for them YU is in the best choice and always has been.

Among the other statistics included in the U. S. News probe was the average SAT score for all students in a given college. YU's average score last year was 1188, a figure similar to those of first tier colleges. Another staggering statistic was the amount of money spent on the educational program per student at YU: $92,728, a figure on par with a Top 25 college.

Poor Graduation Rate Attributed To Israel Non-returnees

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YU Students Join Rally for Israeli Soldier
by Josh Epstein

Over 30 YU students took part in a late afternoon demonstration on behalf of then-held captive Israeli soldier Nachshon Waxman of the Israeli military. The demonstrators joined together in a spontaneous protest on W. 65th St. on the East Side of Manhattan, waving Israeli flags and signs for all the television cameras present and local passers-by to see, both calling for Waxman's release just as he had earlier for Michael Fay, the American caned in Singapore. "The eyes of the world are upon you, Mr. President," Rabbi Avi Weiss, president of the New York Conservative Yeshiva, stated, "We are here one with them." He also called on President Clinton to intercede on behalf of Waxman, an American citizen, saying, "If my father were here he would be delighted at the selection of Rabbi Sacks by saying, "My father would have been so delighted at the selection of Rabbi Sacks for he will honor and glorify the memory of my father, as a scholar fit to carry on the Guterman tradition."

The ceremony was attended by virtually all of Rav Sacks' colleagues, the Rabbein of MYP as well as many guests and students. Rav Charlup and President Lamm both spoke, extolling the virtues of Rav Sacks and wishing him much success and Harbatzos Torah in his new position. Rav Sacks then spoke of his philosophy to use his learning as more than an intellectual pursuit, but rather as an opportunity to share his insights and teach others. He also thanked Mr. Guterman for giving him the opportunity to pass the torch, and disseminate Torah to the masses as the late Rav Guterman did.

After he was presented by President Lamm with a glass-encased mini-chair as a symbol of gratitude from the community in which his father served as Rav for fifty-seven years. Mr. Guterman remarked that the demonstration's actual chances of political impact did not affect his decision to attend. "It's his every Jew's responsibility to do whatever he possibly can to save the life of another Jew," he said. YC Senior Daniel Rothner agreed that it's important for us to do as much as we can, noting that Waxman's plight had seemed to unify all of Klal Yisrael. "It's unfortunate," he said, "that we need a tragedy to unite us."
New Registrar Upgrading System
by Menasha Schapiro

In what could prove to have a major impact on student life, the University is now drafting proposals for a new computer system that would replace the antiquated systems currently in place, and pave the way for a possible phone registration system. The current system has separate systems in every major office operating without a direct computer hookup between them, causing a person to have to shuffle between offices to obtain the most basic information. The proposals all call for an integration of all the main systems, enabling more efficient operations, as well as enhancing student services.

Spearheading the search for an adequate system is former YC and RIPTS graduate Melvin H. Davis. Davis, recently appointed to the newly created position of Director of Enrollment Management.

Since he assumed his duties, small changes in the current systems and registration processes were instituted, like being able to call in or fax a change of courses during the summer, as well as enhancing the registration process on-line. Compared to what is needed though, these are just minor adjustments. According to Davis, "The entire student service system is in desperate need of revamping" with the slowness of the existing hardware a major complicating factor. For instance, he and YC Associate Dean Horowitz currently share the same port, which means that they cannot access their computers at the same time. Davis would like to see the installation of a system that would handle numerous functions simultaneously, with a focus on student advisement modules that would provide each student, prior to registration, with a printout of what he needs to take to finish his studies. He also wants to be made aware of where he stands within the university, and his burden to seek course approval will hopefully be lessened.

Phone Registration -- Not Yet

Already two major companies have made presentations, with further discussions expected in the near future. However, it would still take time to institute the plan. "The phase-in process should take over a year to complete," explains Davis, with many details to be ironed out. The most important detail, funding, is not a question mark, for Davis has been assured by the Administration that it "Supports the idea and recognizes the cost involved." With all that is planned, however, fees that significant progress can be made without phone registration. "I see phone registration as a luxury down the line," he stated, noting that telephones do not make suitable substitutes for the various academic dean, thereby being of little assistance to those who need personal guidance, or to those who have been locked out of a course and need to over- tally, like seniors who need a specific course to graduate. Even without phone registration, Davis feels major strides can be made in alleviating the jangle of bureaucracy, paperwork that seems to be commonplace for anyone needing assistance from any of the main offices. YCSC President Daniel Billig feels that phone registration should be, in his words, "pushed to a priority," and suggested that "In addition to studying different proposals we should study how other universities deal with it." If funds are short in the total package to include phone registration, Billig would like to offer ways to help fund it. "In terms of money we can raise it," says Billig expressing its importance to the entire student body. He wants to impress upon the Administration that the benefits of a telephone registration process far exceed its potential problems and that any system would be incomplete without it. Billig expects to continue to vigorously push for its implementation, but he regrets that in all probability the new system will be in place only well after his tenure.

YUWYR Slow To Air
by Michael Spivak

Since its inception, YU’s official student radio station, YWUR, has been faced with a serious problem common to many university radio stations: not enough listeners. One of the causes of this problem, according to station director Steve Unterberg, has been the "lack of a serious atmosphere" in the broadcasting booth over the years. Unterberg promises that this year’s YWUR will be “an energetic new student radio station which will capture the student body’s imagination with alternative music and more lively shows such as the popular “Fill-in-the-Blank” show with Eli Duker, and “Levphonies.”

When asked for a target on-air date, Unterberg stated that he had originally hoped for a starting date sometime this week, but said that damage to electronic equipment would force him to postpone the date for at least another week. Unterberg said that since both of his technicians had examined the damage to an amplifier and said that it has been completely “sizzled.”

Confusion About Cause of Damage

However, there was some confusion as to what had caused an important electronic board in the studio to short out. RF Director Aron Rabinowitz told The Commentator that “somebody might have been irresponsible and left the window open,” and that “someone got into the room and messed around with a lot of things.”

Faculty Adviser Hal Tannenbaum, however, gave a completely different version of events. He categorically denied that anybody had gained entry to the broadcasting booth during the summer, and also stated that “no windows were left open, nor did anyone come through any open window.”

He said that the damage to the electronic board in question was some “wet wires” but would not say what the cause of this moisture was. In addition, he said that all keys to the room had been accounted for, and that “nothing is missing from the studios of YWUR.”

Program Director Rabinowitz said that at the October 10 YWUR board meeting many halachic issues were discussed regarding the music which was to be played this year. “There is one Rabbinic opinion that music is not allowed at all,” said Rabinowitz. It was agreed that there would be no “zuzim” (which Rabinowitz describes as a very vague term) and no “avoda zara” on the air. In addition, Rabinowitz stated that songs with sexually explicit lyrics would not be played.

One of the many new features to YWUR this year, says Rabinowitz, is the addition of a news director, who will direct the broadcasting of periodic bulletins concerning YU news as well as national news. YWUR also plans to air a monthly address by the Student Council presidents of both YC and SCW. As well, another telephone line has also been installed in the YWUR studio.

Station Director Unterberg explained some of the intricacies of the YWUR broadcasting system and cleared up some misconceptions about the method the station uses to bring the signal to the student bodies of both YC and SCW. The YCSC President Daniel Billig feels that “there are some things students should be made aware of who stand within the university, and his burden to seek course approval will hopefully be lessened.

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YU Course Catalog Way Overdue
by Michael J. Belgrade

As YU enters the 1995 academic year, students at both the undergraduate and graduate schools still have no choice but to use course catalogs with outdated descriptions, major, and minor requirements. The new undergraduate catalog should have come out over a year ago; unfortunately, it will not appear for another six months. Students and professors have suggested that the absence of the catalog shows a general disregard for academic concerns in a period when the University is increasingly trying to develop a better academic reputation. The technical aspects of writing the catalog have also been criticized. Dr. Ruth A. Bevan, chairperson of the Political Science department, has said she would have liked more time to have thoroughly checked through the old catalog in revising it.

New Catalog More “User Friendly”

Bert Jacobsen, the project coordinator for the catalog in the Public Relations Department, says that changes have been made in order to make the catalog more “user friendly” for the students. However, it will receive specific attention to the sections on major requirements and course descriptions. Students using the old catalog have to refer to one section for course descriptions and another for the requirements of the various majors. To minimize the confusion, the new catalog will consolidate these sections. A new list of course descriptions, eliminating the names of courses that no longer exist, will also be provided.

Former Dean Rosenfeld Assigned To Task

Vice President for Academic Affairs Dr. William Schwartz has assigned Dr. Norman Rosenfeld, the previous YC dean, the task of editing the catalog in its final stages. The catalog will then go back to Public Relations where, after all the changes are made, it will be published. Jacobson says he will be “quite surprised” if his department finishes its work by mid-November.

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Open YCSC Student Council Meeting
by Oren Keeser

Without much fanfare, a momentous event in the annals of YCSC history took place in the second floor lounge of Morgentern Hall on Sunday, October 9, when twenty students attended the first open board meeting in recent memory, kicking off what YCSC President Daniel Billig promises to be a very different kind of student council.

Central to Billig's agenda is increasing communication between students and their elected leaders. He has proposed creating a "room-to-room" information service, in which the sixteen members of the YCSC board will visit one floor of the residence halls once a month and spend some time talking to as many students as possible. This month, the board members would inform the students about what issues were being addressed by YCSC and Billig hopes, to find out what issues are bothering the students. He further hopes that the visits will give the students a chance to meet their student leaders, making the leaders more visible and effective.

The meeting also included discussion of an oversight and audit system, suggested by Billig and YCSC Treasurer Chaim Leffel, for funds distributed to the various clubs and student activities. The council members also addressed student representation on the Academic Standards and Curriculum committees and proposed amendments to the YCSC constitution to ensure smoother elections.

Billig offered ideas on how to provide study areas that will remain open longer than the library, such as moving the TV lounge to the Morg Basement and converting the present TV room into a study hall. Additional hours for the pool and MSAC and a proposal for a new phone system are also being investigated.

The student council's new assertiveness is "drawing praise from students," Ronn Yaish, an active member of the student body, said at the meeting calling Billig "a breath of fresh air." He continued, "I think Billig has the ability to shake things up around here. Change will have to be slow because no one has tried to do anything here in a while. But, I think Billig has the attitude, personality, desire and ability to make positive things happen around here."

SSBJ Junior David Ruditsky said, "I truly expect YCSC to be more vocal this year. I'm not sure if anyone will listen, but they will be around and making noise."

Reunion at Board Dinner to Continue
by Ephraim Leibtag

As done last year, the 25th anniversary alumni reunion for Yeshiva College will again take place this year in conjunction with the annual Yeshiva University Board of Directors dinner. The dinner will take place the evening prior to the University's commencement exercises. Taking the lead from other universities with similar arrangements, Dr. Herbert Dobrinsky, Vice President for University Affairs, initiated this new plan to encourage financial contributions from the alumni attending the 500 dollars per couple dinner. This arrangement also made it more convenient for those alumni coming from outside the New York area to attend the reunion, Board of Directors dinner, and graduation ceremonies all in one twenty-four hour period.

In previous years, the reunion was held on the YU campus at an earlier date and included a campus tour and a reception in Weissberg Commons at a cost of 50 dollars per person. Director of Alumni Affairs, Mrs. Toby Weiss, believes that "this new arrangement of combining the reunion and dinner was done in order to give the alumni an opportunity to meet the YU personnel and Administration," and that "the alumni can and should support the University." This past year, Dr. Lamm spoke to the alumni at their reception, held right before the Board of Directors Dinner, and several of the alumni were recognized and honored at the dinner itself.

69th YC Alumni Upset Over Reunion
Many members of last year's 25th anniversary class were upset by this new arrangement. One member of the class deemed it "a horrible idea" and feels that a "reunion should not be a fundraiser." The two main complaints were the high price of the dinner and the scheduling of the reunion on a weekday in the early evening when many alumni are still at work. Attendance at the dinner-reunion was low, with less than 25% of the alumni attending compared to the 50% attendance rate at reunions in previous years.

To try to increase the turnout this year, Dr. Dobrinsky and Mrs. Weiss have decided to reduce the price of the dinner for the alumni to half of the regular price, making it 250 dollars per couple. They hope that through this gesture they will have a larger attendance at this year's dinner and make people more comfortable in supporting their alma mater.

YCSC Shabbos A Success

Nearly 200 YC students stayed in for the first Shabbos of the year -- the YCSC-sponsored Orientation Shabbaton. Highlighted by a Friday night tisch hosted by Rosh Yeshiva Rav Goldwicht, the students attending the Shabbaton were able to hear dveire Torah from Rav Yitzchok Cohen and MYP Mashgiach Rav Blau. Also, YCSC President Daniel Billig and The Commentator's Editor-in-Chief Moshe Kinderlehrer delivered the dveire Torah at Shabbos lunch and Friday night supper respectively. After havdala, a Melanie Malko with dancing, music, and food was held in the Morg Lounge.

Billig, attending his first-ever Shabbos on campus, expressed tremendous satisfaction with the turnout at the YCSC-sponsored Shabbaton and strongly registered his desire to sponsor more Shabbatons in the future.

Do You Have Opinions About School Issues?

Express Your Views in a Public Forum --

Letters Can be Submitted to the Commentator Box near the Elevators on the First Floor of Hurst Hall.

Letters Can Also be emailed to commie@yul.yu.edu.
Aims To Stop the Backbiting

Schwartz says he wanted to stop any harassment for his commitment to artistic freedom. He hopes this year will be different.

"I'm just doing what I always do," an enthused Beukas said. "I think it's going to be a very positive year. I just feel it in my bones."
Who Lives There? Students From Less Traveled Regions

by Jeremy Fine

Who Lives There?

Students From Less Traveled Regions

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A Tale of Time Management -- Two Unusual Schedules

by Isaac Sason

Among students, faculty, and administrators of universities across the country, the Yeshiva University Freshman Program presents a number of challenges to the students. As with any new student body, the diversity of students is often noted with distinction. However, it is a rare occasion when a student comes from such a unique background.

Maurice Torgoman, a resident of Switzerland, comes from a very different world than most students. Maurice, a 64-year-old man, is passionate about his studies at Yeshiva University.

Maurice's story is a testament to the diversity of students at Yeshiva University. He is one of many students who have overcome obstacles to attend Yeshiva University.

Maurice's path to Yeshiva University was not an easy one. He had to fight hard to get here.

Maurice, an international student, has faced many challenges in getting an education. He is examples of how Yeshiva University is a more comprehensive time-frame.

The Commentator

Our Eldest Freshman

A 64-Year-Old Man Pursuing His Dream

by Ali Hirt

Meet Maurice Torgoman, a freshman at Yeshiva University. Maurice has been living in Switzerland for the past 40 years. He is one of the oldest students in the Freshman class.

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President’s Circle Eager to Help
continued from page one

time to buy and install the new equipment for use on the first issue.

Awareness of President’s Circle
Stressed
Lamm wants the student body of YC and SCW to be aware of the President’s Circle and he welcomes student input in allocating the money raised by the Circle. “We’re not very strict about collecting membership fees,” explained Lamm, “We have plenty of money, we just have to find places to spend it. Our biggest problem is in figuring out how to spend the money that we have now.” Students and student clubs with promising ideas, he said, are more than welcome to submit proposals to the Circle. If the Circle approves the proposal, “We just call up and the money is there,” claimed Lamm.

MSDCS Fears “Phase-Out”
Some of the departments involved with the renovations have voiced their concerns over possible impacts of the project. Major discomfort came from the MSDCS office whose new location is significantly smaller than its previous one. Rabbi Aaron S. Tischwell, the Coordinator of Youth Services, explained, “We understand the reason for the change, but this facility is too small and inadequate; we’re managing.”

Academic Advisement
Off To Good Start
by Oded E. Dashiff
With the start of the 1994-1995 academic year, the newly established Academic Advisement Center of Yeshiva College opened its doors for the first time under the direction of YC Assistant Dean Dr. Avery Horowitz. All first-time-on-campus (FTOC) students were required to meet with a faculty advisor prior to registering for their courses.

Although formal academic advisement may be new to YC, it is a program that has been in existence at the Sy Syms School of Business almost since the school’s inception. SSSB Assistant Dean Ira Jaskoll, who directs academic advisement at Sy Syms, stated that advising FTOC students is, “very important and significant and is a step in the right direction.” SSSB always required new students to meet with Assistant Dean Jaskoll prior to registration. Jaskoll explained that “if you advise now, there are less problems later. It is very important to spend time with each student and help him work out his schedule and major.”

Dr. Horowitz explained that the academic advisement itself proceeded satisfactorily, but “the goal is to make it an ongoing part of campus life.” While some students have expressed apprehension at this point in time to assist new students in the selection of courses, Horowitz hopes that in the future, all students “will be able to come down with any problem.” Faculty advisors include Professors Cwilich, Fulda, Karpishpan, Lee, Otway, and Viswanathan.

Both YC as well as SSSB plan to make the center accessible to all students and able to offer assistance in a multitude of areas in the near future.
Many students may have thought their classmates wearing ties on the first day of the semester were merely showing respect for Rosh Chodesh, but seasoned observers knew that it marked the kick-off of a controversial new program allowing MTA students to take courses in YC. The forty-eight student program has drawn criticism from the current president of YCSC as well as from many students who feel that the initiative is an attempt to bolster the standing of the high school at the expense of the college.

President for Academic Affairs Dr. William Schwartz dismisses the complaints. "Nothing is as powerful as an idea whose time has come," he said, quoting Victor Hugo. "MTA as a high school predates Yeshiva College, and since the two institutions are on the same campus, it is only a logical extension of the feeder-school notion to allow the high school students to partake of the vast resources available in the college."

The program involves students who are taking a variety of elementary-level courses in YC and SSB, ranging from computers and physics to the social sciences. They participate in YC shiurim, as well as in IBC and JSS. The applicants were assessed on the basis of ability, maturity, and commitment to learning. In order to qualify they had to have a minimum average of 85 and SAT score of 1200. They were then screened in two separate interviews, first by departing MTA principal Rabbi Gedalya Shmidman, Dean of IBC/JSS and the program's coordinator.

The motivation for the program was to improve the percentage of students who go from MTA to YU by bringing them into the system early. Approximately 40% of MTA students plan to go to YU upon their graduation from high school, but Rabbi Block points out that the percentage of students that actually come might be significantly higher because many students who had planned on going to a secular college change their minds during their year or two in Israel. However, the program can have negative effects as well, he explained. "While the idea is to let the students see the best of YU, there is also the possibility of them seeing the worst and writing the place off," he said.

YCSC President Daniel Billig told The Commentator that when the program was formulated in the spring, he raised strong objections. He says he has two major concerns: first, there is the possibility that the high school students are getting preferential treatment because they were able to register in May, while some college students registered as late as last week. While the Administration has promised to open new sections of courses to ensure that no college student is closed out of a course due to the registration of a high school student, this remedy involves new teachers, new timetables, and possibly new conflicts.

Secondly, there is the concern that MTA students are receiving the same education as college students at a radically lower price. YC tuition is $17,106, while MTA tuition is $30,400. Schwartz says that this imbalance will not last long because the high school will be charged an allocation for these courses which its board will have to raise, probably through a tuition hike. "We do not expect a system of justice to be perfectly equal, but we do expect it to be perfectly equitable," he said.

Rabbi Finkelstein said that college students should not be over-protective. "We must get away from this feeling of fear for our own turf," he said. "The idea of kiruv is Jews helping other Jews. MTA is the largest Jewish all-boys high school in the U.S., and if we can help show them the greatness of YU, it hurts no one and it ultimately helps everyone."

Rabbi Block calls students who object to the program "narrow-minded and self-destructive." Schwartz says that college students are actually benefiting from the inclusion of the new students because the standard for these students to get in was much higher than the early-admission standards, which ultimately results in less high school students taking college courses. In addition, more course sections are opening.

In the limudei kodesh department, Mashgiach Ruchani Rabbi Yosef Blau explained that "level of learning has never been contingent upon age, or level of ability in secular studies; only on ability in Torah, commitment to Yiddishkeit, and maturity. Assuming that the boys are on the same level of learning as those in the college, there is no reason not to admit them to first-level shiurim."

As for the students found in IBC and JSS, Rabbi Block explained, "in this case the selection was based on high level of achievement, but rather on the basis of choosing students who were not flourishing in the YP-style shiurim at MTA and introducing them to the more departmentalized courses found in IBC and JSS, a format which doesn't exist at MTA." Rabbi Bloch also stressed that students were under no circumstances admitted to a secular institution merely because of their proficiency in learning, or vice versa.

Ultimately, the success of the program will be measured by the rate of MTA students who succeed in the program, as well as their general opinion of YC. Rabbi Bloch mentioned that the high school expects some students to feel overwhelmed by their courses, adding that if none did, "it wouldn't say very much about the college."

Finally -- if there are any college students wishing to take a course in the high school, the door is open...but don't forget the ties.
SSSB Students Spend Summer in Israel

by Andrew Davidson

While Israel was a popular destination for YU students this past summer, not many ventured there to continue their higher education. However, four YU students were among the eighteen American collegiates who participated in the Gesher Internship Program, working in Israeli businesses and banks, gaining practical work experience.

Ezra Lightman, Kalman Topp, Phyllis Roth, and Tammy Lightman all emerged from their summer of work with positive feelings. Each had applied to the five-year-old Gesher program through the Sy Syms School of Business and was chosen based on the individual companies needs.

In addition to the YU applicants, students from UCLA, Cornell, Wharton, and Columbia, among others, vied for openings. "We were competing with a very high caliber of school," stated SSSB Assistant Dean Ira Jaskoll, "and our students handled themselves very well."

The internships began at the beginning of June and lasted for approximately eight weeks. Individual jobs ranged from analyzing mutual funds, to working in the bottling plants management office at Coca-Cola, to assuming a position in the marketing office of Bank Leumi. Other participating businesses included clothing and textiles, information systems, image processing, pharmaceuticals, and the Tel Aviv Stock Exchange.

The only drawback to the program, participants said, was that uponentering Israel, each student was faced with the challenge of finding his or her own permanent housing for the summer. They felt that had Gesher provided additional help, the interns would have been more relaxed.

But according to Ezra Lightman, such a drawback was minor when compared to the benefits of Gesher, which provides "invaluable experience and contacts to both those who are and are not interested in living in Israel, as well as offering a great opportunity to gain experience in a field of interest in overseas country."

Lightman added that he now has "a greater understanding of financial markets on a global scale. Additionally, the program gave me the chance to get a feel for the realities of living and working in Israel."

The atmosphere in Israeli businesses varies slightly from that of their American counterparts. Phyllis Roth explained, "invaluable experience and contacts to both those who are and are not interested in living in Israel, as well as offering a great opportunity to gain experience in a field of interest in overseas country."

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Elul Zman the YU Way... Not in YU

by Steven Miodownik

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The astronomical phenomenon of an eleven-day inconsistency between the lunar and solar calendars, coupled with the presence of the green equinox preclude the Passover festival, recently provided YU's student population with a unique opportunity to flock eastward and spend time in Israel during Elul Zman the Jewish new month.

Approximately every three years, when the intricate Jewish calendar fixes Rosh Chodesh Elul in the beginning of August, and fills the month of September with three yomim tovim and the obligatory off-days associated with them, YU traditionally opens its doors for the Fall semester in October. While this increases summer vacation to a handsome four months, perhaps more significantly, it effects a mass exodus of students during July.

This time around proved to be no exception, as an overwhelming number of YU students, men and women alike, flocked to enjoy the vacation in Israel before the semester.

Why so many? (over 250 at last count) choose to forsake their current yeshiva, leaving the benefits of Halutzim during its own Elul Z'man? Why did a significant percentage of the student population find it necessary to return to its roots before delving into the joys of the Eastern summer, when they could have been savoring the cool breezes waltzing over from the Harlem River?

A cursory survey of Elul Zman reveals the current belief in Israel's thermodynamic nature.

One student said he regarded the season as "a coming up for a gulp of fresh air before descending back into the depths of galus." While others did express such disquietude over the exile status of the Jewish nation and its institutions in this pre-messianic era, only praise for Israel could be offered by them. For instance:

"It was great."

"It was really good.

The most obvious indication of these students, who did not pass the summer engaged in any formal academic pursuit, could be questioned, but their participation in various minyanim all over the United States and Europe indicated a Weltanschauung that could only have been acquired through prayer, quiet meditation, and a schwara aishutran with extra chairim.

While the term "zeman," however, was not merely the product of a return to yeshiva. The full days of learning were supplemented, so that a notion is possible, by a Succas vacation filled with Jerusalem's famous Simchat Beit Hamikdash, events at which the men danced all night to six-piece bands, and the women were able to hear the men dancing through a small grating in the ceiling.

One musical offering which was well attended was YU's annual opera, which this year featured the operetta "The Bar Mitzvah Boy." The music was composed and conducted by YU's own Mr. McBeth. The cast comprised mainly of YU students men and women alike, who put on a spirited performance of an operetta that has become a classic in the world of Jewish music.

The other memorable event of the summer was the Simchat Hamikdash, a week-long celebration of the rededication of the Temple. The event was marked by a large-scale parade through the streets of Jerusalem, culminating in a grand feast at the Kotel. The festivities were attended by YU students from around the world, who joined together in a spirit of unity and joy.

The concert was an unqualified success. The presence of two MYP, Moshe Yeshiva, Rav Herschel Schachter and Rav Meir Goldwicht, especially contributed to the atmosphere. Schachter, who maintained his relentless speaking schedule by delivering frequent shirim at the Kotel, is known for his dynamic and engaging style. Goldwicht, who is known for his love of music, also added to the musical atmosphere.

The Hakham Tiferet, Rabbi Aaron S. Tischwell, the Director of Torah Tours and Coordinator of Youth Services, commented on the event:

"This year's Simchat Hamikdash was a huge success. We managed to attract close to 300 students to the event. It was a great opportunity to bring together students from different backgrounds and create a sense of unity.

Unfortunately, for those interested in volunteering, it's not usually easy to find a spot. Although there is a waiting list for participating in the programs, I'd encourage anyone interested to apply.

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efficient and enjoyable way to great results! No more wondering
who's the best. Now, we have

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Intramurals Begin
by David Goldenberg and Adam Melzer

With some big names in the intramural league, including some former Macs, the '94-'95 draft took place behind closed doors on Monday night, October 10. With the first pick in the overall draft, Captain Ephraim Gerszberg selected Miami's Ari Ciment. Donny Davis drafted 1993-94 all star Arkady Abraham, and Memphis native Kevin Rosenberg chose 6'4 center Steven Kupferman to round out the top three. Former Mac Michael Dube was selected fourth by Noah Lindenberg, Sid Singer picked Noam Geft fifth, and Eitan Butler drafted highly talented guard Chaim Zakheim at the number six slot. Mikey Fruchter, Hillel Olshin, Steven Bransdorfer, and Shlomo Kimmel rounded out the first round.

Without wasting any time, the season began the following night. Daniel Lerer and his Rapid City Thunder (CBA) took on Sid Singer and his Oolinic Owls. The game started slowly, and at halftime it was 16-8 Owls (a real thriller). In the heavily awaited second half, Avi Dzik scored 9 consecutive points to bring the thunder within one at 24-23. But the Owls, led by Eli Grunstein, Ari Rockoff, and Noam Gelt held on for a 37-30 win.

With the butterflies gone, a main affair took place the following night when Noah Lindenberg's Charleston Chiefs and Eitan Butler's South Bend Central Bears (Hoosiers) engaged in a thrilling game that went down to the wire. The Chiefs, led by Former Mac Michael Dube, Sol Genet, and Hillel Cohn, took a one point lead with 50 seconds left when Cohn hit a big three pointer. Chaim Zakheim answered with a basket, but Dube's three point play put the Chiefs up by one with just 7 seconds remaining. But the Bears were not through yet. The ball was given to their go-to man, Zakheim, who after showing flashes of brilliance throughout the game, took the ball and eluded the entire Chief defense as he drove to the basket. However, his buzzer beating lay-up finger rolled out, and the Chiefs hung on for a 35-34 victory.

Intramural Notes: Steven Kupferman of the Terhune Tigers has opted to play for the Macs. Daniel Lerer of the Rapid City Thunder traded 1st round pick Mikey Fruchter to Ephraim Gerszberg's Miami Juice for Andy Davidson and David Ruditzky.

Mazal Tov
Barry Lebowitz & Meira Drazen
Ari Perl and Meira Levi
Daniel Bloom and Ali Bleiberg

Reminder:
The Caf Store is now open
Sunday - Wednesday
10:15pm - 1:00 am,
courtesy of the
Accounting Society
Macs: A Rebuilding Year?
by Adam Melzer

A lot has changed since we last left the Macs. Key players such as Daniel Aaron and Miko Danan have graduated. In addition, the Macs received more bad news when their assistant coach, Steve Podias, decided to take over the head coaching job at Brooklyn College. Podias was vital to the team because he orchestrated its defense, the best in Division III.

At first, this reporter was going to calm all of those Mac fans by writing about the multitude of prospects lurking about that would truly make the Macs into a force to be reckoned with. Forget it. Almost all of those prospects have vanished for various reasons, much like the famous nursery rhyme, "Ten Little Indians." ("And then there were eight, and then there were seven... and then there were none.")

Highly touted prospects Arkady Abraham, Ari Ciment, and Chaim Zakheim, have all elected not to try out for the Macs. Former Macs Michael Dube and Steven Kupferman have declined to play for the Macs. MstSt Vincent? NJIT? Suddenly, I start to wince and cringe.

Remaining top prospects include Barry Aranoff, Mark Seyda, Joel Jacobson, and Dovey Foreman. Will the returning veterans, combined with these newcomers and other potential surprises, be enough to produce a successful season? Find out in the next edition's preview of the Macs.

By the way, it should be noted that all of the former top prospects mentioned above will playing in the YU intramural league. The intramural all stars vs the YU Macs. Hmmmmm... I wonder who would win.

New Big Man on Campus:
Joel Jacobson
by David Goldenberg

With the 94-95 season just around the corner, many questions about the Macs are circulating around campus. Following last season's roller coaster ride, which included two sensational games at home against arch-rival Mt. St. Vincent and NCAA Division III tournament runner-up NYU, the Macs have people wondering who will replace the starters who have left, and if they can repeat last year's performances when they travel to Vincent and NYU on December 1 and January 9 respectively.

With Alan Levy back as the only returning veteran, combined with these newcomers and other potential surprises, be enough to produce a successful season? Find out in the next edition's preview of the Macs.

One in particular is 6'7 freshman Joel Jacobson. Although Aaron's shoes are tough to fill, YU is hoping that Jacobson will help them succeed in the new future. Jacobson resides in Champaign, Illinois, where he played high school varsity for three years. His finest season came during his senior year in 1992-1993 when he was selected as a All-Star center, leading his team to the Illinois High School State Tournament while pouring in 20 points, grabbing 15 boards, and blocking 3.5 shots per game.

Following graduation, Joel went to Israel and learned in Yeshivat Shaarei Mevaseret Zion. Joel was the MVP of the Yeshiva Basketball League, in only its second year of existence, averaging 22 ppg and 14rpg. At the end of his year in Israel, Jacobson was on his way to Brandeis; however, the desire to learn more about playing in the YU intramural league. The intramural all stars vs the YU Macs. Hmmmmm... I wonder who would win.

The 1994 - 1995 YU Track Team
Track Team Off to a Good Start
by Josh Fine

The Yeshiva University track team participated in its first competition of the year, a five mile track meet held at Van Cortlandt Park in the Bronx, this past Sunday, Oct 16. Coached by Stan Watson, the track team made a strong showing, placing three of its ten runners among the top twenty.

While the dominant runners were from CCNY, Hunter College and John Jay College, Coach Watson pointed out that "most of these schools have had a head start...considering that they've been practicing for this meet since September, and our guys have only had two weeks to prepare."

Despite its practice time deficit, the track team seems to be off to a good start. Meir Zeitchik, running in his first track meet as a YC team member, placed first among YC runners with an impressive time of 36:24. Akiva Davis, YC's second place finisher, crossed the finish line at 37:17, and Jonathan Schloss came in third with a time of 37:48. Co-Captain Chaim Motzen, who placed fourth among YC's runners, praised Zeitchik for his first run, saying that "he helped the team with his great run," and that "he is a runner with a lot of potential." Other YC runners who finished the five mile run include Joe Markowitz, Gili Houpt, Simcha Jacobs, Aryeh Mandel and Meir Pollack, and Joshua Epstein, who returned to the course after learning in Israel for a year.

The track team, which regularly practices on Monday and Wednesday nights and uses the George Washington Bridge as its track, will now begin to prepare for their next meet on Sunday, October 30. It will be the third annual Polytech-Yeshiva College Invitational, where plaques and trophies will be awarded. After all the runners crossed the finish line this past Sunday, Coach Watson said, "I'm enthused for the 30th. I think that with the hard training that these guys will put in over the next two weeks, we have a shot at a team medal."

Track team fans look forward to the realization of Coach Watson's dream.
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Granted, it's a lot to expect from any card. But then, we're not talking about just any card.

New, bigger airline discounts — for you and a friend.

As a Cardmember, you'll not only save when you fly Continental Airlines, you can bring along a friend for the same low price. And this year, our travel savings are even bigger and better than before.

You'll get five (count 'em, five) Travel Savings Certificates.* Three Certificates (each valid for you and a friend) for roundtrip Coach class tickets anywhere Continental or Continental Express flies within the 48 contiguous United States (except Florida between February 12 – April 30 and between June 15 – August 25, 1995). And all you'll pay is $159 roundtrip for travel on your side of the Mississippi. Or $239 roundtrip when you fly across the Mississippi.

You'll also save with a special Florida Certificate valid between February 12 – April 30 and between June 15 – August 25, 1995. Because you pay just $239 for roundtrip Coach class travel between Florida and other destinations on the east side of the Mississippi, $239 between Florida and destinations on the west side of the Mississippi.

Planning an overseas trip? You'll get an additional Travel Certificate that can take some of the sting out of those higher-priced fares. It's valid for $50 off an international roundtrip Coach class fare of $400 or more; $75 off an international roundtrip Coach class fare of $600 or more.

Spend less, talk more when you call long distance.

You'll also get up to 30 minutes of free long distance calling on MCI every month for a year—without having to change long distance companies. So you can spend more time talking to the people you care about—and save up to $44 a year.**

Just enroll for these savings when you apply for the Card. Then use the Card as your calling card. Your calls will appear on your monthly Card statement, so they can't get mixed up with your roommates' calls.

Save at places you actually go to, on things you actually use.

What good are discounts you don't use? Our Value Certificates help you save on many of the things you want, from the names you know—like J. Crew, Software Etc. and the Princeton Review. And these aren't one-time-only offers. You'll get new offers every year you renew your Cardmembership while you're in school. And even after you graduate and start your career.

Then, as your life changes, your Cardmembership benefits do too. You'll be offered benefits that fit your life—throughout your life.

A point of great interest: no interest charges.

With the Card, you pay your bill in full each month. So you won't be saddled with automatic interest charges. It's a great way to start building a solid credit history.

When you use the Card, your purchases are approved based on your ability to pay as demonstrated by your past spending and payment patterns, as well as your personal resources. And, unlike credit cards, there's no pre-set spending limit.

Get a little extra protection for most of the things you buy.

Let's face it, a new computer or CD player can be a major investment for you. But when you buy it with the Card, you help make it a safer one. Because The Purchase Protection™ Plan covers most items purchased with the Card against theft and accidental damage, for up to 90 days from date of purchase, up to $1,000 per occurrence. The coverage is in excess of other applicable insurance.*** Just call 1-800-322-1277 for details.

Find help no matter where you find yourself.

Our worldwide network of over 1,700 Travel Service locations* in over 100 countries—is there to help Cardmembers like you. To rearrange your travel plans, cash personal checks and, in many locations, even pick up your letters. And if you need a referral to a local doctor or lawyer on your travels, or to get an urgent message home to your family, just call our Global Assist® Hotline. It's available 24 hours a day, toll-free, from anywhere in the world.

Your questions won't go unanswered.

It's 2 am, you're still up, and you remember a question about your bill. As a Cardmember, you don't have to wait for your answer. Just call our toll-free customer service line 24 hours a day, 365 days a year.

The Card.

Why sooner is better than later.

Forget about carrying the American Express Card someday. Why not get it today? By becoming a Cardmember now, you'll get great travel savings you can share with friends, have more control over your spending, enjoy retail savings that help stretch your budget and personal service when you need it—all for just $55 a year.

And getting the Card now is probably easier than it will ever be—because we're relaxing the usual requirements just for students like you. So apply right now. And get ready for the ride of your life.

*To be eligible, you must apply for the Card by July 31, 1995. For domestic travel, reservations must be made and tickets charged to your Card account within 21 days of travel. Maximum stay is 14 days and must include a Saturday night. For international travel, reservations must be made and tickets charged to your Card account within 30 days of travel. Maximum stay is 30 days and must include a Saturday night. Seats at these fares are limited. Continental is directly responsible for the fulfillment of this offer and the delivery of travel services. Your Travel Savings Certificates, along with complete terms and conditions, will be sent to you upon credit approval.

**A credit of up to $50 for long distance phone charges will appear on each billing statement for 12 months after enrollment. $3.70 is equal to the charge for a domestic 3-minute MCI Direct phone call and appropriate surcharge. Call from any phone, using the American Express Card as your calling card. You must enroll by July 31, 1995. MCI is a registered service mark of MCI Telecommunications Corporation.

***The Purchase Protection Plan is underwritten by A.M. Best Company, Cincinnati, OH; and American Insurance Company, Des Moines, IA. The Plan is subject to policy conditions, limitations and exclusions. Coverage is subject to the terms, conditions, and exclusions of Policy AX0951.}

†Comprises Travel Service locations of American Express Travel Related Services Company, Inc., its affiliates and Representatives worldwide.

‡Check cashing is subject to program limits, cash availability and local regulations.

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## Membership Application for Students

### Please Tell Us About Yourself

<table>
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<tr>
<th>Name (First)</th>
<th>Name (Middle)</th>
<th>Name (Last)</th>
<th>Mo.</th>
<th>Dy.</th>
<th>Yr.</th>
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<table>
<thead>
<tr>
<th>Social Security Number</th>
<th>Mother's Maiden Name</th>
<th>Permanent/Office Phone Number</th>
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<tr>
<th>Your High School Grad. Date</th>
<th>Time There</th>
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### Please Tell Us About Your School

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<tr>
<th>College or University</th>
<th>City, State</th>
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<table>
<thead>
<tr>
<th>Your Address at School</th>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
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### Please Provide Us With Some Financial Information

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<th>Bank Name</th>
<th>Account Number</th>
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<tr>
<th>City</th>
<th>State</th>
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Please check all that apply:

- Checking
- Savings
- Money Market/Now Account

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<tr>
<th>Source of Income</th>
<th>Yearly Income</th>
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<tr>
<th>Name to Verify Income/Employment</th>
<th>Phone</th>
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### Please Sign Here

By signing below, I certify that I have read, met, and agreed to all of the terms, conditions, and disclosures on the reverse side of this application.

**X**

Your Signature

The annual fee is $55. Do not enclose the fee with your application; we will bill you later. See back of application for important notices.

### Long-Distance Savings Enrollment

Select a four-digit PIN for long distance savings on MCI without changing your current long distance company (numbers only, please):

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GET IT NOW.
USE IT FOR THE REST
OF YOUR LIFE.

AMERICAN EXPRESS
TRAVEL RELATED SERVICES COMPANY
PO Box 31566
SALT LAKE CITY UT 84131-9966

ABBREVIATED CONTINENTAL AIRLINE TERMS AND CONDITIONS:
Certificates will arrive 2 to 3 weeks after the Card. Certificates are valid for 12
months from date of issue and are non-transferable. All tickets are non-trans­
ferable and non-refundable. Seat availability is limited. Reservations must be
made and tickets charged to your Card account within 21 days of travel and
require a Saturday night stay. Certificates have a minimum and/or maxi­
imum stay requirement. Complete terms and conditions are enclosed with
certificates.

IMPORTANT INFORMATION REGARDING YOUR APPLICATION:
The information about the costs of the Card is accurate as of 4/94. This infor­
mation may have changed after that date. To find out any changes, please
write to us at American Express Travel Related Services Company, Inc., P.O.
Box 30801, Salt Lake City, Utah 84130-0801.

ANNUAL FEES
$55 Basic Card
$30 Additional Card

LATE PAYMENT FEE: Varies from state to state from zero to the greater of
$20 or 2 1/2 %.

By signing this application, I ask that a Card account be opened in my name
and Card(s) issued as I request, and that you renew and replace them until I
cancel. I agree to be bound by the agreement governing my account unless I
cancel my account. I agree to be liable for all charges to my account, includ­
ing charges incurred with any Additional Card(s) issued on my account now
or in the future.

I understand that I must provide all the information requested in this applica­
tion and certify that such information is accurate. I authorize you to verify the
information on this application and to receive and exchange information about
me, including requesting reports from consumer reporting agencies.

If I ask whether or not a credit report was requested, you will tell me and if
you received a report, you will give me the name and address of the agency
that furnished it. If my application is approved, I authorize you and your affili­
ates and subsidiaries to contact these sources for Information at any time, to
use Information about me, including information from this application and
from consumer reports, for marketing and administrative purposes and to
share such information with each other.

ADDITIONAL CARDS: I have advised Additional Card applicant(s) that you
may obtain, verify, exchange and use information about them in the same
manner as described above, that they may be responsible for payment of their
own charges if I fail to pay them, and that their own credit records may be
affected by non-payment of the account.

I acknowledge that any benefit or service offered with the Card may be modifi­
cied or terminated at any time.

AN APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.

NOTICE TO MARRIED WISCONSIN RESIDENTS: No provision of any mar­
ital property agreement, unilateral statement, or court decree under
Wisconsin's Marital Property Act will adversely affect a creditor's Interests
unless, prior to the time the credit is granted, the creditor is furnished a copy
of that agreement or decree, or is given complete Information about the
agreement or decree.

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