

Credit offers dubious acceptance



LORI ROBISON is a senior news-editorial major and a Daily Nebraskan columnist.

It's nice to be accepted. It's one of those things that just gives a person a warm fuzzy feeling and fills the heart with the kind of contentment that makes others sick to their stomachs.

The opportunities for acceptance abound in this day and age. Almost every day, mail carriers all over the country deliver affirmations of this most basic need in the form of millions of caring letters from various corporations that selflessly spend millions in mail fees just to let us know they care.

And, sometimes, if we're real lucky, we'll receive the grandest affirmation of all in the form of PRE-approved acceptance by these same companies!

What a great concept. Imagine strolling into any social setting knowing you've been accepted before even introducing yourself. No more sleepless nights before the first big meeting with the future in-laws ... no more nail-biting and floor-pacing before that big date ... no more anxious hours waiting for the job interview.

What a wonderful world it would be if everyone were pre-approved! Perhaps the concept could be worked into future legislation. Perhaps we could even start a social revolution based on this profound idea.

After all, what else but the most charitable of organizations would lend someone credit at a measly 18 percent a year?

It's for our own good. You see, that way we can enjoy years and years of correspondence with the credit card

companies as our interest accrues, taking more than 18 years of minimum payments to pay off a \$5,000 debt. And the fact that we end up paying twice the amount of everything we charged on the card is, after all, a small price to pay for such undying acceptance and loyalty.

And what's more, these companies do it for millions of people a year! I also understand they absolutely LOVE to shower this acceptance on college students. (It must be the charitable streak running through the business.)

In fact, credit card companies have spread this philosophy of pre-acceptance like a new religion, and the American people just can't get enough. According to the Bankcard Holders of America, the average consumer has eight to 10 credit cards and about \$1,700 worth of debt for each one of them. Sure, 10 cards could hurt our credit ratings, but VISA, MasterCard and the rest will take care of us (especially if they want their money back). After all, we can just transfer debt to another card, right?

Now, these passports to acceptance can help out when used responsibly. It's comforting to know there's resources available for emergencies and big purchases when carrying cash would be awkward.

But, alas, some of us have fallen prey and gone off the deep end from all that attention and acceptance. We would probably be better off if making a purchase were more like finishing the Iditerod. And in their zeal to spread this wonderful pre-approval philosophy, credit card companies make it too damn easy for us to indulge in our weaknesses.

Because after a while, we begin to yearn for that acceptance more and more. Like a drug problem, one purchase soon just doesn't cut it anymore. We've come to love the ease of whipping out the plastic card to Nirvana and that instant gratification of a purchase costing no more than the monthly minimum payment (for the next 20 years).

The impulse to buy and wallow in the great American tradition of materi-

al gratification and pre-approval continues to consume us, and our spending goes unchecked again and again as we crave for more and more, until ... there we are, after a night of spending intoxication, discarded cards thrown about the room as we stumble into consciousness. Then comes the familiar cycle, beginning with the shame, then denial, then excuse making. And before we know it, we're aching for that sense of pre-approval again.

We postdate our checks and play the bouncing game with our bank, we don't add up our bills so we can avoid the painful truth and the shattering of our pre-approval high, we borrow from one credit source to pay for another. Forget savings. Where's the sense of acceptance in that? And some even come to revel in living on the edge, skillfully eluding collection agents on their heels like bloodhounds.

Oh sure, there are the weirdoes out there, the financial advisers and those bothersome pests who don't see the value in pre-approval. They speak of using the credit cards only when you can afford it, of making prompt payments and paying off the balance each month.

These perverse, financially responsible cyborgs say the problem with pre-approval looms large in our country. They point out that the national debt more than quadrupled from less than a trillion dollars in the early '80s to about \$4.5 trillion by early 1995. And nearly a million people a year were filing for bankruptcy during that same period.

But, although our beloved credit card companies live in fear of the possibility of their customers filing bankruptcy, I also hear that they HATE responsible financial planning. Paying off balances promptly and consistently robs them of the chance to tell us how much we mean to them, year after year. And if we insist on responsible financial behavior, it could even jeopardize our pre-approval!

Surely avoiding that lonely scenario is worth several thousand dollars and years of indebtedness, isn't it?

SOME THINGS ARE MEANT TO BE CLOSED

YOUR MIND ISN'T ONE OF THEM.

For decades, MDA has shown how valuable people with disabilities are to society. We believe talent, ability and desire are more important than strength of a person's muscles. The one barrier these people can't overcome is a closed mind. Keep yours open.

MUSCULAR DYSTROPHY ASSOCIATION

MDA
1-800-878-1717



Attention: People Concerned About People of Color!!



The Chancellor's Commission on the Status of People of Color is a committee comprised of students, staff, and faculty of color at UNL. Our mission includes: collecting information from all areas of the UNL community; directly advising the Chancellor's Commission; and advocating for action on behalf of all People of Color. Currently, there are new openings for students, staff, and faculty Commission members. Applications are easily obtained from Ardis Holland at 472-5401.

Counseling & Psychological Services, 472-7450
Eating Disorders Education Group

- A team approach for individuals with eating disorders -
*medical aspects
*exercise guidelines
*healthy nutritional needs
*emotional and psychological aspects

Tuesdays, Mar. 10-Apr. 14
3:30 - 4:45 p.m.
UHC, Rm. D
Register in CAPS or UHC Business Office

Open to students, family & friends!

Celebrate!
Goodwill
February 26, 1998
Grand Opening at 4555 Vine

Women's Studies
International Colloquium Series

Teresita Aguilar

Associate Professor, Center for Curriculum and Instruction

Teaching from the Margin - Teaching from the Heart:

Voices of Three Grassroots Activists in Search of Social Justice

3:30 p.m., Wednesday, February 25, Andrews Hall Lounge

Sex ed should include masturbation



JIM VANCE is a senior physical and health education major and a Daily Nebraskan columnist.

Pee-Wee Herman once said, "When masturbation is outlawed, we'll all be outlaws."

As a future health educator in this country, I have heard a lot about the abstinence-based sex education plan. But what does that mean exactly?

Do I have a nun come in and talk about what it's like to "not get any"? Or tell them, "This is sex." (Use of visual aids.) "Don't do it. Any questions?" Or am I going to tell kids the risks involved with sexual activity at a young age and without proper planning?

Some think it is a means of strictly making people aware of risk and risk-reduction. I agree this negates the moral argument against sex education, but look at cigarette smoking and alcohol use and abuse. People know all about the problems caused by both, but how many people still smoke? How many people are still near-alcoholics? So what do we do about these kids having sex? They just won't listen to us.

Well of course they won't. We haven't made not having sex appealing to them. Kids love sex.

Let me rephrase that: People love sex. It's everywhere. It's damn enjoyable to experience orgasms. It's Mother Nature's little insurance policy. She

made sex fun so we would be sure to reproduce. So how do we find the happy medium?

Does the name Jocelyn Elders ring a bell? She was the surgeon general a few years back who was fired since she believed masturbation should be part of a national sex education curriculum. She said "masturbation is a part of human sexuality."

It's too bad everyone was just a little too anal retentive to stand to hear the fact that people will have sex if you don't occupy them with something else.

I liked Elders because she didn't sugarcoat the issues. Comparing driver education to sex education, she said, "We taught them what to do in the front seat, why don't we teach them what to do in the back seat?"

She was a resource for statistics people didn't want to hear: "Eighty percent of women masturbate, and 90 percent of men masturbate, and the rest lie."

She proved the need for masturbation-inclusive curriculum in sex education when she said a lack of education and available birth control causes 62 percent of pregnancies to be unplanned.

I sure hope we are a long way from the days when we condemned masturbation simply because it would not result in conception.

According to the Official Duke University Health Issues Web site, current research shows masturbating does NOT cause insanity, perversions, impotence, poor athletic performance or infertility, and does NOT prevent people from developing positive social and sexual relationships.

I'm living proof of this. None of these adjectives apply to me, and I've even had an impressive collegiate ath-

letic career at Nebraska. I also get along well with most people.

Let's look at some benefits to this masturbation-inclusive sex education curriculum, shall we? Planned Parenthood reports 6 million abortions each year. Could this number drop? It's very probable.

Guys, you don't have to deal with the sickness you feel when you see her the morning after.

Girls, you don't have to worry about the guilt.

I also find it helps in relationships where your partner is not too keen on premarital room rodeo.

So how do we teach it? This is important - we have to be tactful with this part. We have to be adult about it, and say the word. Say it out loud, right now, as practice: "masturbation."

Good. I knew you could do it. (If you can't, that's the problem - you're not educated.) If we take an adult approach, maybe people will be more adult about it.

So what about descriptions? Do we demonstrate? I think the answer to that is simple. People can figure it out for themselves. Besides, that's half the challenge, and I don't think as a health educator I could do seven or eight demonstrations a day. That's a lot of pressure!

The bottom line is people are having sex, they will continue to have sex, and the problems will not cease. Things don't get better on their own. We need a change, not moral arguments. We need to look at the core issue.

This is a possible solution to many problems caused by the sexual activity of young kids. What's a worse thought for you? Your children masturbating, or them getting pregnant, having an abortion, or even getting AIDS.

It's a no-brainer.

TANDEM

www.tandem.com