

UK's gay, lesbian, bisexual, transgender and questioning community on their own terms

By Elizabeth Troutman
THE KENTUCKY KERNEL

First-year UK law student Ross Ewing was jogging on Euclid Avenue when he heard it.

It's a term you can't spin. It's not politically correct. It may not even be part of most students' consciousness.

"Fag" The slur came from a stranger on the sidewalk, yelling after Ewing as he jogged by. Ewing didn't stop.

He came out in high school; he's openly gay, and comfortable enough to brush aside such comments.

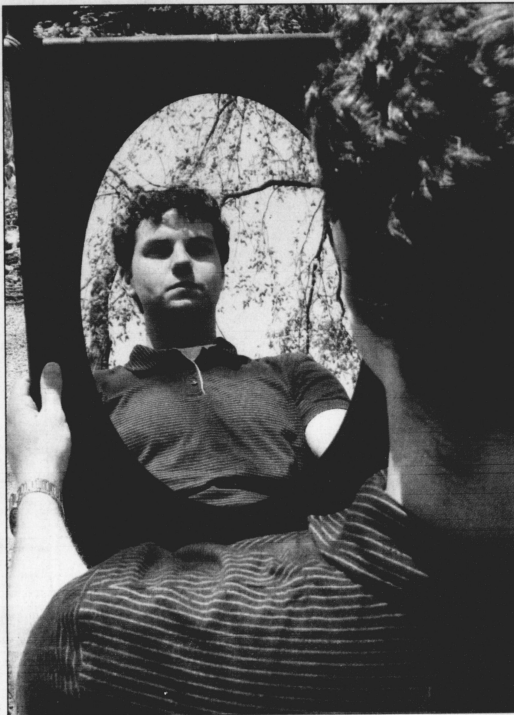
But that doesn't mean he's passive about what he sees as social ignorance.

To combat that ignorance, he's been working closely with other UK students and Pat Terrell, UK's vice president for student affairs, to create a resource center for gay, lesbian, bisexual, transgender and questioning students — and straight ones, too.

"I see it as a place where everyone is welcome and everyone can come be included in a small part of it," Ewing said. "I see people coming together and making connections with supportive people they would not have otherwise found."

"Historically, UK students haven't found that."

See Center on page 5



Ross Ewing, a first-year UK law student, came out in high school. He's comfortable with who he is and hopes a proposed gay, lesbian, bisexual, transgender and questioning resource center will help others do the same.

TRICIA SPAULDING | STAFF

Campus Climate

42 percent of UK undergraduates have heard

negative or unkind remarks about gay, lesbian or bisexual students, ranging from occasionally to frequently, according to the 2004 Campus Climate Survey, which measures diversity, safety and attitudes of the UK student body. The survey recorded the responses of 5,342 undergraduates.

English senior Mary Lesch (left) and Lindsay Mattingly, a 2004 UK graduate, have been dating for about two and a half years.



TRICIA SPAULDING | STAFF

Lesch: Proposed center key to sparking dialogue, fostering understanding

By Elizabeth Troutman
THE KENTUCKY KERNEL

English senior Mary Lesch said coming out in her college years felt just like the free-spirited, completely unguarded dance that lesbian comedienne Ellen DeGeneres performs on her daytime talk show, "Ellen."

It's cathartic and it's scary — but it's exciting. Lesch, who's working with first-year UK law student Ross Ewing to gather support for the resource center, said coming out is a continual process of acceptance.

"People come out when they can handle it," Lesch said. "Coming out is not a one-time deal, it's not a two-time deal, or three-time deal. It's a lifetime deal."

Lesch came out when she was 20 years old to a friend outside Mia's, a gay bar in downtown Lexington. Lesch had become a self-described

"When people talk about diversity, they don't talk about gay people."

Mary Lesch
English senior

"gay ally" for the gay and lesbian student group LAMBDA, an organization of gay, lesbian, bisexual, transgender and questioning students on campus.

One night, Lesch was talking to a friend outside Mia's when she realized she was a lesbian.

It was her supportive group of friends that made her feel comfortable opening up about her sexuality, Lesch said.

"I had a protective group to be around," she said.

Before, Lesch masked her sexuality by simply avoiding

See Lesch on page 8

Shades of gray: UK student breaks social, racial norms

By Elizabeth Troutman
THE KENTUCKY KERNEL

At the beginning of this semester, the parents of agriculture and sociology senior Oriaku Njoku traveled to UK's campus to eat lunch with their daughter.

But this wasn't a totally pleasant visit.

"We don't think you should be a homosexual anymore," her father said.

Absurd, Njoku thought. "Oh, yeah," she said. "I'll just turn the switch in the back of my head."

Njoku waited until college to come out because the college community is more accepting of homosexuality than her hometown of Bowling Green, Ky.

Njoku had trusted and hoped that her Nigerian family — whom she describes as liberal Western Kentucky University professors who have adapted to American culture — would receive her sexuality with acceptance. But when she came out during a family meeting, her mother became

hysterical.

"She was like, 'Oh God, oh Jesus, this is God's way of punishing me,'" Njoku said. And while Njoku cried through the revelation herself, she said telling the truth about her sexuality was worth the angst.

Now, dating a white woman, Colorado State University student Alicia Hardesty, Njoku steps over racial and sexual boundaries — though those actions aren't always well-received. She says staring "googly-eyed" at Hardesty on dinner dates attracts the attention of disapproving spectators in restaurants.

"If you can pass as a straight person, you are better off," she said.

Still, Njoku wouldn't change her choice to be openly homosexual.

"I'm definitely glad I'm out," she said. "I'm definitely a lot happier being out. You can weed out the people who don't value your relationship."

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Oriaku Njoku, an agricultural biotechnology and sociology senior, waited to come out during her time at UK where she said she felt a more accepting vibe.



TRICIA SPAULDING | STAFF

Brown, senators sworn into SG positions

By Sean Rose
THE KENTUCKY KERNEL

Student Government's newly elected legislators held their first Senate meeting last night, electing key officer positions and looking forward to the fall.

"I just wanted to challenge everyone to remember the work ethic you showed in the past couple months with your campaigns that you ran," newly sworn-in SG President Jonah Brown told the Senate. "There's no more Brown, Jenkins ticket or Bates, Fuller or Worley, McIntosh ... We're all working together."

Brown and his running mate Mallory Jenkins were sworn in to office with the rest of the senators at the beginning of the meeting.

College of Agriculture Sen. Brent Burchett was elected Senate president for the next year. The president leads Senate meetings and is the highest legislative officer.

Burchett challenged the Senate to follow through on resolutions passed this year that have mandates in the upcoming year.

"It's going to be this Senate that has to put teeth to it," Burchett said. "It's going to be this body to make up all that stuff, whether you realize it or not."

Chairmen for Senate committees were elected last night as well.

Senator-at-Large Sam Gaines was elected chair of the Operations and Evaluations Committee, which inspects legislation for constitutionality.

"I'm looking forward to it," Gaines said. "I think that I can do an above-average job."

Senator-at-Large Jesse Parrish was elected to head the Appropriations and Revenue Committee, which allocates funding to campus organizations.

Parrish said he was enthusiastic about chairing the committee that is serves as what SG can do for students "personified."

"The big question on students is Student Government can do for me, and A and R is exactly what Student Government can do for students," Parrish said.

Senator-at-Large Jackie Colgate was elected as the coordinator of the Committee on Committees, which supervises the legislation that comes through the other committees.

Five Senators were chosen to serve in the summer Senate.

The summer Senate approves a preliminary budget and acts as an SG authority until the fall.

Three representatives were elected to serve on the University Senate Council for next year and

See SG on page 8

Little Derby: Student tradition back on campus

Hold your horses: UK's Run for the Roses features hot-air balloon races, concert

By Kendra Suchy
THE KENTUCKY KERNEL

After a 13-year absence, the Little Kentucky Derby returns to feature a variety of events sponsored by UK Student Activities Board today through Saturday.

SAB's Director of Campus Life Grace Hahn said that alumni were part of the reason the student organization decided to bring back festivities.

"(Little Kentucky Derby) was a huge success in the past and was a tradition for over 30 years," Hahn said.

SAB's job is to make this campus feel like a community, and events like Little Kentucky Derby are "the flavor that is UK," Hahn said.

The traditional Ping Pong Drop began during the last five years of LKD, when ping pong balls would be thrown from either Patterson Office Tower or the Student Center, and students could win prizes, Hahn said.

The Ping Pong Drop, which starts at noon today, will shower students with ping pong balls and give them a chance to win free T-shirts and tickets to tonight's Story of the Year concert.

See Lil' Derby on page 8

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Horoscopes

By Linda C. Black
To get the advantage, check the day's rating: 10 is the easiest day, 0 the most challenging.
Aries (March 21-April 19) - Today is a 6 - Stand up straight and accept a challenge. It's OK if you won't get paid much at first. You'll gain enough in fringe benefits.
Taurus (April 20-May 20) - Today is a 7 - Go to a person who has too much, and it won't be long before you find a way to reach your goals. There is one.
Gemini (May 21-June 21) - Today is a 7 - You're getting to the point in the discussion where money must be considered. You'd better figure out how much you have, and how much you're willing to give. Do it before the meeting.

Cancer (June 22-July 22) - Today is a 7 - The controversy rages, and you could be caught in the middle. Hold out until tomorrow, and the problem will solve itself.
Leo (July 23-Aug. 22) - Today is an 8 - Hurry and do an important household job before conditions change. Your career will take up a lot more of your time after tomorrow.
Virgo (Aug. 23-Sept. 22) - Today is a 7 - Others begin to realize how much work you've done. Accept their appreciation. You've earned it.
Libra (Sept. 23-Oct. 22) - Today is a 6 - Thinking about the topic counts as mental preparation. Get your friends to help; don't try to do it all by yourself.
Scorpio (Oct. 23-Nov. 21) - Today is an 8 - If you have experience, draw on it now and get much more for your efforts. If you

don't have much experience, consult somebody who does.
Sagittarius (Nov. 22-Dec. 21) - Today is a 7 - Invest in finishing a project you've had hanging around for too long. It'll cost you a few bucks, but you'll make that much back, and more.
Capricorn (Dec. 22-Jan. 19) - Today is a 7 - An obstacle you've been struggling with for weeks is beginning to fade. The road phase is easier, and a lot more fun.
Aquarius (Jan. 20-Feb. 18) - Today is a 7 - No more procrastination. Do what you promised. Don't worry - you will be well rewarded for your efforts.
Pisces (Feb. 19-March 20) - Today is a 7 - Consult people who have more experience. They'll put you on the right path. Learn from their mistakes and save yourself a lot of time.

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THE DISH

Britney Spears: ready for prime time?

The pop star meets with producers about a sitcom

Britney Spears: sitcom star? Hot Stuff has learned that Spears, 24, recently met with Will & Grace's Sean Hayes, 35, and his partners at the production company Hazy Mills. Under discussion was a role in a midseason 2006-2007 ensemble sitcom about teachers, possibly called Detention.

A source tells Us that during the two-hour meeting in late February, Spears - who worked with Hayes when she taped a Will & Grace guest spot that aired March 30 - read lines from a script and "confessed she was aching to give acting a go. She said she was trying things out in the music studio, but wasn't grabbed by the music scene." The source also quotes Spears as saying, "Being at home so much has driven me a little goo-goo. I just wanna get out there again." One of the producers' main concerns? That the singer might be pregnant. "First she laughed and said, 'Do I look it?'" Then she assured them that she wouldn't jeopardize a new project. "For now, things look good. 'Britney is up for it,'" says the source. "Everyone will be meeting again soon."

The source says the clash began because Lefkowitz believed Abdul was trashing him to friends. "Jim is still bitter that his girlfriend left him to be with Paula's ex-manager [15 years ago]," says a source. Another source tells Us Lefkowitz called Abdul "a crack-head," then "accidentally on purpose bumped into her" so hard that Abdul fell to the floor. Abdul's ex-boyfriend, Dante Spencer, then punched Lefkowitz in the face. Lefkowitz's lawyer tells Us the claims are "utterly false" and a source close to Lefkowitz says there is no grudge. Two days later, Abdul reported the incident to the L.A.P.D. (Police won't confirm that she named Lefkowitz.) Abdul also claims she suffered a concussion and spinal-cord injuries. And maybe a broken heart to boot: Abdul's boyfriend, actor Tony Schiena, 31, has ended their relationship, a source tells Us. "The night of the fight, she told Tony she'd be out of town," says the source. "Then Tony found out she was out with Dante!" Neither Abdul's lawyer nor Spencer's rep returned calls.

Ryan & Teri: Already Over!

That was fast! Ryan Seacrest, 31, broke up with Teri Hatcher, 41, on March 26, says a source. If Seacrest is sad, he can take solace in his new pad: He has bought Kevin Costner's 10,000-square-foot home in L.A.'s Hollywood Hills for \$11.5 million! (Neither Seacrest's nor Hatcher's reps could be reached.)

Paula Abdul -- Her Barroom Brawl!

Paula Abdul's latest scandal has more drama than an elimination episode of American Idol. A source tells Hot Stuff that an April 2 bar fight in L.A. between Abdul, 43, and former Creative Artists Agency rep Jim Lefkowitz - first reported on Us magazine.com - stemmed from a grudge.

Hayden & Sienna: Done!

Hayden Christensen, 25, and Sienna Miller, 24, who hooked up on the set of their upcoming film Factory Girl, have split up, Hot Stuff has learned. Says a source, "Neither wanted to commit." And they've each moved on. On April 5, a source spotted Miller at NYC hot spot G Spa making out with a mystery man. And on April 8 in Las Vegas, Christensen was seen at Wynn Las Vegas kissing a brunette. Says a witness, "He was acting extremely single."

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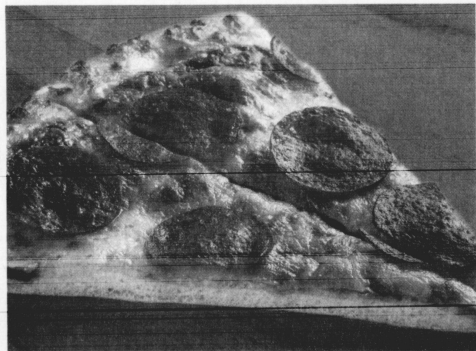
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WARNING:
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kernel POP

COMING ATTRACTIONS

I AM BARELY BREATHING

Remember that song "Barely Breathing" that kept you up for about three or four days straight — not because it was particularly good, but because it was drilled into your head by commercial radio? Well, get ready for a redux, as Duncan Sheik hits *The Dame* next Friday.

DANCE, DANCE

The UK Dance Ensemble will be performing their Spring concert over the weekend. Look for a preview in tomorrow's Kernel.



left of center

A pentamorous paradigm of paranormal proportions
Five far-out travel destinations

By Doug Scott and Ian Conley
THE KENTUCKY KERNEL

If you're bored this summer and plan on cashing out your trust fund after graduation, here are five road trip destinations worth the outlandish price of gas.

5 Sedona, Ariz. UFOs ... check. Aliens ... check. Healing vortexes ... check. If you're feeling spiritual or if you took some bad acid, this place is for you.

4 Salem, Mass. 24 people died during the 1692 calamity that made this town infamous. Turns out witches aren't real. Oops.

3 Amityville, N.Y. It's not just a movie or a book; it's home to a real haunted house, or so says the Lutz family, who moved into the house a little over a year after six members of the DeFeo family were murdered.

2 Winchester House Located in San Jose, Calif., this 160-room mansion is so vast that some parts remain unexplored.

1 Groom Lake, Nev. The crown-jewel of post-Cold War government secrecy, Groom Lake, also known as Area 51, is a top-secret military airbase surrounded by almost a thousand square miles of restricted air space and features an 11,960-foot-long runway that extends into the dry lake bed. UFOs? Maybe. Advanced tactical aircraft testing? Totally. Camping along the surrounding mountain ridges? A must.

E-mail
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WRFL - 88.1 FM
TOP 10
radio

MOST-PLAYED SONGS OF THE WEEK

Yeah Yeah Yeahs, "Mysteries"

The Flaming Lips, "The W.A.N.D."

The Eastern Seaboard, "Minerals"

Pink Mountaintops, "Comas"

Charles Barkley, "Crazy"

Blondie vs. The Doors, "Rapture Riders"

Measles Mumps Rubella, "Algorithm of Desire"

Morrissey, "I will see you in far off places"

Built to Spill, "Conventional Wisdom"

Calixico, "Yours and mine"



Kentucky

been there ... done that?

Think you've seen all there is to see in the Commonwealth?
Think again. Turns out there's more to Kentucky than horses and bourbon.

By Laura McKenzie
THE KENTUCKY KERNEL

On your next vacation, you could book a cruise to the Bahamas. Or spend a week skiing in the Alps. Or even go backpacking through the exotic rainforests of South America.

If you're loaded. Let's be honest. Not everyone can afford the luxury of travel to a far-off land. But don't despair. If you're searching for adventure that's local and affordable, look no further than your own backyard. This year, seize the opportunity to explore the unique hidden treasures in Kentucky.

A wigwam village. A ventriloquist dummy museum. A building in the shape of a giant goose. The original Kentucky Fried Chicken. A pharmacy shaped as a mortar and pestle. You can't find them in Vegas or Los Angeles.

But you can find them in Kentucky.

Wigwam Village in Cave City

Going on vacation is fun, but let's face it: staying in the typical two-star motel room can get old. That's why those seeking something completely new should try a night of lodging at the Wigwam Village in Cave City.

The first Wigwam Village was built in Horse Cave, Ky. It was created in 1935 by Frank A. Redford, who was inspired by a popular ice cream shop shaped like an upside down cone and authentic teepees he'd seen on a Sioux reservation in South Dakota.

Redford patented his design with the United State patent office in 1936 and completed the second Wigwam Village in Cave City the next year. Eventually, five villages were built in Alabama, Florida, New Orleans, California and

Arizona. The village in Cave City is one of two original villages that still remain.

The main building, a gift shop, stands 52 feet high and is made up of 38 tons of concrete and 13 tons of steel. Smaller wigwams on either side of the building are public restrooms.

There are 15 wigwam bedrooms in all, complete with private bathrooms. Ten of these buildings have one double bed and the other five have two double beds. The furnishings in each of the wigwams are completely original from the 1930s.

At the center of the circle of wigwams, there is a community area. Visitors are invited to gather here in an atmosphere of old-time neighborliness. The site also features a 16' x 16' "Misting Deck" that allows people of all ages to cool off on hot summer days.

The Wigwam Village is a great place to get away from it all and enjoy a family atmosphere. It's even close to Mammoth Cave and Horse Cave Theatre. But leave Toto at home — no pets are allowed!

Vent Haven Museum in Ft. Mitchell

You won't find the next hidden treasure anywhere else in the world. That's because it's the only one of its kind, and it is located in Ft. Mitchell.

Vent Haven Museum is home to nearly 700 ventriloquist figures, thousands of photographs and playbills, and a collec-

tion of library of books. The museum's dolls range in size from four 4 inches tall to those that are 5 1/2 inches tall and can walk.

William Shakespeare Berger, a Cincinnati businessman and amateur ventriloquist, founded the museum. Berger purchased his first ventriloquist figure on a New York business trip in 1910 and kept collecting. The assortment soon outgrew his home, so he renovated his garage and built a second building to house the figures.

According to curator Lisa Sweasy, Berger was inspired primarily by his father, Geza Berger, who was a Shakespearean actor from Austria. Once Berger began collecting, he quickly became the resource person for ventriloquists around the world.

"He was very encouraging to young vents who were just starting out," Sweasy said. "His character and reputation were excellent, both in business and in his personal relationships."

Berger was the president of the International Brotherhood of Ventriloquists and published "The Oracle," a monthly magazine dedicated to ventriloquism.

Sweasy said the museum is tucked away on a residential street and a good part of the community isn't even aware that it exists.

"The museum has been part of the Ft. Mitchell community longer than many of its residents," Sweasy said. "Those who do know about Vent Haven look at it as a local treasure."

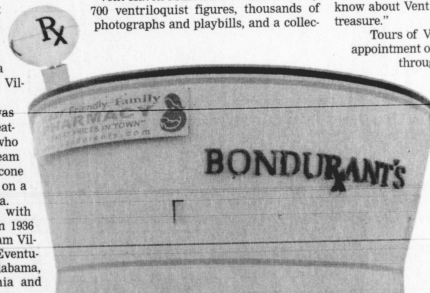
Tours of Vent Haven Museum are by appointment only and are available May 1 through September 30. Each tour lasts between 45 and 90 minutes.

Mother Goose building in Hazard

Mother Goose could only hope for a house this cool.

In 1935, George Stacy

see Been there on page 4



STUFF & THINGS

Five ways to make your weekend wonderful

1 Thunder over Louisville

Derby Days' kick-off culminates in one of the largest, most bombastic fireworks shows in the entire country. Just as icing on the cake, you can walk around in an alcohol-induced stupor while Air Force jets fly terrifyingly close to your head.

2 Gallery Hop

Free cheap wine and cheese along with a lovely spring evening and a plethora of home-brewed Bluegrass art provide a balance of debauchery and high society.

3 Larry The Cable Guy

You read correctly. Sure, FramexFrame truly bashed his feature film, but everyone's favorite malcontent will be performing at Rupp Arena on Saturday. Tickets cost \$38.

4 Little Kentucky Derby

It's back. Granted, no one who's still an undergraduate likely remembers the original fair 13 years ago, but this renaissance sports a performance by Story of the Year and a hot air balloon race.

5 Plant a Tree

Hippies and people who enjoy oxygen (the element, not the TV station) rejoice! Earth Day is this weekend, so get your hoes together and start spreading your seeds.



ED MATTHEWS | STAFF
With Earth Day right around the corner the perfectly banal activity of planting trees becomes fun all over again.

Been there

Continued from page 3

begin working on what would ultimately become one of the most truly unique homes in the world. His wife Ollie Stacy said her husband came home one evening and told her he wanted to build a house in the shape of a goose.

George Stacy used the skeleton of a goose as a natural blueprint to construct what is now known as The Mother Goose building.

The upper half of the roof is in the shape of a goose and an adjacent structure resembles three eggs. Stacy and his family lived in the "goose" while the egg building was used as a dairy bar and restaurant.

The project took six years to complete. The exterior of the house is made of sandstone from creeks all over the area. The roof of the building is ribbed like a goose and the head of the goose is about 15 feet high.

Hand-made egg-shaped windows surround the house and automobile lights serve as the Goose's eyes. Inside there is a living room, kitchen, three bedrooms and a bathroom.

The house has even been featured in The New York Times and on the Oprah Winfrey Show.

For years it has been rumored that there are rocks inside the Mother Goose

house from every state. However, this isn't entirely true; there are rocks from many states and Canada inside, but not from every state.

No one really seems to know why George Stacy created his home in the shape of a goose. According to his wife, he was never fond of the bird in the first place. Although he has been gone for 45 years, the folks of Hazard still appreciate his special creation.

Colonel Sanders Café and Museum in Corbin

There's nothing quite like the original. Sure, we all love the mouth-watering goodness of Kentucky Fried Chicken, but do you ever stop to wonder just where and how this scrumptious recipe for chicken came to be?

Look no further than Corbin, Kentucky. Its most famous citizen, Colonel Harland Sanders, is responsible for the creation of KFC.

And if you happen to arrive in Corbin during the weekend of Sept. 21-24, you can enjoy the World Chicken Festival, which features a cooking contest, parade, a gospel egg-stravaganza, and yes, even the world's largest skillet.

Soon, word spread and Sanders had to expand his business. Sanders Café was built in 1937. Here, it soon became obvious that his fried chicken was by far the most popular item on the menu.

Sanders often said that he found the right recipe for his chicken when experimenting with herbs and spices in his Corbin kitchen. The pressure cooker he used to fry his chicken also gave it a unique taste.

The restaurant was destroyed in 1939. Sanders rebuilt the structure to serve as both a restaurant and motel. He later auctioned both off and began selling franchises based on his famous chicken recipe. Sanders died Dec. 16, 1980.

Today visitors can experience what it was like to dine at the Harland Sanders Café by eating in the Colonel's original dining room.

Although the motel no longer exists, a museum filled with figurines and busts of Sanders is part of the current KFC restaurant. According to manager Don Overbey, the museum also features small pressure fryers, a replica of the Colonel's office and a model motel.

Finally, if your summer vacation takes you no farther than Lexington, don't worry. You can catch a cool view as you drive along Hwy. 60.

Bondurant's Pharmacy has been taking care of folks since 1974. It was the first drive-thru pharmacy in Lexington, but its most unique attribute is its structure. The pharmacy was built in the shape of a giant mortar and pestle.

For many years, the mortar and pestle represented pharmacists everywhere. The heavy bowl and mixer helped create medicine for those who were ill.

The building design, which is patented, stands 30 feet high and is 32 feet in diameter. Bondurant's got its name from Joe Bondurant, who decided to bring his idea for a mortar and pestle-shaped pharmacy to life after a trip to Las Vegas.

Eric Brewer is the current owner and manager of the business. His father built the model of Bondurant's using an old Kentucky Fried Chicken bucket.

As you can see, Kentuckians are surrounded by many elements that make the state unique. But don't just sit around this summer daydreaming about what you could be doing.

Go. Seek. Discover. There are many more hidden treasures in Kentucky just waiting to be uncovered.

Bondurant's Pharmacy in Lexington

Finally, if your summer vacation takes you no farther than Lexington, don't worry. You can catch a cool view as you drive along Hwy. 60.

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ICE AGE 2 (PG) (Showing on two screens) 12:15 2:15 4:15 6:15 8:15 10:15 2:45 10:15	THE MONUMENTS MEN (PG-13) 12:15 2:15 4:15 6:15 8:15 10:15 2:45 10:15	THE GREAT MIND (PG) 12:15 2:15 4:15 6:15 8:15 10:15 2:45 10:15	ALL STADIUM SEATING THE GREAT MIND (PG) 12:15 2:15 4:15 6:15 8:15 10:15 2:45 10:15
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Free fun times are right around the corner

By Kendra Suchy
THE KENTUCKY KERNEL

The best things in life are free, right? Then check out these five overlooked and free places around campus to hangout and have a good time.

The Cat's Den

The Cat's Den is always buzzing with activities and things to do. From karaoke, bingo, and traveling comedians to battle of the bands and Texas Hold'em tournaments, the Cat's Den has something for everyone. Open Monday through Saturday from 9 a.m. to 10 p.m. The only thing you need to get into the action is your student ID.

UK Art Museum

Not well known among the student body, UK's Art Museum is tucked away inside the Singletary Center for the Arts building. Various

art collections feature art from 19th century, Abstract and American Impressionism to Regional Art. Students get a free membership with ID and it's a good place to take that campus cutie on your first date. Open Tuesday through Saturday from noon to 5 p.m. and Friday from noon to 8 p.m.

Singletary Center for the Arts

While it's hard to miss, the Singletary Center for the Arts holds a plethora of free concerts (mostly) for UK students. The School of Music regular features performances by solo musicians and ensembles to the UK Jazz Ensemble, and UK Choirs. The Corner on Classics and Turning the Corner series are also features in Singletary but prices vary for tickets.

UK Arboretum

UK's Arboretum, located on South campus, is well-known by run-

ners and joggers alike. But there are other things aside from exercise to see at the Arboretum. Open year-round from dawn till dusk, visitors and students can visit the Veggie Garden, Herb Garden and various flower exhibits — just to name a few.

Memorial Coliseum

Memorial Coliseum not only houses UK Hoops and the basketball ticket lottery — it hosts other events as well. UK Volleyball and Gymnastics games can be seen at Memorial Coliseum for a few bucks and are quite enjoyable. Better-known musicians performing on campus also perform at Memorial Coliseum, with tickets costing \$10 or more. Next time you're bored and want to something to do around campus, remember: some of the best things to do are right under your nose.

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- April 21st: Earthday CONCERT with Club Dub & Bluegrass Collective, Memorial Hall Amphitheater, 7-10pm
- April 22nd: Sustainability Conference, Berea College, email us to carpool
- April 22nd: Stargazing, Raven's Run, 9pm
- April 26th: Spring Greens: A Feast of Local Foods, Gaines Center, 7:30pm, email us to register
- April 25th & 27th: Farmer's Market, join us at Patten Office Tower to walk to your local market, Noon

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Center

Continued from page 1

Statistics back up Ewing's words.

The 2004 Campus Climate Survey, which measures diversity, safety and attitudes of UK's student body, reported that students are aware of the discrimination of gay, lesbian, bisexual, transgender and questioning students. About 42 percent of 5,342 undergraduate students surveyed said that they have heard negative or unkind remarks about gay, lesbian or bisexual students, ranging from occasionally to frequently.

And some members of UK's homosexual community encounter the stigma such language perpetuates on a regular basis.

For Ewing, who graduated with a bachelor's in French from UK, the most painful aspect of his homosexuality isn't the slurs, the stereotypes or the discrimination he encounters on campus. It's losing good friendships.

"The most painful thing is I lost two relationships," he said of revealing his sexuality to others. "People I generally liked who disappeared when they found out."

A Place of Acceptance

Losing a friend has more meaning to Ewing now.

Last year, he wrote a letter to UK President Lee Todd expressing outrage when a friend, theatre and psychology major Ricky Briggs, dealt with frustrations about his sexuality by committing suicide in March 2005.

Briggs spoke with a distinctive southern drawl and surrounded himself with friends. Ewing described Briggs as a gracious and kind friend who eagerly started conversations with others. Ewing said he was unaware of his friend's frustrations until after his death, which could have been prevented if he'd had somewhere to go to discuss his sexuality.

"I didn't know that he needed help; that's the real problem here," Ewing said. "I'm a pretty smart guy and I have a decent sense of the people around me, but I didn't know that Ricky needed help. That has to change."

Ewing has been striving for that change. With support and advice from Terrell, he organized a task force of students to petition Student Government for the approval of a campus resource center where all students may research and discuss sexuality issues. The group hopes that the resource center will be a place where students may gain acceptance and understanding.

Terrell has been extremely pleased with the plan.

"I just really admire the students' initiative," she said, adding that the student-oriented push is what makes the proposal substantially more significant.

"This is an indication of a student need," Terrell said. "We have students who are interested (in the project) and the center would benefit all students, not just gay students."

Ewing presented the idea to SG last semester, but he hasn't received a response to the request for letters of support, he said. He joined Terrell and two other students who presented the idea to the SG Senate last fall. The group hopes to include a collection of books, magazines, pamphlets and movies in the resource center and hire a staff to run it.

Joan Callahan, a philosophy and women's studies professor at UK, is a mentor of sorts to Ewing and believes that a resource center will promote acceptance on UK's campus. Sexual orientation is often brought up in class discussions, she said. Sometimes, students approach her with questions about their own sexuality.

"Often times, students think they are the only one going through that kind of confusion," Callahan said.

Callahan, who recognized she was a lesbian in her late 20s, understands the frustration of coming out, and said college is a time when students typically feel comfortable exploring their sexuality.

But that comfort doesn't necessarily entail acceptance, she said.

"It can be dangerous," Callahan said. "There are very sobering statistics on vi-

olence toward people of a sexual minority. I don't think that in Lexington we are totally free of that."

Callahan thinks the key to acceptance is encouraging "straight allies" to support those who are pushing for the resource center.

"There's a tremendous amount of hostility in this society toward minority sexuality," she said.

Ewing, who plans to pursue a career as a trial attorney after graduation, said he hopes the Lexington community will learn to accept homosexuals. Public displays of affection to his boyfriend are difficult for Ewing — even simply holding hands with him can be disconcerting.

The Church of the Resurrection on Nicholasville Road

is the only place he feels completely comfortable with his sexuality, he said.

"I love it," he said. "It's the only place where (sexuality) is a non-issue."

A gay, lesbian, bisexual, transgender and questioning resource center will enhance the UK population's understanding because it's important to have a comfortable place to discuss those issues, Ewing said.

For English senior Mary Lesch, the proposed resource center wouldn't be just a place for gay students. She said her goal for the center is to enable all students who want information to have an opportunity to access resources and conduct research. She believes being open and honest about her own experiences will encourage others to do the same.

Initiating change

The simple fact that openly gay students like Ewing and Lesch are striving for the cre-

ation of a resource center is the truly important part of the situation, said Mary Bolin-Reece, director of UK's Counseling and Testing Center.

"(The center's proposal) is an important step," she said, "and the fact that students have moved this forward is really significant."

"I definitely see that as a nice, forward movement — it's really important that it's been student-driven."

Bolin-Reece, who is also a faculty sponsor for LAMBDA, said she was surprised when she saw the results of the campus climate survey. She believes a resource center would aid in outreach and networking efforts, Bolin-Reece said.

"The center would help acknowledge that gay, lesbian, bisexual, transgender and questioning students are an important part of our community," she said.

But it wouldn't only help connect those students — it would also help foster relationships with straight stu-

dents, including those who want to become allies.

"One thing I have seen is that while gay, lesbian, bisexual, transgender and questioning students may experience negative remarks or an unwelcoming atmosphere, I've also encountered more straight students in the last few years who really want to be allies," Bolin-Reece said. "A resource center would provide an opportunity for those students to get involved."

A 'Non-Decision'
Sue Strong, a psychology professor at Eastern Kentucky University in Richmond, said it is UK's responsibility to lead the state in establishing a gay, lesbian, bisexual, transgender and questioning resource center. For the past several years, she's sponsored a political and social organization for students EKU, and she now is the director for a GLBTQ program

See Center on page 7



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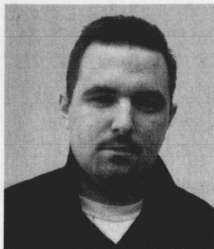
The Gamekillers **OBITUARIES** April 2006

Game Killed

Joe Magner
Rashid Theodore
Andy Tider

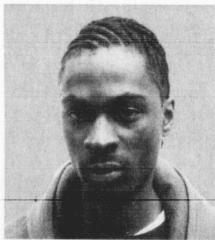
Ross Barton

Peter Moyses
Mike Choi
Judd Engelbrecht



MAGNER, Joe, Acton, MA

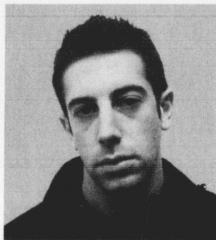
It is with great sadness that we mark the passing of Joe Magner's game. A game once respected for its ability to overcome great resistance. It was in the process of doing just that; charmingly dismantling the defenses of a bubbly blonde sorority girl, when Joe turned and saw someone beside them, intently watching their conversation. Alas, this person was a Gamekiller, and none other than the overeducated, pseudo academic, knower of everything, known as IQ. The Gamekiller whose sole pleasure in life is using his enormous brainpower to extricate girls just like Joe's. And so it was that IQ quickly and seamlessly steered the conversation to the dilemma of quasi existentialism. Joe asked if the conversation was for real. Setting himself up for an intellectual pummeling. By the time Joe had finished struggling to hold onto IQ's train of thought, he had lost his hold on the girl. *Natura non contristatur, Joe. Natura non contristatur.*



THEODORE, Rashid, New York, NY

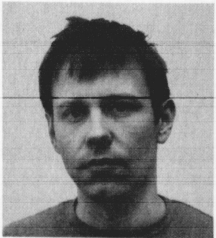
Were it not seen by many a witness at the club, the death of Rashid's game would remain a mystery befitting one of the many crime scene investigators portrayed nightly on television sets. For it is a generally accepted truth that when men get off to a great start with a girl at a club, they soon expect to find themselves suavely working that woman's torso into a tangle on the dance floor. (With particular attention paid to the rubbing of the palms, the elbows, and of course the occasional posterior.) But, Rashid's case was peculiar, and no matter how fluid his conversational flow was flowing, his game saw no moment towards the aforementioned dancing routine, most especially as it pertained to the absence of any posteriorknocking.

Instead, Rashid's spicy prospect was beginning to show classic signs of eyedrift and to none other than, Man Candy, the sugar-sweet confection of a Gamekiller revered for his talents at topping cherries like Rashid's lady-friend. And indeed, another game met its demise, as it is also a generally accepted rule amongst women that candy is the truest way to a woman's heart.



TIDER, Andy, Teaneck, NJ

Andy Tider's game was alive and well. Busting up the place and making the ladies say, "Da-am." His game was a fine thing—full of one liners, well-timed nods and boyish smiles. He was firing smoothly while he talked to a lithe young American princess named Sharleece. Lines like, "You should be called SharLACE. Because you're beautiful, and so is lace," confirmed that his game was flying on all cylinders, until along came the future hall-of-famer himself, The Baller. The one Gamekiller with more moves than a nomad. Andy Tider could have kept his cool, could have shrugged off The Baller's play for his girl with a simple pump fake to the bar and a drive to the Sharleece lane, but instead he got caught in The Baller full-court trap. And before he knew it, Tider and The Baller were re-enacting Detroit vs. Indiana 2005. Andy Tider, you are the first player to turn an easy lay-up into a personal foul. Somewhere up there, Andy Tider, Will is laughing.



BARTON, Ross, McDonough, GA

Approximately at dawn or sometime early like that last Saturday morning marked the death of Ross Barton's game. Which came as some surprise to Ross who thought for sure he was in the process of scoring at Club Voidance with a gorgeous pixie-raver named BunnyFlower. But such is the fate of any man who tries to score while in the chill out room

Game Killed

of a rave, especially if that chill out room is inhabited by the cuddly teddy-bear of a soul otherwise known as The Gamekiller, Sensitivo. For as cute as rave girls can be in a pair of neon purple pajamas, it is best not to tell them so when they are in the middle of wondering why the Earth doesn't orbit around love. Nor is it cool to try to cop a feel inside their fuzzy one-piece and pass it off as a momentary lapse of depth perception. Nor is it cool to mention that all this music seems to be stuck on repeat. And these were just some of the many lessons Ross learned from Sensitivo, the last of which came when Sensitivo took his BunnyFlower home at 9 a.m. to, "Just, you know, mellow out and lounge on his warm, velvet comforter."

MOYSE, Peter, Washington, DC

This is to mark the demise of Peter Moyses's game. Peter's game had been happily working on a pair of foreign exchange students. Well aware that there's so much that can be misinterpreted as charming and witty when there's a language barrier. Peter was about to go for broke, offering to teach them the meaning of his favorite (and only) French term: *ménage à trois*, when fate dealt him a cruel blow, for in walked The Gamekiller, The Balladeer. A walking repository of meter and rhyme, The Balladeer is more than a pair of ripped denim jeans and an unruly haircut. For as any music groupie would attest—especially those who could care less about lyrics—a song sung is like eight octaves better than one spoken. Peter could have kept his game alive if he'd just kept his cool. But did he? Hell no. He stepped out of his game and went all a cappella on the foreign beauties. Leaving the girls with no choice but to nightcap at The Balladeer's house where he delighted them to his latest chart-topping track, "Just the Three of Us."



CHOI, Mike, Queens, NY

The once valiant game of Mike Choi died this past weekend at a charming pub well known to locals as a killer pickup scene. The evening had begun auspiciously when Choi was asked by a beautiful lass what he did for a living. To which, Choi replied convincingly, "Philanthropy." On any other night such a cavalier lie might be rewarded with an equally generous tongue-to-tongue reciprocation, but on this night, Choi

Game Killed

was unaware that within earshot of his gross misrepresentation was the Emirate for which the UAE was named after, the financier who prefers currency with his own likeness on it, The Gamekiller Switzerland calls on for financial planning, Kash Murni. And what a shame it was, to watch something as genuinely humanitarian as Choi's definition of philanthropy die a quick death at the 24-Carat gold watch laden wrist of Kash Murni who needed only to turn it over once and say simply, "The limo, my lady, awaits." Leaving Choi feeling philanthropic only to Glen, the genial bartender.



ENGELBRECHT, Judd, Brainerd, MN

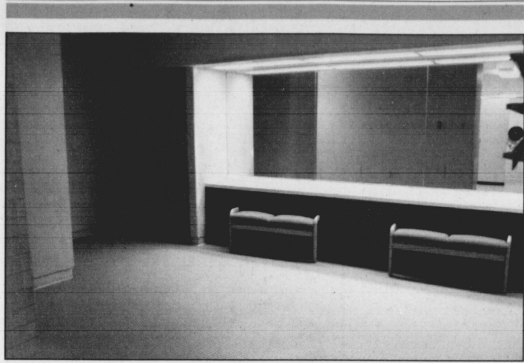
Judd's game was proceeding along nicely as it followed closely behind the toned and tanned posterior of his athletic date, Beth, on a bucolic mountain bike ride through the hills of San Francisco. When all of a sudden something punctured Beth's tire, leaving it and subsequently Judd's game, gasping for air. For, while Judd tried to repair the tube, along the path came The Gamekiller who has never consulted the thesaurus, known simply as Early Man. And, as all demsels in distress will do, while Judd tried in vain to remove her tire from the wheel frame, she gradually grew weary of his laundry list of excuses and began to turn her attention to Early Man whose brain might resemble a slime mold, but whose biceps require their own zip code. And before Judd could say, "Uh, Beth I thought we were on a date here," Early Man had picked up Beth, perched her on his shoulders, and took a caveman-like pride about showing her each and every hill of San Francisco, then Sacramento, then Santa Barbara, and finally, San Diego.

Obituaries can be created and sent via email to friends at gamekillers.com



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TRICIA SPAULDING | STAFF
The location for the proposed resource center includes part of a women's bathroom on the third floor of the Student Center, above Starbucks Coffee. If renovated, a wall would separate the usable space from the bathroom.

Center

Continued from page 5
there.

Strong, a supportive mentor to Ewing and Lesch, said UK can set an example in diversity by supporting the initiative, and she's disappointed that UK's SG hasn't clearly voiced support for this center.

"What in the world has the Student Government got to lose, except that they are revealing their own homophobia, their own sexual prejudice?" she asked.

Strong said SG's inaction shows the SG Senate's attitude toward sexuality. By not acting, Strong believes the SG Senate is rejecting the proposal.

"They're setting a bad example for the state for not acting at all," she said. "A non-decision is a 'no' decision."

Ben Carter, operations and evaluations committee chair for the SG Senate, said before the SG Senate can vote on a proposal, senators must see a drafted resolution. Carter said when Ewing and Lesch gave their presentation last semester, they didn't ask for specific resources, but for SG's support. Carter said he asked his committee several

times to draft a resolution for the resource center for the SG Senate to vote on, but none of the senators responded.

"They got about four or five plugs and basically no senator wrote anything on it," he said. "I didn't write a resolution because I don't support it."

Carter said he's concerned about the potential costs of the resource center — he believes the SG Senate needs more information on the center before they can draft a resolution.

Carter suggested that the group draft an independent resolution and bring it to the SG Senate.

"They deserve to have a chance and present it and be supported," he said. Carter said letting students vote on the issue in next year's SG election may resolve the issue.

Outgoing SG President Becky Ellingsworth also said the Senate has been made aware of the initiative, but she declined comment on the issue.

"Ben Carter suggested to all senators that someone move forward with some sort of resolution either supporting it or otherwise, but none of the senators have taken such action," Ellingsworth wrote in an e-mail. "This has been more of the Senate's is-

sue than anyone else's this year."

"Perrell said she couldn't speak for SG on the reasons behind its "non-decision," but did say she believes it directly opposes one of the organization's key objectives.

"It's inconsistent with SG's commitment to diversity," she said.

If the proposed resource center fails to garner enough support, Lesch said her first response would be to cry.

"I would just keep pushing on," she amended. And while the gay, lesbian, bisexual, transgender and questioning student organizations would continue their efforts, those groups only have so much time to devote to projects — the resource center could expand upon those and help streamline their execution, Lesch said.

"We would also present a more complete picture to the administration in the years to come that lays out the facts of being gay on this campus," she said. "We would point out that people aren't coming here because we don't have a resource center."

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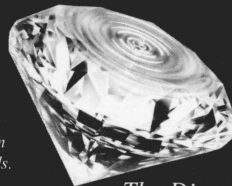
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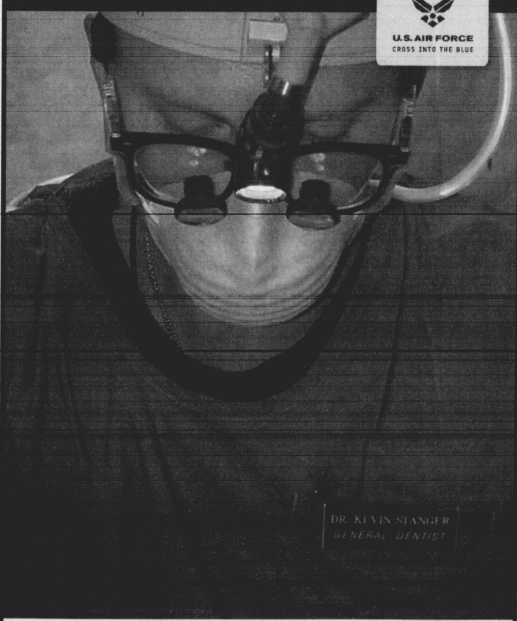
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IN OUR OPINION

Restore scholarships in any way possible

In what appears to be a malicious, political knee-jerk retaliation by the Kentucky Senate for a contested Senate seat, funding for 45 state law school scholarships may be cut.

The move, if approved, would potentially cripple the Kentucky Legal Education Opportunities Program, which earmarks scholarships for minorities, low-income students and students who come to law school with an educational disadvantage, such as being the first in their families to come to college. The KLEO Program applies to the three law schools in Kentucky: UK's College of Law, the University of Louisville Louis D. Brandeis School of Law and the Northern Kentucky University Salmon P. Chase College of Law. Each school would lose 15 KLEO scholarships — casualties that higher education should never have to suffer, especially in the unholly name of petty politics.

And for UK in particular, where diversity has become one of the most debated campus issues and tuition will rise 12.5 percent for the next academic year, such a cut could be a resounding death knell for recruiting minority students and those from low-income families.

The debacle basically flies in the face of UK's commitment to diversity and its quest for top-20 status. If the cut is approved, it will send a clear, ugly message that will echo throughout the state: Minorities and poor students pursuing law degrees to better themselves simply don't matter to the legislature.

Thankfully, Allan Vestal, dean

of UK's College of Law, feels the same way. Vestal said that he's fully prepared to ensure the KLEO Program's survival by any means necessary.

"We're still looking to see what resources can be mobilized to maintain those scholarships, and I'm actually confident that we're going to be able to do that," Vestal told The Kernel during an interview. "We partner with a lot of different people, so pulling together those resources is going to be a priority for us, whether it's state money, federal money, university money, law school money — we've got different options we're pursuing. We think it's an important program and one that we need to be able to continue."

"We're going to try very, very hard to find the resources we need to keep it going." Vestal's exemplary attitude is the first necessary step in solving this looming problem. Unfortunately, as the legislature is no longer in session, there's nothing that can be done in Frankfort to save the program immediately.

But Sen. Ernest Scorsone, D-Lexington, said that Gov. Ernie Fletcher could call a special session, or that the judiciary may find a way to fund the program.

"Maybe the chief justice and court system can figure out a way to fund it," Scorsone told The Kernel in an interview last week. "There's a possibility they could work within their budget to fund it."

All are viable solutions — the bottom line is, the KLEO Program must endure, because the alternative is irreparably damaging to student, university and state morale.

Improve SG Web site, or at least revive it

We can no longer complain about how bad Student Government's Web site is — but only because it has ceased to exist.

As of press time, the domain www.uksga.com is still active (see the top right of this page for a visual aid), meaning that SG's Web site is inaccessible to anyone who tries to view it. This sorry state of affairs could have been avoided by doing what you should do when you think to do with the fact that webmaster Nick Such is studying abroad, meaning that he can't exactly put in hours at the SG office.

This issue should not have been terribly difficult for outgoing SG President Becky Ellingsworth to resolve: If a member of your office staff is going to be out of the country

and unable to perform his duties for six months, replace him with someone else. Perhaps the Web site would have been updated sometime since November — or contained more significant information than photos of Ellingsworth and self-serving "news" releases — if Ellingsworth had taken this easy step.

What's most unfortunate about this is that the Web site has great potential for informing students about the activities of SG and other student organizations. Next year's webmaster, Brian Stucker, should eschew the inactivity of his predecessor and work to make the SG Web site achieve its full potential. Or at least exist.

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THIS IS STUDENT GOVERNMENT'S CURRENT 'WEB SITE.' (SEE EDITORIAL AT LEFT.)

What's the value of depicting Mohammed?

From President George W. Bush's reshuffling of his executive staff to the increasing number of retired



Brenton Kenkel
KERNEL COLUMNIST

generals calling for Defense Secretary Donald Rumsfeld to step down, this has been a significant week for U.S. politics.

But instead of foolishly cussing on these "important" happenings, I'll take a page from the country's right wing, led by commentator Michelle Malkin, and write about what truly matters: "South Park."

The premise of last week's episode was that Cartman, one of the four boys the show centers on, was trying to stop Fox from airing an episode of "Family Guy" that planned to show the Muslim prophet Mohammed. Meanwhile, the rest of the people in the country were literally burying their heads in sand — creators Matt Stone and Trey Parker should win an Emmy for "Most Heavy-Handed Metaphor" — in hopes of avoiding the violence that would follow the depiction of the prophet, which the Islamic religion prohibits.

In an ironic twist that has had Malkin and others frothing at the mouth, Comedy Central stopped "South Park" from showing the supposed "Family Guy" clip with Mohammed. Instead, a black

screen appeared with the words "Comedy Central have refused to broadcast an image of Muhammad on their network."

I thought it was funny that Comedy Central made Parker and Stone's point so handily, but the incident hardly seems worthy of outrage and national controversy. The show's creators wanted to show something offensive; the network said no. This was typical corporate decision-making, not censorship. The conservative commentators who decry the network's choice as "bowing to Islamic terrorism," as Malkin wrote last week's New York Post, are making a political mountain out of a cartoon molehill.

But however contrived the controversy may be, it raises the question: Should Comedy Central have allowed "South Park" to depict Mohammed?

On one hand, I'm sympathetic to the position that no religious claim is out of bounds for public discussion — or even ridicule. For instance, certain sects of Christians who interpret the Bible literally think that the planet is no more than 10,000 years old and that humans do not share a common biological ancestry with other primates. Scientists who contradict these claims may be offensive and even blasphemous, but that's no reason to keep them off the air.

And there is a double standard for which "blasphemies" are allowed to be displayed — a point that the "South Park" episode

made poignantly. Right after the edited Mohammed clip, Jesus of Nazareth was shown emptying his bowels on George W. Bush and the American flag. Repeatedly.

But I'm not sure if offending people just for the sake of doing it is the best way to debate theological claims and the role of religion in liberal society — especially when, unlike Christians, the group being targeted is a minuscule minority with almost no political power in this country.

Of course, maybe that's not what Parker and Stone are interested in; they seem to revel in angering whoever they can more than actually contributing to political debate. So while conservatives are correct to accuse Comedy Central of inconsistency for refusing to offend Muslims while denying other groups the same courtesy, I don't see how editing the clip did any actual harm to the country — let alone that it was some sort of victory for American Muslim fundamentalists.

Imagine if the scene had been allowed to run unedited. Would we be coming to greater consensus about how the mostly-Christian, liberal West can relate to the growing Muslim population within it? Would we be having a more open debate about how to deal with religious claims that conflict with the norm of free speech? Or would we just still be talking about "South Park"?

Brenton Kenkel is a philosophy and political science sophomore. E-mail: bkenkel@kykernel.com.

LETTERS TO THE EDITOR

Anti-gay discrimination was wrong

In 2006, we shouldn't expect to see blatant discrimination against an entire group of people based on race, religion or even sexual orientation. However, the University of the Cumberland's policy that it can expel students based on anything they deem "un-Christian" is just that. A private university has the right to set its rules for admission and eligibility, but just because it exercised that right doesn't make it justifiable.

Easter weekend should summon thoughts about Jesus, but this Easter all I could think about was another example of someone using Jesus to justify hatred. The ancient Greek philosopher Herakleitos once said, "Bigotry is the disease of the religious." I think the University of the Cumberland is proving Herakleitos's point. Too often, different is confused with wrong. You don't have to agree or approve of Jason Johnson's lifestyle to agree that he has the right to pursue his education, free from ridicule or judgment.

The University of the Cumberland has the right to say only straight students can attend their college. It had the right to look at Jason Johnson's MySpace.com account. It had the right to exhibit its hypocrisy and narrow-mindedness. It's true that the Uni-

versity of the Cumberland has the right to do all these things; it's just sad that in 2006, it had the nerve to do so.

JON HALE
Undeclared freshman

Blame classes, not 'apathy'

In response to Wes Blevins' "Apathetic students are hurting themselves":

It isn't the first time I've heard it. "Shame on you! Why weren't you at the rally in Frankfort? Don't you care about rising tuition costs?" According to Blevins's column, I was probably too busy drinking beer, watching TV or following sports instead. Not quite — the real culprit here was class. Class was the same thing that kept me from attending the forum on tuition increases held a few months ago. This forum was used by our administrators as an example of student apathy as well. So who do we consider apathetic and why?

During the daytime hours, when both the rally and forum were held, students personally affected by the tuition increase were probably attending class or working. I join many of my peers when I say that I can't afford to not to do well in school. Nor can I afford not to have a job while I'm at school. This

presents a loophole in the "You weren't in Frankfort or at the forum, therefore you are lazy and apathetic" way of thinking. When it comes down to the rally or class, forum or work, I must ask myself: Is it better to spend my time where voices like mine are rarely heard? Or should I put my time where my money is? This is hardly apathy. It's the result of people not really wanting to hear students' voices.

AMANDA SHOULTZ
Secondary English education junior

Teach both sides of all issues

The proposal of teaching biased views presented in the April 18 letter to the editor "War cannot be taught neutrally" is absolutely ridiculous.

Several teaching assistants argue that since they believe the war in Iraq is unjust and that it is impossible to present information devoid of bias, they will make no attempt to address both sides of this complex issue in classroom discussions.

Instructors must also teach students how to think and are obligated to explore both sides of political issues in detail. It is indeed true that it would be quite difficult to be completely neutral with any issue, but a blatant abandonment of any attempt to present an issue in an unbiased manner is an act of defiance to the principles of a teacher's occupation. Consciously infusing one's opinions into course materials is an attack against

free thought and is damaging to the students' learning experience.

There is little doubt that those in favor of the war could "prove" their opinion and demand that they too should be allowed to teach their personal views, but that would also be an unethical decision. Just the same, those with pro-choice, pro-life, Christian, Islamic, atheist, pro-capital punishment, pro-socialist or pro-capitalist views could teach their opinions, having strong convictions and believing it is inevitable to be slightly biased. Again, any of this would be unethical.

The educational process is not complete unless all sides of an issue have been fairly acknowledged and vigorously examined; in fact, many issues are very complex and cannot be looked at completely in terms of absolute right and wrong.

In America, we value free thought and (in theory) not forcing biased information on people. What these teachers propose is no different from the federal government hiding information from us and trying to sell us their opinion in a biased manner. Only when both sides of an issue are fully and fairly addressed can free thought take place. I therefore challenge all teachers to oppose this manner of teaching, and all students to oppose having biased information taught to them.

JONATHAN MANKER
Linguistics junior

Submissions

Send a guest column or letter to the editor to Opinions Editor Brenton Kenkel or Assistant Opinions Editor Wes Blevins. Please limit letters to 350 words or fewer. Be sure to include your full name, class and major with all submissions.

E-MAIL opinions@kykernel.com

Note to Readers

The Opinions page provides a forum for the exchange of ideas.

Unlike news stories, The Kernel's unsigned editorials represent the views of a majority of the editorial board.

Letters to the editor, columns, cartoons and other features on the Opinions page reflect the views of their authors and not necessarily those of The Kernel.

Online Poll Question

If the state legislature does not restore funding for the law scholarships that were cut, should UK divert money from its own budget to retain them?

Yes
No

Vote online at kykernel.com

SPORTS BRIEFS

Softball completes sweep of UofL

The UK softball team rallied from an early 1-0 deficit to defeat rival Louisville 3-1 yesterday. The win gave the Wildcats a season sweep against in-state foes, and moved the Cats to 20-26, while the loss dropped the No. 21 Cardinals to 25-8.

The Cardinals struck first, after Lacy Wood's two out double scored Leslie Garland. The Cats answered in the sixth inning, when Katie Campbell's two-RBI double gave the Cats the lead for good. She accounted for the games' final run on a throwing error by UofL pitcher Catherine Bishop. Amy Kendall picked up the win,

improving her record to 8-8 on the year, while Sam Allen notched her first career save.

Megan Glenn became UK's career put out leader in the third inning. The Cats travel to Gainesville this weekend for a three-game series with Florida.

Agostinelli named SEC Freshman of the Year

UK freshman Bruno Agostinelli was named the Southeastern Conference men's tennis Freshman of the Year, the league office announced yesterday. Agostinelli compiled a 25-17 individual record this season, competing in either the No. 1 or No. 2 spot in

the lineup. He had a 4-7 record in SEC play, competing against the opposition's top players for most of the season. Agostinelli is currently ranked No. 73 in the nation after being as high as No. 32.

Also yesterday, senior Alex Hume was named first-team All-SEC. Hume, who came to UK as a walk-on playing in the No. 6 position, played No. 1 when Agostinelli didn't and at one point in the season had a 14-match winning streak, including a victory over then-No. 4 Lars Poerschke of Baylor. Hume is currently ranked No. 52 in the nation.

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Bullpen leads Cats over Cards

By Ryan Mabry
THE KENTUCKY KERNEL

LOUISVILLE — UK has finally found a sport in which it can consistently beat Louisville.

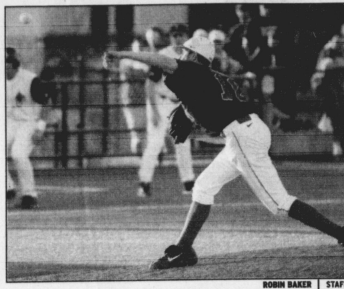
The baseball team swept the season series from the Cardinals, winning the season's second game 3-1 last night at Jim Patterson Stadium. The win gave the Cats (27-10) their fourth consecutive win in a two-year span over their in-state rivals.

Matt Robinson (3-1) pitched five innings of one-hit relief, earning the win for the second game in a row. "If you're going to have a good team, you've got to have a good bullpen," Robinson said.

Head coach John Cohen had previously said he planned to use six pitchers in the game, but stopped at three, as he let Robinson finish the game from the fifth inning on.

"He kept coming back to the dugout saying, 'I feel great; let me stay in the ballgame,'" Cohen said. "It's a whole different thing with him coming out of the bullpen. He sprints into the field when he comes into the game."

Part of Cohen's tendency to stick with Robinson may have been due to the slim margin UK held. The Cats struggled offensively, striking



ROBIN BAKER | STAFF

Freshman left-handed pitcher Chris Rusin throws a strike during UK's 3-1 win over Louisville yesterday at UofL's Patterson Stadium.

out 13 times. "All of our strikeouts were really on pitches out of the strike zone," Cohen said.

The first four hitters of the lineup combined to go 0-for-15, accounting for eight of the team's strikeouts.

Cohen seemed to feel that Patterson Stadium was partly to blame.

"Antone DeJesus normally doesn't strike out at all," Cohen said. "He was talking me, 'Coach, I can't see the ball.'"

Second baseman John Shelby was one of the few

sacrifice fly made the score 3-0 in the top of the inning, the Cards loaded the bases with one out, plating a run in the process. However, pitcher Chris Rusin got out of the jam by striking out the last two batters — getting a called third strike on a 3-2 count with the runners in motion to end the inning.

Then Robinson came in. "He has really found a way to throw breaking balls in the strike zone," Cohen said. "Guys start sitting on the breaking ball, then he blows a 95-mile-per-hour fastball by them."

Robinson may have been surprised that the coaches listened to his overtures to remain in the game, but he certainly wasn't complaining afterward.

"I'm just happy I got the ball," Robinson said. "I never expect to come out of the game."

Shelby was ecstatic about the "Cats' chances at home" against No. 7 South Carolina this weekend.

"(Opposing teams) still think we're the underdogs," Shelby said. "That's a good thing, though. If we beat South Carolina, which we're going to, that would be huge for us."

E-mail
rmabry@kykernel.com

Athletic supporters: Cats fans traveling in every sport

LEXINGTON WEST — There was a Cardinal logo on the field and a Kentucky Derby ad on the outfield fence, but I was not in Louisville last night. Call it Lexington West.



Chris DeLotell
KERNEL COLUMNIST

Taking in UK's 3-1 win over Louisville last night, there was one thing that left me gazing awestruck (aside from the "Miller Lite Girls" who invited me to play Cornhole on the concourse).

All the blue in the stands. On a day God made for baseball — 70 degrees and sunny blue skies — UK fans outnumbered, noised and out-heckled their counterparts from U of L.

Keep in mind, this UK team made like Girl Scouts, going door to door this winter, only they were peddling tickets instead of cookies. The Cats, who "play harder" than Louisville, according to outfielder Colin Cowgill, first started winning this offseason when they had

to battle Jehovah's Witnesses and vacuum cleaner salesmen for airtime on doorsteps in Lexington.

"It's a real tribute to what we're doing as a team at home and on the road," senior third baseman Michael Bertram said.

Now, the Cats have fans following them across the state and stealing the home-field advantage at U of L's glistening new Patterson Stadium.

"I made a few adjustments in batting practice," Shelby said. "The coaches said I wasn't staying balanced on my back leg." Louisville (16-21) tried to get back into the game in the fourth. After a Collin Cowgill

felt there would be quite a few (UK) fans here. Kentucky fans travel well. When it comes to in-state bragging rights, Big Blue Nation has taken it on the chin recently with U of L's football dominance, and the resurgence of the basketball program under Benedict Pittino. But on this night, True Blue got a slight measure of revenge. And the Nation wasn't afraid to shout about it.

"Big Blue Nation was out in full force," Cohen said. "It was great to see that many blue shirts in the stands."

It was a Blue and White sweep here last night, as the UK softball team upended U of L's No. 21-ranked squad by the same 3-1 score. After that win, the team walked to Patterson Stadium and joined the UK fans in left field. It was all part of the hostile takeover of the city formerly known as Louisville. Now, just call it Lexington West.

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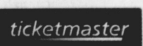


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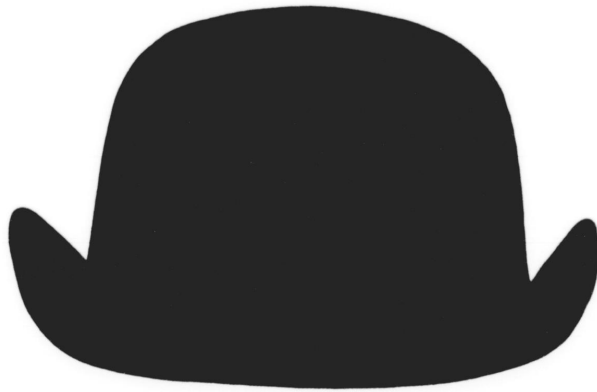
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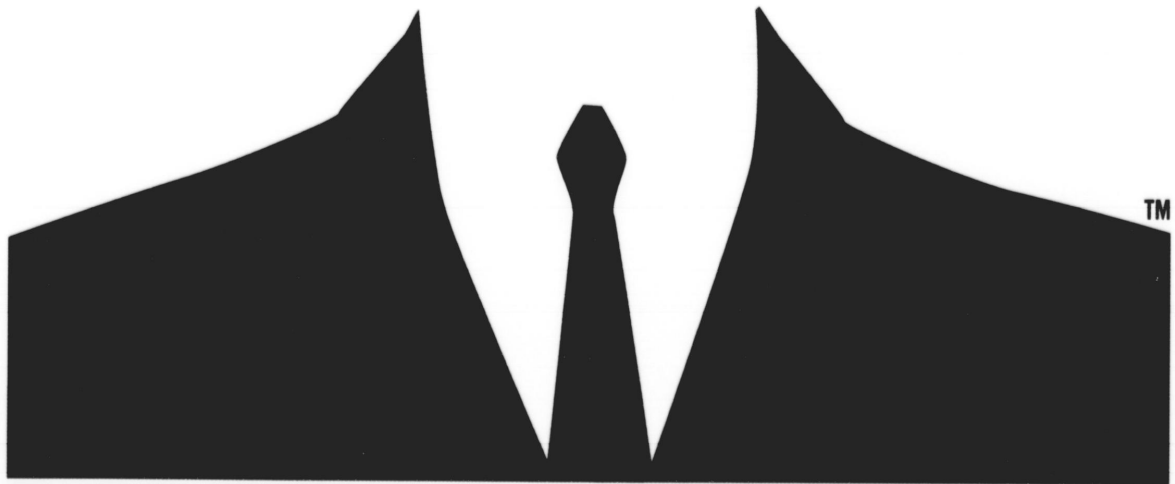
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words from the editor

Gambling is Only Fun When You're Winning

We are always surprised by how many students think they can make lots of money by gambling. You've probably heard at least one story about somebody who paid for his college tuition from his gambling profits. These stories give people false hope that they can make some fast cash fairly easily.

But have you ever heard any stories about all the people who dropped out of school or got into trouble because of their gambling debts? Their cases don't usually get publicized because those students are not eager to talk about their gambling problems.

Here's the blunt truth: Most people are lousy gamblers. Sure, there are always a few guys who make big money and get featured on ESPN's World Series of Poker. But they are the exception to the rule. Las Vegas casinos and Hollywood movies have helped glamorize gambling, but the odds of you winning still stink. Think about it. How else could the casinos keep making millions of dollars if most gamblers actually won money?

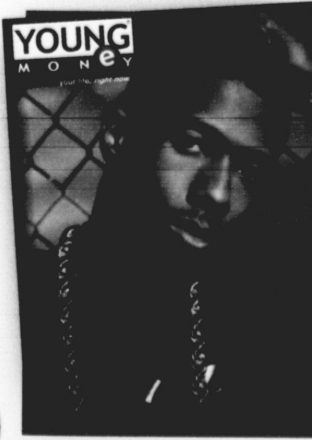
Brigham Young University researchers Tyler J. Jarvis and Heidi Baumann Jarvis explained in their article "Gambling: What are the Odds?" how bad the odds really are. "The main thing to understand is that the odds always favor the house. For example, the house's take on a slot machine can be as high as 35%. This means that if you bet \$10, you can expect to walk away with only \$6.50; if you bet \$100, you can expect to keep only \$65, and so forth. The more you play, the more you lose. Although some gamblers are ahead temporarily, in the long run the odds will prevail, and the gambler will lose."

Many students participate in friendly bets on their favorite college sports teams or dorm poker games. It's hard to argue that betting on a game once in a while may be fun and exciting. But gambling can cause serious problems in a person's life if taken too far.

It's no secret that Internet gambling has become hugely popular. Easy availability and opportunities to make bets are the key essentials for students to move into compulsive gambling. Don't forget that gambling is still illegal in most parts of the country.

Knowing all this information, wouldn't you rather invest your money in something with less risk and higher long-term rewards? But if you are still going to gamble, then please do yourself a favor. Don't gamble more than you can afford to lose.

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Published by:
InCharge® Education Foundation, Inc.

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YOUNG MONEY® magazine

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ISSN-1098-8300

youngmoney.com

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Orlando, FL 32835
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For address changes, new subscriptions or renewals, write to:

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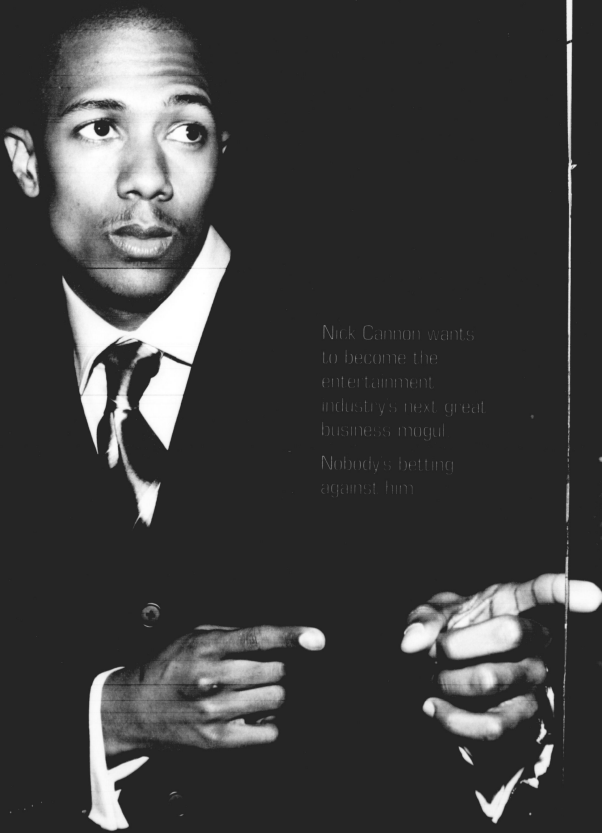
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feature story



Nick Cannon wants to become the entertainment industry's next great business mogul. Nobody's betting against him.

Photography by Vince Bucco

NICK CANNON

Rising Star

By Daniel Jimenez
YOUNG MONEY
Managing Editor

Merriam-Webster's dictionary defines a mogul as "a great personage or magnate." Rapper Diddy (formerly P.Diddy) and Ice Cube are two of the few superstar entertainers who have also earned recognition as successful multimedia moguls. Now you can add actor-singer-comic Nick Cannon to that list.

The 25-year-old Cannon has quickly become a one-man entertainment empire by producing and starring in MTV's popular "Wild 'N Out" improv comedy show, recording a hit rap single from his upcoming solo album "Stages" and launching his own record label Can I Ball Records. He stars in three soon-to-be-released films this year, including "Bobby," featuring Demi Moore and Lindsay Lohan. Cannon also owns the multimillion-dollar PNB Nation clothing line.

As a teenager Cannon started his career doing stand-up comedy and soon landed a role in the Nickelodeon kids comedy sketch show "All That." Next, he went on to create and produce the network's award-winning "The Nick Cannon Show." His film acting career took off in 2002 after earning critical acclaim for his role in "Drumline." He followed that up in 2003 by testing his rapping skills with a self-titled debut album.

Cannon lists time management as his biggest challenge nowadays. The busy performer must juggle his many ventures while still finding time to fit in special events such as a national search for a female co-star for his next music video.

YOUNG MONEY caught up with the fast-rising star for an exclusive interview during a promotional stop in Detroit.

WHEN DID YOU REALIZE THAT SHOW BUSINESS IS WHAT YOU WANTED TO DO FOR A LIVING? When I was in kindergarten. All the

other kids during sharing time would bring in their pets and share stuff like rock collections. We didn't have enough money to share anything, so I would get up in front of the class and share jokes and rap and stuff like that. That was when I said, "Alright, this is what I want to do with my entire life."

DID YOU HAVE A ROLE MODEL OR MENTOR GUIDING YOUR CAREER? Not really. This was just something that I really wanted to do. Nobody else in my family was an entertainer. I come from a family of ministers. There were always [family members] speaking in front of people but never any entertainers. As far as people in the entertainment industry that I looked up to [music producer] Quincy Jones was definitely someone that I wanted to pattern my life after.

WHAT WAS THE BEST PIECE OF CAREER ADVICE ANYONE EVER GAVE YOU? I think [actor/rapper] Will Smith gave me the best advice. He said, "Never do anything that you don't want to do. Always go with your gut and creatively go with what you the artist are excited about doing because if you do somebody else's vision, then you're going to be extremely upset. But if you do your vision, then it doesn't work out at least you can say, 'Well, I did it my way.'"

WHICH ASPECT OF YOUR JOB GIVES YOU THE MOST SATISFACTION: PERFORMING OR CUTTING BUSINESS DEALS? I love the business side more than anything just because that's my nature. I love the creativity behind the business side—marketing, understanding how to pull things together, introducing new artists to the game, new sounds and new television concepts. That's where I really get excited and try to take advantage of those opportunities.

» continued on p. 6

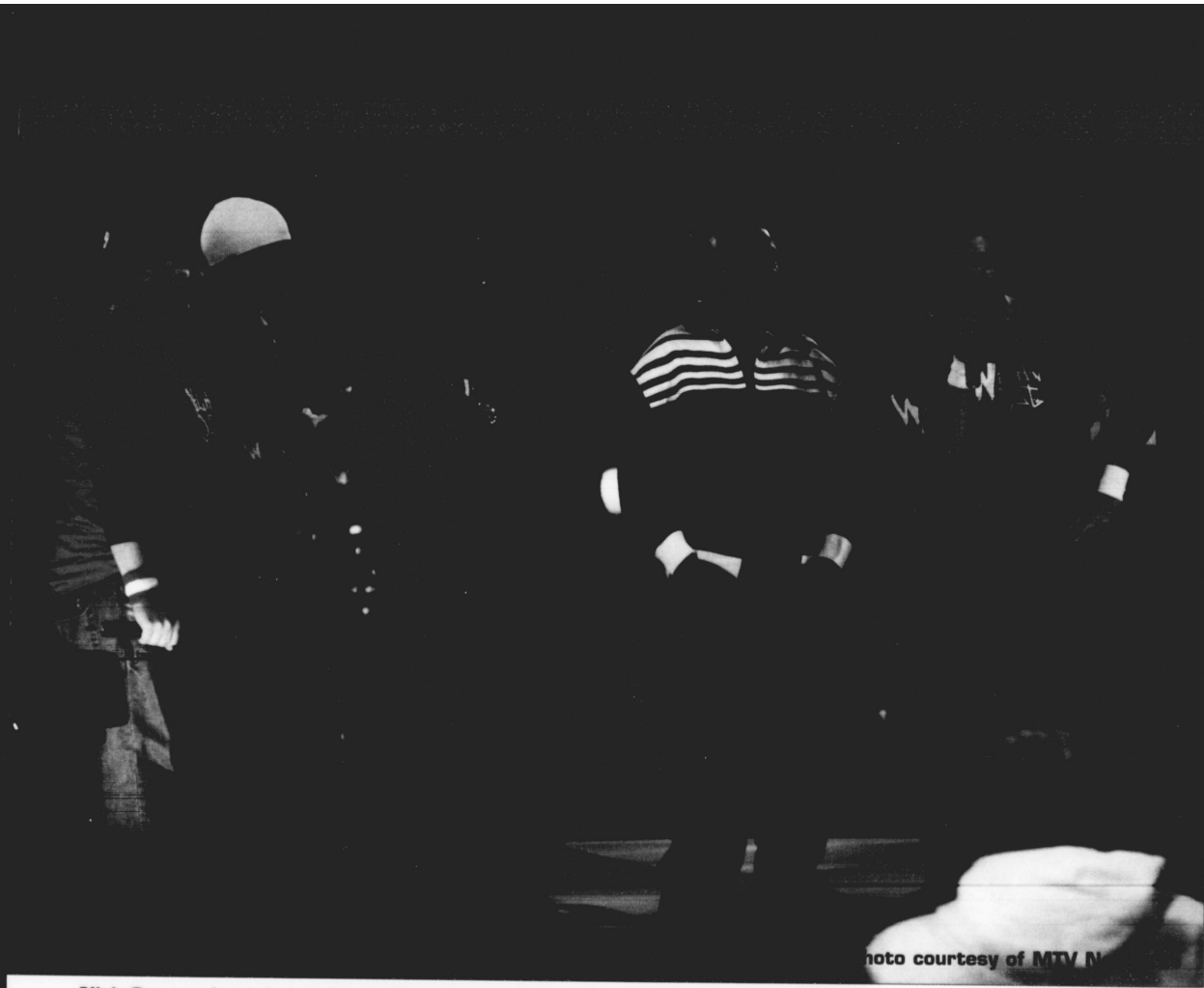


Photo courtesy of MTV Networks

Nick Cannon (wearing red jacket) performs with guest Rev Run (wearing striped jacket) on the set of "Nick Cannon Presents Wild 'N Out."

HOW DID YOU LEARN ABOUT HANDLING THE BUSINESS SIDE OF THE INDUSTRY? It was pretty much a learn-on-the-job thing. I was doing stand-up comedy in my teens. I was writing television shows when I was 17, so I was around the behind-the-scenes element more than I was around the other stuff. I just watched how it all worked. I learned how to write scripts and treatments. I learned about marketing. I always had a knack for business. The entertainment industry was something that I was in since I was so young that I just got the gist of it [over time].

WHAT MADE YOU DECIDE TO BRANCH OUT INTO THE BUSINESS SIDE OF THE INDUSTRY BEYOND JUST PERFORMING? It happened gradually. I started off as a stand-up comic so that means you're your own business, your own brand, your own show. You produce the show every night. Nobody else helps you. You write it. You get up there and you perform it. You market yourself. You make your own flier, your own

business card. It's a hustle. Then later I started my own television production company. I was producing a show on Nickelodeon at 19. So it's just something that gradually happened. It wasn't like "Oh, now I want to get into the business world." It was more like "This is the next step you have to take if you want to do things your way."

WHAT IS THE BIGGEST WAY IN WHICH SUCCESS HAS CHANGED YOUR LIFE? It just makes you more hungry. You get a taste of it and you just want to reach [the next] level. I want to work even harder and figure out how I can do this or that. I love challenges so it just makes me look for the next challenge. It makes me think that things that people claim are impossible to do aren't really that impossible.

YOU GET THE CHANCE TO SPEAK TO YOUNG PEOPLE ALL OVER THE COUNTRY. DO THEY EVER COME TO YOU FOR ADVICE? Yeah. I would tell them that if I can do it, then they can definitely do it. I tell

them that it's all about self-motivation. That's the bottom line. People kept telling me all of my life that I couldn't do certain things, but I kept saying that I could. I believed in myself, in being my number one fan and being my number one salesman. It's important to be able to sell yourself and truly have faith in what you are and what you can do. Besides being a self-motivator, you really have to be a self-generator. You can't wait on somebody else to give you an opportunity. If you want to be a rapper, put your own CD out. If you want to be an actor, go produce your own play. If you want to be a writer, go produce your own magazine. Just do it yourself.

SO WHAT'S AHEAD FOR YOU? My goals are to continue to produce more things—continuing to produce more things in my empire as a mogul. The foundation is set. Now I just need to build on top of it. I need my record label to be extremely successful. I need my television production to be successful along with the clothing line. [I just want to] build on that from here on out. **WM**



You can't go straight from college to retirement.

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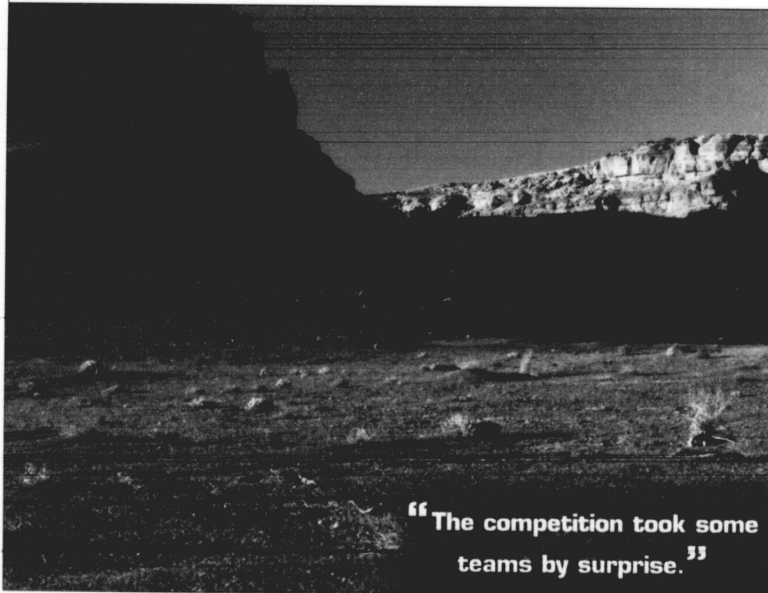
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AZ | Students Duel in the Desert, CREATE ESTATE PLANS

By
Jesse Lewis
University of Arizona



“The competition took some teams by surprise.”

A student group from Drury University in Springfield, Mo., took home the gold as universities from around the country came together recently to compete in the University of Arizona's 4th annual Duel in the Desert, a national personal financial case study competition which is the only one of its kind in the nation.

Drury's Students in Free Enterprise (SIFE) team had battled 23 other student squads for three days in Tucson, Ariz. Their challenge was to create an estate plan for a fictional family. However, sleepless nights was the theme of the weekend, some competitors said.

"No one has slept...every team we talk to is up 24 hours," said Eric Holwell, a marketing senior from Metropolitan State College in Denver, Colo.

The national competition involved teams who had been winners in earlier regional competitions and the teams who hosted the regionals. A total of 92 students competed in early March for prize money and a national championship.

The teams arrived at the Marriott Hotel in Arizona on March 2nd and received their assignments at 9 p.m. All teams received the

same assignment, to plan the estate of the fictional "Monroe Family," working up wills and figuring out which members of the family would be responsible for the assets. The teams created living wills, medical power of attorney contracts, and potential alternate solutions to make the process painless and efficient.

"The purpose we are here for is to help the Monroe's create a seamless transition of their estate," said Nathan Shaff, an accounting junior from the University of Utah, in his team's presentation.

From 7:45 a.m. to mid-afternoon on March 4th all of the teams presented their work. Four finalist teams were chosen to present to the whole group of judges. The 40 judges were a mix of financial analysts, presidents and vice presidents of corporations including Chase, Take Charge America, and other financial firms, professors and accounting executives.

The teams had no indication of what the assignment would be and the planning aspect of the competition took some teams by surprise.

"(There was) a lot of worrying, we didn't know what the case would be...we got as much ready as we could...but when you get down to the middle of it, it's a war," said Todd Zinck, a consumer behavior and social responsibilities senior from Metro State.

Because of the complicated nature of the assignment, most teams said they didn't sleep much, if at all, during the weekend. They worked non-stop preparing Power Point presentations and handouts for their individual presentations.

"We've probably gotten four or five hours of sleep total this weekend," said Chris Gilstrap, an accounting and philosophy sophomore at Drury.

The first place team, Drury University took home \$4,000. Evangel College took second place and \$3,000. Colorado State came in third with \$2,000 and fourth place was the University of Utah, who won \$1,000. All competing teams received trophies and \$500, said Whitney Martin, a University of Arizona race track industry program senior and SIFE member.

The head judge Peter Rose, a retired professor emeritus in finance at Texas A&M University, said the teams were impressive, especially for the challenge they faced.

"They all did well, this was the most technical and detailed case in the history of the competition," Rose said. "A lot (of the competitors) are not finance majors. Given they came in with zero basis in the area of estate planning, they did very well."

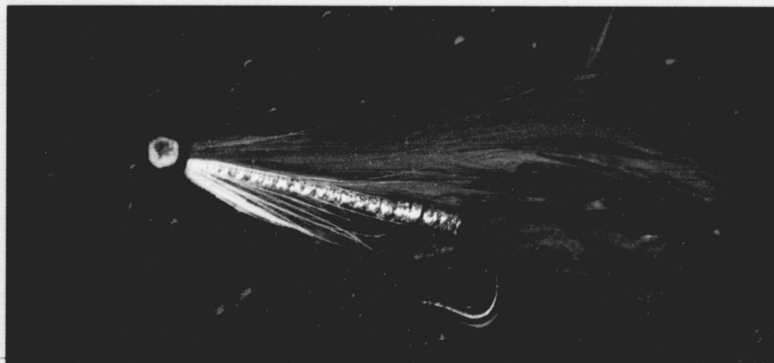
The successful Drury team was awarded first prize after being showered with red and blue balloons, beating out the neighboring Evangel College.

"I was really excited to have defeated Evangel, since it is two blocks from our university," Gilstrap said. "We were happiest to represent Drury University and not necessarily just ourselves."

The teams said they were glad to have visited Tucson and appreciated the help of the University of Arizona team in getting copies made and taking care of all the small stuff that went into their presentations. By the end of the day when the winners were announced, everyone was glad it was finally decided.

"I'm excited we won," said Drew Kifer, business sophomore at Drury. "But now, I am looking forward to a nap, and you can quote me on that!" ❧

REBATE RE-BAIT?



About 40 percent of all shopping rebates never get redeemed. Find out how some companies make it hard for you to collect your money.

Electronic stores and cell phone providers love them. Consumers sometimes purchase items only because of them. Pay \$200 now and get \$100 back later? How could anyone resist? The shopping rebate has become a staple of computer, stereo, cell phone, and electronic shopping.

A late 2004 survey conducted by the NPD Group, an organization that provides global retail and consumer information, shows that almost one-third of consumers surveyed purchased a technology product that offered a rebate.

Shopping rebates promise consumers discounts in a variety of ways: the instant-cash rebate allows shoppers to save money instantly at the register, while the Internet rebate encourages shoppers to go online and fill out the rebate form. The mail-in rebate requires consumers to pay the full price of the item, fill out a few forms, mail them in, and await the rebate check.

>> SCHIANO'S REBATE TIPS:

- 1) Before making a purchase, make sure you are buying the product that qualifies for the rebate. Often, only a certain model will qualify. If you upgrade to a slightly different model, you may lose the rebate.
- 2) Get all needed paperwork for the rebate before you leave the store.
- 3) Follow rebate directions exactly.
- 4) Note the amount of time the company says it will take to process the rebate and set a reminder.
- 5) If the rebate is not received within the allotted time frame, complain to the fulfillment house and the retailer and/or manufacturer. The retailer is ultimately responsible for delivering the rebate check.

However, with the most popular rebate, the mail-in rebate, the savings may never come at all. According to an article by Stephanie Moore on ConsumerAffairs.com, rebate redemptions rates never reach 100 percent, and more than \$500 million in rebates go unfulfilled every year.

READ THE FINE PRINT

Mike Schiano, author of "Spend Your Way to Wealth" and host of the nationally syndicated daily "Money Minute with Mike," blames some of the unfulfilled rebates on the fine print that comes with most rebates. If a manufacturer asks for a 3" x 5" card filled with information and the customer sends in a 4" x 6" card, the manufacturer very well could deny that customer the rebate, Schiano said.

For the mail-in rebate, consumers usually must include the original sales receipt, UPC code, rebate slip, and the customer's name, address and telephone number, among other things. Sometimes consumers have within 30 days after the day of purchase to send the claim in to the manufacturer or retailer, according to the Federal Trade Commission (FTC). Not only do retailers under-publicize the fine

print, but, often times, they don't even fulfill these rebate claims themselves.

"A major part of the problem, when there is one, is that retailers generally use fulfillment companies to process the rebates for them," Schiano said.

Retailers and manufacturers hire fulfillment companies to redeem the thousands of rebates they promise each year. If the fulfillment company is not well

**By Angela Castellanos
University of Florida**

run, the consumer may have a hard time getting the promised rebate.

A LONG WAIT


According to ConsumerAffairs.com, the FTC has cracked down on several small fulfillment companies who take advantage of frustrated customers that give up on the elusive rebate. Some companies made consumers wait up to six months to receive the discount. However, the responsibility, Schiano said, should still lie with the retailer who employed the incompetent fulfillment house.

"There are many instances where people have done exactly what was required, and the companies handling the rebates have dropped the ball and not sent the money back to the consumer as required," Schiano said.

To avoid this trouble and to keep consumers happy, some retailers are beginning to break away from the traditional mail-in rebate and turn to Internet submission of rebate information. In January 2006, Best Buy announced that it would begin the next phase of its two-year plan to eliminate mail-in rebates from its stores altogether by providing instant-cash rebates on notebook computers and introducing Internet-based rebate submission. However, not all companies are as eager to eliminate mail-in rebates as Best Buy.

"Most still require that the information be mailed into the fulfillment house, which increases the chance that the consumer will not bother following through," Schiano said.

Consumer negligence results in larger profits for the retailers and manufacturers who take advantage of the hassle of the mail-in rebate. They accumulate the unredeemed discounts from the customers who forget to include the proofs of purchase or who unknowingly throw the rebate form out with the trash.

"The fact is most people will not go to the trouble, as little as it is, to complete the rebate offer as required," Schiano said. "Some offers are more complicated than others but I've never seen one so daunting that I could not complete it in a few minutes." 

The government also encourages consumers who do not receive their rebates to file a complaint with the Federal Trade Commission (www.ftc.gov) or a local Better Business Bureau.

job jump

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4

WAYS TO EARN RESPECT AT YOUR FIRST JOB

By Peter Vogt
MonsterTRAK Coach

When you've worked so hard to get that first job after college, the last thing you want is to screw it up. Sadly, new grads do it all the time.

The problem rarely stems from lack of knowledge or poor technical skills. It often goes back to something simpler: Your persona in the workplace, particularly during your first few weeks on the job.

Remember the spot on your second-grade report card that said "works and plays well with others"? This skill is still important, because it's shockingly easy to make an awful first impression on your new colleagues—the kind that will taint your reputation the entire time you're with the organization.

How do you save yourself and perhaps even your career? Here are four key attitudes and behaviors.

1) YOU DON'T KNOW WHAT YOU DON'T KNOW

"You may be a smart cookie, but as a 20-something, you're still a relative newbie in the business world," says Alexandra Levit, author of "They Don't Teach Corporate in College."

So tread lightly when it comes to sharing your groundbreaking ideas, especially when you're the new person.

"Resist the temptation to jump in and take over projects or to assume that you know how things should be done," Levit says. "Older colleagues with more experience will perceive this behavior as arrogance and will quickly dismiss your valuable input."

2) A SINCERE 'THANK YOU' GOES A LONG WAY

Isn't it nice to hear "thank you" once in a while? Your coworkers feel the same way. So does your boss.

"Your manager is a human being who likes to feel appreciated, just as you do," says Susan Stern, president of Stern + Associates, a public relations and marketing firm in Cranford, New Jersey. "That means that if your manager takes you to lunch, gives you a gift, bonus or raise, or even hosts a company party, you should reply with a heartfelt 'thank you.'"

3) FEW GO ABOVE AND BEYOND

You'll be amazed by the number of clock-watchers you'll be working with. These workers do only what's asked of them and put in their 40 hours a week, not a second more.

Their indifference can be your gain if you simply offer to take on additional assignments or put in extra time once in a while.

"Happy volunteers rack up points," says Stern. "Companies are always impressed with junior staffers who are willing to pay their dues, roll

up their sleeves, and pitch in to help. By exhibiting this type of can-do attitude and leaving your ego at the doorstep, you'll show management that you're committed to hard work, advancement and the team effort."

4) LISTENING IS HIGHLY UNDERRATED

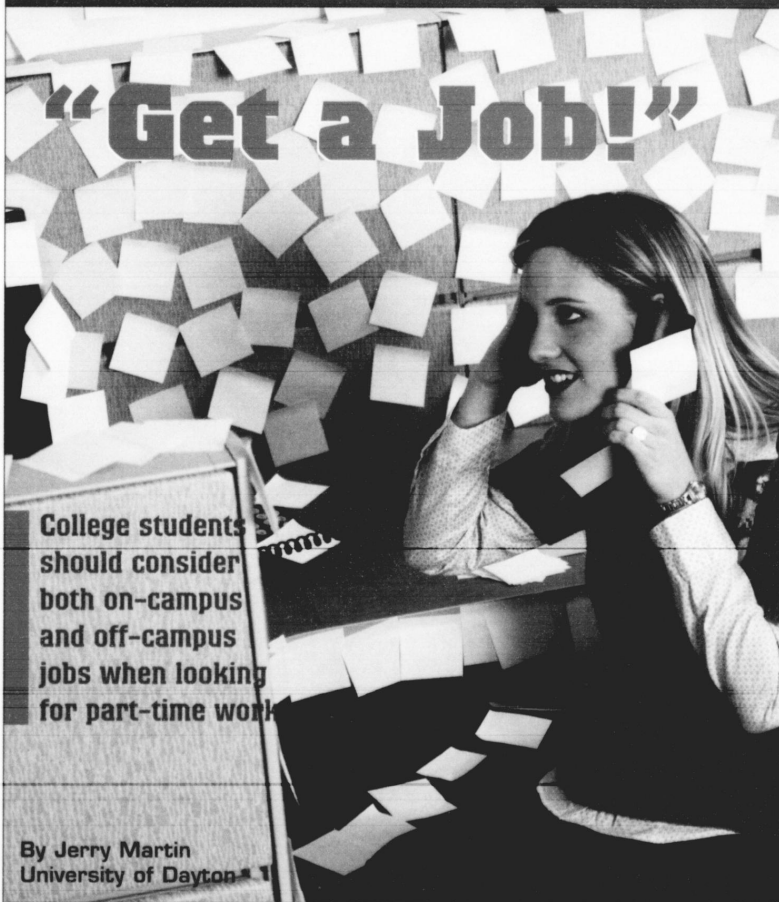
"This should be an obvious one, but many entry-level workers are anxious to prove their knowledge, and they speak without listening first," says Mary Harris, a corporate etiquette and protocol consultant in Fort Lauderdale.

The unintended result: An image of a snotty know-it-all with no regard for more-experienced colleagues.

So above all, learn to really listen, says Marjorie Brody, head of Jenkintown, Pennsylvania-based Brody Communications and coauthor of "Help! Was That a Career Limiting Move?"

"When you understand what people are saying to you and need of you rather than always focusing on your own agenda, you garner respect from your colleagues as someone who is attentive and cares," she explains. ❧

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While searching for a job may be the last thing on an incoming college student's mind, one expert claimed that waiting may cost that student the possibility of employment. According to Don Vince, associate director of financial aid at the University of Dayton, incoming college students should avoid taking time to settle in before finding a job.

"Most first-years want to shut down and do nothing, and that's very detrimental," said Vince. "These kids are going to have more free time on their hands than they've ever had before. Getting a job is a great way for some of them to develop a sort of rhythm in their lives."

ON-CAMPUS EMPLOYMENT

Student employment on and around a college campus generally falls into one of two categories, Vince said. The first type is on-campus employment, when the student is on the school's payroll.

Matthias Wissmann, a senior at the University of Dayton, has been an on-campus employee for almost eight semesters. According to him, there are many advantages to on-campus employment.

"The biggest advantage of on-campus employment is that you get the luxury of scheduling your job around your free time," said Wissmann.

He also claimed the actual type of employment isn't as important as many people might think.

"Mainly it just helps cover the cost of living," he said. "You won't work that many hours, so the type of job doesn't matter that much. It's just something that pays the bills."

One way to obtain on-campus employment, especially at a large school where the applicant pool is much larger, is through the Federal Work-Study Program (FWSP). According to Vince, the FWSP has as much to do with financial aid as it does with student employment.

"The Federal Work-Study Program is a financial resource for students to help with the cost of school and living at school," Vince said. "Not everyone is eligible, you have to apply."

Those eligible for the FWSP are awarded a predetermined amount of money with their

federal financial aid that they can earn through an on-campus job. In other words, the federal government would pay the salary those students earn while employed on campus.

Almost 713,000 college students are employed through the FWSP at 3,221 institutions of higher learning around the country, according to the 2002 Campus-Based Programs Data Book. In total, FWSP employees have earned about \$1 billion dollars of financial aid through the program.

Also, the FWSP, whose future is currently in the hands of the U.S. government, promotes good study habits by promoting a "modest level of work hours," said the Data Book.

OFF-CAMPUS EMPLOYMENT

The second type of student employment on and around college campuses is off-campus employment, when the student is employed through an establishment outside the university or college he or she attends. Lauren Ranalli, a junior at the University of Dayton, is employed at a pub just off campus. She claimed there is one major advantage to working off campus.

"By far the best part of off-campus employment is that the wages are higher," she said. "I know a lot of people who work on campus a lot for a smaller salary. I can go in for a couple of hours on a good night and come home with over \$130."

When looking for off-campus employment, a student should only accept a job if he or she is ready for it, said Ranalli.

"The important thing to remember is that school always comes first," she said. "Being able to balance time is a little more important here than it is with on-campus jobs. The hours are also usually worse. But it pays off in the end, especially on payday."

Even with this in mind, Ranalli still advocates searching for a job at the beginning of the academic year, a message echoed by both Vince and Wissmann.

"When entering the process, positions are available at the beginning of the year," said Vince. "Be aware of the individual processes for finding these positions. Be consistent and treat this search as you would a search for any job."

"Right when you get there, find out who's in charge of student employment and go talk to them," said Wissmann. "Don't wait." **YM**

Persistence Pays Off for

Young Entrepreneurs

Jerry Martin
University of Dayton

dot.com

College students are broke—a fact for many which, like taxes and death, is inevitable... or so the stereotype leads them to believe.

Other students, however, refuse to follow that seemingly unavoidable path and have taken their financial security into their own hands, ensuring themselves a steady income while peers fight over stale pizza crusts until a check arrives from home.

What's the source of this fiscal independence? Small businesses owned and operated by the students themselves. According to 21-year-old Tom Carroll, more students could achieve similar financial freedom through starting a small business, but most simply lose interest too soon.

"Anyone could do it," said Carroll, who has been running his own small business since 1999. "Most people give up too easily."

For Carroll, a native of Wilmette, Ill., economic liberty comes via the Internet—more specifically, through Internet advertising.

During his first year of high school, after visiting several websites that listed video game codes, he wondered how hard it was to create and maintain such a site. So, he began to investigate.

"It looked like I could make that kind of [web] site," Carroll said. "So I bought my own domain and went for it."

After constructing the actual site, which was the most time-consuming task according to Carroll, he started exploring the world of Internet advertising. His search led him to various advertising networks, including one by

Google called "Google AdSense," which matched advertisers with his website based on content and then sent him both text and image advertisements to post on his site.

"The ad networks act as a middleman," Carroll said. "They affiliate with thousands of different advertisers ... and after a while some of the advertisers started coming right to me."

At first, the work far outweighed the return, said Carroll. But eventually, his hard work paid off.

"It took me six to eight months to make any money at all," Carroll said. "I started to make money when I figured out which ads to keep consistently and which ones I should change. I started to really make big money after about two years."

In fact, he made enough money to cover his cost-of-living expenses during his freshman year at the University of Dayton. And, after transferring to Columbia College to focus on a music career, Carroll decided to expand his business. In the summer of 2005, he created new websites that listed guitar tablature and song lyrics. Although it hasn't been hugely profitable yet, he plans on "sticking with it."

While students such as Carroll utilize a new technology to create a steady income, others use old-fashioned elbow grease. Christopher Herbert, 21, followed that road to financial freedom. In 2001, Herbert, a Tiffin, Ohio, native, started working for a lawn care service his brother started three years earlier. The next year Herbert bought the business, which was called "Herbie's Yard Services."

"When I bought it, we did painting, power washing and mowing," Herbert said. "I added landscaping, maintenance and design."

When he took over the business in 2002, it employed three full-time employees and one part-timer. By 2004, the payroll expanded to include six full-time employees—a three-man painting crew and a three-man landscaping crew—and a host of part-timers who helped out when needed.

"We did some advertising in newspapers, especially at the beginning of the planting season," Herbert said. "But mostly our advertising was just word of mouth."

Even after paying all employees and expenses for supplies and equipment, Herbert still made enough money to provide for his own cost of living through his first two years at the University of Dayton.

"It's nice not having to worry about money," Herbert said. "Like if our house is trying to do something and it comes down to money, I can kick in a little extra if needed."

Luis Hernandez, one of Herbert's housemates, agreed. "He pretty much has more financial freedom than anyone else because it's his money and not his parents, which a lot of other people use for spending," Hernandez said. "Herbie was also very smart with his money, and he seems to have a greater confidence in knowing what he can do."

Both Carroll and Herbert used their businesses to create their own fiscal independence. However, recently each decided to head in a different direction. In 2005, Carroll was making enough money to give everything else up and focus on his dream of becoming a musician. He currently lives in Denver where he still maintains his sites and is writing and recording music.

In 2004, Herbert decided to start focusing on his career goals and sold his business to a competing lawn care service. Even after selling his business, Herbert still lives off money he made through it.

Though each has gone a different way, both men encourage students to look into starting a small business.

"Don't stop until you succeed," Carroll said. "You can do anything if you keep your mind open."

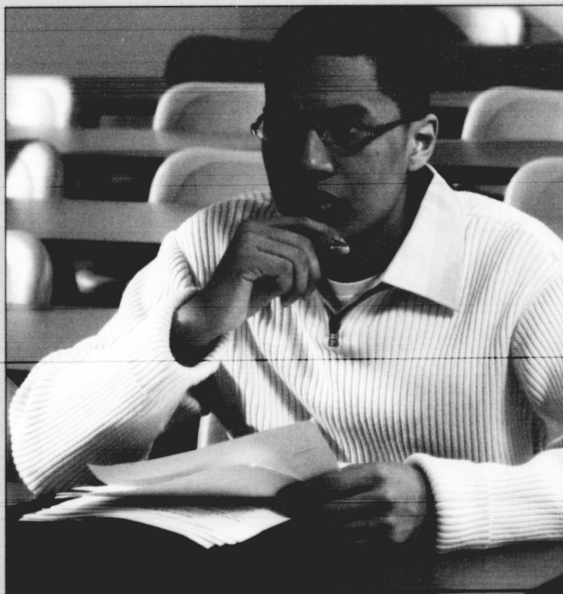
Herbert echoed that sentiment.

"If you get the opportunity to start one, do it," Herbert said. "You might work harder at first, but you'll reap the benefits ... especially in college." ■

—ENTREPRENEURSHIP SPOTLIGHT—

OHIO STATE UNIVERSITY

By Benjamin Presson, Ohio State University



In just a little more than five years, the Center for Entrepreneurship at Ohio State University's Fisher College of Business has gone from being the brain child of four undergraduate students to being named by Entrepreneur Magazine in 2005 as one of the thirteen 1st-tier entrepreneurship programs in the nation. It was one of only five programs to receive the magazine's top-tier ranking two years in a row.

Michael Camp, academic director of the Center for Entrepreneurship, highlighted a few of the key initiatives under way to seed and nurture entrepreneurship education on OSU's campus, including the Society for Entrepreneurship Scholars and the Innovative Curricula Development.

"One of the goals of the Center for Entrepreneurship is to facilitate the development of the entrepreneurship education curriculum at Ohio State," Camp said.

Under the Innovative Curricula Development, the Fisher College of Business will continue to offer courses this spring through its approved "undergraduate interdisciplinary minor in entrepreneurship." Classes are open to both business and non-business students, and they include "New Venture Creation," "Entrepreneurial Marketing," "Entrepreneurial Finance" and "The Spirit of Personal Enterprise."

The entrepreneurship minor has already been approved by the Fisher College of Business, and it is awaiting approval by the university before it becomes official, Camp said.

One of the vital programs in the Center for Entrepreneurship that helps to foster student entrepreneurial thinking and skills is the Business Builders Club, which hosts entrepreneurship events, keynote speakers and business-building activities.

Anup Gampa, a senior in Industrial & Systems Engineering and current president of Business Builders Club, believes one of the main goals of the club is to provide a place for students to network with other individuals. "We teach students who are interested in starting a business now, 10 years from now, or even 20 years from now," Gampa said.

The club focuses on every type of entrepreneurship, Gampa said, and in April will host its annual Business Builders Club Spectacular. This year's theme is "Emerging Opportunities in Technology," which will discuss and analyze business opportunities in areas such as nanotechnology.

Nathan Hurd, the first president and founder of the Business Builders Club and a current MBA student at the Fisher College of Business, described the original formation of the Business Builders Club five years ago as an idea whose time had come.

"After the first Business Builders Club Speaker Series event in May, 2001, we knew we were on to something big," Hurd said. "It was like everybody was ready. They had been looking for something like this."

"Within a month after the first meeting we had 150 students from all across campus sign up for our mailing list," Hurd said. "We had graduate students from the medical school signing up."

Many students who become involved in the Business Builders Club use the club's networking to explore opportunities offered through the Center for Entrepreneurship and the Fisher College of Business.

One of those opportunities is the Fisher Business Plan Competition, started in 2000 and sponsored by Deloitte & Touche U.S.A. LLP. This competition provides a forum for faculty, students and community entrepreneurs to win more than \$130,000 in cash and services as start-up funds transforming an idea into a thriving business.

The Center for Entrepreneurship recently announced two new awards, the "Best Undergraduate Business Plan Award," and "New Business Builders MBA Competition Award," a competition among M.B.A. candidates from four central Ohio universities – Capital University, Franklin University, Ohio Dominican University and The Ohio State University – with an annual prize of \$10,000.

Hurd said the Center for Entrepreneurship would not have been successful without the dedication and help of others; in particular, Rich Langdale, a Columbus-based entrepreneur, who provided the original funding for the center and served as acting director in the center's early years.

"There were five or six key people whose contributions were vital to the success of the center," Hurd said. "And what you have now is an institution forming around a formal college entrepreneurship education," Hurd said.

"Within three years, it went from nothing to one of the best programs in the country," Hurd said.

After leaving his official duties in the Business Builders Club two years ago to start a family and pursue his MBA, Hurd has since become a mentor in the program and still holds weekly luncheons with club executives.

"To be able to benefit from a system you helped create is really special to see," Hurd said. ☛

WHAT THE HECK IS “Intrapreneurship”?

By Nicole Slaydon, Virginia Tech

You don't have to own your own business to act like an entrepreneur.

After completing their degree new graduates are equipped with an arsenal of talents. Skills learned from classes and internships are just a fraction of what new grads have to contribute to the future. And for the most part, they have two places to take those skills: graduate school or the real world. For the very ambitious, the path into the real world may lead to entrepreneurship. While starting a business may seem desirable for motivated grads with fresh ideas, such a venture also comes with a load of challenges.

So how do people prepare themselves for entrepreneurship? Internships and part-time jobs can certainly be helpful, but are typically light years from taking complete responsibility of a company. In the mid-80s, Gifford Pinchot coined the term “intrapreneur” to describe employees of large corporations hired to think and act like entrepreneurs. New grads may find that an intrapreneurship is just what they need to discover first hand all the ups and down of being an entrepreneur.

>> Intra-what?

Pinchot defines intrapreneurship as “behaving like an entrepreneur when you're employed at a large corporation for the benefit of the corporation as a whole” and believes employment as an intrapreneur prior to trying a hand at entrepreneurship is a great way to get your foot into the entrepreneurial door.

“I think it's a very smart way to go if you want to be an entrepreneur, because you can learn using someone else's money,” Pinchot says. “And you'll presumably get guidance and help.”

Pinchot also says a big part of being an intrapreneur is listening to the marketplace. “Intrapreneurs are involved in innovation, so when you're doing new things you never know what the right answer is,” he says. “You do your best and learn from feedback.”

>> Entrepreneurial Prep Course

The major advantage of an intrapreneurship is obvious: you can see what it's like to run your own business. Pinchot believes grads can get a chance to experience much of the agonies of an entrepreneurial career as well as many of the joys. “As an intrapreneur, you learn what it takes

to start a business and you develop the necessary skills,” he says. “Those skills are transferable to entrepreneurship.”

According to Pinchot, there is a certain skill set necessary for success in both intrapreneurial and entrepreneurial positions that include, “the ability to deal with uncertainty, and the ability to take a complex goal and break it down into a series of steps and then work diligently to accomplish each step along the way.”

In addition to a particular set of skills, there are character traits that make a successful intrapreneur or entrepreneur. “The most successful are risk takers who are driven by

a vision of something that is better in the world,” Pinchot says. “They are honest and use a balance of intuition and analysis to make their decisions.”

Not all qualities are the same for entrepreneurship and intrapreneurship. While companies admire an intrapreneur who is an independent thinker, being too independent could cause problems. The biggest difference between intrapreneurship and entrepreneurship, according to Pinchot, is that an intrapreneur has to deal with authority figures. “So if you absolutely cannot stand to be told what to do by others, you may not do well as an intrapreneur,” he says.

>> How to find one

Pinchot suggests finding companies who are interested in innovation and talking to them about how they think innovation happens. He also thinks that it's important to find the right person to work for to get what you want out of the experience. “You get a lot of support when you're with a big company, but you can also get a lot of resistance,” Pinchot says. “In many cases the support out ways the resistance, but I think it's a matter of finding a boss who wants you to be creative with different things.”

But if a grad's academic appetite still isn't satisfied after a bachelor's degree, graduate school may be a good option. Pinchot is currently president of Bainbridge Graduate Institute, a grad school that offers MBAs in sustainable business. “We are distinguished by our focus on sustainability, as well as our focus on entrepreneurship and intrapreneurship.”

In the past, Pinchot says, intrapreneurship has been a part of the institute's program, but it has recently been pulled out to be taught separately. Bainbridge is currently preparing a course in intrapreneurship itself, which Pinchot hopes will be taught starting in fall 2006.

Intrapreneurship can be a rewarding career in itself or a pathway to a successful entrepreneurial career. Whichever way you choose to go, Pinchot has some serious advice for turning any idea into profitable business: “Don't just sit there! Start steps to put your idea into action!” **YM**

For more information about Bainbridge Graduate Institute, visit www.bgiedu.org.

“Should I pay off my credit card balance each month?”

Dear YOUNG MONEY,

A friend of mine told me that it doesn't help one's credit history if you always pay off your credit card bills monthly. Is that true? I've always paid them off and think it should help my credit score more than carrying a balance. Do credit card companies prefer when you only pay a part of your monthly bills so that they can profit off the interest rates? Does this help your credit history?

Bernie

Dear Bernie,

It turns out that you're both partially right. Credit bureaus score you higher when you pay your credit card bills regularly even if you don't pay the balance in full each month.

You can maintain a good credit score as long as you pay at least the monthly minimum. However, your score will eventually be lowered if you owe too much money or have too many open credit lines even if you're still making regular payments. Credit bureaus don't like to see people with large credit card debt because it makes them a greater risk for a loan.

Credit card companies do prefer to see you carry a monthly balance because they make more money on their interest charges. However, your credit score has nothing to do with how much profit your credit card company is making off you. You're doing the right thing by paying off your monthly credit card balance in full whenever possible. You'll avoid paying high interest charges and your credit score should stay just as high, if not higher, than your friend's score.

For more helpful information on credit management, please visit www.youngmoney.com/credit_debt.

Best Regards,

Daniel Jimenez
Managing Editor
YOUNG MONEY

‡ free to travel ‡



Student Traveler's Guide to

HOSTELS

For college students who want to save money and have an opportunity to meet other travelers, youth hostels are a great travel option.

Picture this: it's the beginning of another summer and you have a road map and a full tank of gas. The highway stretches before you like a blank canvas full of possibilities.

Or you have a backpack stuffed with clean clothes and a European guidebook. You're about to find out if those six semesters of German have paid off. But where will you sleep for the next three months?

Whether your summer travel plans include cruising down Route 66 or climbing the Swiss Alps, hostels offer budget-minded travelers the chance to see the world and meet new people in the process. Hostels are "generally lively and fun, with shared communal areas such as a lounge, kitchen, and often a bar, TV room and Internet access," according to Sarah-Jane Wilton, communications coordinator for STA Travel.

Accommodations vary from city to city and hostel to hostel, but you can usually expect basic communal lodging not unlike a freshman dorm. Hostels are usually co-ed, but women who feel

more comfortable in an all-female room can usually request one. Depending on the place, you may be also able to book a private room for a fraction of a traditional hotel's cost (just don't expect HBO and a hot tub).

Aside from saving money, another great reason to stay in a hostel is the people you'll meet along the way. From hitting the beach in Miami or shopping in Milan, chances are you'll be exposed to fellow travelers from all over the world, most between 18 and 26 years old, so you'll have lots in common if not a common language.

Boston University senior Jessica Musikar remembers a solo trip she took to Copenhagen, Denmark during her semester abroad: "I went out one evening with a group of random hostellers, including a Spaniard, two Kiwis [New Zealanders], an Australian, a Brit, and another American. My fellow hostellers' revelry rescued what might have a boring, cold night in a distant place."

Just standing in the entrance to your hostel, you're likely to hear travelers making plans in



several different languages (even hostels in the United States attract both international and local travelers). Sharing the often cramped quarters of a hostel creates a sense of community where hostellers swap stories and share travel tips over a card game or breakfast, which may be included but is often as simple as tea and toast.

"Hostelling" can be a lot of fun, but here are some tips to get the most out of your stay:

Always bring a padlock so you can lock up items that you won't need during the day. STA Travel advises students to "keep your money, passport or ID and other important belongings

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with you and close to you at all times." Don't even bring expensive jewelry and electronics that you can't bear to lose. Leave them safely stored at home!

Unlike the Ritz, not all hostels provide linens. Some rent sheets and

towels for a nominal fee. But it never hurts to be prepared with a spare blanket and towel (you'll rest easy knowing the last time they were washed!). Ditto on the toothpaste and shower shoes.

One of the best parts of traveling is sampling the local cuisine, but eating out all the time can get expensive. Food items like oatmeal, pasta and powdered milk travel well from city to city, and you can also peruse a local market for fresh produce and regional specialties. Bring back some groceries to the hostel's kitchen and whip up a feast with your fellow travelers! Most will be more than willing to share a cup of milk or some cooking oil if you need it.

Double-check the hostel's location before booking. Just because someplace seems like a bargain, you may end up paying twice as much in cab fare or parking if it's not in a convenient location. Based on her experience in hostels, Muskar suggests checking maps repeatedly "before you pick a hostel off the Internet. Anywhere that advertises easy access to bus service that will take you into the heart of City X is probably quite far from downtown. You don't want to be waiting for a bus at 2 a.m. with a bunch of people who don't speak your language. Find someplace you can walk home to." Travel agencies that are geared towards students, such as STA Travel, can help you find an affordable hostel in a safe, convenient location.

You'll also want to check if the hostel has any curfew or time restrictions. Few things are worse than returning from a fun night on the town, only to discover that you've been locked out of your hostel. Curfews tend to apply more in rural areas, as city hostels tend to stay open to accommodate the local nightlife. It's always a good idea to program the hostel's

phone number into your cell just in case (and give it to friends and family members so they can contact you in an emergency).

No one wants to plan for the worst, but it's wise to buy travel insurance to cover baggage, flight cancellations and emergency medical care. Wilton also says to "speak [with] other travelers, locals and tourist information outlets to get information on the safe areas, especially in bigger cities." And in case you lose your travel itinerary or get separated from your group, you should email yourself (and those who may want to contact you) a copy of your schedule and flight confirmation numbers so you can look it up at an Internet café if need be. Aside from that, pack an extra pair of socks and get ready for unforgettable summer of travel! ❧

To book a hostel or to learn more, check out www.statravel.com, www.hostelusa.com, or www.hostelling.com.

wheels



DIPLOMA DEALS ON WHEELS

You know your college diploma is so much more than a simple piece of paper. It represents the culmination of a lot of hard work, a lot of long hours at the library, and a lot of checks written to the registrar. But that's not all: your diploma can also act as your ticket to a wide spectrum of special deals on new cars. Before you seal it in a frame and hang it over the mantelpiece, make sure you check out all the money-saving options being offered by car dealerships to recent graduates and soon-to-graduate first-time buyers.



THE DEALS

Having a diploma (or being well on your way towards getting one) can benefit you in a few different ways: some manufacturers offer a rebate right off the price of a car, some offer special financing terms, and some offer a combination of both.

Toyota's College Grad program, for example, offers a \$400 rebate off the purchase price of any new Toyota or Scion that is financed through Toyota Financial Services, plus no money down and no payments for 90 days. They even throw in a year's worth of complimentary roadside assistance. Kerry Riviera at Toyota Financial Services says the program's been a hit since April 2001, especially in the summer months: "We've seen increased interest and use of the program year over year. Last summer we were booking about 2,100 plus college grad deals in June, July and August."

Other manufacturers currently offering rebates and cash bonuses include Ford, Hyundai, Kia, and Nissan, some of which also allow for no money down and deferred payments.

Graduate programs also give students and recent grads the chance to take advantage of easy financing terms even without established credit. Volkswagen has offered incentives to grads for over eight years, and they currently advertise a college grad program for buying or leasing a new or Certified Pre-Owned Volkswagen that allows for simplified credit requirements, no first month's payment, and no security deposit on leases—even for scholars

without any previous credit history. Other financing deals are currently offered by Mitsubishi, Volvo, Audi, Honda/Acura, and BMW. One thing to keep in mind: in order to take advantage of these deals, you will have to finance your purchase through the manufacturer's financial services company.

Many of these programs apply only to new cars; however, a lot of manufacturers are starting to include certified used vehicles as well. One more piece of good news: these diploma deals may also be combined with other manufacturer incentives, so your car's price tag may be lowered by multiple rebates and discounts.

WHAT YOU'LL NEED

These deals vary slightly from manufacturer to manufacturer, but they generally require three things from you:

FIRST, you must have graduated from an accredited four- or two-year college in the past two years or be set up to graduate within the next six months (four months for Volkswagen and Audi). To prove it, have a copy of that diploma in hand, or a final transcript, or a letter from your registrar.

SECOND, you'll need to have proof of current or future employment. You can either bring a letter from your employer or paycheck stubs. The financial company will check out your salary to determine that you can handle the car payments and won't be overextending yourself debt-wise.

THIRD, while most of these deals require little to no established credit, if you do have any

credit history, it has to be good. Minor lapses may be OK, but you can't have any major credit problems haunting you from your past.

RESEARCH FIRST

Don't assume that any dealer you visit will automatically offer you these discounts. The more information you have before walking into the dealership, the better deal you're going to be able to negotiate. Recent UCLA grad Rick Cooper walked into a Kia dealership in February and negotiated his purchase price on a new Kia Spectra. "First I got the price, then I mentioned that I wanted to take advantage of the \$400 graduate program rebate. They then took the rebate off my negotiated price."

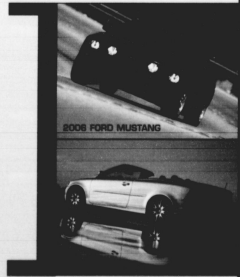
Your first step should be narrowing down the type of car you'd like to buy and then checking on the manufacturer's website for details on deals for college grads. Offers are not necessarily valid in all regions of the country, so make sure you find a local participating dealer by calling ahead. Also, some higher-priced or very popular models may be excluded from these rebates and financing terms. But you never know what you might find out there: for example, BMW is now out to tempt new grads into leasing a brand-new motorcycle.

You've worked hard to earn that diploma. Take advantage of these opportunities to make it work for you. **W**

>> Cars for Grads offers a free clearinghouse of information on current deals being offered by all manufacturers to recent or soon-to-be graduates. Check their website at www.carsforgrads.com.

HERE ARE SOME OF THE WEBSITES WHERE YOU'LL FIND DEALS SPECIFICALLY FOR GRADUATES:

- Toyota:** toyotafinancial.com/finance/college_grads.html
- Volkswagen:** vwcredit.com/college
- Ford/Lincoln:** fordcollege.com/index.it
- Mercury:** mercury.com/finance
- Mitsubishi:** mitsubishi.com/MMSA/isp/finance/DiamondCollegeGrad.jsp
- Volvo:** volvocarfinance.com/lease/options.html#college_grad
- Nissan:** nissanusa.com/buying/FinancingOptions/#ASEG2
- Honda/Acura:** hondaofamericaservices.com/planning/frm_age_offers.asp
- Hyundai:** hyundaiusa.com/financing/specialoffers/collegegraduates.aspx
- Audi:** audi.us.com
- Kia:** kia.com/incentives/kmfic_gradProgram.php



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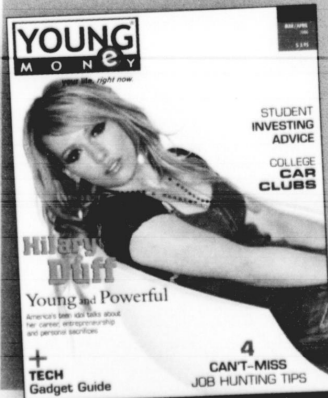
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
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FOUR Cornerstones of Investing

By
Dan Lampard

Windfalls happen.

Back when college students were still pecking out their term papers on typewriters, a company called Microsoft went public. Ten years later, computers were everywhere and the term "Microsoft millionaire" had become part of the American lexicon.

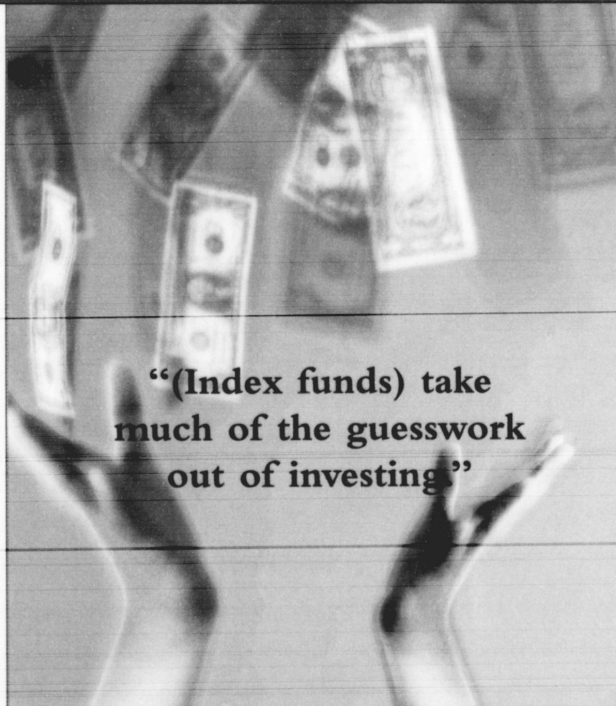
Amazon stock plummeted to around \$5 at the end of 2001, and stock analysts were calling it dead meat. Some investors scoffed at the experts and put their money where their laugh was. It was great timing for those who went for it. Amazon ricocheted off of the bottom and soared to over \$50 a share within two years. Nice.

Unfortunately, for every jackpot story, there are a thousand other tales about investors who lost barrels of money speculating their way through high-risk, short-term gambles. Trying to time the market is best left to those who figure they have nothing to lose (because that's all they may have in the end). For most of us, the only way to accumulate savings is to begin investing early in life. By holding the course and staying close to some fundamental guidelines, the years—and the market—will treat us right.

BUY INTO THE LONG TERM

When it comes to investing, time is your friend. For example, if you're in your early twenties and you invest \$1,000 once a year in a tax deferred IRA in an investment that averages a 7% annual return, it'll grow to more than \$1 million after 46 years tax deferred. That makes for a pretty sweet retirement kickoff. Compound interest can be a beautiful thing—especially when measured through the span of decades.

If you're into quick gratification, good luck. Your best chance may be with a slot machine. You probably have just as much chance of lining up six rows of diamond clusters as you



“(Index funds) take much of the guesswork out of investing.”

do of picking the next meteoric stock. Long-term investing isn't flashy, but it has a solid success rate.

USE INDEX FUNDS

Index funds are growing in popularity. They are passively managed and take much of the guesswork out of investing. Years of investment research show that mutual fund managers who try to buy and sell individual companies based on their own research have a hard time outperforming the broader markets over time. An index is a group of stocks or bonds that experts believe represent a larger group of investments, such as all "stocks on the NASDAQ" or all "high tech stocks." Exchange Traded Funds (ETFs) are a type of index fund. When you invest in an ETF, you're buying shares of an index fund that mimics a certain group of stocks. In general, simplicity and lower costs make index funds very attractive.

DIVERSIFICATION CAN DIMINISH RISK

Spread your investments among different asset classes. You want to have exposure to a number of different companies so that your investment

success isn't dependent on a single company or sector of the market. No one knows for certain which investments will rise in price. Staying diversified increases your chances of owning investments that rise in value. Just as importantly, diversification helps reduce risk in your portfolio and improve your returns over time. As you go on, it's essential that you do timely rebalancing of your portfolio so that you don't end up with more risk than you realize. Have a target allocation of stocks, bonds and cash—and stick with it.

INVEST AUTOMATICALLY, DOLLAR BY DOLLAR

ShareBuilder is an online brokerage that features low-cost, automatic, dollar-based investing. What this means is that you can buy fractional shares. You don't have to be shut out because the stock you want is selling for \$137 and you only have \$100 a month to invest. Your monthly investment amount can be spread

across the investments you have chosen. \$100 could buy a tenth of a share of one company, a quarter of a share of another and a full share of yet another—it doesn't matter. The important thing is that you have the ability to regularly invest in companies you believe in. Time and consistency convert fractions into bigger whole numbers.

>>BONUS TIP: START NOW

One of the biggest regrets running through older generations is the lamentable "If I only would have invested when I was young . . ." If you're a twenty-something right now, you have an opportunity to start saving for your financial future. Even if you begin with a small monthly amount, a commitment to regular investing will add up in the long run. It's a decision that can determine the quality of your life in the years up ahead. Start now. It's painless and you'll never regret it. **YM**

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Editor's note: YOUNG MONEY does not endorse any of the stocks listed below. For investment decisions, always consult a professional investment advisor.

Stock Spotlight:

WOMEN'S PERSONAL CARE

By Michael R. Abramowitz

Hate to break it to you guys, but women control the purse strings. Yes, the fairer sex manages the affairs of not just our heart, but our checkbook as well—and we are merely along for the ride to the shopping mall. Most often, the first stop on this tour de femme is the cosmetics counter.

But don't break a nail over it, because cosmetics are a big time business that both guys and girls can make a pretty penny over. So let's pull out a mirror as we reflect upon the stocks of some of the top cosmetic makers out there.

>> Estée Lauder Co., Inc. (EL)

Snapshot: Estée Lauder engages in the manufacture, marketing, and sale of skin care, makeup, fragrance, and hair care products worldwide. It also licenses fragrances and cosmetics sold under various brands including Aramis, Donna Karan, Clinique and Perscriptives.

PRICE: **\$37.71**

Pros:

- The company has a stable of name brands in addition to what is mentioned above, such as Tommy Hilfiger, Origins, Missoni and my favorite, Donald Trump the Fragrance—for the man who wants to smell as if he's just been fired.

- Estée Lauder had enough sales in 2005 to buy Miami (if Trump doesn't beat 'em to it), with \$6.3 billion in revenues. That's a ton of lip gloss, folks.

- While revenues were solid, net income was not a pretty sight. Still, the company is forecast to turn it up a notch in fiscal 2007 (which starts in June 2006). If you can trust the forecasts, this might be a good turnaround play come summertime.

Cons:

- Estée Lauder has said that its corporate makeover will cause third quarter earnings to be "significantly lower" than one year ago. The company blames cost savings initiatives and store closings at partners May Department Stores and Federated Department Stores.

- The company pointed the finger at the shedding of a discontinued unit, but still, net income in its most recent quarter came in nearly half of what it was a year ago.

- Estée Lauder has blamed its ills on discontinuing operations and things beyond its control. Those excuses are fine for a quarter or two; but if the blame game continues, then watch out because one-time charges can become more like every-time charges.

>> Elizabeth Arden (RDEN)

Snapshot: Elizabeth Arden manufactures, owns and licenses 50 perfumes. The company also distributes more than 250 fragrances to retailers, including popular brands such as Elizabeth Arden, Elizabeth Taylor's White Diamonds, Red Door, Sunflowers and White Shoulders.

PRICE: **\$22.17**

Pros:

- Sales for Elizabeth Arden's parade of brands jumped 321 percent in one year.

- The stock has blown Revlon and Estée Lauder out of the perfume-scented water, jumping more than 140 percent in the past three years, as compared with a 40 percent rise for the competition.

- Net earnings during Elizabeth Arden's second quarter shattered company and analyst forecasts by five cents a share coming in at \$1.12 per share.

Cons:

- Despite a strong run over the last three years in the stock's share price, company shares have traded in a narrow range for the last year.

- Sales in Europe and North America have stagnated the past quarter, while revenues from the rest of the world have gone gangbusters. For the stock to jump to the next level, sales at these two bases need to go up a notch, along with growth in its newest target market of Southeast Asia.

- The company, as do Revlon and Estée Lauder, sees the China market as a tremendous growth opportunity. Any hiccups in the land

of a billion people could cost Elizabeth Arden, and its competitors for that matter, well, billions.

>> Revlon, Inc. (REV)

Snapshot: Revlon manufactures, markets and sells cosmetics, skincare, fragrances, and personal care products in the United States and abroad. It offers a wide range of cosmetics and skincare products.

PRICE: **\$3.07**

Pros:

- Revlon is doing everything known to man to reinvent itself and turnaround the company into profit land. Those efforts include introducing new lines of lipstick, makeup, nail colors, lotions, cleansers, creams, toners and moisturizers.

- The company's shares have fallen from the penthouse to penny stock status. This makes the stock attractive to highly speculative traders and deep value investors.

- Net income during Q4 did rise a nifty 40 percent. Only problem is that they also had to report a full-year loss of \$84 million.

Cons:

- Last year's \$84 million loss was far better than the loss of \$143 million in 2004. Revlon has lost \$227 million in the last two years alone! And that's nothing to blush about.

- With the exception of companies that have recently merged and must consolidate earnings, watch out for anyone who touts EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization). This line item is not a GAAP (Generally Accepted Accounting Principles) measure.

- Always very difficult to forecast when a company will actually turn profitable again, no matter what management touts. **YM**

Michael Abramowitz is a freelance writer based in Florida. To avoid a conflict of interest, he does not currently own any of the stocks mentioned above.

* Price quotes are from March 27, 2006.

STUDENT PASSIONATE ABOUT INVESTING

By Tina Dressel
Indiana University

Rob Santry, a finance major at the University of Tennessee, has been investing since he was a sophomore in high school.

He attributes much of his investing success to his involvement with the National Association of Investors Corporation and reading Peter Lynch's many books on investing. Santry is passionate about sharing his experiences with other young people to help them become successful investors!

Santry has looked to Bill Miller, Peter Lynch, and especially Warren Buffett as people he holds a lot of respect for in investing. Taking from Lynch's renowned philosophy of only investing in businesses in which you can draw with a crayon what they do, Santry requires himself to be able to define within one paragraph what a company does before he will even consider purchasing it.

He admits it is actually easier for younger people to find up-and-coming companies to invest in because younger adults are targeted more by such companies including Apple,



The best advice Santry can give is to start early.

Quiksilver, Google, Starbucks, American Eagle, and the like. Once he identifies prospective companies, Santry researches a company's financial performance, compares it with competitors, and determines if they are trading at a fair price. And, because Santry likes holding his stocks for the long term, he likes to make sure he doesn't have to worry about a company's "existence" over the next five years.

While Santry admits he has made mistakes in the past, he thinks it is necessary to learn from experience. He cites his biggest mistake as being apt to take a short-term view when buying and following the stocks he owns. Realizing this tendency has allowed Santry to be more successful now with his 401(k) and other retirement savings.


Santry believes the key to his success has been his accumulation of investing knowledge through reading anything he can get his hands on. From Smart Money to Better Investing magazine, the Wall Street Journal to his regional business journal, and "The Intelligent Investor" by Benjamin Graham to "Value Investing with the Masters" by Kirk Kazanjian, Santry has grown as an investor through his reading. He is also an avid viewer of CNBC. Through all of these venues, Santry is able to identify companies that he truly understands.

To research companies, Santry visits the Yahoo! Finance, CNBC and CNNfn websites. He looks at financial ratios and comparisons among competitors to help evaluate prospective additions to his portfolio. He also likes visiting the company's website itself to have a look-see at current news surrounding the company.

The best advice Santry can give is to start early. It may sound trite by now; but the common thread for most investors is that it takes a little time to work out the kinks in your investing strategy, so starting early helps ensure a leg up. Santry thinks investing is truly the way to make your money work for you, as opposed to working harder to earn more money.

Santry has owned stocks including The Cheesecake Factory (CAKE), Ebay (EBAY), Sirius Satellite Radio (SIRI), and Pepsi (PEP). His most successful investments have come from companies in their prime that he was able to purchase at bargain prices, which later grew into well-known public brands. Achieving a 19 percent gain on Ashworth Apparel (ASHW), a 37 percent gain on the Cheesecake Factory, and a 70 percent gain in Sirius Satellite Radio, Santry sounds like he has found a good investing strategy for him. He wishes he would be able to purchase Google (GOOG) and ExxonMobil (EOM), but he has not been able to find them at a bargain price as of yet.

Santry is a very goal-oriented person and also has a very entrepreneurial spirit. In the future, he could see himself owning an investment firm as well as a commercial real estate company. Santry says, "I really want to have a million dollars in net worth by the time I am 30."

"If that doesn't happen, then I guess I can live with 35!" he says jokingly. Although these may sound like lofty goals, setting a roadmap in any aspect of life and becoming passionate about achieving those goals is the key to happiness. 



GENERATION **Y** SEEKS FINANCIAL FREEDOM

Many college students are graduating with big credit card and student loan debts, and little knowledge of how to handle their finances.



Like most student debt stories, Eric Martig's problems started when he discovered what he thought was "free money" in the form a 2" x 3" plastic card. He was a junior at Ohio University and quickly took advantage of his newfound wealth.

"I never said no to the credit card until the limit set in," says the 24-year-old Chicago resident. "If you have a \$2,000 limit, it is OK to spend 60 bucks on something you really don't need."

He also realized early that his subsidized student loans were not going to cover the cost of an education. So, like thousands of other students, he logged onto the Sallie Mae website, aimed at students like himself, and applied for a loan. Today, he works at a temp agency in the city, while also pursuing the acting career he went to school for, and is more than \$60,000 in debt.

"I think they should start talking to kids about credit in high school," he says, "so we know what is going on, instead of clicking buttons (on the Internet) like, 'Ya! Give me \$10,000 so I can go to school.'"

MANY YOUNG ADULTS CLUELESS ABOUT MONEY

Martig's story, in varying degrees, is one playing out across the across the country. Almost 40 percent of people like him have more than \$10,000 in student loans and more than 20 percent have credit cards with balances of at least \$5,000, according to a recent Harris Interactive study commissioned by Northwestern Mutual. The same study says more than half of adults in their early to mid-20s, who by definition are in Generation Y, have little knowledge about financial matters.

"A lot of people come into college having been kept in the dark," says Anya Kamenetz, a Gen Y finance expert and author of "Generation Debt." "They go to college and find out they are on their own."

Meanwhile, just five percent consider themselves very knowledgeable about money management and investing, according to the study that also shows that Gen Y women are even less confident than men about handling finances.

"People have no idea," says Kamenetz. "They don't understand rates or the power of compounding interest. They do not get the basics of credit card debt or what it is."

STUDENTS NOT BEING TAUGHT BASIC FINANCE

The problem, says Erika Luckow, director of the Northwestern Mutual study, is that young people are not getting any kind of basic financial education at home.

"I'm shocked that this generation really needs a crash course in Money 101," Luckow says, "but there isn't a huge emphasis in financial education in the schools or from parents."

More than 60 percent of those polled said parents are their most trusted source of financial education, her study shows. For 22-year-old Colorado resident Jessica Boes-Johnson, her dad, a certified public accountant, is her financial role model. However, her mother and stepfather have done little to school her on money matters. She has \$12,000 in student loans and another \$6,000 in debt between two credit cards.

"A lot of people's parents don't have a grasp on it themselves," say Boes-Johnson. "My main issue is that they don't teach their kids the responsibilities of a credit card and of taking out student loans."

She uses the example of a friend, who has billionaire parents, but has trouble budgeting enough money to pay rent.

"I found that a lot of my friends could save in high school, but once they went out on their own they couldn't budget for groceries," Boes-Johnson says.

RESPONSIBILITY LIES WITH BOTH CREDITORS AND BORROWERS

The role of education falls on two shoulders, says Marie O'Malley, vice president for Nellie Mae, a subsidiary of national lending giant Sallie Mae.

"Really, the primary owners of the responsibly should be the creditors and borrowers," says O'Malley. "We don't want to encourage rampant borrowing among a population that doesn't really know what they are doing."

Sallie Mae and its lending partners originated \$21.4 billion in loans last year and currently manages \$123 billion in loans for nine million borrowers, says Erin L. Korsvall, a corporate communications representative. O'Malley says that while her group provides education materials for borrowers, the main avenue of distribution relies on college offices.



"It's a big part of how we depend on distribution," O'Malley says. "There are certain things we make available to the college and we rely on them to disseminate the information."

At Ohio University, Martig admits he never received any information that could have served as a premonition of his life today.

"There is not a lot of emphasis on it in school, especially for any sort of artist," he says. "I completely feel like they are we haven't been taught anything about it."

CREDIT EASIER TO GET NOW

Connecticut resident Rob Vaghini was a classmate of Martig in Ohio. Both of them went to school out of state, but unlike his schoolmate Vaghini had his parents' support throughout college.

He has paid off his credit cards, is currently locked into an 18-year interest rate on \$12,000 in student loans and is comfortable with his credit history, although he doesn't know what type of credit score he has.

"We are as smart about finances as other generations, but I don't think they had the easy access to credit," says Vaghini. "Credit cards have become the thing to use and cash is becoming the uncommon thing."

Vaghini believes that while finances are not his generation's top priority now, they will be later when his peers begin to settle down and that the knowledge will follow too. In conversation he talks to his friends about setting up a Roth IRA, or an Individual Retirement Account that provides tax-free growth.

"I think I would be ahead of the curve," says Vaghini, "but the whole concept is a little alien to me." TM



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The clock is ticking on student borrowers.



TIPS for Saving Money on Your Student Loans

By Jennifer Levy

On February 8, 2006, President Bush signed into law a budget reconciliation bill that will impact your student loans as a student and a graduate.

The interest rate on any new student loans (Federal Stafford Loans) that you take out after July 1, 2006 will be fixed at 6.8%. Any student loans you have taken out prior to that date will remain at a variable rate.

The good news is that origination fees on student loans are scheduled to phase out over the next several years, which means fewer fees on your student loans. Additionally, if you will be pursuing a graduate degree, a new PLUS Loan initiative will allow graduate and professional students to take advantage of PLUS funds. This will enable you to cover your total cost of attendance with federally guaranteed, low-interest loans instead of Alternative Loans, which are typically more costly.

If you are nearing graduation, you are probably thinking about consolidating your student loans through the Federal Loan Consolidation Program to lower your monthly payments up to 50%. The tips provided in this article will help you to deal with questions you may have concerning graduation and how to handle your student loans.

The average new graduate will owe more than \$220 in student loan payments each month. Even if you have not received your first student loan payment yet, you should consider that there are important deadlines approaching. You can save hundreds or thousands of dollars in interest by consolidating now because the interest rate on your student loans will increase in July.

Because your rate is currently variable and can increase to as high as 8.25%, it is strongly recommended that you lock in now while rates are still the 4th lowest in history (you can lock in as low as 4.5%^{**}). As the pattern of rising interest rates continues, your rate AND monthly payment will likely go up if you do not consolidate before July 1st. How you manage your student loans can have a big impact on your financial future. [™]

Call College Loan Corporation with any questions you may have regarding your student loans: 800.692.6121.

* 4.5% with automated debit payment plan. Conventional payers can lock in as low as 4.75%.

** Borrowers who make payments on time each month for nine consecutive months will receive a cash rebate equal to 2% of their consolidation loan balance, up to \$2,000. Borrowers who do not meet the minimum balance requirement but who make payments on time each month will receive a 1% cash rebate, up to \$1,000. Additional terms and conditions apply, contact CLC® for details.

>> TIP # 1

Don't let your interest rate go up. Student loan interest rates are variable – they change every July 1st. You can permanently lock in your interest rate by consolidating now.

>> TIP # 2

Use automatic payments. Most lenders offer a reduced interest rate when your student loan payments are automatically deducted from your checking or savings account. This can add up to big savings. Plus, you won't have to remember to write a check each month, and your loan payments will always be on time.

>> TIP # 3

Don't get behind on your payments. If you are having trouble making your student loan payments, you should immediately contact your loan servicer to find out if you are eligible for deferment or forbearance. Just as with any other loans, late student loan payments will negatively affect your credit.

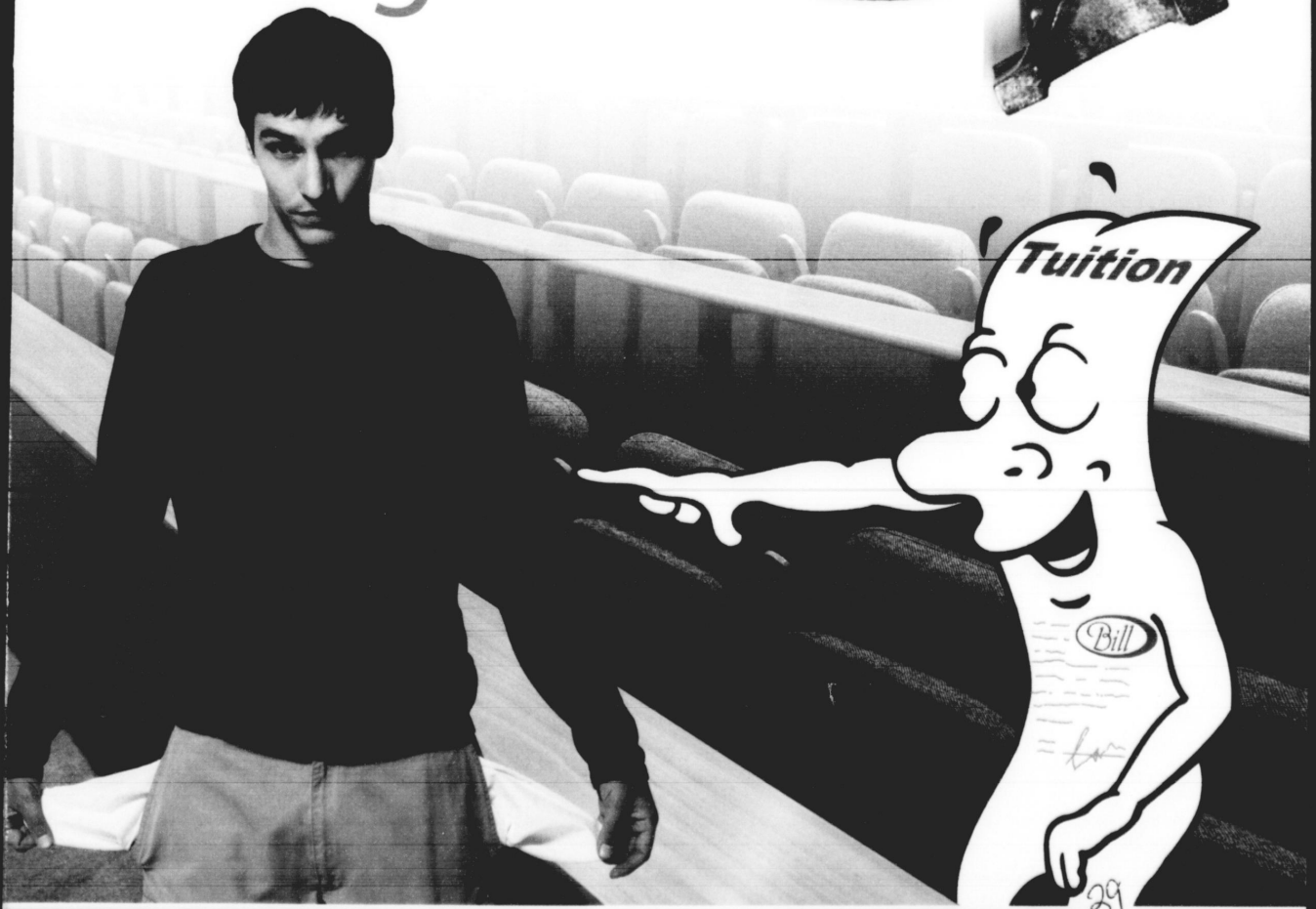
>> TIP # 4

Choose the best payment option for you. Multiple payment options are available to student loan borrowers who consolidate. A payment plan that fits your current financial situation can help you keep up with your loans. And, you can switch plans when you need to.

>> TIP # 5

Get cash back from your student loans. A lender or servicer will often offer borrowers incentives to make their loan payments on time for a specified amount of time. For example, CLC® offers borrowers up to \$2,000 cashback after they make nine payments on time.

Finish off Tuition Bill for good!



Are you tired of worrying about Tuition Bill? Now is the time to finish him off. Consolidating your student loans with College Loan Corporation will lock in the 4th lowest interest rates in history – and give you the chance to earn cash back and further rate reduction opportunities. But you need to ACT NOW – rates will go up significantly on July 1.

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Beginner's Guide to

WIRED TELEPHONE



By Dave Mathews,
YOUNG MONEY
Technology Editor

Mobile TV makes it possible to watch your favorite network shows and listen to music all on your cellular phone.

Screens abound in our everyday lives. We have them on our iPods, digital cameras, computers and, of course, televisions. One screen spends more time with us than any other and that is the one on our mobile phone. Cellular phones started their existence with now antique vacuum fluorescent displays and progressed quickly to one-color liquid crystal; that is black numbers on a grey display. Today, you will find most phones feature 65,000 color capable displays, though these are not necessary for dialing numbers or displaying caller-ID; but they sure make it easier to look at digital photos.

The future use of this handy display, however, is moving pictures. America is behind Asia, particularly Korea, with the rollout of advanced mobile phone functions such as television viewing. There are multiple reasons for this, one being that the majority of Americans drive our own vehicles rather than depend on public transportation such as trains or buses, which makes watching TV while commuting downright dangerous.

That being said, the latest generation of networks incorporate fast data transfers and

the next generation of mobile phones will decode and decompress this fast enough to enable high-quality video. Before you get too excited about watching this week's "Lost" episode on your mobile phone, remember that most of these services only give you short clips of your favorite news or programming, especially if they are carrier-provided. Also, note the phone screen's small size and expect your battery power to be consumed at a much faster rate than when you are using the phone for calls.

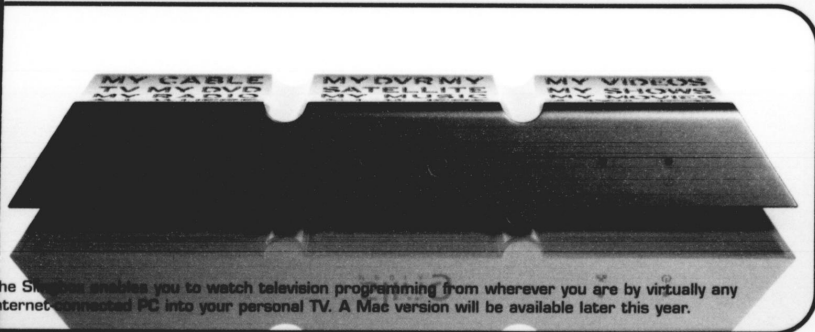
Here is a look at the current group of software and services designed to let you keep up with your favorite television shows while you're on the go!

MOBITV (MOBITV.COM)

Cost: \$9.99/month

Launched over a year ago on Sprint's lower-speed Vision data network, MobiTV brought television at half the frame rate (16 versus 30) that standard television operates. This service is the most compatible with many North American carriers including AllTel, Cingular and Rogers. The MobiTV product is also one

TALK F



of the few devices that work on generally lower-tech, yet very popular, flip phones as well as the Treo Smartphone.

Channels: ABC News Now, Chaos, CNBC, CNET, CSPAN, CSPAN 2, Comedy Time, Discovery, Discovery Espanol, ESPN TV, iFilm, Fashion TV, Fox Sports, MAXX Sports, MLB, Mobi Trailers, MSNBC, NBC Mobile, Shift, The Mic, The Weather Channel, TLC, V40

ORB NETWORKS (ORB.COM)

Cost: Free

If you have a Windows or Mac OS-X PC, then this software is all that you need to connect to it and stream photos, music and videos to many phone brands, PDAs or another computer. Compatible phones include all Windows Smartphones and many of the Nokia 60, 80 and 90 series phones. Originally released just for Windows Media Center Edition, this software works well and continues to support new devices and computing platforms.

Its engine is Web-based, which means you can access your content from nearly any device that has a connection to the Internet. Orb will "find" your PC even if you are connected to a DSL or cable modem that may change your IP address occasionally. It also automatically adjusts to network conditions by performing a speed test on your host and remote devices, which should mean that you get the best connection possible. But with Sprint's network the software incorrectly says that your phone is connecting to your home PC at 10 megabits, a speed that Fortune 500 network administrators would die for.

Channels: Any photos, music or video clips that are stored on your PC or television programs that are piped into your Media Center PC though broadcast, cable or satellite, except for high definition content. Add-ons

such as weather and TiVo connectivity give even more functionality.

SLING MEDIA (SLINGMEDIA.COM)

Cost: \$249 for the encoder; phone decoder software TBD

The Sling Media solution gives you access to all of your channels and content stored on your PVR to a PC running their free software client or a compatible mobile phone. The Sling mobile client runs on Microsoft Smartphones running Windows Mobile 4 or 5 and will even allow you to program your TiVo remotely. Power users could even use this device to check in on cameras monitoring your work or home.

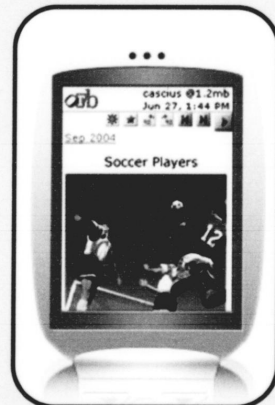
Sling's CFO and VP of Business Development Jason Krikorian says "The beauty of the Slingbox is that instantly, the consumer is able to watch all of the programming that he has become accustomed to at home. This includes every channel in your lineup, and the ability to watch live as well as content recorded on your DVR. And, of course, all this [comes] without a monthly service fee."

Because this stand-alone appliance takes the computer out of the video equation, I find it to be more robust and trouble free than the Orb software that relies on the stability of your Windows host computer. The software for your mobile phone should be available by the time you read this, and the demonstration that I saw in January was beautiful, even with the large screen sizes that the Microsoft Windows Mobile platform supports.

SPRINT TV (SPRINTPCS.COM)

Cost: \$15 to \$25/month

Sprint started testing TV years ago with a service called 1KTV, which was more



Orb's software allows you to watch live or recorded TV shows, photos, music and videos from any Web-connected device.

PowerPoint slides than actual television. Thankfully, its PowerVision network now is of the faster EVDO variety, which makes for a more compelling video experience. The base TV subscription includes just a few channels, while the top package provides premiums from the Discovery Channel franchise. Sprint's video is very clear, and its content partners are strong. You will have to pay a premium for the additional channels, but the Sirius Satellite radio programming is a nice bonus if you do not wish to partake in their \$2.50 per song download service.

Channels: ABC News Now, Animal Planet, Discovery Channel, ESPN, Fox News, Fox Sports, Fuse, Fashion TV, NFL, NBC, The Weather Channel, Toon World, Comedy Time, Music Choice, Sirius Hits.

VERIZON V-CAST (GETITNOW.VZWSHOP.COM)

Cost: \$15/month

Verizon's network uses the latest EVDO technology as well, but currently has a limited set of content available. Also noteworthy, the company has recently teamed up with TiVo to allow users to program their PVR remotely, but it has not announced plans to allow subscribers of both services to access the video stored on their TiVo hard drive. By looking at what Verizon has done in the past with their closed gaming applications and music download system, I do not expect this to occur any time soon.

Channels: Accuweather, CBS News to Go, Comedy Central, ESPN, Fox News, NBC Mobile, The Weather Channel VM

Dave is a road warrior who has been tweaking his mobile phones to connect to PCs and data services since the early 1990s. Thankfully, he no longer has a swarm of antennas on his vehicle. More stories can be found on his website at www.davemathews.com.



THREE Student Money Mistakes to Avoid

By Sanyika Calloway Boyce
YOUNG MONEY Columnist

The good, the bad and the truth (which isn't all ugly) about being a student is that there will be an overwhelming desire for most of you to want to live like a college graduate long before that day has come. As a college student I made quite a few money mistakes that cost me tons of money and loads of headaches. Here are a few things you should know about and avoid:

>>>Mistake #1:

Living Large Without Being in Charge

According to the National Foundation for Credit Counseling News, one out of every four college graduates returns home to live after college, citing lack of income and an inability to make it on his or her own as the primary reason.

I find that many students are caught in a tug-of-war that consists of too much freedom and too little responsibility, so even if your parents have agreed to cover all of your bills while you're in college that doesn't mean that you should think of it as a free ride, because college won't last forever and sooner or later you'll run outta gas.

Take Kara for example. She came up to me after one of my presentations to ask for my advice on a problem she found herself facing. For the last three years her parents paid for her tuition, books, off-campus apartment, car payment, car insurance and cell phone bill. She was required to buy gas, clothes and whatever else she wanted, and she was quite comfortable with that arrangement.

As do many adults, Kara's parents never imagined that they'd be making less money. In fact, few of us enter college with the expectation to make less in the future than we're making right now. However, due to an illness that led to a prolonged period of unemployment for Kara's dad, she found herself faced with the reality that her lifestyle outpaced her income and was putting a strain on her parent's resources.

The truth is that life happens to the best of us and even the most thought out plan can come unraveled at the seams. So before you move off campus or buy the most expensive car on the lot, ask yourself what would happen if you had to pay for everything you have all on your own. It's a sobering question I know, but it's one that's best answered before you find yourself in the middle of a cash crisis.

>>>Mistake #2:

Not Having a Spending Plan

Budgets SUCK. There, I said it! It's true—budgets don't work because we tend to operate from extremes. So when we think of a budget, we think restraint, discipline and not having "permission" to get what we want. So we shy away from anything that puts us on such a restrictive leash. Being a college student means you want as much freedom as possible over your life and the choices you make.

You probably have tried to live on a budget many times before and failed. I have, too. It wasn't until I figured out that what I really needed was a spending plan that my attitude towards money changed. A spending plan

shows where your money should go instead of leaving you wondering where it went; it's very cool and super smart, too. This subtle shift in thinking will take you from dreading a budget to a place that gives you what they want most...CONTROL. If knowledge is power, then applied knowledge has the power to give you the freedom to make smart money decisions.

>>>Mistake #3:

Living by the ATM Alone

According to a Consumer Federation of America study, banks charge 11 to 32 times their actual cost to process a bounced check, and generate \$5.2 billion a year in revenue from bounced checks. WOW. That's a hefty price to pay for not knowing your available balance.

The blessing of doing almost all of our shopping electronically is convenience and ease, the curse of having such convenience is that there are a large percentage of students who think they don't have to balance their checking account if they didn't actually write a check. Wrong.

Even if you make all of your purchases with a debit card and pay all of your bills online, you'll still need to know what's going in and coming out of your account. The only way to do that is to keep a running total of your transactions.

It's easy to forget to factor in bank fees, transaction fees and service fees when you're taking advantage of the convenience of using a debit card. But always keep a mental tally (or better yet a written one) of your purchases because it could take up to five business days for some transactions to be deducted from your account. So the available balance listed on the ATM receipt may not reflect transactions that are still pending.

The truth is that most of us don't wake up in the morning with the intention of making bad money choices; I sure didn't. So if you're reading this article you're on the right track. Just knowing that there are some money mistakes you need to avoid is half the battle in steering clear of the financial landmines that'll sidetrack your future success. **YM**

Sanyika Calloway Boyce is the author of four books. She travels nationwide to educate, empower, entertain and enlighten students about money, credit and debt. This former debt-strapped college student shares real and relevant money messages that young adults can relate to and understand. Visit her online today at www.collegestudentusa.com.

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LENDING WORKSSM

* Based on a \$20,000 loan amount, 240-month repayment term, 5.3% annual interest rate. "Economy Choice" option with graduated payment. Call us to request a consolidation quote based on your student loan balance.



Begin Thinking About Thesis @ 9am



Still Thinking

We Know. College Happens.

Your Communications thesis is due tomorrow. Unfortunately, summer break, the new Yaris, and okay, the cute guy in your English class, have been occupying your thoughts for the past couple hours. Yep - we've been there too.

While we can't help you with your thesis, we do offer special financing programs designed with you in mind - making it easier than ever to get into that hot new Toyota you've been thinking about. So you can daydream about more important things.

College Graduate Program

\$400 rebate on a new Toyota, no down payment/no payments for 90 days or waived security deposit, and complimentary Roadside Assistance for one year.^{1,2}

Co-Buyer Option

No credit history? Apply with a co-buyer and your rate will be based in part on the credit score of the more established applicant.²

@ 11:09 am



Which program is right for you? Visit toyotafinancial.com or contact your Toyota dealer for more information.

¹ Rebate offered by Toyota Motor Sales, U.S.A., Inc. Rebate will be applied on lease contracts, first toward the amounts due at lease signing or delivery, with any remainder to the capitalized cost reduction, or toward the down payment on finance contracts. One rebate per finance or lease transaction. Finance or lease contract must be dated between April 1, 2006 and March 31, 2007. Only available on new untitled Toyota models. College Graduate Rebate Program is subject to change or termination at any time. Some restrictions apply. Program may not be available in all states. First payment may be deferred for ninety-days; finance charges accrue from contract date. Deferred payment not available in PA or in connection with the preferred option finance plan.

² On approved credit through your participating Toyota dealer and Toyota Financial Services. Not all applicants will qualify. Toyota Financial Services is a service mark of Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc.