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Bush and Perot concede landslide election
Clinton clinches presidency in Little Rock

LANDSLIDE VICTORY. Arkansas’ Governor Bill Clinton waves to supporters Tuesday night following his overwhelming victory in this year’s presidential election. (photo by David Hickman)
Credit card companies target young people for quick profit

We've all been there before. We stroll to the mailbox, praying that some form of a letter awaits us within. The possibilities seem endless until the moment we first crack the door and shed light on our little postal world. Alas, the journey isn't in vain. We pull the piece of paper out to realize that it is a flyer, a form of direct mail from some distant company or something. Sealing the door of the mailbox tightly once more, we read the fine print in our hand: "You, too, can become a credit card owner." Great, another offer too good to pass up!

Or is it? More and more, credit card companies are targeting young people, particularly those under 21, as prospective customers. Only tell us that they are helping us establish a good credit rating, but they don't warn us about the pitfalls that await us in the credit world: overextension, late charges, minimum amounts due and finance charges. Basically, they hit us when we are most vulnerable about the pitfalls that await us in the credit world: overextension and least knowledgeable about credit.

When we get out of high school, many of us tend to be idealistic about money. Our appreciation of its value is based largely upon our parents' use of it. Many times we don't take into account everyday living expenses and necessities; therefore, we are generally poor money managers. Until we learn otherwise, then, we view money as a source of spending rather than as a source of saving. Besides, we can always make more of it, right?

Whether we realize it or not, however, our earning power is limited, especially if we go on to college. It makes sense to make as much money as we can, and at the same time, perhaps we even can make ourselves independent. Friendly credit can quickly become our enemy at this point, luring us into a false sense of buying power. Credit card companies offer us a chance to buy things we cannot afford at the point of purchase, only to come back to haunt us at the end of the month in the form of a credit statement.

Unless we, the credit card user, are disciplined and responsible enough to limit our purchases to only that which we can pay at the end of the month, we'll get buried under seemingly endless financial charges.

Maybe that is why credit card companies offer credit cards to young people anyway. They want us to max out our cards and merge our resources so that they can make money off of our mismanagement. What initially appears as a good way to establish a good credit rating degenerates into a quick money-making scheme, leaving us with a crippled credit future. Who wins in the end? The credit card company does.

Credit card companies have an inherent responsibility to inform their customers about both sides of the credit coin.

Dear Editor,

In response to "Common Welfare Myths Countered With Facts," I would like to point out that this information touted by Becky as "fact" is merely feathery speculation and controversial opinion. A breakdown of her arguments follows.

Becky's first argument is that "a sizeable majority of children receiving AFDC benefits are legitimate." To refute this, let me point out that every one million dollar increase in AFDC benefits results in 25 more female headed households (Sanders 1990).

Additionally, each female headed household results in three more welfare dependents (Sanders 1990).

Thirdly, Becky introduces no evidence to support her supposition which she states so strongly as "fact."

Becky's next major point is that the average AFDC family receives $1,400 per year for each additional child. This feeds the myth.

First, a single mother receives more welfare benefits than does a married mother. This encourages break-up of the family unit and exacerbates the problem of men leaving the family.

Secondly, this encourages out-of-wedlock pregnancy and has empirically resulted in an increase of children without fathers in the household.

The third contention made by Becky is that "less than one percent of welfare recipients are able-bodied, unemployed males." This assertion is misleading for a variety of reasons.

First, AFDC is not the welfare system. AFDC is a program of the welfare system. There is a large number of able-bodied, unemployed males on the welfare roles but a small number in AFDC. This is because there are an additional 3.7 million people on the welfare roles. If only one percent are men, then 99 percent are women and children, and this obviously indicates a plethora of female-headed households. Because the women have custody of the children, single men don't receive aid to families with dependent children.

Additionally, there are 13.7 million people on the welfare roles. If only one percent are men, then 99 percent are women and children, and this obviously indicates a plethora of female-headed households. Simply because, according to these numbers, there wouldn't be enough males to go around!

Benefits and costs. Perhaps a healthy alternative to the welfare situation would be limiting the issuance of credit cards to people 21 and older. By delaying the availability of credit by a few years, we can assume that people will become more knowledgeable about and less vulnerable to the pitfalls of credit. Who wins in this arrangement? Hopefully a more disciplined and responsible credit user.

― Kevin Lange Kee

Next, Becky states that "the vast majority of AFDC recipients are children." Exactly! Men don't receive AFDC because they aren't part of the family which is now solely women and children.

The next major contention is that the site of AFDC families has been declining. Obviously! If all the men leave, then each family is reduced by one person and thus the statistics seem to show that the families are declining.

Becky next states that the "average AFDC monthly payments per recipient are $69." Well, if each mother has three children, then she receives $476 per month from AFDC. Then she receives an unemployment check, food stamps, social security, plus any number of unreported income sources. This encourages the poor to stay on welfare. The welfare recipient receives more from welfare than they could with a minimum wage job.

The welfare system breeds endless cycles of dependency (Schott 1992). The system promotes total dependency (Cox 1990). Welfare dependency, then, serves to degrade the dependent (Time 1992), and, finally, dependency crushes the dignity of the dependent (Bolan 87). The welfare system encourages break up of the family unit and undermines the morality of our society (Children Defense Fund).

Becky's next contention is that government-enforced child support would be a viable alternative to welfare. Not on your life! First, husbands who abandon a family are virtually untrackable.

Secondly, the husbands receive less money than the women! If the husband had money, the family wouldn't have been on welfare in the first place, and the husband wouldn't have had to leave.

Becky concludes with the statement, "Society has a moral responsibility to provide a minimum subsistence level for those who can't provide for themselves." This is an unfounded, irrational and fallacious ideal. Becky indicates that "welfare recipients are souls created by God who are suffering." Granted, but they are suffering because of the welfare system. The welfare system exacerbates the problems of the urban poor. Denial of welfare is a more moral approach to the problem of the poor than entertaining them in an endless cycle of welfare dependency.

Welfare breeds more welfare. It's a never-ending cycle (Schott 1992). Until we cut that line of support which is sucking money from the government and dignity from the recipients, we will continue to have problems.

― Joey Boyle
Faculty members focus on economy

by Russell Miller

By now you've read this story, the 1992 election will be history. The process of electing a president and a vice president will be complete for another four years. The campaign commercials will have disappeared from the airwaves; the campaign signs and other political clutter will have been collected and disposed of, and the political pandhui who have been analyzing and handicapping this election since the New Hampshire primaries, will have had their say about its outcome.

There is, however, one aspect of the 1992 election that will not go away. And that is the overriding topic around which the entire process revolved and upon which it is generally conceded the election was either won or lost: the economy.

Back in February, as an army of would-be presidential aspirants stalked through the snows of New Hampshire in search of a following, a number of political analysts stated that the outcome of the general election might very well hinge upon the candidates' stand on abortion. There were a few, however, who said that come fall, the only issue that would matter to the voting public was the state of the economy and how it affected them, and they were right. By election eve, there was one thing about which every network TV commentator and political analyst was in agreement, "This election," they all said, "is about jobs."

All three of the major presidential candidates made the economy — and more specifically, how to revive it — the centerpiece of their campaigns. All of them proposed programs which would, among other things, raise taxes on the rich, while lowering the tax burden on the poor, implement national health-care reform and reduce the federal deficit. It was the federal deficit, they all agreed, which was the most pressing problem. However, according to Dr. David Tucker of the economics department, it is not just the federal deficit which is responsible for the country's economic problems. "I think a lot of people are directing their attention toward the wrong problem," Tucker said Monday. "The problem is not the federal deficit. The problem is spending. We're simply spending too much, and that's the situation that has to be corrected in order for the economy to improve."

"The only way we're ever going to be able to control spending and cut the budget is through a balanced budget amendment or by giving the president a line-item veto."

"Last year," Tucker continued, "the government raised $1 trillion dollars. Now, that's a massive amount of money. It's difficult for me to even imagine how much $1 trillion dollars is, but that's the amount the government of this country raised last year. And yet, we were still not able to meet our federal budget with it. And that's our biggest problem right now — out-of-control spending. I don't understand," Tucker added. "While I just can't say 'here's $1 trillion dollars, now we're going to have to live on it.' But apparently we can't, and that's the major problem."

Tucker said that, while the economy is not real strong, it has come back a little bit. "Our economy grew pretty well in 1989 and into early 1990. It was during the last two quarters of 1990 and the first quarter of 1991," Tucker said, "that we began to go into this sort of economic slump."

Democratic presidential nominee Bill Clinton was the odds-on-favorite to win the election of Monica. However, Tucker said that if Clinton did win the election, it would not necessarily mean an end to our economic woes. "Clinton's numbers don't add up," Tucker said. "But," he added, "I don't know that he has ever claimed that they do."

"I don't think Clinton will be able to cut the budget and reduce spending and that his primary problem right now, and he can't raise taxes enough to reduce the federal deficit, at least not based on the plan he's presented so far. So, 'Tucker continued, "even if Clinton is elected, I think we'll continue to see the type of budget deficits that we've been seeing all along."

"On the other hand, Tucker continued, "I don't know if George Bush would be able to make any dramatic improvements either, even if he were re-elected. And the reason for that is this: the fundamental problem that we're facing when it comes to cutting the budget and controlling spending, is a structural problem. The system itself needs to be restructured and until that's done, it may not matter who the president is, as far as cleaning up this economic mess is concerned."

There are two possibilities, according to Tucker, that would go a long way toward improving the economic situation in America. "The only way we're ever going to be able to control spending and cut the budget is through a balanced budget amendment or by giving the president a line-item veto. It has become necessary now to take those measures because Congress has proven that it no longer has institutional willpower to do any of these things on its own. Until it is mandated that we live on a budget, they are going to continue to spend more than we have. And these huge deficits are going to continue."

T.Eddins, an associate professor of Bio- ble, said that, while he is not an economist and while he doesn't understand all the technical aspects of the economy, it is apparent to him that there are some significant economic problems that need to be solved. "You really don't have to be a rocket scientist to figure out that we have a growing problem with our overall economy," Eddins said. According to an article that was recently published in the Arkansas Democrat-Gazette, the national debt increased by $292 billion this year and next year they say it could go up another $350 billion. It's hard for me to even comprehend a deficit that large."

"I don't know who to blame for all of this," Eddins continued. "But I do know one thing for sure. We are making our children and the inheritors of a tremendous debt. And if we don't do something about it now, they're going to have to."

"Our federal deficit," he added, "has been steadily increasing for several years. And sooner or later, somewhere down the line, somebody's going to have to pay the piper."

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Center relocates and expands; offers grammar, writing services by Jennifer Wolfe

Harding's Writing Center has moved, as well as expanded into the newly refurbished American Studies Building. The center, which first started years ago in the no room to itself, is now a room twice the size of the previous room. It contains computers and seven tutors.

The center is under the direction of Dr. Charles Pittman, professor of English. Pittman was the first director, and Dr. Larry Long, professor of English, has also served as director. Since Long accepted the position of director of the honors program, Pittman took over the writing center once again.

The purpose of the center is to provide a service to those with grammar and writing problems. The center sees many foreign students on campus who are working to overcome their language barriers, as well as tutoring those who need help satisfying the Junior English Proficiency Test, which is a graduation requirement, and those who are taking English 106, the remedial English course.

The writing center is staffed by seven Harding students — three graduate students and four upperclass undergraduates. The graduates are English majors who work 12 hours a week in return for an assistantship, and the four undergraduates are juniors and seniors and are also English majors.

The workers in the center focus on helping the students find and correct their mistakes instead of doing it for them, so that the students will learn from their mistakes and become better writers.

Pittman has been an awareness in the past few years of the need to provide this service to students on univer- sity campuses. Pittman belongs to the South Central Association, which publishes a writing lab newsletter to share ideas and programs with the directors and workers of writing centers in the area.

Currently, the writing center is open for four hours a day, Monday through Friday. Those inter- ested in the center are thinking of opening the center for additional hours on the weekend some time in the future.

The writing center takes appointments for 15 minutes each with an extension 4627. In addition, drop-ins are welcome. The center is located on the third floor of American Studies Building, with the entrance located on the top of the stairs. Pittman summed up the purpose and goal of the center by saying, "Anyone who needs help with writing should come by here."

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Spooks appear on Race; raise funds for service

by Amy L. Johnson

For many, Halloween ran into Homecoming; but for the Seminoles, Halloween was quite a time within itself. The Seminoles put together Searcy's only haunted house of the season.

Haunted house visitors crawled through tunnels, bared a morgue and met a chainsaw murderer on their adventure. A guide led them through several stations backgrounded with strobe lights, screams and “Back in Black.”

President Shawn Humphrey said the idea to have the haunted house met two needs. “Every year, we would take caravans to haunted houses in Little Rock. We receive new robes. We anticipated in the project. It was real pleased with it all,” said Humphrey. “We had some radio stations out there and a lot of people. It was pretty successful.” Humphrey said a “couple of thousand” people each paid $2.50 for the trip through the redesigned Emporium.

The Emporium merchants were not the only ones to benefit from the house. Several of Searcy's community projects will benefit as well. Part of the proceeds will be used to cheer up some of Searcy's older residents by taking them out for some fun with the guys. Several Sunshine School choir will receive new robes.

Out of 94 active members, about 45 Seminoles, and a few girlfriends, participated in the project. “The cool thing,” said Humphrey, “was that we were open five nights for six hours — and seven hours one night. We had as brakes, but we had a ball. We had fun. Hopefully, everyone did.”

Dave Jacobs, a senior from Covina, Calif., said he never found himself scared. “It was still a fun, interesting experience. Being with friends made it more funny than scary. It was obvious that they had put in a lot of hard work. I didn't mind paying the $2.50 knowing that it was going for a good cause. It was worth it.”

Angie Hagen, a senior from Leechburg, Pa., had a similar reaction. “It was hilarious. The guys were great. They scared me, too. I laughed and I jumped. Those guys were having a lot of fun.”

“They did an awesome job,” said Amy Pad­­d秋, a junior from Canon City, Colo. “I loved the tunnels.”

Seminoles members were pleased with their work and with the response they received. Dean Priest, Jr., a senior Seminole from Searcy, the hatchet man with the hockey mask, said that he had a blast. “My voice was gone in an hour and a half. The location was great, and it worked well having it on Homecoming weekend. It took them to pull it all together. It was amazing,” he said.

Acappella scheduled for open concert appearance; planned as highlight of Admission's Insight '92 weekend

by Beth Smith

On Saturday, Nov. 14, at 7:30 p.m., Acappella, a contemporary Christian group, will perform on campus.

Acappella has a different style than most groups; they don't use any musical instruments.

The admissions office is sponsoring the event, with Glenn Dillard, associate director of admissions, working closely with the group.

The concert will highlight Insight '92, better known as High School Days. In the past, the admissions office has brought in comedians and other entertainers such as David Slater. When asked why they opted for Acappella, Dillard replied, “The group is familiar with Harding; they were glad to come. We wanted to show the high school kids that Christian music can be fun too; it's as good as any.”

The concert will feature Acappella's new tape, “We Have Seen His Glory.” This tape has sold over 500,000 copies. The group will also perform several songs from their album, “Rescue,” “Sweet Fellowship” and “Acappella America.” Collectively, these albums have sold over 600,000 copies.

Acappella is considered by some to be one of the most popular Christian groups today. Acappella has even gained a measure of international fame. The group is heard on both Christian and country radio stations. Dillard comments, “Acappella has a strong spiritual emphasis, and that's important.”

Since Acappella is constantly on the go with recording sessions, tours and television appearances, admissions scheduled the concert a year and a half ago.

Acappella has performed several private concerts on campus, but this concert is open to the public. “We want the community involved,” said Dillard. The concert has widespread radio advertising. The interest in the concert has amazed the admissions office. The deejays on the radio stations say that from the response they have gotten, the concert will probably be a sell out.

Acappella’s music is unique to this group. “There is set aside for hymns, but most of their music is written by Keith Lancaster, a former member of the group. Robert Guy, a recent Harding graduate, is traveling with the group as an intern. In past concerts he’s performed several solos.” Dillard comments, “Some people say that he steals the show.”

One fan of Acappella's, Shanna Lumpkin, says, “Acappella’s song, ‘Rescue’ inspired me to become aware of what God did. Everybody better be at that concert.”

A more recent fan, Chris Burris, comments, “I didn’t know about Acappella until I came to Harding, but now I think they’re cool.”

Dillard declares, “This concert is going to be a big deal!”

Tickets are $4 and are available in the admissions office, or they may be charged at the Bible House on Main Street.

IN HIS SERVICE. “Acappella,” the popular Christian vocal group, will perform next Saturday in Benson Auditorium during Fall High School Days weekend, a program of the Admissions Office to recruit students for Harding.
TV 19 covers elections; airs updates all evening
by Mark Drum
then thru tonight
The elections are over. Many candidates made many promises to many citizens. Now some of those candidates will have their chance to fulfill those promises. Bill Clinton will have four years to promote democracy around the world. With so much happening in this state, Harding's TV 19 was on the scene.
The TV 19 crew was kept up and running, sometimes literally, during the course of this year's elections. Candidates were interviewed; updates were given; and the stress was high. Through all of it, TV 19 covered every angle whether it was local, state or national.
TV 19's coverage was predominantly local. Stephanie Johnson, Anne-Marie Miles and Rick Trouille from Harding's advanced reporting class were put in charge of the live process. They had many plans for this year's election coverage. News crews were stationed at the Democratic headquarters and the Republican headquarters. Live footage was brought into the studio for that evening. Replacing the nightly newscast were Amy Johnson and Leslie Holland who were the anchors for the evening. Up-to-date information was given throughout the scheduled program. The show lasted for 30 minutes live.
new club views and discusses films
by Nikki Jacobs
Send a note
The Harding Film Studies Association is a new club on campus that meets twice a month to view and discuss classical films selected by club members. The club began this semester with seniors Rick Fought from Parkenburg, W. Va., and Richard Bankhead from Chantilly, Va., in charge.
A new film is being shown each week. We both won. It was a real learning experience for us as students, and it gave candidates the chance to touch on community issues.
Roses cost less at Corner Gift Shop
by Marquis Jackson
Send a note
"Saturday's rededication of the Hammon Student Center was to honor members of the Hammon family," said Harding President David Burks. Their contributions, more than anyone else's, made the expansion and renovation of the existing student center possible. Special thanks goes to the Kreges Foundation and also the J. E. and L. E. Mabee Foundation," Burks said. The speakers for the dedication included a representative of the Hammon family, Mrs. Lenore Haines, a representative of the Hammon Trust, Dr. Bill Cox; 1992 Student Association President Charlie Jarrett and 1990 Student Association President Susan Vaught; chairman of Harding University Board of Trustees James Cone; and dedication remarks by Burks.
"I felt it was a very fine dedication," said Ganna. "I just wish that the late Mrs. Hammon would have been alive to see it; after all, she did contribute a lot of money toward the renovation of the student center. I'm sure if she were here today she'd be very happy with the way it has turned out."
Volleyball play starts for men's clubs; teams battle for championship titles

by Jane Ann Gregory

The volleyball play starts for men's clubs; teams battle for championship titles by Jane Ann Gregory

What fans yell when watching men's club volleyball, club volleyball begins as the weather cools down and club softball and football come to an end for the year.

Clubs are divided into three categories: small, medium and large. The clubs then divide into different levels, starting at A team and going on down to F or G teams. The different teams compete with other teams on the same level for the championship.

Potluck games begin when regular club volleyball ends. Small, medium and large clubs play each other for the championship. Volleyball began last week for men's clubs with an estimated 40 games played.

In medium club A games, Pi Kappa Epsilon, Kappa Tau and Theta Tau were all winners. Pi Kappa Epsilon defeated Kappa Tau, and Chi Sigs beat Theta Tau. In medium club B games, Delta Chi, Knights and Kappa Tau were placed in the winner's bracket after some intense games.

Knights went on to defeat Delta Chi while Chi Sigs took on Kappa Tau and won. Kyodai, which is in its first year, beat King's Men in small A competition and beat Lambda Sigma in small B. Lambda Sigma defeated Ago in A and King's Men beat Ago in a B team game.

In the coming weeks, games will be played to lead up to the championship games.

Last year, the big clubs had five levels of volleyball. TNT were the champions in A, B and D teams. Alpha Tau won C, and Sub-T won E.

The middle clubs had six levels of games. Chi Sigs won the championship in A, B and C. Pi Kappa Epsilon were champs in D and E. Galaxy was the champion in F team action.

Small clubs had three teams and Sig Tau dominated by winning the championship in all three divisions.

After all of the action between clubs was complete, the clubs then went head-to-head to play each other in potluck. A, D and F teams were won by TNT; Chi Sigs won B and E. Knights were the champions in C team, and Sub-T won G team level.

All of the volleyball games keep the students at Harding busy during the winter months. Brother and sister clubs, along with fellow members, go to cheer on their teams to victory.

BACK THE LADY BISONS

RESULTS OF MEN'S CLUB FOOTBALL

Big A: 1st: TNT 1st: Titans 1st: Theta Tau
2nd: Kappa Sigs 2nd: Sub-T 2nd: Chi Sigs
3rd: Titans 3rd: Alpha Tau 3rd: Kappa Tau
4th: Sub-T 4th: Kappa Sigs 4th: Pikes

Middle A: 1st: Theta Tau 1st: Thetas Tau
2nd: Chi Sigs 2nd: Chi Sigs
3rd: Kappa Tau 3rd: Kappa Tau

Middle C: 1st: Pikes 1st: Lambda Sigma 1st: Sub-T
2nd: Kappa Tau 2nd: Kyodai 2nd: Titans
3rd: Knights 3rd: Sig Tau 3rd: Kappa Sigs
4th: King's Men 4th: TNT

Big D: 1st: Titans 1st: Pikes 1st: Sub-T
2nd: Sub-T 2nd: Titans
3rd: Kappa Sigs 3rd: Kappa Tau

Middle B: 1st: Pikes 1st: Titans
2nd: Theta Tau 2nd: Theta Tau
3rd: Kappa Tau 3rd: Kappa Tau
4th: Knights 4th: Knights

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Cross country team set for championship

The Harding men's and women's cross country teams continued their season under wet conditions last Saturday in the Southeastern Classic in Nashville, Tenn. Dave Hutson finished fifth with a time of 26:31 closely followed by Nathan Mils in sixth place with a time of 26:47 to help the men's team claim third place.

Coach Ted Lloyd said, "The men placed well as a team but were a little behind individually. Freshman Jeremy Fortner had a best time of 26:29." Freshman Mike Seim finished fifth with a time of 28:11. The women were unable to finish as a team due to a leg injury suffered by Edna Duran. Lloyd said, "The girls ran basically well. Shanna Queen ran an average race. Queen finished second in the field of 98 with a time of 18:36. According to Lloyd, "The team's focus is now totally on the conference meet which is to be held on Harding's course Tuesday, Nov. 10." Runners echoed Lloyd's attention to the Tuesday meet. Seim added, "Everyone is excited about the conference meet. Our entire focus is now on it." The team is also excited about the chance to compete on the home course. Lloyd stated, "The team had an excellent job of teaching the players. Everyone remains healthy, another AIC championship is a definite possibility for both teams." Another title would achieve the goals that both teams set for themselves at the beginning of the season.

Bisons defeat Bollweevils during Homecoming weekend

The Harding football team soundly defeated the University of Arkansas at Monticello, 29-14, for its third consecutive Homecoming win.

The Bisons controlled the game from the first quarter. Quarterback Paul Mann threw a 46 yard screen pass to running back Amos Washington, who went in for the score with 1:47 left in the first quarter. Near halftime, the Bisons struck once more. Mann hit receiver Jimmy Sloan for a 15 yard touchdown pass. The two point conversion was good and the Bisons led 15-0 at the half.

In the second half, Harding added two more touchdowns for a 29-0 lead. UAM attempted a comeback in the fourth quarter with two touchdowns of their own, but it just was not enough, as Harding chalked up another win. "Anytime you win a Homecoming game," said Bison head coach Larry Richmond, "it's a big win."

"This win was especially important because it kept Harding in the national playoff race," Richmond said.

Once again, Mann had a big game, completing 15 of 28 passes for 242 yards and two touchdowns. Troy Smith rushed for 91 yards on just nine carries, one of those going for 68 yards. Washington was solid on the ground, rushing for 69 yards.

On defense, Eric Howell led the team in tackles with 11. The team has improved over the year. Richmond attributes part of this to the time of the field, "We've been a very young team that's improving with experience," he said. Also gives credit to his assistant coaches for doing an excellent job of teaching the players.

Tomorrow, the Bisons tackle Henderson State in Arkadelphia. Henderson is ranked second in their conference, with their only loss to UCA. "It's a big match-up," said Richmond. "We'll have our hands full, but we're going to try to keep our winning streak going."
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