

...a break from studying in the rainforest to explore one of Costa Rica's cities. ...ayed 12 days throughout Costa Rica examining various organisms, wild plants ...pecies as part of the Biology 340 class. Clockwise from left: Kevin Barker, ...phy, Greg McConnell, Ann Newman, Justin Campbell, Candy Ritchie, Daryl ...Atkinson and Bill Hunigan.

Artalk to display book art structures

From Public Relations

Emory & Henry College will host an Artalk featuring book art as an innovative interdisciplinary art form at 7:30 p.m., Monday, Nov. 1 at the Board of Visitors Lounge in the Van Dyke Center.

Book art draws from the traditions of language, text, poetry, photography, painting and printmaking. It is a creative form that allows the artist to combine unusual and traditional materials with personal content.

At the Artalk, book artist Susan Hensel will discuss varying book art structures such as pamphlet, four-hole binding and portfolio.

Hensel's exhibition history covers more than 30 years. For 25 years, she participated in Michigan's finest juried art fairs while maintaining a gallery presence.

Now her work is exhibited in competitions, galleries from coast to coast, museum shows and is represented in collections in the United States.

The Artalk accompanies a book art exhibition at the 1912 Gallery at the Emory Train Depot which is curated from submissions from throughout the United States. The book art exhibit will be on display Nov 2-23.

Sures.

Schooler is the assistant director of the New York State Summer School of the Arts/School of Visual Arts.

Her work has gained much attention, and she was the recipient of the Artistic Productions and Performances Grant from the University of Massachusetts in 1998 and the Creative Artist Grant from the Michigan Council for the Arts and Cultural

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**-Esther Schooler
Artist**

Affairs in 1997.

"My artist's books are representative of an on-going exploration of the relationship between narrative and form," Schooler said.

Sures, who has been invited to participate in a workshop at La Romita School in Terni, Italy, has received numerous awards including the Individual Visual Artist Grant from the Maryland State Arts Council in 1991.

Currently, she is an assistant professor at Corcoran School of Art in Washington, D.C.

Admission to the Artalk is

...habits are essential to develop while in college and to carry those skills once you leave college. Credit card debt is the number one problem for college students.

The average credit card debt is \$1,843 while the median credit card debt is \$1,288, according to the Nellie Mae Corporation.

The following tips for staying out of credit card debt from *Stay the Course: Nellie Mae's Guide to Repaying Your Student Loans*.

- Don't carry balances
- Avoid taking cash advances
- Be aware of introductory offers (they expire!) and annual fees
- Curb impulse buying by not carrying your card
- Read your statements very carefully

Citibank also offers the following advice:

- Realize your financial dreams by setting short term and long term goals.
- Establish a budget to manage income, expenses and savings.
- Save money on a regular basis, even if it's only a small amount.
- Pay all your bills on time.
- Organize your financial records for easy reference and tracking.
- Notify credit card companies or banks immediately if your cards are missing or stolen.
- Spend money only on items that you really need or want.
- Increase your credit card payment above the minimum amount due whenever possible.
- Build a good credit history now--you'll need it upon graduation.
- Learn from your past mistakes when making future financial decisions.
- Educate yourself on finan-