Liability Crisis: Who Is To Blame?
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Graduating Students Deserve Top Priority

The University recently sent a letter to the parents of Notre Dame seniors stating that a certain number of students may be selected through a lottery system to receive only three tickets to graduation ceremonies at the ACC instead of four because of a possible ticket shortage. In place of that fourth ticket to the ACC, those seniors would receive a ticket to the Center for Continuing Education, where the ceremony will be shown on closed-circuit television. As an alternative to seeing this event in person, this is not acceptable.

Richard Conklin, director of public relations and information, said that there are two main reasons for the possible shortage: the University is expecting a record number of graduates and a record attendance by faculty and University trustees this year. Presently, nearly 2,400 students are expected to graduate; approximately 550 students' guests could not be accommodated within the section of the ACC allocated to them. Conklin said that these guests might be able to receive unused seats in the faculty or trustees section, but it is doubtful that many of these will be available. Because the 1987 graduation will be Father Theodore Hesburgh's final official act as University president, most faculty members and trustees are expected to attend.

The University says that it has exhausted every possible means of guaranteeing four tickets to every student. To that end, administration officials have notified students and parents early in the school year of the possibility of a ticket shortage. They have promised to distribute any tickets which faculty or trustees choose not to use. And they have set up a closed-circuit viewing of the ceremony in the CCE for any students' guests who do not receive a ticket to the ACC. These efforts are commendable.

Yet there is one possible solution which the University may have overlooked. Conklin has said that adding seats on the floor of the ACC probably will be impossible because it is likely that a camera platform will be built there to accommodate the national television media, which are expected to cover the ceremony. If such a platform were not built, the space could be used to add approximately 300 seats. This is a increase the University cannot ignore. By making its closed-circuit television coverage of the ceremony available to the networks, Notre Dame would eliminate the need for a camera platform and 300 additional seats could be added.

Although its recent actions are well-intentioned, the administration seems to be working under the mistaken premise that, if there is a shortage, it is acceptable to take some tickets away from students. A graduation ceremony is the culmination of years of work and students deserve to have their families see it in person - not on television. This ceremony celebrates the achievements of students and it is students who must be given top priority.
Boring Editorial

Dear Editor,

It was disappointing that your editorial on academic freedom (Oct. 9: Academic Freedom Must Be Preserved) was simply an unreflective re-hashing of the current views of Father Curran, Father McBrien, Father Hesburgh, The New York Times and the rest of the secular press. This summary of the current argument being presented for academic "freedom" shows that you have given up on presenting any editorial opinion of your own and want to just "toe the party line."

Students in the past have complained that no one takes account of their opinions - this is a common complaint of those undergraduates I come into contact with in my discussion groups. You denigrate this issue by your attempt to conform to prevailing opinions of your teachers here at Notre Dame. Are we to suppose that on this issue there is no dialogue - no possible grounds for disagreement from the prevailing status quo?

In The Gay Science, Nietzsche criticizes mechanistic science not because he thinks it wrong, philosophically or scientifically inadequate, or even incoherent. Such things might be brought forth in criticism. Mechanistic science is, to put it in a word, boring. You should stand guard lest your editorials fall into that same category.

Mark Smillie
Graduate Student

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Write a letter to Scholastic.

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November 6, 1986
DO

IT...

THE UNITED WAY
Durkster's Demise

Getting a date to the SYR just isn't that easy, as a suave and sophisticated student discovers

By Mike Keegan

Rrring! Rrring!

"Hello, Christie Hotlips speaking. Who's calling?"

A nervous voice returns, "Hi Christie, my name is Eugene Durkster."

Christie unenthusiastically answers, "Eugene who?"

"Eugene Durkster from Fisher. Remember - three weeks ago, I was the one who gave you a pencil in Calculus class."

"Sorry I don't remember that. It was nice talking to you, bye."

"Wait don't hang up, I forgive you for not remembering. I called because I was wondering what you were doing three weeks from Friday."

"Well, I don't have anything planned. Why?"

"I was wondering if you'd go to the Fisher SYR with me."

"I don't know Eugene. Is your picture in the Dogbook?"

"Sure, it's on page 32, row four, picture two. I don't look anything like that picture though. I've got new Optical Wonder glasses, and no, I don't wear tape on the nose bridge anymore."

After a short giggle, Christie responds, "Well I don't know, what will the evening be like?"

Durkster: "I've planned the best night possible. First, after I come pick you up, you can come back to my room and meet my roommate, Lou Sarabando. I'll fix you a cool Diet Coke, and for myself, a Moussey.

Next, we'll stroll on down the stairs to the dance floor and really get down. You and I can boogie 'til we drop. And, when a slow dance comes on, we can go get a breath of fresh air - don't want to get the cooties dancing too close. Hah! Hah! A little joke - get it? Well anyway, after getting some air, we'll stroll back upstairs for a nightcap. How does it sound so far?"

Christie smirks, lets out a giggle, then a full-fledged laugh.

Durkster: "Tongue tied, huh? I don't blame you, I'm excited too! I'll have to walk you home around midnight - don't want you to see all the drunks throwing up on Lou's door. Well, whaddaya think, sounds good, huh?"

Hotlips: "Eugene, I just remember, I can't go."

Panicked, Eugene cries, "Why not?"

Stuttering, Christie replies, "B-b-because - uh - I gotta go t-t-o another SYR . . . Yeah, that's it. I was already invited to go to the Pangborn SYR. Sorry, Eugene. I would have really liked to have gone. I hope you have a good time. Bye."

"Yeah, bye, maybe next time." Click.

Eugene turns to Lou and says, "She's already going to Pangborn's SYR, but I think she's hot for me. Well, what's the next number?"

Lou: "Try Nancy Partier."

"We'll stroll down to the dance floor and really get down. You and I can boogie 'til we drop. When a slow dance comes on, we can go get a breath of fresh air - don't want to get the cooties dancing too close."

(After a momentary pause) Rrring, Rrrringg.

"Hello, this is Nancy."

"Hi, this is Eugene Durkster..."

Click.

"Hello, hello is anybody there? You know Lou, getting a date is tough. Maybe we should tell them we're serving wine coolers? Only kidding, Lou, you didn't have to punch me."
A Shrinking Umbrella

By Robert Raphael

The high cost of liability insurance has resulted in the University paying more money for less coverage.

"There is a national crisis in liability insurance," said Thomas Mason, vice president for business affairs at Notre Dame. And this crisis has had an impact on business matters at the University, he said.

Mason explained that to understand the reasons for this crisis, one must understand how insurance companies make profit.

Insurance companies have two sources of income: the premium they charge customers and the interest earned on previously collected premiums. Most of the company's profits will come from the interest earnings. Thus, when interest rates are high, the company will make more money, he said.

Not long ago, economic factors were favorable for both insurance companies and organizations that purchased liability insurance. Interest rates were 20 percent, insurance companies were making millions in interest on deposited premiums, and customers could purchase extensive coverage for a reasonable price. All that has changed.

In the recent past, interest rates have decreased and the insurance industry has lost millions of dollars. To respond to this loss, the
insurance companies have increased premiums to outrageous levels, according to Mason.

The cost of liability insurance has risen 1,200 percent in the past two years, Mason said. Notre Dame has responded to this increase by reducing its amount of total coverage, known as "umbrella coverage." For Notre Dame, this refers to the maximum amount that the University's insurance company will pay in damages per year. For example, Notre Dame's umbrella coverage used to be $50 million dollars. This was first reduced to $25 million and is now below $25 million, according to Mason. He declined to give the specific amount of current coverage.

Yet, this reduction has not affected the extent of coverage that the University provides for its faculty, staff and students, Mason said, adding that the only change from three years ago is the reduction of the umbrella.

"We've had no change in the amount of coverage as far as students are concerned," said Mason. "We may be a little more diligent in reviewing student activities, but everything that was covered before is still covered."

In general, any activity sponsored by the University is covered under the policy, said Mason. For students, this means that anything sponsored by the Office of Student Activities is covered, for example the musical chairs event last year. Also, all Non-Varsity Athletic events are covered.

However, non-sponsored activities, such as the senior class trip to Chicago which was cancelled earlier in the year, are not covered. "If it's a group of seniors getting on a United Limo to hit all the bars - no, that's not covered," stated Mason.

Yet, Mason emphasizes that the University does not bar students from participating in non-sponsored activities. Rather, the students themselves decide against activities that will not be insured. "Students themselves are more aware of the need for liability coverage than they were several years ago," Mason added.

Despite the umbrella reductions, Mason said, "We still believe that we have adequate coverage. It would take a major catastrophe, such as an airplane crashing into the stadium, or the ACC collapsing in the middle of a basketball game, for our coverage to run out."

The rising cost of liability insurance has been one reason for a tuition increase in each of the past two years. Mason said that one percent of the tuition increase two years ago was caused by the rising costs of liability insurance. Thus, according to Mason, liability insurance is often a "hidden" factor in explaining tuition increases.

The national crisis in liability insurance also can be attributed to the large number of cases which have reached into the umbrella, according to University General Counsel Philip Faccenda. Since more damages are being awarded,
The man who allegedly knocked the woman down was never found. The case was initially decided in Notre Dame's favor, but was appealed and later decided in the woman's favor. She was awarded $49,000.

"It's the only case of its kind I'm aware of that has ever gone to court," stated Faccenda. Furthur, Mason and Faccenda both affirmed that this case had an influence on the prohibition of kegs on Green Field as well as the posting of signs warning individuals of penalties that can result from the abuse of alcohol.

As far as student activities are concerned, the question of waiver release forms is often brought up. Whether or not such forms mean anything in court depends on how the law is written and on whether or not the person who signs the form fully understands what he is waiving, said Faccenda.

Sometimes, a waiver release form will prevent an organization from losing a case, according to Faccenda, but by that time it is too late to prevent the organization from spending hundreds of thousands of dollars defending itself.

"The big risk today is the cost of defending yourself, not the cost of losing," said Faccenda. So the concern of insurance companies and people who buy insurance is to prevent occurrences in which they could be sued, he said. In England, if you lose a lawsuit, you pay both sides. In the United States, anyone can file a lawsuit, even to recover an amount as little as $5, he added.

Because of the high cost of defending a case, some cases are be settled out of court depending on the situation and the judgment of the insurance lawyers, Faccenda said. In other words, if it is going to cost much more to defend a case than it will cost to pay the plaintiff, the insurance company may decide not to even bring the case to court.

"We still believe that we have adequate coverage. It would take a major catastrophe, such as an airplane crashing into the stadium, or the ACC collapsing in the middle of a basketball game for our coverage to run out."

-- Thomas Mason

Furthur, nine out of 10 cases involving liability insurance never make it to verdict, according to Faccenda. As the case takes more time and costs more money, both sides become willing to make outside settlements, he said.

What events is the University responsible for? In general, the University is held accountable for incidents at any event where a representative of the University is in control. Furthur, if an injury occurs to a person as a result of a problem in a building, the University is responsible. For example, if a balcony collapses or an electrical fire breaks out, one can sue the University for damages.

According to Mason, the University has spent money making the campus safer, and this has decreased the premium Notre Dame pays for liability insurance.

For example, the University has installed sprinkler systems in several buildings on campus, such as the Administration Building, St. Edward's Hall, Sorin Hall and Washington Hall. They are in the process of installing sprinklers in Sacred Heart Church. These sprinklers are meant to prevent extensive damage to a building in the event that one room catches on fire.

Another project has been the renovation of dormitories. "We spend $2 million every summer renovating dorms," said Mason. The first priority in these renovations is making the dorm a safer place for students to live. To this end, smoke detectors are installed in every room. In addition, all the stairwells are enclosed to prevent fire from spreading to them, Mason said.

But these efforts on the part of the University have not lowered premiums enough to counteract the recent increases. "There is no rationale for the premium increase," said Mason. "We're just waiting for the rates to become a little more reasonable, but there's no rationale between the rates and what it costs to insure you.

"It's like buying a car. If the tag says $30,000, and you don't think its worth $30,000, the salesman says 'Take it or leave it,'" said Mason. "That's the attitude of insurance companies these days. It defies rationality."
Suing The Deepest Pockets
By Steffanie Keller

According to the deep pockets theory, you sue whomever has the most money - not necessarily who is most responsible.

Under the cover of night, a trespasser scales his way onto the roof of a Utah school building, hoping to find an easy entrance. He finds one as he accidentally crashes through the skylight. This bungling criminal, though, received compensation for his misstep. He sued the school and recovered $250,000 in damages.

But there was an added twist to this story. The trespasser’s arms and legs were severed in the fall. The school had been ordered to paint the skylight a different color to set it apart from the roof, after a worker was injured in a similar incident. The lines of responsibility had become blurred, as they sometimes do in liability cases.

This is a true story, just one of the many cases that make up the nationwide rise in tort liability claims. Tort is a legal term for a wrong committed under civil law. In a case of tort liability, the victim or injured party sues the party from who he can recover the highest amount to compensate for his injury.

Notre Dame law student Laurie Giunti referred to this as “the deep pockets theory. You sue whoever has the deepest pockets.” She added, however, that the purpose of liability compensation is to minimize the victim’s suffering.

Employees of the Allstate Insurance Company on U.S. 31 in South Bend say they know all about the deep pockets theory, according to Agent Jim Van Huis. “Allstate was insuring the home of a well-to-do doctor who, although no longer practicing, is on the board of directors of an area hospital. A doctor on the hospital staff botched a surgery. He did not carry malpractice insurance, so he fled the country. The patient sued the board for $300,000.” The
News

At least partly because of the cost of resolving sky-high liability claims, insurance companies are raising premiums. So, who is it that is actually paying for these huge settlements? "People who are already complaining about premiums," Van Huis said. "It's the people at the bottom who get stuck every time." The U.S. News and World Report article cites that oral surgeons in Detroit are paying $28,000 a year for liability coverage that cost $10,000 in 1984 and a typical neurosurgeon on Long Island, N.Y. saw premiums jump this year from $66,000 to $101,000. Obstetricians are even beginning to refuse to deliver babies because of loss of liability insurance.

Local lawyer John Joseph Roper has a more positive view of liability cases. He calls them "a pursuit of justice. People who are

"Insurance claims people would like you to believe people are over-reaching (in the amount they are asking for). If claims people would pay people full value in the first place, people wouldn't come to lawyers."

-- Charles Sweeney, area attorney

$25,000 in liability coverage in 1984 for his restaurant Traffic Jam and Snug in Detroit. In 1985, the same policy is more than $80,000.

"It makes us wonder if we should serve alcoholic beverages at all," Vincent said. Van Huis agreed that the risk of loss involving liability policies and the use of alcohol is too great. "Allstate won't even touch drinking. The judgments are sky high," he said.
severely injured want to get paid for it. People are maimed and are truly innocent. Someone should pay for it.” And, ideally, that is what liability policies are designed to do — protect innocent people who are wrongly injured. When asked his opinion of cases such as the school burglar, Roper said they were “an extreme exception” in a just system.

Van Huis and Giunti both said that a reason behind the recent rise in liability claims is greed. Large settlements make the news and people realize they might be able to profit from an accident. According to Van Huis, “People want to get everything they can.” He also added that if people continue to receive astronomical judgments, businesses will continue to be shut down, victims of high insurance rates.

Another area attorney, Charles Sweeney, disagrees with this view of liability claims. The purpose of liability insurance is “to compensate people for loss. Insurance claims people would like you to believe people are overreach (in the amount they are asking for). If claims people would pay people full value in the first place, people wouldn’t come to lawyers.”

A current case Sweeney is handling deals with just that problem. She was not entitled to compensation, when, in reality, she was,” he added.

Sweeney said he plans to file lawsuits against both the insurance company and the claims adjuster on behalf of his client. “If the claims people had been above board, she never would have come to me. Twenty percent of my clients come to me after they are disenchanted with their insurance company.”

But there are other reasons why insurance premiums have increased, besides higher court awards. Fierce price competition among insurance companies in the late 1970s led to rock bottom premiums. While premiums could be placed in high interest investments, everything was fine. But interest rates collapsed in 1984, just as underwriting losses swelled.

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Terri Albrecht, a senior claims adjuster and he said that she was not entitled to compensation, when, in reality, she was,” he added.

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$21 billion in underwriting losses. In addition, they suffered $3.8 billion in net losses, the first net losses since the 1906 San Francisco earthquake.

Although Sweeney said that he personally has seen a rise only in the number of malpractice claims, U.S. News and World Report stated that federal product liability suits have more than doubled from 1978 to 1984, reaching 10,745. In addition, courts are broadening the theory of strict liability, which means that businesses and their insurers can be made to pay for mishaps even if fault can’t be proved.

Where will this trend end? Van Huis said the end will come with caps being placed on settlements. Already 32 states, including Indiana, have made some changes in the way civil lawsuits are tried and damages are awarded. Prior to 1985, there had been no caps on damages, according to an August Wall Street Journal report. For example, Maryland legislators limited “non-economic damages” to $350,000. Such damages are usually awarded for pain and suffering because of injury. The Maryland limit is a far cry from the recent $1 million awards seen in the nation’s courtrooms.

In other legislative moves, insurers have scored mostly narrow victories. Recent legislation in New Mexico deals only with the liability of establishments serving liquor. Michigan limited malpractice for non-economic damages to $225,000, but exempted cases involving injuries to the reproductive system or loss of a vital bodily function. John Waligore, an attorney for an insurance group, said of these decisions in the Journal article, “We don’t believe they will have a deep or lasting impact on insurance affordability or availability because there are too many loopholes.”
Notre Dame

Thursday

Film:
“Casablanca”
Engineering Auditorium
7, 9, 11 p.m. $1

Concert:
Glee Club Fall Concert
Washington Hall
8:15 p.m.

Lecture:
“Guatemala’s Uprooted Indians: Mayan Refugees In The United States”
Shelton Davis
131 Decio Faculty Hall
Noon

Art:
Registration for Nov. 22 Aerobathon
North and South Dining Hall

Sports:

Chicago

Concerts:
Commander Cody
Biddy Milligan’s
7644 N. Sheridan
Nov. 7 at 8 p.m. $5-7

Cheap Trick
Park West
322 W. Armitage
Nov. 8 at 8 p.m.

Ira Sullivan
Jazz Showcase
636 S. Michigan
Nov. 8 at 9 p.m.

Mitch Ryder and the Detroit Wheels
Biddy Milligan’s
7644 N. Sheridan
Nov. 8 at 8 p.m. $6-8

Lisa Minnelli
Chicago Theatre
175 N. State
Nov. 7, 8 at 8 p.m.; Nov. 9 at 3 p.m.
$9.50-29.50

Leo Kottke & Lis Story
Park West
322 W. Armitage
Nov. 8 at 7:30 p.m.

Iggy Pop
Cabaret Metro
3730 N. Clark
Nov. 8 at 8 p.m.

Chicago Maritime Folk Festival
Loyola University
6525 N. Sheridan
Nov. 8 from noon-8
Nov. 9 from noon-7 $2-6

Chicago Symphony Orchestra
Mozart and Tchaikovsky
Nov. 7 at 8
Brahms and Tchaikovsky
Nov. 6, 8 at 8
Orchestra Hall
220 S. Michigan

Theater:
“Highest Standard of Living”
Organic Theater
3319 N. Clark
Nov. 6-9 at 8 p.m.
$14-17

“The King And I”
Marriott’s Lincolnshire Theater
Route 21
Lincolnshire
Nov. 7, 8 at 7, 9:30
$10-24

“Pump Boys And Dinettes”
Apollo Theater Center
2540 N. Lincoln
Nov. 6-8 at 8 p.m.
$19.50-24

“Bards, Broads, And The Sacrifice”
Cross Currents
3204 N. Wilton
Nov. 6-8 at 7:30 p.m.
$8

“A... My Name Is Alice”
Ivanhoe Theater
750 W. Wellington
Nov. 6-8 at 9:30 p.m.
$19.50-23.50

Opera & Dance:
“Orlando”
Civic Opera House
20 N. Wacker
Nov. 8, 12 at 7:30 p.m.
$10-66.50

“Lucia di Lammermoor”
Civic Opera House
20 N. Wacker
Nov. 7, 10 at 7:30 p.m.
$10-66.50

Hubbard Street Dance Company
The Goodman Theater
200 S. Columbus Drive
Nov. 7 at 8 p.m.
$17-23

Momix Dance Company
Ramsey Auditorium
Kirk Rd. and Pine St.
Nov. 8 at 8 p.m.
$9

Scholastic
**Compiled By Rich Corsetto & Charlie Buckley**

**SPORTS:**
- Hockey: Blackhawks vs. St. Louis Blues
  Chicago Stadium
  1800 W. Madison
  Nov. 9 at 7:30 p.m.
  $7.25
- Hockey: Blackhawks vs. Washington Capitals
  Chicago Stadium
  1800 W. Madison
  Nov. 12 at 7:30 p.m.
  $7.25
- Basketball: Bulls vs. Phoenix Suns
  Chicago Stadium
  1800 W. Madison
  Nov. 8 at 7:30 p.m.
  $7.17
- Basketball: Bulls vs. Atlanta Hawks
  Chicago Stadium
  1800 W. Madison
  Nov. 11 at 7:30 p.m.
  $7.17

**THEATER:**
- "The Good Doctor"
  Century Center
  1200 S. St. Joseph
  Nov. 7, 8 at 7:30 p.m.
  $3
- "Babushka’s Bandage Bonanza"
  Colfax Cultural Center
  914 Lincolnway West
  Nov. 6 at 8 p.m.

**CLASSICAL:**
- Southbend Symphonic Wind Band
  IUSB Little Theater/Recital Hall
  1700 Mishawaka
  Nov. 9 at 8:15 p.m.
- South Bend Symphony Orchestra
  Morris Civic Auditorium
  Nov. 8 at 8:15 p.m.

**TICKETS TO THESE EVENTS MAY BE PURCHASED THROUGH:**
- Ticketmaster: (312) 559-1212
- Ticketoni: (312) 716-KETS
- Hot Tix Booth: half-price
- "day of performance" tickets to theater, concerts, sporting events
  and other attractions (312) 877-1755
- "The Precious Legacy"
  Midwest Museum of American Art
  429 S. Main
  Nov. 6 at 7:30 p.m.
- "Romancing The Stone"
  IUSB Little Theater/Recital Hall
  1700 Mishawaka
  Nov. 8, 9 at 8 p.m.
  $1.75
- "Animal House"
  IUSB Little Theater/Recital Hall
  1700 Mishawaka
  Nov. 13 at 8 p.m.
  $1.75

**FILM:**
- "The Precious Legacy"
  Midwest Museum of American Art
  429 S. Main
  Nov. 6 at 7:30 p.m.
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NVA: Feeling The Liability Crunch

By Chris Skorcz

Non-Varsity Athletics is covered by the University “umbrella” but must use extra care because of the liability crisis.

The price of football helmets for interhall football has doubled within the last few years. The Notre Dame Rowing Club must pay a $4,000 insurance premium annually, up from $900, just to store equipment. Liability has become an important consideration for the University in its sponsorship of the yearly Bengal Bouts. All are examples of how higher premiums for liability insurance have affected non-varsity athletic programs at Notre Dame.

Today, it is often the case that the business side of sports makes headlines as much as the action side. Increasingly, the legal side of sports is also becoming visible. Attorneys representing clients who have suffered injuries while participating in athletics are often newsmakers. This additional exposure of the lawyer’s role in the world of athletics is an indication of the increasing prominence of the law in various aspects of society.

This trend is the result of the escalating cost of liability insurance and the increasing amount of responsibility athletic programs across the nation are being forced to bear in cases involving injuries to participants in those programs.

At Notre Dame, where as many as 4,000 students participate in the Non-Varsity Athletics organization during the course of a year, uncertainty regarding legal responsibility and fear of liability lawsuits are beginning to take leading roles in governing the ways in which the NVA oversees activities.

The failure to warn participants of the risks involved in various athletic activities is what Kelly said was one of the largest issues in sports today. It is understood within the NVA, Kelly said, that students participating in the various athletic programs have some knowledge of the sports and the dangers involved. He added that participation is entirely voluntary in NVA programs.

But warnings alone are not enough to ensure maximum safety, he said. Athletic equipment and facilities must be adequately maintained. Officiating must be done professionally whenever possible to comply to the rules of the games. Emergency medical teams must be readily available. But the implementation of these safety measures carries a hefty price tag, he said.

Product liability because of inferior or unsafe equipment is a real concern at NVA, Kelly said. He used the price of a football helmet as an example of the escalating costs. Notre Dame’s interhall football program, reputed to be the nation’s only full-contact non-varsity football program, is directly affected by such an increase.

Kelly said that the price of the helmets used has doubled within the last two or three years. With only three companies manufacturing the helmets, their price has...
risen to $105 each. And in a recent year NVA was forced to replace 300 Wilson helmets with those made by Riddell when Wilson stopped manufacturing helmets. The company feared legal trouble should an individual injure himself while wearing a Wilson helmet.

Contributing to the rising cost of football helmets is the necessity to have them certified by the National Operating Committee on Standards for Athletic Equipment. NOCSAE submits the helmets to standard impact and performance tests. Should a helmet fail these tests, it is to be discarded, said Kelly. Helmets must also carry warning labels which essentially warn the wearer of the inability of any helmet to prevent all injuries and of the danger involved in using the helmet as a weapon.

Football isn't alone in being subjected to rigorous safety standards. Even a sport such as crew is feeling the impact of liability concerns. Kelly said that the insurance premium the crew team must pay to store its shells in a boathouse on city property has gone from $900 to $4,000 annually.

The gymnastics team, he said, also is experiencing a problem related to liability. Because of the potential for serious injury to gymnasts, proper supervision of the sport is a must. That supervision, however, is hard to find and the team is currently looking for an experienced coach.

Kelly also said NVA officials have to meet repeatedly with University legal counsel to evaluate the NVA's activities and to seek a position in which the NVA will be least liable in the event of an injury to a non-varsity athlete. These meetings often involve the revision of release forms that non-varsity athletes are required to complete prior to participation in a particular sport.

Because the NVA operates under the University's general insurance policy, the expenses it incurs are often implicit, said Kelly. He said that the biggest factor is the lost time he and his staff suffer as they proceed with extreme caution in their operations. And the meetings the NVA's directors have with legal counsel and health services create an abundance of paperwork, which requires more time and greater expense to handle, he added.

If there is a silver lining to this cloud of liability concern, it is that no programs are in danger of extinction at Notre Dame, Kelly said. Even the controversial Bengal Bouts boxing program is safe, although new and better equipment has become a necessity. Kelly acknowledged the support the NVA has received from the University as facilitating its operations.

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November 6, 1986
Johnny Carson helps four college students stay in school with some special financial aid

Johnny Carson, in what may seem like a fervent attempt to win back college viewers from David Letterman’s "Late Night," has given financial aid to four needy students in Maryland, allowing them to continue their studies. The Chronicle of Higher Education reports that Carson learned of the students’ economic plight from a feature story on the Public Broadcasting System’s "MacNeil-Lehrer News Hour."

Overwhelmed by accumulating debts from massive education loans, the students were about to drop out. Carson was "Johnny on the spot," immediately contacting his lawyer - known by "Tonight Show" viewers as the Bombastic Bushkin. In turn, Bushkin contacted the program’s co-anchor, Robert MacNeil.

Through his John W. Carson Foundation, the entertainer paid off the loans of the four students, who attend Johns Hopkins University, St. Mary’s College and the University of Maryland. Carson also guaranteed them scholarships for the remainder of their undergraduate education as well as for graduate school, if they choose to attend.

A recent drug case has led to the resignation of Executive Secretary Richard Von Ende of the University of Kansas, reported The University Daily Kansan. In return for a guilty plea by Von Ende, prosecutors dropped additional drug related charges against him. The administrator could be fined $250,000 and receive a prison term of up to 30 years.

$30,000 is the average amount that medical school students can expect to owe when they graduate. A new American Medical Association survey, according to the College Press Service, has concluded that the tab for medical school leaves its grads with by far the largest median debt of all majors, and it has nearly doubled the average of 1980.

Demanding real cheese on cafeteria pizza, student protesters at Florida Atlantic University have kidnapped a bust of the school’s founder, Thomas Fleming. The National On-Campus Report says other demands such as copy machines that work and the availability of Royal Crown cola in campus vending machines also accompanied the theft. School officials informed students that the cafeteria does, indeed, use real cheese on its pizza and that their prank constituted a felony.

Any clown can go to college, some say. The National On-Campus Report says that admission to Clown College is not as easy as pie in the face. In a report on college admission standards, the periodical pointed out that the Ringling Brothers, Barnum & Bailey School chooses only 60 out of about 6,000 applicants each year. Those chosen must complete a written application and demonstrate their skills in making funny faces and acting like a chicken. For a finale, they must imitate bacon frying and corn popping.
A Louder Voice Is Not Necessarily Better

WVFI must improve more than just broadcast strength to become a great college station

By Tim Adams

The student radio station, WVFI, has been given a grand opportunity - the chance to reach more students than it has in years - as a result of the administration's decision to pump between $70,000 and $100,000 into necessary renovations.

By the 1988-89 school year, every dorm on campus should be receiving the station's signal, giving unprecedented opportunities for students to utilize this free-form medium for the purposes of both teaching and learning about new music.

Not so fast, pilgrims. Every terrific thing you've heard about college radio - its unpredictability, its acceptance of unknown groups, its refusal to bow to the record industry "big boys" - doesn't apply to WVFI, or at least not to any significant extent.

WVFI's most recent top 10 songs did not include one release on an independent record label, hardly indicative of a station on the "cutting edge" of music. Instead, almost the entire rotation consists of songs by artists like The Cure, Gene Loves Jezebel, R.E.M. and the Human League, all groups on major labels who are literally force-fed to willing-to-please college music directors.

It's an ugly business, but the bigger labels have been known to stop supplying their records to stations who don't obey and play their artists 24 hours a day. And we wouldn't want that to happen, would we?

But, one might ask, what if the DJs like these groups? Fine. Part of the station's purpose is to play music that students want to hear, after all. The problem is that DJs are required to play approximately one hour of songs (half of their two-hour shift) from a limited rotation. WVFI is in the process of going "all-cart" with its rotation, recording all its songs on special cartridges; this will further narrow what satisfies a DJ's rotation requirement to one of 300 songs.

"A great college radio station should play . . . rap, reggae, punk and other genres."

Thus, the music director's role is obviously important in determining what gets played on the air. The director's selections, in turn, influence what the DJs hear and like, and consequently affect what the listener will hear.

At WVFI, one look at the songs on cartridge will reveal that innovation, unpredictability and unconventionality were thrown out the window in limiting the rotation to such a small number of songs. It's no wonder that almost all the DJs play the same drivel over and over; to fulfill the station's rotation obligations, they must choose songs from a limited batch of selections on cart. Sure, there are a few conciliatory gestures toward groups resembling alternative music - a little Ramones, some T.S.O.L., and even (gasp!) Husker Du - but for the most part, it's European dance music or overplayed American stuff like R.E.M. and Talking Heads.

A great college radio station should play music such as this, but it should also include rap, reggae, punk and other genres. Much of this other stuff is available for the asking; small record labels are extremely willing to send stuff for airplay, and they don't back it up with blackmail, either. WVFI would be a lot better if it simply allowed every DJ access to several types of music, not just the records major labels mail out.

What WVFI can be - a fun, exciting break from the monotony of classes and commercial radio stations - is not too far away. Forget the "professionalism" that you're always trying to achieve, WVFI, because you end up sounding like a minor league U-93. Let the DJs have fun, hear some new music and be themselves for once.

With the entire campus becoming increasingly conservative and stale, it would be a shame if one of the key outlets for creativity at Notre Dame followed suit.

November 6, 1986
Art Made Personable
By Patrick Creaven

The student-run Isis Gallery hosts a series of exhibits showcasing the talent of young, undiscovered artists with a different focus than the Snite Museum, in which only the work of established artists can be viewed.

Isis provides the Notre Dame and Saint Mary's community with the chance to see the work of talented artists from around the country who have not yet received national attention and recognition.

Some of the exhibits are by students; others are by professionals willing to sell their work. Isis functions essentially as a showcase for this new talent as well as a medium for the public to experience the interesting and original art that is constantly produced not only on this campus, but around the nation.

The Isis Gallery is one of the most accessible cultural exhibits on campus. This gallery has been in existence since the early 1970's when it was shown in the old fieldhouse, and it now resides on the second floor of the Riley Hall of Art and Design. Isis serves a unique function on campus because it is an art gallery for the work of established artists as well as an art gallery for this new talent.

Pieces of brass and other metals hang on the walls and rest on platforms, meticulously soldered together. The prototypical American farm couple stares from the two dimensional confines of a black and white photograph. These and other original scenes can be viewed at the current showing of the Isis Gallery.

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"Art should provide more than a 'hey that's a nice painting' attitude, and I think this exhibit accomplishes that."

-- Cameron Makintosh, sophomore
art that is constantly produced not only on this campus, but around the nation.

The Isis Gallery is not restricted to paintings, which is a common misconception of galleries in general. The exhibits are very broad, encompassing several areas of artistic expression. Sculpture, black and white photography, color photography, prints, fibers and ceramics are represented in addition to paintings. Perhaps within this broad spectrum lie works by one or more artists who will one day be well-known.

The people in charge of Isis try to ensure that there exists enough variety to catch the interest of a student body and local population with as diverse an artistic taste as ours.

Sophomore Cameron Makintosh, an amateur photographer present at the recent opening of this exhibit said, "You generally do not find black and white photographs on display, and these will give me some new ideas which I will pursue for pleasure in my own photography. Art should provide more than a 'hey, that's a nice painting' attitude, and I think this exhibit accomplishes that."

Isis does not serve as a permanent resting place for only a few pieces of art. The exhibits are changed five times during the semester, with previously unseen work replacing that which has already been viewed. Exhibits run for approximately two weeks and each has its own individual theme.

The one currently being shown happens to be somewhat special to this community. The exhibit, titled "New Faces", features the art of the first year graduate students of the University of Notre Dame. Students now have the opportunity to see the art of fellow students presented in a formal manner. This category is almost always present in the Isis Gallery to some extent, but occasionally particular artists are focused on.

Previous exhibits this semester have concentrated on the work of a single professional; "The Dan Ryan Expressway Series" was a display of color photographs of Chicago by Jay Wolke. In such special cases lectures are given at specific times during the presentation, providing further background on the artist and his or her work. The show following "New Faces" is a student collection from the University of New Mexico. The Isis Gallery is used by classes here at Notre Dame in much the same way as the Snite Museum. Again, the difference lies in the artists that produce the art shown at Isis. Classes involving the learning and production of art see the gallery from a slightly different perspective than the Snite because it portrays a certain newness and practicality necessary to keep interest and creativity flowing.

Mike Peeney, a sophomore, says he appreciates Isis because "it puts forth art that people can relate to. The art here is not as imposing as that in other exhibits because you know there is a real person behind the painting or sculpture you are looking at."

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Movies

A Chance To Do It Over

Turner turns into a teeny-bopper in the not-so-hot "Peggy Sue Got Married"

By Alex Peltzer

Peggy Sue Got Married" is the latest effort on film from producer and director Francis Coppola. But the film doesn't live up to the Coppola tradition of extraordinary films, such as "The Godfather I" and "II" and "Apocalypse Now". While "Peggy Sue" is an average film with some fine performances, it simply does not have the impact of Coppola's earlier successes.

Perhaps the main problem with the movie is its somewhat simplistic plot. Kathleen Turner stars as a recently separated wife and mother who regrets marrying her high school sweetheart, Charlie. At her high school reunion she is overwhelmed with memories, faints and wakes up 25 years in the past. Deciding to take advantage of the mishap, she tries to drop Charlie before they get married.

Turner delivers a fine performance as a housewife turned teeny-bopper. Some of the brightest parts of the film are when she slips up - such as when she forgets that the sexual revolution has not yet occurred, or that it's improper for school girls to have shots of whiskey in the afternoon.

Another high point is the filming of the 1960 flashback. With almost perfect costumes and sets, Coppola and Turner have the viewer start to believe that Peggy Sue really did go back to the year 1960 and that she really is 18 years old.

But then the nostalgia gets out of hand and the audience is suffocated by it. An example of this can be seen when Charlie and his buddies form a singing quartet and perform at a party. Their four girls, including Peggy Sue, swoon and cheer. The lights go down and everyone dances to a slow Motown tune. Quaint, right? Yeah, - way too quaint.

This is why the story becomes too much of a nostalgic return for the main character and less of a movie with a meaning. Instead of concentrating on Peggy Sue's difficulty accepting her destiny, Coppola spends most of the film displaying her life as a teenager.

The theme is a good one despite its not being developed completely. A provocative contradiction exists between Peggy Sue's profession that "knowing what I know now... I'd sure do things a lot differently" and what she actually does do at the end. Given the chance to change her future, she decides not to take it and does everything the same.

The movie seems to imply - despite the audience's second guessings - that it is simply human nature for people to act as they do. If people had the opportunity to do things over, they probably wouldn't take it. Unfortunately, this theme was poorly developed and was not evident in the film until the end.

So while "Peggy Sue" is a pleasing movie with a few really bright spots, it leaves its viewers sort of empty. Failing to elaborate on an interesting theme, it doesn't have the impact of Coppola's other movies.
Irish To Face Northwestern

Volleyball - The Irish look to continue their fine performance of late with three matches over the weekend, after defeating Bradley 3-1, Northern Illinois 3-1 and Marquette 3-0.

Notre Dame plays host to Dayton Friday and Big 10 power Northwestern Saturday in 7:30 p.m. contests. Sunday afternoon, the Irish take on Pittsburgh at 2 p.m. in the ACC.

The team is coming off an impressive weekend series, sparked by stellar play off the bench from Karen Sapp and athlete of the week, Whitney Shevman.

Whitney Shevman

Soccer - Irish soccer comes off a first-place crown at Florida International's Southern Bell Classic to face the No. 1 team in the country, Evansville. The match-up is on Sunday at Cartier Field.

In the tourney, Notre Dame came back from a 1-0 deficit against Navy to pull off a 2-1 victory. The Irish and FIU battled to a scoreless tie. Since Florida International lost to Navy, Notre Dame was declared the tourney winner.

Whitney Shevman

Wrestling - The wrestling team opens its season Sunday in East Lansing at the Michigan State Invitational.

Sophomore returnees Jerry Durso will lead the squad in the 134-lb. class. His 38 wins on his way to a 38-9 mark set an Irish record.

Chris Genese, who finished at 28-16 at 167 lbs., also returns to coach Fran McCann's young squad. All-time Irish career-win leader Carl Hildinger will compete at 118 lbs.

Athletes of the Week

Hugh Breslin

Breslin, senior keeper on the soccer squad, has given up only 2 goals in his last 3 games. He continues to lead the team in defense, maintaining a 1.05 goals against average per game. Head Coach Dennis Grace calls Breslin, out of Morristown, NJ, "one of our most consistent performers this season and a steadying influence on the rest of the team."

Whitney Shevman

Shevman, a sophomore outside hitter who has seen limited action this year, came off the bench in the Bradley game with the Irish trailing 2-13 in the first game. After her entrance into the lineup, Notre Dame dominated the next three games, outscoring Bradley, 38-17. Shevman paced the Irish with 11 kills and 11 digs in that game, and finished the weekend with a respectable .259 kill percentage.

Source: Notre Dame Sports Information
Searching For That Killer Instinct

By Frank Lipo

To beat a hungry Southern Methodist team, Notre Dame must avoid the inconsistency of last Saturday

Senior captain Mike Kovaleski stood in the happy atmosphere of the Irish locker room last Saturday after Notre Dame's 33-14 victory over Navy. Although disappointed by the second-half performance of his team, Notre Dame's leading tackler spoke with pride about a fired-up Irish team which had held the Middies to 23 yards total offense in the first half while piling up 314 yards of its own.

"I think that the way we played today in the first half, we can play with and beat anybody," said Kovaleski.

That statement will soon be put to the test. When the Southern Methodist Mustangs enter Notre Dame Stadium Saturday for the first time since 1955, the Irish will face a hungry team coming off two close losses to Southwest Conference rivals Texas and Texas A&M. Consistency, which both Kovaleski and Head Coach Lou Holtz said was lacking in Notre Dame's performance last Saturday, is the key to a good showing against SMU.

"The first half we played pretty well," said senior quarterback Steve Beuerlein. "In the second half, we came out flat, and Navy was fired up. We need to get the killer instinct to finish up and do well the rest of the way."

The win against Navy broke an eight-game Irish losing streak on the road, which began in the 1984 Aloha Bowl. The Irish fought back in that game, only to lose, 27-20, to SMU. This time around the incentive is there for both teams. The Irish will look to avenge their Aloha Bowl loss. For the Mustangs, a team on NCAA probation, this is their bowl game.

"Obviously South Bend is a tough place to play," said Bobby Collins, the Mustangs fifth-year

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head coach. “We still have some kids on the team that played on the team that beat Notre Dame two years ago at the Aloha Bowl and that will help.”

Collins remembers Beuerlein, who completed 11 of 23 passes for 144 yards and one touchdown in the Aloha Bowl. “Beuerlein is an outstanding quarterback,” Collins said. “Two years ago in Hawaii we were really concerned he would hurt us with his passing. As it turned out, they hurt us as much with the option.”

Holtz has similar praise for the Mustangs. “SMU is a team that really should provide a good test for us right now, since we’re coming off a couple of wins and playing better than we did early in the season,” Holtz said. “They’re coming off a couple of tough conference losses, and I’m sure would like to make up for that.”

The Mustangs are led by senior tailback Jeff Atkins (189 carries for 772 yards, eight touchdowns) and junior quarterback Bobby Watters (108 of 199 passes for 1,513 yards). Atkins, who rushed for 112 yards and earned the offensive MVP award in the 1984 Aloha Bowl against the Irish, has rushed for 3,314 career yards. Watters has passed for 11 touchdowns but has thrown 11 interceptions this season as well.

Watters’ favorite target is junior split end Jeffrey Jacobs (39 receptions for 560 yards and four touchdowns). Senior flanker Ron Morris (29 receptions for 522 yards and four touchdowns) and senior tight end Albert Reese (17 receptions for 242 yards and two touchdowns) also should figure as a big part of the potent SMU offense (378.6 total yards per game, with an almost even split between passing and rushing.)

“Watters has become a strong passer, and with Atkins running the ball and people like Morris and Jacobs catching it - they’re an impressive offensive football team,” Holtz said. “They’ve got great team speed, as SMU always does, great skill-position people.”

On the other side of the ball, the Mustang defense has yielded 378.6 yards per game. Senior tackle Jerry Ball, the defensive MVP in the Aloha Bowl, leads the team up front. He is backed up by Franky Thomas, a junior free safety who is the Mustangs’ leading tackler.

The Irish defense, which has proven especially effective in stopping the run this season, has permitted only three rushing touchdowns in the last six games. Junior outside linebacker Cedric Figaro and senior defensive tackle Robert Banks have come into their own this season. In the Navy game, though, the Irish lost standout defensive tackle Wally Kleine to a dislocated shoulder. Kleine is questionable for the SMU contest.

“Against Navy, we played awfully well the first half - but the second half was a different story,” Holtz said. “We still are waiting to see us put together a full 60 minutes of good football against a team with minimal mistakes. But we’ll sure have our chance to do that these last four weeks.”

For now Notre Dame must take each game one at a time. That may be easier said than done, with No. 2 Penn State scheduled to visit Notre Dame Stadium on Nov. 15. “We can’t look ahead to Penn State,” Kovaleski said. “Because if we look ahead to Penn State, SMU will beat us.”
They Only Come Out At Night

By Philip A. Coghlan

The annual Beaux Arts Ball acts as both a great social alternative and a fund raiser.

You know who they are, but do you know what they are? They are those bleary-eyed groups of people stumbling to South Dining Hall at 7 a.m. after another all-nighter. They are your non-roommates, only seen on Thursday afternoons and Saturday mornings.

They inhabit the building slightly north of Howard Hall that continually burns the midnight oil. They are the ones who go to Rome their junior year and come back even stranger than before. They are the architecture students and they are having a party.

Tomorrow night these students will host this semester's edition of the Beaux Arts Ball. An institution at Notre Dame since the mid-1920's, the event is loosely based on a masquerade ball held by students of L'Ecole de Beaux Arts in Paris to mock their professors' annual black tie reception.

Inspired by that initial party in the mid-19th century, most architecture schools in the United States have established their own version of the Paris festivities. Maintaining the tradition as a masquerade party, themes have ranged from Black and White (in direct mockery of the faculty's reception attire), to Peace, Love and Beaux Arts (a contribution of the late 60's).

Notre Dame's ball has had a similarly rich history. Open to all students as well as the public, the dance has enjoyed smashing success.

This isn't any average Halloween party. If not the wildest, the ball is certainly the most unique party on campus. Probably both. The only party permitted in a classroom building, it takes place in the lobby of the architecture building. Students create unique costumes using their artistic talents. The Ball has a tradition of attracting all sorts of people, and thus is always interesting. Featuring live music, it is very dance-oriented.

For architecture students, the Ball isn't just a party; it is also a major fund raiser. The funds go to the American Institute of Architecture Students, a student organization that uses the money to support lectures, field trips and other supplements to the curriculum.

One of these supplements is the Expo Roma, an exhibition that displays student projects completed during their stay in Rome. Providing an opportunity for the students to gain recognition for their work, the Expo Roma also gives other students a chance to learn about architecture.

"A tradition at Notre Dame since the mid 1920's, (the Beaux Arts Ball) is loosely based on a masquerade ball held by students of L'Ecole de Beaux Arts in Paris to mock their professors' annual black tie reception."

So, don't miss the Beaux Arts Ball - it's something special. The band this year is The Urge and tickets go on sale the week before the ball in the dining halls. Because space is limited, only 400 will gain admission. So come help the "arkies" let loose this semester, you won't regret it.

In keeping with tradition, there is a theme for this year's Beaux Arts Ball, one that's quite appropriate for students majoring in architecture. The theme is "They Only Come Out At Night."
They Only Come Out At Night
By Philip A. Coghlan

The annual Beaux Arts Ball acts as both a great social alternative and a fund raiser. You know who they are, but do you know what they are? They are those bleary-eyed groups of people stumbling to South Dining Hall at 7 a.m. after another all-nighter. They are your non-roommates, only seen on Thursday afternoons and Saturday mornings. They inhabit the building slightly north of Howard Hall that continually burns the midnight oil. They are the ones who go to Rome their junior year and come back even stranger than before. They are the architecture students and they are having a party. Tomorrow night these students will host this semester's edition of the Beaux Arts Ball. An institution at Notre Dame since the mid-1920's, the event is loosely based on a masquerade ball held by students of L'Ecole de Beaux Arts in Paris to mock their professors' annual black tie reception. Inspired by that initial party in the mid-19th century, most architecture schools in the United States have established their own version of the Paris festivities. Maintaining the tradition as a masquerade party, themes have ranged from Black and White (in direct mockery of the faculty's reception attire), to Peace, Love and Beaux Arts (a contribution of the late 60's). Notre Dame's ball has had a similarly rich history. Open to all students as well as the public, the dance has enjoyed smashing success. This isn't any average Halloween party. If not the wildest, the ball is certainly the most unique party on campus. Probably both. The dance is held in a classroom building, it takes place in the lobby of the architecture building. Students create unique costumes using their artistic talents. The Ball has a tradition of attracting all sorts of people, and thus is always interesting. Featuring live music, it is very dance-oriented. For architecture students, the Ball isn't just a party; it is also a major fund raiser. The funds go to the American Institute of Architecture Students, a student organization that uses the money to support lectures, field trips and other supplements to the curriculum. One of these supplements is the Expo Roma, an exhibition that displays student projects completed during their stay in Rome. Providing an opportunity for the students to gain recognition for their work, the Expo Roma also gives other students a chance to learn about architecture. So, don't miss the Beaux Arts Ball - it's something special. The band this year is The Urge and tickets go on sale the week before the ball in the dining halls. Because space is limited, only 400 will gain admission. So come help the "arkies" let loose this semester, you won't regret it.

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