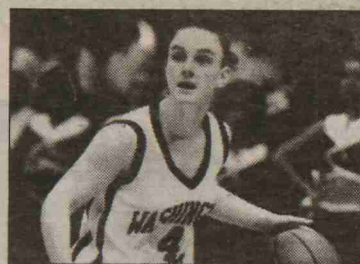




**Weather:**  
Morning fog,  
sunny  
High, 16  
Low, -1

**WSU Basketball:**  
Men escape for Sun (Devils);  
women home to battle ASU  
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# The Daily Evergreen

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SINCE 1895

## ASWSU exec snags council seat

By Stacey Burns  
The Daily Evergreen

Matthew Caires, a WSU student, was sworn in Tuesday evening to fill the city council seat left vacant by Newton Brown.

Caires is the first WSU undergraduate student to hold a position on the city council in more than 15 years.

At a special meeting Tuesday the Pullman City Council, among other agenda items, interviewed and nominated candidates for the seat.

"I am extremely excited," Caires said. "I will work hard to do my best."

Councilwoman Joan Honicon said she is excited to work with Matt.

"I expect Matt to educate me on student issues and what is going on on College Hill," she said.

Caires was among five candidates applying for the open council seat. He was the only student.

### Matthew Caires

• ASWSU Chief of Staff named new city council member.

• Caires first WSU undergraduate on council in 15 years.



"I think the students have a lot to contribute to this community," Honicon said of a student serving on the city council. "We have to get rid of this us-versus-them mentality. We have to plug students into the community and use their expertise."

Caires and Honicon will cover ward two, which includes Military and College hills.

"We'll have good coverage of this ward,"

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### GLBA co-chair confirmed

The ASWSU Senate confirmed one of the co-chairs of the Gay, Lesbian, Bisexual Association (GLBA) at their meeting Wednesday.

Karen Johnson, who was elected to that position by the members of the GLBA, was approved unanimously by the Senate. The other co-chair, whose name was not available, could not attend the meeting and will be up for confirmation next Wednesday.

Johnson said some of the GLBA's goals for this coming semester include distributing brochures and putting on a spring dance.

"We're new at this, so we didn't set our sights real high," Johnson said.

Bill 25-27, a bill amending the amount ASWSU Senate candidates may spend on their campaign, was tabled until next week.

Bill 25-28, dealing with the number of unexcused absences a senator may have before dismissal from the Senate, and Bill 25-30, requesting funds for Latino/Chicano awareness week, were introduced Wednesday and will be voted on next week.

### Hey, there's no creamy filling!



Mark Kriete explores the two-man cave he and Brian Young built.

Staff photo by Kristen Penny

## Options ease loan stress

By Barbara Hallett  
The Daily Evergreen

Even students who have carefully budgeted for student loan payments can sometimes find themselves stuck, not able to scrape the money together.

Though the situation may seem hopeless or intimidating, there are options students can take besides defaulting on the loan, said Julie Naccarata, assistant director of financial aid.

Before doing anything else, students should call the company holding their loans.

The next step is to explore a deferment or forbearance. In a deferment, payments are postponed for any of a dozen of reasons. Continuing education and unemployment are two of the more common ones.

Forbearance is a temporary reduction or cessation of payments for reasons of economic hardship.

However, when considering requesting either one, stu-

dents should keep in mind that interest may continue to accrue.

For students who may not be interested in taking such a drastic step, another option is a graduated payment plan, which allows repayment to start with smaller amounts, on the assumption that the student's salary will grow over time. This program often spreads the total repayment time of the loan over 15 to 20 years, instead of the standard 10.

The advantage of such a plan is it allows a student to make payments up to 40 percent lower per month than they would otherwise be paying.

The disadvantage is students pay considerably more interest than they would if they repaid the loan over the

**FOCUS** Student loan Management  
PART TWO OF THREE

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## WSU growth spurs business boom

### Pullman fighting to reclaim \$40 million in lost retail sales

By Chadd Cripe  
The Daily Evergreen

For more than a decade Pullman has lost its business to neighboring communities.

Forty million dollars annually in retail business went to Spokane, Lewiston, Clarkston and Moscow, the 1994 Realities of Rural Retail study concluded.

### Business boom

- 35 commercial business permits issued in past eight years.
- Businesses thrilled by WSU enrollment projections.

But reversing that trend did not take months of planning and complex strategies.

"Mostly we are in the right spot at the right time," said George Sharp, executive director of the Chamber of Commerce.

The new businesses themselves pin the attraction on just one aspect of the community.

"The college," Videoland manager Mark Janowski said, explaining the Northwest chain's decision to open here. "I wouldn't really know what to say other than that."

But WSU at its current state was not the biggest factor in drawing business to Pullman, Planning Director Pete Dickinson said.

The university has projected an enrollment growth to 25,000 students.

"Businesses see that as an opportunity," Dickinson said. "It is a good place to be in the future and that is spurring this growth."

Moscow, too, is dependent upon college students, benefiting from both the University of Idaho and WSU.

"It's the primary generator of all growth in Moscow and Pullman," said Dale Pernula, Moscow plan-



Staff photo by Jacques Plante

**Businesses such as Starbucks can give Pullman nationwide credibility.**

ning director. "If enrollment numbers go down that is going to affect the community in the other direction."

But with numbers still on the rise, Pernula says Moscow — which hit the retail scene big by landing Walmart, Ernst and the Palouse Empire Mall — is still growing steadily.

That is nothing new. Pullman, on the other hand, boasts another new business seemingly every week.

Just this month Videoland, Taco Bell, Follett's Mountain Sports and Denny's began Pullman operations.

"Word is getting out nation wide," Sharp said. "And when a major influence like that (ShopKo, due to open this summer) comes to town others take notice. I think Denny's and Starbucks provide what I call credibility — that national companies like that can sustain them-

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