

THE

Northerner



Volume 6, Number 11

Thursday, November 3, 1977

Northern Kentucky University

Pre-reg starts Monday

The Academic Advising Center is holding pre-registration conferences for a two week period beginning Monday, Nov. 7.

These conferences are mandatory for all students in the following categories who plan to attend Northern during the Spring Session 1978: students who have completed less than 30 hours, students who have completed less than 15 hours at Northern, and students who have not declared their major.

Students will complete a trial schedule form at the time of the conference and have it reviewed and signed by an adviser. The advisers will also be available to answer questions about requirements and choice of future courses.

The Academic Advising Center is located on the Second Floor of Nunn Hall.

It will be open Monday-Thursday 9 a.m. to 7 p.m. and 9 a.m. to 4 p.m. on Friday during the advising weeks. Registration material including the schedule of courses will be available at the Center. For further information please call 292-5346.



Northerner flies south

The staff went to the birds last week, but the paper didn't. Our thanks to Harry Donnermeyer, Randy Ormes, and Pam Smith for guarding the nest while we attended a New Orleans convention.

NKU to spend \$3184 for handicap update

by Kevin Staab

Many universities and colleges across the country could face severe financial problems due to a federal court ruling in Spartanburg, South Carolina.

The case concerned Converse College, near Spartanburg, and Nelda Barnes, a 53-year-old English teacher. Barnes, who is deaf, sued the college because they would not provide her with an interpreter. The court ruled in her favor, enforcing the 1973 Rehabilitation Act, a Department of Health, Education and Welfare (HEW) regulation prohibiting discrimination against the handicapped.

Asked how NKU could be affected by the Converse case, John DeMarcus, vice

president for administrative affairs, replied that NKU constructed its facilities with the handicapped in mind. He stated, "because of our facilities for the handicapped, we should have little trouble with the Converse situation. I'm also very proud of NKU because of these facilities." DeMarcus added that NKU was the only university in Kentucky to pass both state and federal regulations for the handicapped.

In August, 1976, Mrs. Agnes Clemente, state coordinator for the Bureau of Manpower Services, inspected NKU's facilities. Clemente was very pleased with its facilities for the handicapped. One exception was the restroom stall railings, provided for persons confined to wheelchairs. Clemente noted that the railings were not long enough and could present problems for those persons in wheelchairs.

Clemente's inspection also revealed that the estimated cost for improvements for NKU to meet the needs of the handicapped would be approximately \$3184. This amount of money is relatively little compared to the almost half a million dollars that the University of Louisville and the University of Kentucky would each have to pay to meet full requirements for the handicapped.

Gary Eith, assistant to the vice president of administrative affairs, stated textbooks in Braille are provided by the State Rehabilitative Services for the Blind.

Asked about services for the deaf, Eith explained that video equipment, as well as translators, are provided by the state for the deaf. Eith added, to his knowledge, that there are no deaf students presently attending NKU.

At the present time, however, there are at least two blind students, one student confined to a wheelchair, and three using crutches attending the university.

Recently, a committee for the handicapped was organized to discuss

problems and give suggestions to aid the handicapped. It should be noted that one of the committee members, Dr. Jane Dotson, a professor in the Human Services Department, is blind.

Eith explained that NKU will take any advice to make facilities easier for the handicapped. He added that one recent suggestion to aid the blind is to have two-tone bells for the elevator. A higher tone would denote that the elevator is going up, and descension would be indicated by a lower tone.

However, the ruling in the Converse case stated that regulations cover the mentally as well as the physically handicapped. Asked about this problem, Dr. A. D. Albright, NKU president, stated that the university provides counseling services for students wanting psychological help. But, Albright pointed out that it would be extremely difficult for the university to be equipped for drug addicts. He added that drug addicts, particularly heroin addicts, would receive better treatment in medical centers.

As Albright stated, NKU does provide counseling and therapy to students. Dr. George Rogers, director of psychological services, explained that he sees 200 to 300 students each year. Rogers added that most of these students were distressed with everything from problems of declaring a major to major family problems. "The number of students seeking counseling increases every year, mainly because they are more aware of the psychological services provided on campus," said Rogers. Also, Rogers explained that NKU provides special services for students with learning disabilities.

DeMarcus, Eith, and Rogers all agree that NKU needs improvements for aiding the blind. That added that such improvements include recorded messages, Braille for the elevators, and braille directories. When dormitory facilities are

constructed, there will be dorms provided for the handicapped. DeMarcus stated that the greatest cost factor in the future will be the elevators, not only for the handicapped but for all students. He added that the university has made a projection that in ten years, the maintenance contracts for all university elevators will total several million dollars.

Despite these costs for the facilities for the handicapped, NKU does not have to worry about the effects of the Converse case, Albright predicted, however, "many universities will have severe financial problems if federal funds are not provided to aid in constructing these facilities. Private colleges could really be hard hit by this case."

Reward offered

"The NKU art faculty is offering a \$100 reward for the information leading to the arrest and conviction of persons who defaced or aided in the defacing" of a painting on display in the faculty lounge in the Fine Arts building, according to gallery director and faculty member Kevin Booher.

The painting, a nude by another art faculty member, Howard Storm, was on display for the open house and dedication of the University Center and the Fine Arts building, he explained.

Storm was reticent to display the work in the showing precisely because of the possibility of damage, added Booher, and the harm this event may cause to NKU's ability to offer reputable showings in the future could be very great.

Information may be turned into the fine arts department office on the second floor of the FA building.

SG results

Pam Smith won over Marty Sheehan for the post of SG secretary in the only contested race of this election.

Other elections results which were in when The Northerner went to press include the following: Randy Horn, senior class president; Eve Otmar, sophomore representative; Amy Tritsch and Sue Connors, freshmen reps; Steve Roth, junior rep; Bob Krems, Dan Dressman, Tony Cooper, Neal Draper, Sue Bezold, Ellen Nowak, Lynda Cohorn, Irene Norton, and Sabrina Williams, representatives-at-large.

Letters to the Editor

Nov. 4 cancellation support

Dear Ms. Wilson,
Your ill-natured editorial carping at the Nov. 4 cancellation of classes seems based on the assumptions that the university exists only for the benefit of the students of the moment and that any attempt to serve a larger public must be subordinated to regular student routine. Although I consider myself quite sympathetic to "student rights," I must protest both these assumptions.

Any university, but especially a public regional university such as Northern, exists for the benefit not only of the student but of the entire community. When we came to Northern, we were told time and again of the local pride felt in the university and of the high expectations of leadership from it. Certainly, an in-service training day for area teachers is a legitimate exercise of that needed leadership. As an institution concerned with teacher education, Northern cannot confine its ministrations only to future teachers. It should share its knowledge and insight with those already in practice. Only by fulfilling its responsibilities to both present and future educators can Northern truly find its logical position as the pinnacle of the area's school system.

Your pique at the disruption of the routine of students "who have paid for the day" reflects a curious understanding of tuition. Tuition (and Northern has an extremely low one) is based on the credit hour, not on the day. Presumably full-value per credit hour can be delivered despite the interruptions of scheduled vacations and yes, even In-Service Training Days. Further I don't suppose you are under the illusion that tuition pays the cost of a college education; the teachers coming on November 4 are, as Kentucky tax payers, also "paying for the day," as they will be still when the regular class schedule resumes on Monday.

Far from having a real grievance at the cancellation of classes, present day Northern students have a chance to benefit from the In-Service Training Day. First those students who participate should find the experience itself educational and reinforcing to classroom education. (For example, it gives your reporters a splendid opportunity for in-depth coverage of a significant event!) Second those students who will one day be colleagues of the teachers attending may reap particular benefit from the good will the program should create. And all Northern students are ultimately dependent upon public support. Programs of legitimate (sic) service to a large segment not of "outsiders," as you claim, but colleagues in the process of education are a valuable way of maintaining and expanding that support.

I guess what I'm trying to say is this: don't be so narrow. Northern - students and faculty - is a part of the whole community. In turn, the whole community is a part of us. If a conference on aging causes parking problems or if classes are interrupted for a Teachers' In-Service Training Day, we can live with the real or imagined inconveniences. The community and its needs are why we're here.

Sincerely,

(signed)

Cordelia Koplav

Part-time Instructor,

Language & Literature

"Don't Vote" reply

Dear Editor,

It was with some joy that I saw the headline "Don't Vote" on your last editorial. Unfortunately, you missed the point, and (do I Detect?) actually attempted to make the opposite point.

Many may remember my successful campaign for SG president in Spring 1976.

I decided to represent that majority of the student body that does not vote - I "took my campaign to the people," one might say. Fully 80% of the student body supported my platform and did not vote. Of those that did, 30% voted for my opponent. It was the only presidential election in history where both the candidates were successful. It also leads me to wonder - since my campaign was "Do Not Vote," what were those people who voted for me thinking of?

But back to the point. Even though this election is over (unless SG blows it again), there will be others. For those future elections, then, I offer the following reasons why one should not vote.

1. It is a small college. With enrollment and academic prestige a university's student government generally draws a smaller percentage of voting students. It is not unusual for UC to elect a student government with a 3-5% of its student body voting. By our large turnout, we demonstrate our sophomore nature.

2. Our student government was not created by students. It was ordained by the university administration. As such, it tends to serve as a proving ground for poli-sci majors who intend to become future local politicians (for instance the Stephenson, Nienaber et al.) If the student body could ordain a student government with administration's hand in it, we might consider it a student government.

3. The majority of voters at NKU do so because "it only takes a minute," not because they intend to support a candidate who represents their interests. I wonder how many of the SG representatives who encourage people to vote "for anybody - it doesn't matter who, we need a turnout" would proudly claim to have been elected because their name looks good to moot of the voters who can't differentiate between candidates by platform, reputation, or any other pertinent means?

4. According to Dan O'Neill, Hell punishes voters with Tapicia Puddin. Or worse.

In light of all this, I recommend a new system. If a majority of the total student body votes for nobody, nobody should take office. Then the SG budget can be divided among the student body and the scholarships can be given to those serious students who are needy. And anyone wishing to gauge "student opinion" will perhaps realize that it resides in the individual.

Regards,
Thomas E. Ruddick
former Un-Candidate

P.S. Perhaps the reason no one attended the "DEB CATION" was because the character's name is Obi-wan Kenobi and not Albi-wan-Kenobi? (unless I guess the film played at the Alb?)

Kaplan begins as new NKU dean

by Peg Moertl

"I was ready for another challenge and it looked like Northern had a real challenge to offer," explained Dr. Arthur M. Kaplan, who joined NKU this week after 19 years at the University of Maine.

The new dean of NKU's human development/human services program cluster, Kaplan is a 23-year veteran of higher education. At UM, for example, he served as chairman of the psychology department and "more recently as vice-president," he said.

Besides graduate work in psychology at Boston and Cornell Universities, and his faculty experiences at other institutions prior to UM, Kaplan cited his present chairmanship of the Committee on Institutions of Higher Learning as valuable in his new position.

The Committee, of which he is chair until December of this year, is "the regional accrediting group for six New England states" which reviews two- and four-year programs, as well as those at the graduate level, he reported.

"In the administrative role, I'm very comfortable in all the areas" under his supervision, he said, adding, "I've been in one way or another involved in all of them." According to the university reorganization which became effective last January, these include the business administration, communications, education, nursing and allied health, and social work departments. This grouping is appropriate, according to Kaplan, because of the "common core" of being "professional studies which train students to be professionals."

Kaplan described the dean role as "responsible for administering the faculty and curriculum, for quality control of the program areas, and for the development of new programs." In addition, he said, he must try to understand community and state needs.

Moreover, "there are many roles because you have many constituencies," such as the students, faculty, and fellow administrators, Kaplan explained.

He noted as "programs must relate to societal needs, I must be alert to new needs and review existing programs."

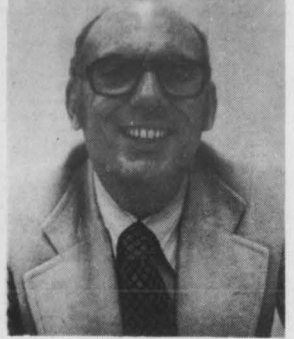
"I personally welcome student input and student response, particularly at the planning stage," and also to "review where we've been and where we're going," Kaplan said.

He called this a "high priority" consideration, but was indefinite about ways to implement this until he "reviews the current situation." As an example, however, he cited committees which deal with student concerns as being especially in need of student representation, but he was reticent to deal directly with the area of students attending all departmental meetings until further study of the present arrangement.

"I do welcome the opportunity to speak with students," he concluded, "and I always have an open door."

Also in the area of future projects, he said, "I would hope we could go across disciplines," in developing more interdisciplinary studies areas.

About the new organization, Kaplan indicated, "there are many institutions,



Dr. Arthur M. Kaplan

such as the University of Rhode Island, now using the cluster programs, but Northern is one of those in the forefront." Concerning the experimental college outlined in the organization, but not yet operating, Kaplan said, "I think this area is very timely and Northern is fortunate to have a structure which builds that in. It stimulates everyone to try new ideas and new ways of doing things."

Although the new dean has not yet had time to build many pictures of NKU, he said, "I'm very impressed with the people I've met, what I've read: it shows a lot of growth very quickly. NKU is an exciting place."

Theater this weekend

The "Spoon River Anthology" by Edgar Lee Masters will be presented Friday and Saturday, Nov. 4 and 5, at 8 p.m. in the black box theater.

Tickets are \$2 for adults, \$1 for students, children, and senior citizens and may be purchased in advance at the fine arts department or at the door.

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The Northerner is a student-written, student-managed newspaper serving Northern Kentucky University, Highland Hts., Ky. Opinions expressed on the editorial pages are those of the editors or writers and are not necessarily those of the university, administration, faculty, staff, or student body. The Northerner is published weekly during the fall and spring semesters excluding holidays, semester breaks and exam weeks.

The Northerner reserves the right to regulate the typographical tone of all advertisements and to revise or turn away all copy and advertisements it considers objectionable.

The Northerner offices are located in room 210 of the University Center, NKU, Highland Hts., Ky. 41076, phone 292-5280.

Capasso: Current art exhibit lacks depth

by Alan Capasso

Alan Capasso is a senior with majors in art and theater. He received a bachelor's degree in art education from Southern Connecticut State College. Capasso agreed to review the current NKU gallery showing, which is on exhibit until Nov. 11.

Rosi Bernadi, who is presently exhibiting in NKU's fine arts building gallery, shows a magnificent technical expertise and the use of these techniques is her saving factor.

The viewer cannot help but be awed by the obvious time, energy and effort that went into each print. Unfortunately, the effort is too apparent, and as with the super-realists, after the initial shock of the effect passes, it has no substance, nor does it serve as a catalyst to one's imagination.

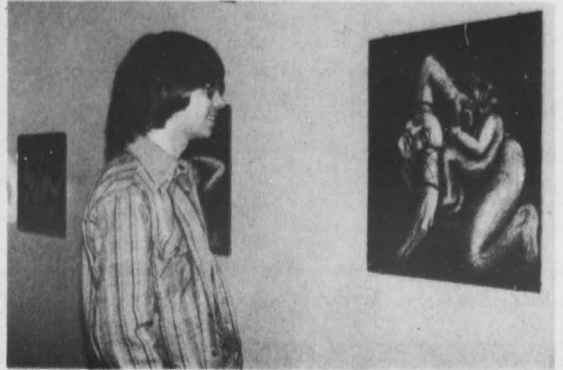
She seems to be interested in creating

an illusion, then denying that illusion: which is supposed to be real—the print, the placed photographs, the wall or the figure? Her concern for these tricks causes separation. One cannot flow through the walls Bernadi creates in one's imagination.

She does not realize that everything is the same, as Goethe pointed out. She is, she said, "separating the outer reality with the inner." Bernadi, however, thinks the truth is in the piece and does not understand Picasso when he said, "there is no harmony in art. Harmony is in the viewer...Art is a lie." She creates a problem for the viewer to solve, instead of letting the viewer say, "Aha, I've felt like that or I feel like that now."

She works with cleverness and does very well. One gets the feeling that when she works, she is thinking, "Let me see...what should I add next?" That attitude pervades her work.

In Bernadi's dialogue, she searches the words, "like," "want," "see," not



Student Jesse Williams views art exhibit

"love," "need," and "discover." There is no love or spirit so survival in her work.

There are many afterthoughts and add-ons in Bernadi's work. It lacks organic growth and a soul.

There is one piece in the show that gives one hope that she won't be one of those artists like Claes Oldenburg, that gets trampled to death by her own cleverness: *Magic Mirror/Picture Plane*.

Here technique is the last thing noticed, rather than the first. The piece is sensitive to Man. She has captured not just a room, but a time we've all felt. It is the most powerful print in the show. I wonder if it is an accident? If it is, I hope she makes more.

Another exhibition in Northern's lobby/gallery is a group of untitled charcoal drawings by Mark Dwertman, of Florence, Ky. At best, Dwertman is a reporter. He talks about the relationship between parent and child. The parent is really caught in the child's game, not the other way around.

His composition is of the classic style of the Academy. Even his distortions seem to be derived from rules, not inner truth.

His black backgrounds are supposed to suggest space, but they are no more than black backgrounds. Although he deals with parent and child, it is only assumed that these kids belong to these parents. There is no life energy that flows from one to the other. The power of his drawings lies only in the fact that what he is trying to say is real.

Students seek office in upcoming election

by Maryevelyn Wilson

While most students have some sort of extracurricular activity keeping them busy in off-hours, at least two NKU students are into something more inviolated than any on-campus activity: politics.

Ginny Newberry, Ft. Thomas, and Connie R. Pruitt, Erlanger, are both running for their respective city councils in this Tuesday's election.

For Ginny, this isn't the first time. In the last election, she ran as part of a new ticket, *Citizen's Choice*, but finished seventh of 13 with less than one percent of the vote.

"I feel that in the past two years I've spent a lot of time studying the issues in a lot of areas. I'm ready this time," she said.

Having travelled a lot, living in England and New Mexico as well as Campbell County, Ginny said she feels as though she's more aware of local politics due to the differences between each of the places she's lived in.

"Time has changed; Ft. Thomas has changed. The population reflects other people from other communities; professors and students brought in from the university, people transported from other parts of the country."

"The one big qualification for council was to live all your life in Ft. Thomas and then all the life associations and attitudes creep in. I think I have a broader perspective on how other governments work; I'm not hemmed in by one group," Ginny explained.

A major in business administration with a minor in political science and speech, Ginny is seeking a counterbalance to the present council which is all-male, between the ages of 40 and 70.

"If any woman is elected, they'd better do a good job. She'll be watched even more than any man," said Ginny.

The campaign for Ginny has been a family affair. Her two daughters think it's great and have gotten a lot out of it, she said.

Her husband made a recording for their telephone that sounds like Clint Eastwood campaigning for her. "He's neat. While I stand and talk, he goes around putting my cards on windows and stuff," she said.

In addition carrying an 18-hour load at NKU, Ginny is on the debate team and hopes to go to Chase for a law degree. She has been on the board of directors at Campbell County YMCA, helped originate the Kentucky and Cincinnati Rape Crisis Centers, and been a member of National Organization of Women (NOW).

"I've always worked on issues involving women and youth. I guess when I get older I'll work on old folks," she

concluded.

Connie, like Ginny, has travelled a lot, living in Berlin, Germany for four years and the Netherlands for three years.

"I think when you see a lot of different things done a lot of different ways, it helps," she said.

An Erlanger resident for two years, Connie said, "When we first moved here, I knew nothing about the area and thought a good way to find out would be to go to city council."

Connie is a part-time student at NKU majoring in public administration, and was asked to run this year on the *Citizens Progress ticket* because of her concern for the community.

"I knew I would love to serve on council, but I didn't really stop to give it a thought until I graduated," she said.

Connie's campaign also seems to be a family affair. Her two daughters, ages four and eight, "don't really understand, (about the campaign) but they like to carry cards. Rhonda goes to nursery school and has got all her friends ready to vote for me," she said.

She also has the support of her husband, retired from the Air Force and attending Chase Law School.

With 15 candidates for 12 seats, Connie thinks she's got a chance of winning. "I may come in number 12, but that'll do."

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Open parking

Open parking will be allowed after 4 p.m., according to a motion made at a recent Public Safety Advisory meeting. This means students may park in designated faculty/staff lots after this time, said John Connor, DPS director.

Gem-Wise
Jewelry fashions,
facts, fictions

THE SPECIAL EFFECTS DEPT

Gemstones have unique personalities. Some are subdued, others least blazing colors, and still another group demands for special attention. This last group is that of phenomenal gemstones which I began to discuss in my last article. Their interaction with light produces particularly eye-catching effects.

Light absorption is responsible for all color in gemstones just as it is for color in everything else. But in gemstones a particularly striking effect can occur—change of color. The finest example is shown by the alexandrite. It changes from green in daylight to red in incandescent light. The same has an equal ability to absorb the wavelengths that produce both these colors, so the predominance of ultraviolet or infrared light is the deciding factor.

Light interference produces the familiar play of color in opal, the flashes of iridescence in labradorite, and the variety of colors in fire agate. Opal is made up of small particles of silica, arranged so that they form a three-dimensional diffraction grating. The size of the particles, the voids between them and their interaction with different wavelengths of light give rise to particular colors and patterns. Labradolite and the fire agate effect are due to similar interactions with layers of plates or curved surfaces within the stone.

I took several years of study in the science of gemology before I earned membership in the American Gem Society. The Society stresses education as the best consumer protection the concerned jeweler can provide.

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Taplits vs. Wesley: NFL is unpredictable

The NFL schedule has reached the midpoint, and the only thing predictable about the teams is that they are unpredictable. The league has more overall balance than in past years, where one team or the other could be counted on to dominate. That is not true of this year. There are no super teams capable of running away from the rest of the league. This is demonstrated by the fact that Dallas is the only unbeaten team left, and they have had by far the easiest schedule of the contenders. It should be a tremendous race right down to the wire, but I will look for Oakland to get back into the Superbowl.

RICK'S PICKS
(favored team in CAPS) (winning margin)

Buffalo at NEW ENGLAND (14)

CHICAGO at Houston (8)
DALLAS at New York Giants (16)
Green Bay at KANSAS CITY (14)
MIAMI at New York Jets (9)
NEW ORLEANS at Philadelphia (10)
St. Louis at MINNESOTA (13)
SAN DIEGO at Detroit (19)
San Francisco at ATLANTA (18)
Seattle at OAKLAND (14)
Tampa Bay at LOS ANGELES (17)
Washington at BALTIMORE (10)

Possible Upset of the Week

CINCINNATI at Cleveland (7)
I think I may be going out on a limb with this one, but I've got to go with the Bengals out of sheer sentimentality. However, Cleveland destroyed a pretty fair Kansas City team last week (44-7) and the Browns are riding high with

a Central Division League leading mark of 5-2. Though the Bengals were far from impressive in their overtime win over Houston, Ken (Steneke) Anderson finally showed some emotion and perhaps it may carry over to the rest of the offense. Cincinnati has to get one of those "Curry" typical great games against Cleveland. This is a must-win situation for the Bengals.

Game of the Week

Pittsburgh at DENVER (6)

This is a pretty tough one to call. Both teams are coming off disheartening losses, and it will be interesting to see how well they each recover from their sound thrashings at the hands of Baltimore and Oakland. However, I just can't believe that the Steelers are as bad as they looked against the Colts. The once vaunted Steel Curtain was getting socked by high school plays, although admittedly Bert Jones executed them perfectly. Denver is playing before the home fans, and they desperately want to reassert the fact that they are for real.

TAPLITS TABS

Cleveland 21-Cincinnati 13
Oakland 35-Seattle 16
Baltimore 24-Washington 9
New England 30-Buffalo 6
Miami 20-New York Jets 17
Dallas 32-New York Giants 9
Minnesota 20-St. Louis 19
Los Angeles 27-Tampa Bay 3
Atlanta 13-San Francisco 10
Chicago 17-Houston 16
Kansas City 17-Green Bay 13
San Diego 21-Detroit 13

Game of the Week

Denver 20-Pittsburgh 17

The question here is whether the Steelers will be gapping for brevity by halftime in Denver's high altitude. Although Pittsburgh is one point stronger than Denver, the Broncos' home advantage is worth four points.

Possible Upset of the Week

Philadelphia 24-New Orleans 21

Although New Orleans is coming off an upset victory against the Rams, there are two things going for Philadelphia: 1) The Eagles have been conditioned to play at their best only when they're loosed and Philadelphia fans would boo a sunny day; and 2) There is a definite adverse psychological effect on visiting teams. According to NFL players, Philadelphia is the worst place to play—even when something good happens.

Women's tennis team ends season with 9-10 record

by Rick Dammert

The women's tennis team climaxed its first season in the Large State Division last Friday by grabbing 6th place in the final tournament of the year. In their initial match, the Norse lost all 3 doubles and 5 out of 6 singles games. Christy Kappes, the no. 3 singles player, managed to gain the lone victory for the team. However, she was defeated in her next match.

Western Ky. University and the U.K. tied for first place with 24 points each

(every individual or doubles victory counts for one point). Eastern finished with 11, Murray University with 7, Morehead with 4, Northern with 1, and Louisville was shut out.

All in all, it was not a bad season for the women. They finished with a 9-10 record which is very respectable considering the schools they faced. Coach Klein is already looking forward to next season. Rest assured that he and his team will make a big impression in years to come with the valuable experience that they have gained this season.

TB tests

The Student Health Center will hold a tuberculin skin test clinic Tuesday, Nov. 8 from 8:30 a.m. to noon in UC 300.

The test is free to any student, staff or faculty member. Student teachers are also required to have the test, according to Pat Franzen, nurse.

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But we ARE talking about something that can guard against its opposite - Life Insurance - which is another way of saying financial protection.

There's no better person to talk to about that than a Provident Mutual Campus agent.

He's been where you are, he's faced the same problems you face. In short, he understands. And he's eager to put his experience to work for you.

He's telling you the best time to invest is now. While you're young and in good health, it's cost a lot less. He's worth listening to. Stop by or phone our office today.



**PROVIDENT
MUTUAL**
LIFE INSURANCE COMPANY
OF PHILADELPHIA
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