R/O Week Begins
For Class of 2000

By Jean K. Lee
STAFF REPORTER

The Class of 2000 arrives on campus today, and nine days of Residence and Orientation Week activities will introduce the freshmen to MIT, living groups, activities, and to each other.

The freshmen will first check in at the R/O Center to receive their information packets and temporary room assignments. For the President's Welcome Convocation, President Charles M. Vest, as well as last year's winner of the Nobel Prize in Chemistry, Professor of Earth, Atmospheric, and Planetary Sciences Mario Molina, will welcome the freshmen class to the MIT community. Freshmen will have the chance to mingle with fellow classmates by participating in Project MOYA and Tech Trek.

Plans for the rest of the evening include Thursday Night Dinners and a live band that will perform at the Student Center steps as part of MIT Unplugged. On Friday, Kilian Kick-Off and the official start of rush will be the main events. The Women's Rush Convocation and Panhellenic sorority rush will be held as well.

Temporary housing short this year

This year, freshmen have been randomly assigned to their temporary dormitories by their MIT identification numbers, whereas last year they were assigned by their last names.

Senior House will not be available for temporary housing because it is awaiting occupancy approval from Cambridge following a summer of renovations that are currently being finished up.

"We have barely enough space for early returns and incoming freshmen right now," said Staff Reporter Nicholas Estrada '00 checks in at the R/O Center on the second floor of the Student Center yesterday.

Changes in MOYA, Dinners Give R/O A Different Look

By David D. Hsu
STAFF REPORTER

This year's Residence and Orientation Week will have a slightly new look to it. In response to recent criticism, both Thursday Night Dinners and Project Move Off Your Assumptions have undergone changes.

Last year, upperclassmen involved in Thursday Night Dinners hurried from Kresge Oval to collect freshmen before the end of MOYA, their traditional cue ["Overzealous Crowds March From Dinners"] August 25, 1995] for the start of the Dinners. Campus Police had to be called in to contain the crowd.

In response, the Interfraternity Council, the Dormitory Council, and the Association of Student Activities met to arrange a better format for the dinners, said Institute R/O Publicity and Personnel Manager Erica R. Fuchs '99.

"The administration feels that if Thursday Night Dinners does not work this year, something else will have to replace them in subsequent years," Fuchs said.

Tonight, Thursday Night Dinner groups will meet the freshmen in Johnson Athletic Center rather than outside; Fuchs said.

Upperclassmen will be allowed into Johnson between 5:00 and 5:45 p.m., Fuchs said.

Groups who want to go take freshmen out for Thursday Night Dinners but have not pre-registered will have to replace them in subsequent years," Fuchs said.

R/O Issues

By Stacey E. Blau
STAFF REPORTER

Beginning with today's issue, The Tech will publish daily through the end of Residence and Orientation Week, August 23-30. Regular Tuesday/Friday publication resumes September 6.

Over 80 freshman international students completed three days of social events and information sessions yesterday as part of the International Residence and Orientation program.

New international undergraduate students, representing over 45 countries, arrived on campus over the weekend to begin events that kicked off Monday with a breakfast, immigration information session, and a welcoming lunch and reception with administrators and faculty.

International R/O exists for new international students to "have a chance to start the activities of R/O in a smaller group," said Manolis 1. Kamyveslays, '95, one of the program's organizers.

"Perhaps they should have made it in one small group, and then we wouldn't have to replace them in subsequent years," Fuchs said.

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Over the past three days, international students have been to a number of social events, including dinner in Boston, a dance mix party in Baker House Dining Hall, and a night of movies, pool, and video games.

"Every time I get out of something, I think it was the best event," Kamyveslays said. The events are aimed at a small such and close-knit group that freshmen "become best friends in two days."

A number of events centered around getting students settled with paperwork and issues specific to international students, including an immigration information session and a Medical Center presentation.

Some popular R/O events among student events included tours of Boston, Cambridge, and facilities at MIT. "The best things were the tours," said Daniel Nelkenbaum '90, who is from Bolivia. Not everyone went to all the social events, he said. "Perhaps they should have made those mandatory."

Events smooth transition

Deteline Vanileva '00 from Bulgaria said that International R/O

INSIDE

- A Look at local banking options. Page 9
- Police Log. Page 7
WEATHER
High-pressure Start to the Year
By Gerard Roe

A fine day is in prospect. A slightly unsettled air mass will move away to the east by early morning, replaced by a weak high pressure and some high clouds. The weather will turn drier, with only a few showers to be expected. The air temperature will drop slightly, but there will be no risk of frost. The next few days will see mostly clear skies and mild temperatures, ideal for outdoor activities.

The post-flood recovery continued, with many communities working to repair damage and restore normalcy. Relief efforts were ongoing, with aid organizations providing support to those affected by the recent floods.

Africa's de Klerk Denies Role in Human Rights Abuses

By Bob Drogin

In the four months since this nation's Truth and Reconciliation Commission began hearings, one of the most controversial issues has been the role of former apartheid-era leaders in the genocide of millions of blacks, whites and coloreds. The commission has heard testimony from dozens of witnesses, including former leaders of the apartheid government, who have been grilled about their role in the violence.

De Klerk's appearance marked a new phase for the Truth Commission, which has been under fire from both sides for its handling of the hearings. The commission has been criticized for allowing former leaders to testify without being questioned by their accusers, and for allowing the hearings to proceed without a formal mechanism for resolving disputes.

But the commission's work has also been hailed as a significant step forward in the healing process. The hearings have provided a forum for victims to speak out about their experiences, and for the nation to come to terms with its past.

The commission is scheduled to release its final report in early 2000, and it is expected to have a major impact on the country's future. The report will be a key factor in determining what kind of society South Africa will become.
Lebed Seeks to Avert Slaughter Of Civilians in Chechen Conflict

By Vanora Bennett

LOS ANGELES TIMES

MOSCOW

Alexander I. Lebed, Russia's saber-toothed security chief, flew to the southern Russian town of Grozny on Wednesday to try to avert the slaughter of tens of thousands of Chechens who are trapped in a beleaguered office building that houses the town's capital, Grozny, if Russian generals fail to carry out a threat to bomb the rebel-held city into submission Thursday morning.

Gen. Konstantin B. Pulikovsky, acting commander of the Russian forces who are fighting to regain control of Chechnya, said Grozny will fall if a military formalized process started by Lebed last week via phone negotiations with the separatist leaders for a pullout from the city for the separatists who have held Grozny since Aug. 6 to get out of town in 48 hours or face a deadly assault.

The latest Chechen crisis also has been castigated as poorly planned, leaderless Russia, with the ailing President Boris Yeltsin shorn from day to day, political leaders — apart from Lebed — apparently unable or unwilling to stop the army bosses and no one quite sure who is running this vast nuclear superpower.

"There was a round of phone calls made in the morning, his peace moves were still on track," he told reporters in the southern Russian city of Krasnodar on Wednesday afternoon. "I met Chechen chief of staff Aslan Maskhadov, and we were let into the building with the Russian generals at their base on the eastern edge of Grozny, on the road to the airport. It was still on track. ... We will be guided by humanity and reason," added the former Communist who is running a maverick with a mandate from Yeltsin to find an end to the 20-month war. But it remained unclear whose orders the 40,000 Russian Defense Ministry infantrymen and armor troops in Chechnya would obey: those of Lebed or Yeltsin's new political appointee.

Confusion reigned in Grozny, where terrified, elderly refugees stumbled out of their cellars and rammed homes on foot through an afternoon of Russian shelling and airstrikes. They tried to save themselves from the threat of even more destruction about to begin.

Political chaos has also come to Moscow since Pulikovsky started his military formalization process. Yeltsin has lashed out at the storm of protests, threats and pleas, no one in a position of authority has been able to say who is giving orders. After a day, Pulikovsky asked him to stand down from his plans. Stay there and try to stop the bombing," Yeltsin told Pulikovsky, according to an aide. Then Tikhowirow, rushed back from vacation Wednesday night. But he, too, said he was backed into a corner by Pulikovsky's plans for more war.

Russian President Boris Y. Rodionov, a Lebed ally, said Wednesday that Pulikovsky had been acting on Yeltsin's orders and that he had not been prohibited from carrying out the order with his license under the government's "far less accessible to users." But Yeltsin gave him a deadline that his intention is to uncover the wrongdoing by the Clintons. Starr, a former special counsel to the House committee investigating the Whitewater investigation, said Clinton had a "strong case" for seeking and getting a pardon from a second trial. It was evidence that Clinton "talked about pardoning Susan McDougal," said Clinton's lawyer, Patrick Quinn.

During the course of McDougal's trial, it has been revealed that Pulikovsky had been acting on Yeltsin's orders and that he had not been prohibited from carrying out the order with his license under the government's remaining federal -- the property was held briefly by the Whitewater venture.

"If householders make the call, which was never repaired, to Susan McDougal to avoid paying for her then-husband and then-Gov. Clintons. He said Clinton later told him that McDougal had squandered the money.

Although her loan application contained the full purpose of her loan, McDougal claims she didn't know she would be able to develop a real estate venture known as Lorraine Heights. About $25,000 of the property's value was estimated from a report by a prominent former international paper, Co. she said, and another $105,000 for the property's value. At one point shortly after Lorraine Heights was founded, the property was held by the McDougals.

Susan McDougal, who has no source of income, was convicted on three counts of fraud in connection with a $300,000 loan she received in the mid-1980s from a small business which was owned by Hale and funded by the government. The $300,000 loan at issue in the trial was one of a number of transactions that were part of a larger federal conspiracy by the McDougals, Hale and Tucker to defraud Hale's investment firm and obtain $700,000 from the MCI

One of President Clinton's top aides and high-powered business interests is trying to keep its promise to work with other utilities to avert power outages.

The lack of cooperation between utilities has already resulted in a 15-minute outage in Oregon, a utility official said Wednesday, and no one quite sure who is running the grid.

"We have analyzed our own situation and prepared for it," said Education Commissioner Judith V. Robinson. "Many of the problems cited in the report are ones that we have been working on for some time." But it remained unclear whose orders the 40,000 Russian Defense Ministry infantrymen and armor troops in Chechnya would obey: those of Lebed or Yeltsin's new political appointee.

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Welcome to the Massachusetts Institute of Technology. Welcome to the Class of 2000, families, and friends. For the next several years, you will be welcomed by many groups, including dormitories, fraternities or sororities, independent living groups, athletic associations, and student activities. They will welcome your ambition, your talents, your sociability, and, of course, your intellect. You will feel the urge to do much more than just finish your degree. Take a moment to savor the fruit of your labors. You will be welcomed, and you are entitled to feel accordingly.

MIT offers extensive residence and orientation that is unlike any other school of its kind. Today you have just unzipped your suitcase. In two weeks' time, you will be fully settled into permanent housing. You are guaranteed housing. You are not, however, guaranteed happiness.

Residence and Orientation Week and independent living groups are programs designed to help you wade through the haze of homesickness and emotion. As mature young adults, you must avoid getting caught up in the glee, and take advantage of the opportunities that are best for you. You will quickly realize that you have the choice to set aside those that you make in these first weeks may be the most trying.

Informed decisions are difficult during R.O.C. because of the deceptions inherent in the system. Dormitories hope to take advantage of students, and will not be so bad off, either. So be stressed, be overworked, but keep in mind that resources abound, and opportunity awaits.

You worked hard to get here, you work hard to stay there. It's one of the few common threads that keeps you happy people are on your way to MIT. Just get a #2 pencil, and you'll be well on your way to degree-city in no time.

You are not, however, guaranteed happiness. You are entitled to feel accordingly. The Tech, an independent and authoritative publication in varsity and intramural athletics offering in varsity and intramural athletics from one of the most abundant collegiate athletic programs. All the while you'll have the unique opportunity to interact with a hand-picked crop of whiz kids from all 50 states.
Institute Lacks Credibility to Represent Student Affairs

Column by Anders Hove

Every so often this newspaper runs a fairly lengthy story describing the progress of other campus publications. Counterpoint and The Thistle are covered, as are Technique and Voicalso. The campus print media may take pot shots at each other, but that is largely complimentary. Other they do. They also provide such each other with some healthy competition.

One new campus publication has received next to zero media attention. Institute, which calls itself "The Electronic Journal of Student Affairs," is essentially a restricted e-mail list. It has been published via e-mail on an almost weekly basis for nearly a year. Whatever its content, in print. What is this new journal, and why have this paper and other publications chosen to ignore it?

Any serious description of Institute must begin with its self-styled editor, John S. Hollywood G. Few people on this campus could claim to be more involved in student govern- ment than Hollywood has been during his first four years at MIT. He was involved in the Undergraduate Association from the beginning, co-author of a controversial UA report on housing, and an unsuccessful candidate for UA president. Hollywood also worked for Counterpoint, and sat on the Institute Committee on Student Affairs.

Institute the magazine was begun by a "foundation" of the same name in the fall of 1995. The foundation was founded in turn by Hollywood and a couple of friends from the UA Committee on Student Life. In spirit, Institute was a natural outgrowth of Hollywood has less to do with Institute, however, is that conflict of interest is not even looked at as a problem. Only recently have articles even bothered to include the name of the author. Non-profit print publications are legally required to place a mast identifying staff members within the first five pages of the paper. Institute is not bound by this rule, nor does it publish a list of its staff.

Anonymity is only part of the problem. Most papers try to keep sources strictly separated from reporters. When the two get too close — as they do in Primary Colors, by Joe Klein — serious ethical charges are raised against the journalists involved and the organization they work for. Not so for Institute. As its recruitment literature makes clear, the sources are the reporters.

The conflation of reporter and source results in some tantalizing journalistic output. Take the headline on a one paragraph story that ran July 9, 1996: "Housing and Residence Life: Re-engineering Team's Mission Changed." Sufficient to say, the result is not terribly gripping.

Concentration on re-engineering aside, the real problem with Institute has less to do with its information than with its image. The fact is, many people get valuable information from Institute that, unfortunately, is not being provided anywhere else, including The Tech. But to label this paltry sum of re-engineering updates and committee reports a "journal of student affairs" does a grave injustice to both student affairs and to the readers of the e-mail.

I don't worry too much for the student readers of Institute. They are savvy enough to understand where the information in Institute comes from, and they can place it in context themselves. Many administrators, however, have little or no contact with students; they find the stories in Institute factual enough and are thus liable to conclude that its claim to represent the whole of student affairs is factual as well.

The fact is that far from being a journal of student affairs, Institute has concerned itself almost entirely with the work of administrators, or the re-engineering committees they run. Administrators who want to be the focus of undergraduate life find confirmation of their view in Institute. Anyone holding the belief that students have power and influence, or that they ought to have more power to manage their affairs, would find scant evidence in Institute.

In the deans office and in the Institute e-mails, it is often lamented that students don't get more involved in their community. The fact is that they do. Their community simply does not intersect with the administration's. Two parallel worlds exist on campus: an administration world and a student world. The first is ignorant of the other, and thus purports to manage both worlds. Institute unwittingly helps the administration hold onto this view by portraying it as the be-all and end-all of student affairs coverage.

It is unfortunate that important student organizations and activities are essentially invisible to all but those directly involved in their operation. If the press, and Institute, whatever it is, could do one thing to serve students on campus, it would be to augment the voices of student leaders, rather than pandering to administration apologists by magnifying the gyrations of Building 7 bigwigs.
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it's everywhere, almost

You are here and wherever that is, there is probably a network drop or a cluster nearby ... even if you are in your dorm room. Take advantage of this connectivity.

- Come to our Minicourses for an introduction to Athena.
- Contact the Residential Computing Consultant (RCC) for your graduate or undergraduate dorm for help with network and other computer-related issues.
- Visit the MIT Libraries on line.
- Check out the available Athena software and keyserver Macintosh software.

### Athena

**R/O '96**

Minicourse Schedule

<table>
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<tr>
<th>Room 26-100</th>
<th>Monday Aug. 26</th>
<th>Tuesday Aug. 27</th>
<th>Wednesday Aug. 28</th>
<th>Thursday Aug. 29</th>
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<td>Introduction to Athena</td>
<td>Introduction to Athena</td>
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<td>Advanced Word Processing: EZ</td>
<td>Working on Athena</td>
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### Libraries

**NII**

Turn to the MIT Libraries Web page to find an array of on-line services and information including:

- Hours, locations and phone numbers of all the MIT libraries.
- Barton, MIT's On-line Public Access Catalog (OPAC), with sophisticated search engines
- Internet Resource Collections, such as electronic journals and on-line newspapers
- ... and much, much more!

See it all at: [http://cmens.mit.edu](http://cmens.mit.edu)

### Computer Sales

**Recommended computer systems at MIT**

Come to the MIT Computer Connection (Student Center basement, W20-021, Monday, noon to 4:30pm, Tuesday-Friday, 10am to 4:30pm) for recommended systems. Featured are:

- Apple
- Power Macintosh 5400/120
- Power Macintosh 7200/120
- Power Macintosh 7600/132
- Ethernet
- For Macs with built-in ethernet: For PCs
- Apple AUI to AUI adapter: 3Com EtherLink III
- Farallon AUI to UTP transceiver: for 16-bit, 32-bit, and laptops
- For other Macs:
  - Apple Ethernet Twisted Pair: Asante EN/SCPB
  - Apple Ethernet AUI Card: Asante MCAIBM-16T

... and more including monitors, peripherals, and software

**Why buy a recommended product?**

- **Peace of mind.** It'll work on campus & off
- **It meets our standards.** It has enough power to run the applications used on campus. It works on MITnet. It has a good price-performance ratio. The vendor has a reputation for good quality and support

### Free Computing

**To get an Athena Account:**

- Students, Faculty, and Staff: You should already be in the Accounts database. Just attend any session of the Introduction to Athena minicourse.
- (Staff may need to contact Athena User Accounts, <account@mit.edu> or x3-1325)

**How to register for a minicourse:**

- You cannot register for an Athena minicourse.
- You cannot pay for an Athena minicourse. Minicourses are free.
- You cannot reserve a place in an Athena minicourse. Just show up.

**Minicourse Schedule**

- [http://web.mit.edu/minicourses/](http://web.mit.edu/minicourses/)

**Recommended computer systems at MIT**

- [http://web.mit.edu/olh/frosb](http://web.mit.edu/olh/frosb)
- [http://web.mit.edu/resnet/teyserver.html](http://web.mit.edu/resnet/teyserver.html)

**Back to school Computer Fair!**

- September 3, 10:30-4:30, Bush Room (10-105)
- with reps from Apple, Dell, Claris, Adobe, the Computer Loft — and MIT Information Systems

**Why spend big money on software ...**

... when you can get the key for free?

Find more information about using the Macintosh keyserver for applications such as Matlab, Maple, and FrameMaker at [http://web.mit.edu/resources/keyserver.html](http://web.mit.edu/resources/keyserver.html)

**Going Surfing?**

Here are some MIT Web sites to visit.

- [http://web.mit.edu](http://web.mit.edu)
- [http://web.mit.edu/web.yahoo](http://web.mit.edu/web.yahoo)
- [http://web.mit.edu/resnet](http://web.mit.edu/resnet)
- [http://web.mit.edu/vacancywww](http://web.mit.edu/vacancywww)
Students, International Country of

Japan 2, Jordan: 2, Cyprus, Canada 4, Turkey: 4, Trinidad and Tobago: 2, Thailand: 5, Hong Kong: 3, Dominican Republic: 2, Bulgaria: 5, Brazil: 2, Nepal: 2, Malaysia: 2, Pakistan: 4, Sri Lanka: 3, New Zealand: 2, Norway: 2, Pakistan: 2, Romania: 4, Singapore: 5, Sri Lanka: 3, Trinidad and Tobago: 2, Turkey: 4, United Kingdom: 2.

SOURCE: INTERNATIONAL STUDENTS OFFICE

Countries sending one new MIT student: Argentina, Bahamas, Bolivia, Bosnia, China, Czech Republic, Ethiopia, Germany, Greece, Italy, Jamaica, Macedonia (F.Y.R.), Paru, Portugal, Russia, South Africa, St. Vincent, Syria, Taiwan, and Venezuela.

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Int’l R/O Acclimates Students

events helped ease the initial apprehensions she had when she arrived at MIT. "The events made me feel better," she said. "The people who organized the events were great. I'm really thankful to them.

International R/O is intended as a smooth transition time. Students "will go through a period of adjustment," 300, Williams said, "missing their food and missing their friends — this is part of adjustment.”

Holding International R/O before regular R/O begins and other students arrive helps with the transition.

"There's a different purpose for regular R/O," particularly with the pressures of rush, Kamvyssleis said. International R/O allows students to "do cool events without having anything else in mind."

POLICE LOG

The following incidents were reported to the Campus Police between July 19 and August 12:

July 19: East Campus, suspicious activity; Bldg. 5, wallet with credit cards and $5 stolen; Bldg. E39, $326 cash left in room discovered stolen a few minutes later; Watauge, answering phone calls.

July 20: Albany Street Garage or Bldg. 68, wallet containing $220 lost; LaVend’s, shoplifting.

July 21: Student Center, James G. Dunn, of 11 Garden St., Cambridge, taken into custody on service of a warrant; Bldg. NW22, lap-top stolen, $2,052.

July 22: Johnson Athletic Center, items stolen from Special Olympics; Bldg. 2, suspicious activity.

July 23: Ashdown House, answering phone calls: Bldg. 40, harassing phone call; Bldg. 26, monitor stolen, $399; Bldg. 54, four juveniles arrested for attempted larceny of bicycles; Bldg. 40, attempted larceny of a bicycle.

July 24: Burton-Conner House bicycle rack, bicycle stolen, $100.

July 25: Student Center, bicycle seat cover stolen, $70.

July 26: Bldg. 20, larceny of supplies, unknown value; Bldg. E40, wallet stolen, $40. Bldg. 3, laptop stolen, cell $5,300; Fedyk Hall, answering phone calls; 55 Mass. Ave., Charles A. Purcell, of 20 Annunciation Rd., Boston, arrested for breaking and entering vehicles.

July 27: Albany Street, bicycle stolen from New House returned to owner; Pacific Lot, Leoeynlicam, of 110 Haryshof, Roxbury, taken into custody on an outstanding warrant.

July 28: Walker Memorial, kitchen area broken into; New House, bicycle stolen, $80; Bldg. 4, John Braxton, of 39 Boylston St., Boston, taken into custody on an outstanding warrant.

July 29: Bldg. 18, telephone stolen, $750; Bldg. 10, suspicious activity, sculpture damaged; Bldg. 3, wallet and contents stolen, $20 cash and over $3,000 charged on credit cards; Zeta Psi, two backpacks and contents stolen, $130 and $20; Bldg. 36, male observed going through victim’s backpack, victim gave a description, and Stephen Preston, of 5 Gartlant St., Jamaica Plain, observed fleeing, computer stolen, $1,865.

July 31: Bldg. 7, annoying e-mail; Bldg. 48, VCR stolen, $400.

Aug 1: Bldg. NE43 parking lot, van broken into and briefcase taken, $320; Walker, cash stolen from pocketbook, $100.

Aug 2: Bldg. 20, laptop stolen, $2,000; Bldg. E18, tools stolen, $1,145; Bldg. E40, computer equipment stolen, $2,195; Student Center, computer stolen, $1,965.

Aug 3: McCormick Hall, assault.

Aug 5: Bldg. 39, answering phone calls: Bldg. 3, backpack stolen, $190; Bldg. 26, computer monitor stolen, $300; Bldg. 16, bicycle seat stolen, $30.


Aug 7: Bldg. 16, scale stolen, $3,000, Student Center bicycle rack, in July stolen, $1,200; Bldg. E38, bicycle storage room broken into, not known if anything stolen; juvenile arrested for attempted larceny of bicycle parts; Bldg. 14, bicycle stolen, $30; Tang Residence Hall, answering phone call.

Aug 8: McCormick, credit card stolen; Bldg. E40, wallet stolen, $110; Bldg. 20, speakers stolen, $400, Plasma Fusion Center, camera and money stolen, $1,340.

SOLUTIONS IN THE NEXT EDITION OF THE TECH

INFORMATION FROM THE TECH

International freshmen took advantage of the shade near East Campus for their "Pizza and Games" event on Tuesday.
You get your tongue pierced

You can barely talk

You call dad 1-800-COLLECT

He’s proud you saved him money

He can’t figure out a word you’re saying

He thinks you’re ill

He sends you extra cash

You get your nose pierced

1-800-COLLECT
SAVE THE PEOPLE YOU CALL UP TO 44%
Choosing a bank is usually one of the first priorities of incoming students. Students should consider several elements of bank packages, including monthly fees, interest rates, convenience, service, and the ability to add features such as overdraft protection and bank card credits.

Most banks waive monthly service charges for people under 19. While some students may find a good deal while they are under 19, they should keep in mind any charges they will incur later.

Most banks allow both checking and savings withdrawals, as well as money transfers and balance inquiries. Some banks charge a service fee for automated teller machine transactions made at machines owned by another bank, called "out-of-network" transactions.

A bank account can be a way to learn financial independence and build a good credit rating. While some students may be more interested in skipping the basics and investing their money in stocks or money market accounts, this article will cover the basic checking and savings packages at five MIT-area banks.

### Bank of Boston

- **Basic Checking Account** has no minimum balance and a $2.50 monthly service fee which can be reduced to $1.50 with direct deposit. This package includes 10 check cards or ATM transactions without charge. Additional checks or ATM transactions cost $1 up to a maximum of $6 for each non-network ATM transaction, there is a $1.25 charge. The savings account has no minimum balance.
- The bank also offers a debit card for $1.90 a month, 24-hour telephone banking, and home banking. There is no overdraft protection, and a credit card can be obtained but is not part of the package.

The bank emphasizes its merger with BayBank, which means that customers will have access to the BayBank branch in the Student Center as well as 1,500 Bank of Boston and BayBank ATMs without charge.

The closest Bank of Boston branch is located in Cambridge.

### BayBank

BayBank emphasizes its Student Value Package which allows customers to write eight checks per month and have unlimited ATM transactions without charge. There is an additional $7.50 for each additional check, a $6 monthly charge, and no minimum balance for both the checking and companion savings accounts.

The bank offers a debit card, 24-hour phone banking, overdraft protection of $250, and an opportunity to obtain a credit card at no extra charge. Each non-network ATM transaction costs $2. The bank offers a home banking program that is free for the first three months and $3.50 a month after that for the ability to pay bills, all other services are free.

The bank offers a promotion with Strawberries Records & Tapes which allows customers to receive discounts purchased at the store.

The closest BayBank branch is located in the Student Center.

### Cambridge Trust Company

- **Cambridge Trust Company's ATM Convenience Account** has no monthly service fee and requires no minimum balance. The first 50 checks are also printed free. ATM transactions at non-Cambridge Trust machines cost $1, and each check after the first eight costs $3.
- The bank will print the first 50 checks for free. Customers can apply for a debit card.

Students are offered a waiver of the service fee for the first three months if they open their accounts by the end of August. Students will also receive no fee for June, July, and August each year.

The nearest ATM is located in Lobby 10. The nearest branch is located in Central Square with hours on Monday, Tuesday, Wednesday, from 9 a.m. to 4 p.m. and Thursday from 9 a.m. to 5 p.m.

Mark Scherer, customer service, 876-5500

### Fleet

- **Fleet recommends its Flat Fee Checking Account which allows students unlimited check writing and ATM transactions with no minimum balance. Non-network ATM transactions will cost $1.50. There is a $9 monthly fee which can be reduced to $7 with direct deposit for customers of all ages. Customers can apply for overdraft protection, but there is no computer banking.
- The bank will print the first 50 checks for free. Customers can apply for a debit card.

Students are offered a waiver of the service fee for the first three months if they open their accounts by the end of August. Students will also receive no fee for June, July, and August each year.

The nearest ATM is located in Kendall Square and Central Square.

### U.S. Trust

U.S. Trust offers checking with unlimited balance, free checking, and no monthly service charge. Customers can apply for varied amount of overdraft protection with a $12 annual fee. Ten ATM transactions are allowed each day from ATMs of U.S. Trust and any other bank machine without charge. Customers can use phone banking from 8 a.m. to 8 p.m. everyday, but there is no electronic home banking.

The bank offers saving accounts with no minimum balance with the same rules on ATM transactions as checking.

With a $300 minimum balance, customers can receive all the same services with interest.

The bank will be offering a debit card in mid-October without fee. The bank's ATM card can currently be used at grocery stores and gas stations, and its functions will increase with the change in October.

The nearest branches are located in Kendall Square and Central Square. The hours are Monday to Wednesday from 8:30 a.m. to 5 p.m., Thursday and Friday 8:30 a.m. to 6 p.m., and Saturday from 9 a.m. to 1 p.m.

Stacey E. Bliss and Daniel C. Stevenson contributed to the reporting of this story.

<table>
<thead>
<tr>
<th>Local Banking Packages</th>
<th>Bank of Boston</th>
<th>Baybank</th>
<th>Cambridge Trust Co.</th>
<th>Fleet</th>
<th>U.S. Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Checking Package</strong></td>
<td>Basic Checking Account</td>
<td>Student Value Package Account</td>
<td>ATM Convenience Account</td>
<td>Flat Fee Checking Account</td>
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</tr>
<tr>
<td><strong>Minimum Balance</strong></td>
<td>none</td>
<td>none</td>
<td>none</td>
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<tr>
<td><strong>Service Fee</strong></td>
<td>$6.00</td>
<td>$9.00</td>
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<tr>
<td><strong>Checks drawn w/o charge</strong></td>
<td>10 checks and ATM's combined</td>
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<td>unlimited</td>
<td>unlimited</td>
<td>unlimited</td>
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<tr>
<td><strong>ATM use w/o charge</strong></td>
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<td>$2.00</td>
<td>$1.00</td>
<td>$1.50</td>
<td>none</td>
</tr>
<tr>
<td><strong>Non-bank transaction fee</strong></td>
<td>$2.50</td>
<td>$6.00</td>
<td>$9.00</td>
<td>$12.00</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

A bank account can be a way to learn financial independence and build a good credit rating.

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Preferred Courses: 2,3,5,6,8,10

Contact: Professor Joseph Jacobson Media Lab x 3-7209 jacobson@media.mit.edu

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**By Shang-Lin Chung**

Read "The Tech" daily during Residence and Orientation Week.
IFC Aims to Prevent Rushing At Dinners, MOYA

MOYA, from Page 1

must arrive at Johnson between 5 and 5:30 p.m. to register.

After MOYA ends, the freshmen will enter Johnson through its four entrances, Fuchs said. Pathways will be made for the freshmen to enter Johnson without being hindered by upperclassmen.

Once all the freshman enter Johnson, an announcement will be made that groups can leave and the upperclassmen can start to get freshmen, Fuchs said.

To prevent the mob scene that occurred last year, Dormcon and IFC Judcomm members, 12 administrators, and Campus Police will be there to help control the event, Fuchs said.

"We're really looking for the upperclassmen's cooperation so we can continue this important event," Fuchs said.

Tech Trek finale added to MOYA

In the past, upperclassmen had commented that as freshmen they did not enjoy MOYA that much, Fuchs said.

In response, the MOYA committee — Fuchs, Teresa Huang '97, Nina A. Irani '97, John K. Kang '99, Sachyo Minegishi '99, and Director of Physical Education Gordon V. Kelly — discussed changes in the program with administration, Fuchs said.

The result is that MOYA has been merged with a "great new finale," Fuchs said.

Some of the old MOYA activities will still be included this year, but MOYA will lead up to the finale, called Tech Trek, Fuchs said.

The details of Tech Trek are being kept a secret, even from the MOYA leaders, Fuchs said. The MOYA leaders will find out at the same time as the freshmen and will actually work alongside their groups.

"We want the MOYA leaders to have as much fun as the freshmen," she said.

"If I could be anything other than RJO publicity investigator, Rodarte said. Each FSILG has an investigator, Rodarte said. Each FSILG has an investigator, Rodarte or a Judcomm member each, while other independent living groups are limited to 15. Student identification cards will be checked at the door.

In the event that someone witnesses a rush violation, reports are filed with Rodarte or a Judcomm member. Violations are treated as "reportable offenses" and are handled by the Investigative and Disciplinary Committee, Rodarte said. The ID card and a statement about the violation will be kept by the ID Coordinate until Spring registration.

"This is a significant positive change, and we hope that it will clearly a trend that has solidified for good," Rodarte said.

Several measures are in place to avoid any rushing.

MOYA leaders have to sign a contract that explicitly states that they will not allow any blatant rushing, said IFD Judcomm Chair Christopher G. Rodarte '97. The contract also summarizes IFD rush rules and made it clear that no rushing before Friday evening will be tolerated.

In addition, each MOYA group will usually have two leaders from different living groups, Rodarte said. In this manner, MOYA leaders will be able to enforce rules themselves.

"We're trying to bring to the MOYA leaders a sense of pride in representing MIT as a whole," Fuchs said. "Our program gives them a foundation in group facilitation to prepare them for being the first upperclassmen leaders the freshmen meet.

For Thursday Night Dinners, the IFC has limited the number of members per group that can go to the event, Rodarte said. Sometimes are limited to 30 members each, while other independent living groups are limited to 15. Student identification cards will be checked at the door.

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"This is a significant positive change, and we hope that it will keep going up and up." However, Belke said that the strong percentage of women was not due to the increase of interest in science and engineering on part of women, but instead a result of MIT's recruiting efforts to attract more women.

The percentage of undergraduates in the class significantly increased this year, from 14 percent to 18 percent, while the percentage of Asians remained the same 24 percent.

Belke also said that he was very happy with the results of the freshmen class enrollment. "It's nearly ideal to our goal," he said.

Louis Berger
SM '40
Died at 82

In the early 1950s, Berger accomplished many great projects — the design of part of the Pennsylvania Turnpike, for example.

But the news is not all light. Berger, who won many awards for his work, was born on August 22, 1916, in Cambridge, Massachusetts, and grew up in Newton, New Jersey. Berger went on to complete numerous large-scale and international projects, including the design of the Rainbow-to-Mandalay Road in Burma, the 2,000-mile Trans-Amazon Highway, and the Ovda air base in Israel.

Under Berger's stewardship, his company has been responsible for the construction of over 100,000 miles of highway, 2,000 miles of railroad, and numerous bridges, airfields, and other projects in more than 100 countries.

In recent years, Berger worked to build an advanced Chelmsford design center and supervised the building of the second Bangkok International Airport. He continued to work on these projects even as he shed away from a formal management role in the Berger Group during the 1980s.

Berger is survived by his former wife Annette Block, two children, three siblings, three stepchildren, and two stepgrandchildren.

Female Percentage Of Class Stewards; Minorities Increase

Freshmen, from Page 1

Associate for Residence and Campus Activities Philip M. Bernard, "There is a possibility of crowding freshmen in their temporary rooms, but we will make it as flexible and keep some room open for emergencies." According to MIT's Killian Kick-Off, the event that launches rush.

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Off Course

By Hugo