

UTD MERCURY

The Student Newspaper of The University of Texas at Dallas

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February 23, 1981

Banker tells women how to handle money

"You'll have to handle the finances at some point so learn what your options are and where to go to get advice" was the advice given women by Sherry A. McGillicuddy at a recent seminar here.

An assistant vice president and trust officer at Republic National Bank of Dallas, Ms. McGillicuddy told the women attending to "get to know your banker."

"Get to know your banker. If you need to borrow money, you have a much better chance of getting a loan if you know somebody at the bank. Introduce yourself to an officer. They give free advice."

For women who have the assets to invest in diverse securities, a financial analyst or financial counselor may be the best option. A portfolio should be \$100,000 or more annually to warrant enlisting the services of this type of specialist, she said.

After reviewing a client's entire financial situation, the counselor will suggest how much the client should invest in different areas.

In further discussion of the importance of financial advisers, Ms. McGillicuddy stressed the need for a good life insurance agent.

"Policy holders should review their plans every three to five years to ensure they are adequately covered according to their initial plans," she said.

"For example, a \$100,000 life insurance policy established by a man several years ago to provide for a wife and two children would hardly be comparable coverage by today's standard," she stated, noting further that a woman needs as much insurance as a man.

Ms. McGillicuddy talked briefly about inflation, particularly the decreased purchasing power and the changing prime rate and how it affects the average bank customer seeking a loan.

Assuming a five percent rate of return, an estate now worth \$500,000 will escalate in value to \$685,000 in five years, \$800,000 in 10 years and \$1.3 million in 20 years, she said. However, if the value of the dollar continues to decline, the actual value of the estate may be just \$50,000 in 20 years.

"That is why life insurance and proper estate planning is so important. Seven of 10 people in the U.S. don't have wills. That staggers me.

"People spend their entire lifetime accumulating assets and then don't care what happens to them after they die. If you don't write a will, the State of Texas will write one for you. It's called the Laws of Descent and Distribution.

She advised against handwritten or polygraphic wills. One critical word left out of a will may cause lots of trouble for survivors. A simple will drafted by an attorney is relatively inexpensive, approximately \$100, and may well save many times that amount in court costs.

"A more complex will costing \$500 in legal fees is still worth the price if it saves many thousands in estate taxes," she noted.

In reference to a young woman's question regarding the need for a will for a single young person with a low income, she said, "If you are 18 or older you need a will. If you die, your estate may go where you want it to anyway, but it costs your parents a lot more in taxes."

Rather than place a will in a safety deposit box, copies should be given to the primary beneficiaries and executor, and the original should be easily accessible to expedite handling of the estate," she said. She also suggested that a bank be named executor or co-executor of a will or trust. Under Texas law, wills are

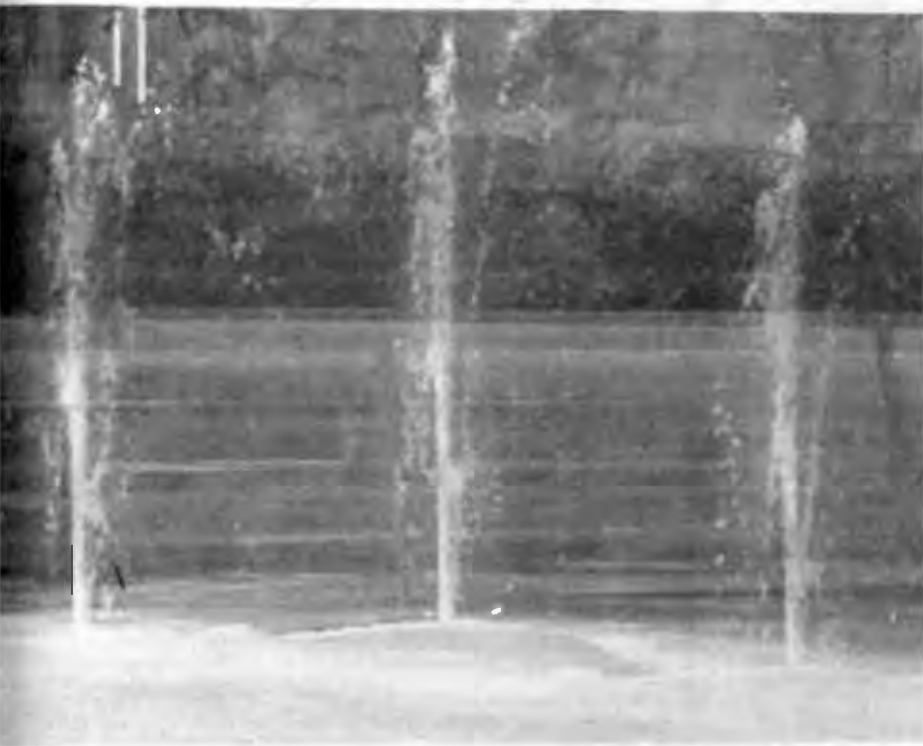
(See TEXAS on page 4)

Career Workshop set here March 7

A "Saturday Career Workshop" will be offered Saturday, March 7, by the UTD Career Services Center.

The workshop will cover early career and college major choice, interest inventories and self-assessment, career re-entry and career management, and job search skills.

The 10 a.m. to 1 p.m. session will be open to students and to the public by registration. To register or get further information, call the center at 690-2947.



WHEN THE ICE BROKE after the recent "blue norther," the fountain in the mall became three with a bit of camera trickery by Mercury photographer Wade Jones who braved the icy blasts to record the watery spout(s).

1930's murder mystery to be weekend theatre

J. B. Priestly's murder mystery *Dangerous Corner* is scheduled for production by the theatre program Feb. 27 and 28.

Written in 1932, *Dangerous Corner* is considered by many leading critics to be Priestly's finest work for the stage. It has been hailed as a "suspenseful display of virtuosity" and "a masterfully constructed play on a split-time theory."

The play's theme is that at any moment a chance remark may seriously alter the course of lives. What would have happened if a single sentence spoken had not caused the characters

to round that "dangerous corner"?

Starring in *Dangerous Corner* are UTD students J. Hall as Robert, Pamela Fisher as Freda, Lanny Smith as Gordon, Tina Walsh as Betty, Dennis Kinlaw as Charles, Margaret Hogg as Olwen and Virginia Thompson as Maud Mockridge.

The play is directed by Asst. Prof. Carolyn Gillespie and will be presented in Jonsson Center Performance Hall at 8 p.m. both evenings. Admission is free to students and the public.

Spring Break alters deadlines

Spring Break is almost upon us so this is the last issue of *The Mercury* until after we take a little time off.

The next edition is scheduled for publication March 23 and the deadline for advertising and editorial material will be March 16, earlier if possible.

Have a nice holiday.

Save Your Vision

The week of March 1 is "Save Your Vision" week at UTD and the Student Health Service will be doing vision screening for students during the week.

To get your vision checked, go to the health service office on the first level of the library.



CONDOR - One of the Dallas area's most outstanding jazz bands, Condor, will be here Friday evening, Feb. 27, to play for listening and dancing in Green Lobby. Sponsored by Student Congress, the event will begin at 8 a.m. and continue through midnight. Band members are (l-r) Jay Fort, sax and flute; Bert Ligon, keyboard; Kirk Covington, drums; and Gary Willis, electric bass.

A&H College schedules series of Last Lectures

The lectures of academicians traditionally contain material and opinions relating strictly to the lecturers' own discipline and are didactic.

The Last Lecture series, however, has been arranged to pose the question: how would an academician frame his interpretation of the meaning of the term "last lecture," using his own persona.

Sponsored by the College of Arts and Humanities, the series is scheduled to begin on March 2 when Dr. Robert X. Rodriguez, associate professor of music, will discuss "The New Music, Including His Own."

Subsequent lecturers, topics and dates are: Dr. Gerald L. Soliday, associate professor of history, whose topic is "In Praise of Clio: An Historian's Confession" on March 16; Dr. Claud S. Rupert, professor of biology, who will talk on "Science in the Human Experience" on March 23; and Dr. Dennis M. Kratz, associate professor of classics, whose topic on March 30 will be "And Was It Heroic?" Dr. Rodriguez' lecture will be held at 12:30 p.m. in JO 4.510 with the remaining lectures scheduled for JO 4.102.

A reception in the A&H lounge will follow each lecture.

Accountants set initiation

Assertiveness is the theme of the program slated for the Accounting Honor Society's Spring Initiation Banquet program.

The banquet will be held Sunday, March 1, at Canyon Creek Country Club with a reception at 6:30 p.m. and dinner by reservation at 7:15.

Several UTD alumni who are employed at Arco, sponsor of the program, will participate, including Don McSpadden,

Evelyn Kuntz, Susan Wood, Cathy Bastyr and Melendy Oliver.

Membership in the AHS is open to all UTD students with nine hours in accounting, three of which have been earned at UTD, and an overall GPA of 3.0 and accounting GPA of 3.25. Forms for membership may be obtained from Marcella Anderson, Ann Pelosof, Liz Gibbs or Judy Shrader.

AIIESEC-UTD to co-sponsor seminars

The UTD chapter of AIIESEC will co-sponsor a series of export seminars this semester in conjunction with the Department of Commerce. The seminars will focus on various aspects of exporting.

The series will kick off on Feb. 25 with a seminar on export licensing, and other seminars slated for the semester include such topics as fundamentals of export marketing, financing exports, export credit, export documentation, international cargo, international advertising and basics of successful exporting.

There is no fee for UTD students who attend the seminars. Students interested in attending should contact Ann Gilbert at 231-1941 or Anthony Cooke at 528-0305.

Another first for AIIESEC-UTD is the formation of a three-hour credit class.

"One of the stated goals of AIIESEC is to complement the students' theoretical education with practical experience," said Roger Hudson, president of AIIESEC-UTD. "This is the rationale behind allowing credit for student involvement in AIIESEC."

"By registering for this class, a student becomes part of the leadership of AIIESEC-UTD for that semester. During this pro-

cess students are exposed to the dynamics of group interaction and the whole question of leadership and motivation while working toward a common purpose."

Students interested in taking

part in the class next semester should join AIIESEC this semester. Class membership is limited to 12 students.

For information, contact Hudson at 823-5170 or Mark Faulkner at 596-0418.

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UTD MERCURY

The Student Newspaper of
The University of Texas at Dallas

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John Tyndall

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Bull takes no bull from aspiring bull rider

(Last in a series.)

By RICHARD POWELL

I stood there a long time, just looking at the huge Hereford bull. He would roll his eyes, snort, and tear away at the wooden loading chute. I was just standing there minding my own business, taking a few notes, but I had the feeling that I was being watched. You know the feeling—like when you were a kid, and you realized with a sudden start that your foot was hanging over the edge of your bed; you were sure that if you didn't get that foot under the covers fast that a green ogre would grab your ankle and haul you under the bed to torture

you in his hellish chambers. It was kind of like that.

I looked up to see if, perchance, a defecting Russian ballerina was looking pleadingly in my direction for help in escaping from the KGB, but, alas, it was only the bull. He was staring at me. He would drool a little, just to let me know that he couldn't be trusted. It was his eyes, though, that really got through to me. "Rompe, stomp, KILL!" they said. Incapable of thinking of an appropriate response, I moved on to another section of the arena.

When I had posed the idea of riding a bull and writing an article about it for the newspaper, my editor was enthusi-

astic. From that time forward, however, my reception in other areas had been less than enthusiastic. For instance, I had decided to go to the Kow Bell Arena in Mansfield, Texas, to ride a bull for the first time. It seemed to be a sound choice because they have what they call a "buck-out" on Monday nights. This is where anyone can pick out a bull, mount up, and ride. Even a noice can get a taste of rodeo.

Nancy Franke, the public relations director for the arena, was very helpful over the telephone. She told me that I could borrow some bull-riding equipment at the arena. All I had to do was bring my body. When I got to the arena however, I could see that things were not going to be all that easy.

I told the man at the door that I was doing a newspaper article (I thought it was only fair to identify myself), paid my \$2 entrance fee, and then stood around out by the holding pens for about an hour. That's where I met the Hereford bull. To my great fortune, it was also there that I met Paul and Lee.

Paul rides bulls for a living and friend Lee is in the high school rodeo association. I suppose I was in fairly low spirits when I met the two of them and initially there was nothing in the conversation to lead me to believe that the evening was on an upward trend.

Paul asked, "Hear about the last reporter that hung around here?"

I guessed that he was dead. "No," replied Paul, "He got

the *#x† beat out of him."

"Oh," I said. I was suddenly glad I hadn't brought a camera.

"Cowboys don't usually like reporters," said Paul.

No joke, I thought.

Eventually, though, I got to know Paul and Lee a little better. They were prejudiced towards reporters because of articles they had read about cowboys and rodeos. I knew the kind of stories to which they were referring. (Some clown had gone to one lousy rodeo, written that it was barbaric, and that cowboys are dumb.) I could understand their being a little leery.

Once they got over their cold feet toward reporters in general, they were a great help to me. In fact, if they hadn't been there, I probably would not have ridden. None of the riding gear had materialized and I really didn't even know where to start. Luckily, Paul and Lee agreed to let me borrow their gear, show me how to "get set" on the bull, and even helped me select a mount.

Soon it was my turn to ride. I had on Lee's spurs and riding glove and his rope was already on the black short-horned bull that we had chosen. I squatted down on the bull's back and set the spurs into his shoulders. Lee tightened the rope down on

my gloved hand. A nod to the gate attendants, and the long door swung open — and my bull just stood there! For about two seconds, he just stuck his nose out of the chute; and then, before I really knew what was happening, he was lunging and twisting. First rides generally don't last long and mine was no exception. I'd estimate that my brief ride was no longer than about five or six seconds. Luckily, I landed on my head, so no permanent damage was done.

It was, as they say, quite a rush. I can't remember another time when I've felt so good, except when I decided then and there that my first ride had also been my last.

But I had done it!

I brushed the dirt from my sweating face with my shirt sleeve and walked over to the side where Lee and Paul were standing. I know that I must have had a huge, dirty grin stretched across my face. We talked for awhile, and then Lee found out that I was married.

He lowered his head and shook it from side to side. "If you've got a good woman," he said, "then stay off of bulls from now on. They're too dangerous for a married man."

If my wife had been there, I'm sure she would have jumped up and kissed him.

Harvard author to speak

Dr. Michael Porter of the Harvard Business School will speak at UTD on Thursday, March 5, in the Conference Center Auditorium at 7 p.m.

His appearance at UTD is co-sponsored by Student Congress, and the BAPA and IMS steering committees.

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Sports briefs

Tennis

Six singles wins and a 2-2 split in doubles brought an 8-3 victory to UTD in the tennis season opener Feb. 6 with UT-El Paso.

Only one singles match went to a third set, with the Comets' Cliff Lazaran shutting out the visitors' Marco Barros, 6-0, 6-0. Jerry Mendoza battled through a 7-6, 3-6 start but closed out in a 6-3 final set to win from UT-El Paso's Craig Lyons.

UTD's Chris Soegaard, who has brought his court skills from South Africa, nipped Ronald Bear in two sets, 6-3, 7-6.

Comets Doug McCracken, Jay Groom and Alexander Sun were other singles winners. McCracken took a 6-1, 6-4 decision from Julio Saenez; Groom defeated Pedro Sandoval 6-4, 6-2, and Sun won from Ray Hernando 6-4, 6-1.

Soegaard and Lazaran won from Bear and Saenez, 6-0, 6-2 in doubles. McCracken and Randy Lindley teamed to win from Gilbert Aldaz and Hernando, 6-2, 1-6, 6-3.

Volleyball

Today, Feb. 23, is the deadline to sign up for intramural volleyball play. The coed teams will consist of six people and will play at Richardson North Junior High School.

To enter, call Marcia Borders at 690-2094.

Basketball

Intramural basketball play-offs begin tonight (Feb. 23) at 6 p.m. in the gym at Richardson North Junior High School on Floyd Road.

Team standings going into the playoffs are:

- Chemistry (7-1)
- Bouncing Bears (Staff) (7-2)
- Sultans (4-4)
- Physical Plant and Biology (3-6)
- Social Science (2-6)

The 6 p.m. game tonight will pit the Sultans against Social Science and Biology will play Physical Plant at 7 p.m. On Wednesday, Feb. 25, Chemistry will play the winner of the Sultan-Social Science game at 6 p.m. and at 7 o'clock, the Bouncing Bears will play either Biology or Physical Plant.

Championship play will begin at Richland College at 8 a.m. Saturday, Feb. 28.

Pre-Law Assoc. sets elections

Election of new officers is on the agenda for the Wednesday, Feb. 25 meeting of the UTD Pre-Law Association.

The association will meet at 12:30 p.m. in the Social Science Lounge. Discussion of a possible new time for future meetings is scheduled as a welcome for new members.

Physical Fitness

The mixed teams Physical Fitness Tournament is scheduled for March 1-5 and includes competition in such activities as sit-ups, push-ups, standing long jump, pull-ups and shuttle run.

Teams will consist of two men and two women.

Entry deadline for both student division and faculty/staff divisions is Wednesday, Feb. 25. To sign up, go by the PI Building or call 690-2094 or 209-2090.

Racquetball

A total of 84 players participated in the Feb. 7-8 Racquetball Tournament held in the PI Building.

Winners and their classes are:

- Men's A - Stan McMillan
- Men's B - Frank Scanlon
- Men's C - Rick Henning
- Men's Doubles - Joe Tarell and John Wilson
- Women's B - Sherry Greenfield
- Women's C - Kathy Williamson
- Women's Doubles - Flo Mehlman



SERVING to win his singles match in the Comets' season tennis opener with UT-El Paso is Alexander Sun. (Photo by Zack Taylor)

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Texas will needed here for certain validity

(Cont. from page 1)

independently administered, so once a will is probated in court, the executor has sole control of the money.

Unless a beneficiary questions the executor, part or all of an estate might be inappropriately disseminated by a negli-

gent executor."

In concluding her discussion of wills, Ms. McGillicuddy stressed the need for a will made in Texas rather than one made in another state.

"What was valid in Arkansas may well be invalid in Texas," she said.



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