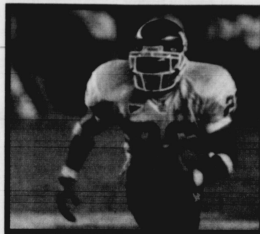


# TUESDAY KENTUCKY KERNEL



UK vs. IU:  
Saturday's  
game will  
decide both  
teams' fate  
| PAGE 6

September 16, 2003

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## Student struck by car



Melissa Shortridge, a political science freshman, with her grandmother Barbara Kiriny after the accident. Lexington Police said Shortridge, who was driving the car that struck the student, will not face charges.

JOHN FOSTER | KERNEL STAFF

Monday's accident was the second since school started in which a UK pedestrian has been hit by a car

By Kelly Upchurch  
CONTRIBUTING WRITER

A UK student pedestrian was hospitalized Monday afternoon after she was struck by a UK student driver's car at the intersection of South Limestone and East Maxwell streets.

Christy L. Foster, a political science sophomore, said she was hit by the car as she was crossing Maxwell Street. She was taken to UK Hospital with minor injuries and released that night.

Melissa Shortridge, a political science freshman, was turning onto Maxwell Street from South Limestone when her car hit Foster, who was walking home from class, Foster said.

No charges were brought

against Shortridge, said Sgt. Scott May of the Lexington Police.

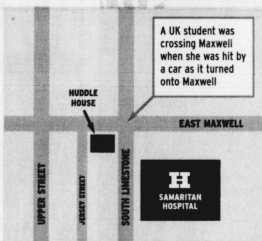
Monday's accident is the second time since school started that a UK student pedestrian has been hit by a car on South Limestone Street. It is the third accident of its kind on the street in the last three years.

Foster said she got the signal to walk, and halfway across the street, she looked up and saw a car coming toward her.

"You think nothing can happen to you when you get the walk signal," Foster said. Foster said her first thought was, "Oh no, I'm getting hit by a car" and then she thought, "Oh no, I'm going to be late for class."

Foster said she tries to

The accident at the corner of South Limestone and Maxwell left the pedestrian with minor injuries.



be especially careful on South Limestone because she sees people dangerously jaywalking often.

Haans Mott, an architecture senior, said he was at the intersection and saw the accident unfold.

"I heard a scream and a thump, then I saw her (Fos-

ter) flip over the hood of the car," Mott said.

Before Lexington police arrived, Mott helped other witnesses look for Foster's backpack so they could identify her. The bag was located underneath the vehicle that

See CAR on 2

## UK breaks ground for four dorms to be built by 2005

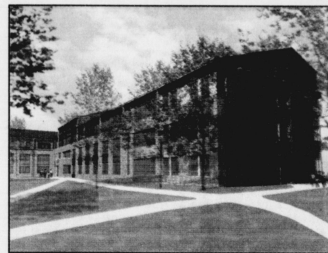


PHOTO FURNISHED

### Making space

UK will build three dorms by the Kirwan/Blanding Complex and one at Martin Luther King Boulevard and Euclid Avenue

By Hilary Schiffer  
CONTRIBUTING WRITER

For the first time since the Greg Page Apartments were built in 1979, UK broke ground Monday for four new residence halls that will accommodate 684 students.

The \$46 million project includes three dorms by the Kirwan/Blanding Complex and one by the corner of Martin Luther King Boulevard and Euclid Avenue on North Campus. The construction is expected to be finished by 2005.

The dorms will house the growing number of students UK has been enrolling and expects to keep attracting. This year's enrollment hit an all-time high with more than 35,000 students. UK is already using the University Commons apartments on Virginia Avenue to house those students who couldn't fit in the residence halls.

There are now 4,676 beds on UK's campus, excluding Greg Page Apartments and the University Commons.

"You have seen the movie 'Field of Dreams,' you know that if you build it they will come," Todd said. "Well

See DORMS on 2

## Trustees to look at report of Robinson Forest's value

By Emily Hagedorn  
NEWS EDITOR

Student scholarships versus the longevity of Eastern Kentucky's Robinson Forest.

This debate has been waged for at least a decade and may come to a crux in today's UK Board of Trustees meeting at 1 p.m. on the 18th floor in the Patterson Office Tower.

A report outlining the forest's economic and environmental value will be presented at the meeting.

While \$50 to \$60 million could be generated for the Robinson Scholars Program, which pays the education of selected first-generation Eastern Kentucky students, 200 acres of the forest would be mined.

The money for the program is set to run out in 2008.

See FOREST on 2

## Woman reported she was raped near campus

Police said a stranger attacked her in a backyard; no one has been arrested in the case

By Ben Fain  
STAFF WRITER

An unknown man raped a 26-year-old Lexington woman early Saturday morning near campus, Lexington Police said.

The woman, whom UK officials believe is not a UK student, told police the incident happened between mid-

night and 1 a.m. in a backyard on Lyndhurst Place.

Police said no one has been arrested.

The victim reported red scratch marks on her neck, and she was treated and released from the UK Medical Center, according to a police report.

The attacker is described

as an African-American male between 25 and 30 years of age, with short black hair and a moustache. The victim said the man was 5 feet 8 inches tall, weighed 180 pounds and was a medium build, said Officer Kevin Sleet of Lexington Police, who responded to the call.

The woman said the man grabbed her neck, dragged her on the ground and raped her, the police report stated.

After the attack, the woman ran to a friend's work

place, Sleet said. Once there, her friend talked her into calling police, he said.

"She was talking real soft and was scared," Sleet said.

The woman and her friend could not be reached for comment last night.

Although the incident occurred near campus, UK officials did not issue a safety alert. By law, Lexington Police did not have to contact UK Police in this case.

"If UK students or staff

were involved, we would have been notified (by Lexington Police). Or, we would have been notified if it had happened on a street adjacent to or running through campus," said Cmdr. Travis Manley of UK Police Communications and Information Services.

This is the third sex crime near UK within the last three nights in which the victim did not know her attacker.

In June, a UK student re-

ported she was dragged from a parking lot behind Kirwan Tower and raped by a dark-complected man who was possibly Hispanic, UK Police said.

In late August, a UK student reported she was sexually abused in a parking lot behind W.T. Young Library. She described her attacker as a white male with a muscular build.

E-mail  
bfain@kykernel.com

**Extended Forecast**

Wednesday Partly Cloudy	Thursday Partly Cloudy	Friday Partly Cloudy
80   59 HIGH   LOW	83   58 HIGH   LOW	74   53 HIGH   LOW

For more weather check out [kykernel.com](http://kykernel.com)

**INSIDE**  
Hockey club skates on small budget | PAGE 6  
Johnny Cash remembered | DIALOGUE, PAGE 4

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## CAR

Continued from page 1

struck her. Mott said, Shortridge said that as she turned right onto Maxwell, she didn't see anyone crossing the street. "I didn't even know it was a person until I saw her," she said.

Shortridge, who was bathed in tears after the accident, didn't suffer any injuries, but the hood of her black Mitsubishi Eclipse was dented from the impact. Her grandparents, Barbara and James Kiriny, arrived later to accompany her through the ordeal.

Maxwell Street was blocked for 30 minutes and traffic was detoured downtown while police cleared the area of the accident.

South Limestone has

been recognized lately as a common place for such accidents.

On Sept. 2, UK student Tracy L. Ryan was hit by a car driven by Colin Grant Inman, also a UK student, as she crossed South Limestone. No charges were filed against Inman and Ryan was treated and released at UK hospital.

Last year, student Eric Vetter was hit by a car and killed on South Limestone.

"The problem with South Limestone is that it's a high volume traffic area," said Cmdr. Travis Manley of UK Police Communication and Information Services.

UK isn't the only school with such accidents. Two Western Kentucky University students were hospitalized last week after they were hit by a drunk driver's vehicle while walking on a crosswalk near the campus in Bowling Green, WKU police said.

*E-mail kernel@uk.edu*

## FOREST

Continued from page 1

The Robinson Scholarship is funded by coal mining and logging operations on 4,000 acres of the 14,000-acre Robinson Forest in Breathitt, Perry and Knott counties.

The Board, which established the program in 1995, used money from a trust to provide educational opportunities in Eastern Kentucky, where college attendance is historically low compared to other Kentucky regions.

The trust carried a stipulation that it be used primarily for reforestation and agricultural research or for the benefit of the people of the

mountain region.

So far, 452 students from 29 Eastern Kentucky counties have been inducted into the program; 129 attend UK.

The Robinson Forest is a topic of conversation among trustees, said trustee Barbara S. Young. "I think the Board wants to do the right thing."

Truman Stevens, chairman of the UK College of Education's department of curriculum and instruction, led a three-week math and science program in Robinson Forest. He understands the debate.

"Of course, I would hate to see the Robinson Scholars fade out," he said. "At the same time, I'm worried about the fate of the forest. It's a tough, tough decision."

*E-mail ehagedorn@kykernel.com*

"I think the Board wants to do the right thing."

- BARBARA S. YOUNG, BOT MEMBER

## DORMS

Continued from page 1

they are here! We need to accommodate them."

The dorms on South Campus will be three stories tall, with classrooms, faculty offices, balconies and 15 handicap-accessible rooms.

The North Campus dorms will be four stories tall. The first floor have multi-purpose rooms for practicing musical instruments and studying.

All the dorms will be suite-style with a bathroom connecting two double rooms, and the ratio of residents to resident advisors will be 30 to one.

North Campus will be more contemporary with more glass to compliment UK, and it will go along with the city's project to make North Campus more retail-oriented and blended in with the downtown area.

On South Campus, dorms will compliment the rest of the Blanding/Kirwan Complex but in a more modern fashion.

"Students need a good environment to assist with their academic experiences here at UK," said Dick Seimer, executive vice president for administration and finance.

"UK does so much for the city of Lexington," said Mayor Teresa Isaac. "I feel that building these dorms will help UK's goal of being

in the top 20 universities."

Construction on the South Campus dorms will begin in November, whereas North Campus construction will begin within the next few weeks.

The buildings have not yet been officially named. A committee will decide on the names, said Ben Crutcher, vice president of auxiliary services.

Still, he had suggestions. "I would like to see them named after an African-American, a prominent woman, a disabled person and, well, I've run out of ideas after that," Crutcher said.

Student Government President Rachel Watts said her time in the dorms was beneficial, and she hopes these dorms give residents the same satisfaction.

"I can honestly say that I would love to come back and live in these nice dorms, even if I am a fifth year senior," Watts said. "We need to extend our services for the higher quality students who are enrolling at UK."

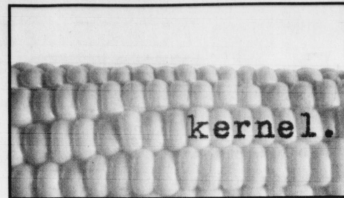
Some of the complex's current residents said they were concerned about the grassy area behind the complex being lost to the new dorms.

"I think it's nice to be building the new dorms, but I will miss not having the trees and yard to hang out in," said Greg Phillips, an engineering and business sophomore and Kirwan II resident.

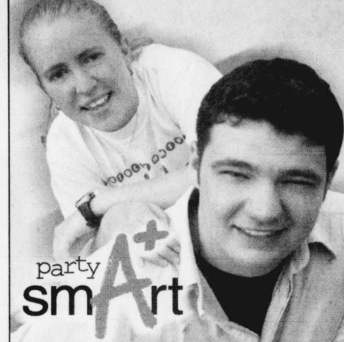
*E-mail kernel@uk.edu*

Students need a good environment to assist with their academic experiences here at UK"

- Dick Seimer, executive vice president for administration and finance



82% of UK students have never been hurt or injured due to alcohol use.



Based on the Alcohol Education Office (2003) random survey of 786 UK students. Alcohol Education Office 859.257.9687  
1 drink = the alcohol content of 12 oz. beer or 4 oz. wine or 1 oz. distilled spirits.

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in hopes of carrying  
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# Men's Soccer

## UK vs. Louisville

### Tuesday, Sept. 16th

#### @ 7:30 PM

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4. Free Go Big Blue Soccer T-shirts to the first 200 students from FanzFirst.

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UK Soccer would like to thank our Olympic sport sponsors: Scher's, Dier, Posh Salon, UK/Kennedy Bookstore, Lase's, Best, Buffalo Wild Wings, Entertainment Express, O'Charley's, Carrabba's, Clean Sweep Car Wash, and the University Inn.

UK Athletics would like to thank our corporate partners: McDonald's, Arby's, Pizzeria Pazzo, Kroger, Pepsi, Delta Air Lines, Third Bank, Gatorade, Nike and Southern Belle Dairy.

Go Big Blue!

# Cups make the drink, many beer fans say



JEFF BUTLER | KERNEL STAFF

## I bet you can

Biology sophomore Emily Wall and broadcast journalism sophomore Sasha Stave test out the "I bet you can't" beer cup. Beer glasses and cups come in all shapes and sizes and can be found at local bars and restaurants as well as novelty shops and party stores.

The cup's half full: From beer-bongs to beer towers, variety of glasses and cups are wide-ranging

By Jeff Butler and Michele Fernandez-Cruz  
CONTRIBUTING WRITERS

When getting ready for a wild party a number of important factors must be taken into consideration. For instance, what do you do when encountering a 30-foot beer-bong?

However, 30-foot beer-bongs are few and far between, so the common drinker must rely on other novelties to spice up the beer-glass motif.

Whether your goal is to get attention, break the ice for a fun conversation starter or even just enjoy their creativity beer cups appeal to a wide audience.

### Bars and restaurants

There are many bars near campus where it is easy to find out-of-the-ordinary beer containers.

Pazzo's on South Limestone Street features a variety of beer glasses including a 32-ounce fishbowl for between \$5 and \$9. "The fishbowls at Pazzo's are like the size of your head," said Justin Cole, a history and education senior. "But I usually like to drink out of bottles since you can get drunk, tip it over and not spill as much out."

Varsity Blue on South Broadway also features a tall container, the \$10, 63-ounce "beer tower."

Fans of Buffalo Wild Wings are fond of bottled suds and the biggest glass available. "Bottles, bottles, bottles. That's what I like to have when I drink at home or to a party," said Bobby Xenophontos, a history senior. "The biggest size they have is what I like at a good bar."

A picture of a full frosty beer from the Buffalo Wild Wings tap easily tempted Justin Cole, history education senior. "It looks so refreshing,

it makes me want to skip class to get one," said Cole. "A cold and tall glass makes the best beer cup, yet it should also be thick in order to insulate and keep cold."

The 22-ounce "Brewtus" is a favorite among patrons imbibing at Applebee's.

"The Brewtus is a really popular cup size amongst our customers," said David Schmitt, an Applebee's bartender. "Brewtus is a big beer, well liked by both college students and our older customers."

### In stores now

Spencer Gifts, a novelty shop located at the Fayette Mall, features a variety of beer cups targeted at adults and college students.

Although they are not the hottest items on the shelf, a moderate amount are sold, said Tevis Shaw, a Spencer Gifts employee.

"Lots of college guys come in, but also older customers who buy beer cups for the fun of it," said Jonathan Poland, communications major and assistant manager at Spencer's.

Foland added that a good beer cup, according to Spencer Gifts' standards, is mostly comprised of eye-catching colors and phrases. The ability to market the product is also a key factor in the buying process.

While glass is also preferred, students found something cheap and plastic more practical, especially for those who party on a weekly basis.

"I prefer plastic because it's cheap and it makes it easier to get rid of the evidence," said Megan Thomas, marketing and finance junior.

For those who find that drinking out of a good beer cup makes the process more enjoyable, a variety of locations have plenty to choose from.

In addition to



MICHELE FERNANDEZ-CRUZ | KERNEL STAFF

Amanda Zachary, history senior and bartender at Buffalo Wild Wings on South Broadway, pours a beer. Zachary said a cold glass is the best way to go no matter where you are.

Wal-Mart, Liquor Barn and the party store at Meijer are local places students can go to purchase their beer container of choice while remaining within their budget.

### Shapes and sizes

"Above all, size outweighs the importance of having a fun beer cup because it's what is inside that truly counts," said Thomas. "Shape matters," said Stacy Fox, a finance junior. "A cup that is easy to hold is something that I prefer

and look for when buying my own."

While beer hats pop up at football games and other sporting venues, they aren't the most popular thing in the world.

Most students said no to using one or even knowing someone that used or had one.

Flasks have been filled with liquor for years, but most students say they are too inconvenient to use.

"A flask doesn't fit in your back pocket, especially when sharing your pants with a fat wallet," said Justin Cole.

E-mail kernel@uky.edu

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## CAMPUS CALENDAR

Week of Sept. 15-21

The Campus Calendar is produced by the Office of Student Activities, Registered Student Orgs. and UK Clubs. For student information for FREE online ONE WEEK PRIOR to the Monday edition is to appear at: <http://www.uky.edu/CampusCalendar>. Call 257-6867 for more information.

<b>ACADEMIC</b> *Math Tutoring, All 100 Level Classes, 8:00-10:00pm, 307 Commons <b>SPECIAL EVENTS</b> *Relationship Forum, 7:30pm, Commons, Rm. 306 *Football Tournament, 7:00pm, Cats Den located in the Student Center, Free Pizza and Soda, Prizes for the winner and runner-up! <b>ARTS/MOVIES</b> *True Grit: Seven Female Visionaries Before Feminism, Noon-5:00pm, UK Art Museum Galleries <b>SPORTS</b> *Tae Kwon Do Club Practice, 6:30-8:00pm, Alumni Gym's Loft	<b>Tues 16</b>
<b>MEETING</b> *UMOJA, 5:00pm, Basement of Lafferty Hall, Rm. 108 *Creative Writing Corner Coordinator, 6:30-8:00pm, WT Young Library, Rm. B108 *PRSSA, 7:00-8:00pm, Journalism Building in the Maggie Room <b>ACADEMIC</b> *So Many Employers, So Little Time...Working a Career Fair, 4:00-4:55pm, Career Center *Who Do You Know: Learning How to Network, 4:00-4:50pm, Career Center <b>MEATH Tutoring, All 100 Level Classes, 6:00-10:00pm, 307 Commons</b> <b>Chemistry Tutoring, All 100 Level Classes, 6:00-9:00pm, 307 Commons</b> <b>Physics Tutoring, All 100 level classes and 211/213, 6:00-9:00pm, 307 Commons</b> <b>Biology Tutoring, All 100 Level Classes, 6:00-9:00pm, 307 Commons</b> <b>ARTS/MOVIES</b> *French Film Series, 7:00-9:00pm, WT Young Library, Rm. Auditorium *True Grit: Seven Female Visionaries Before Feminism, Noon-5:00pm, UK Art Museum Galleries	<b>Weds 17</b>
<b>LECTURES</b> *Judy Shepard Lecture, 8:00pm, Memorial Hall <b>ARTS/MOVIES</b> * "Bound, Found, and Ground", 7:00pm, Singlary Center for the Arts, Rm. President's Room, Free for members and students, Public \$4.00 *True Grit: Seven Female Visionaries Before Feminism, Noon-5:00pm, UK Art Museum Galleries <b>SPECIAL EVENTS</b> *Thursday Night Worship Service, 8:00pm, Wesley Foundation	<b>Thur 18</b>
<b>MEETINGS</b> *LCC Democrats Meeting, 2:00pm, LCC Campus/Moloney Bldg., Rm. 209B <b>LECTURE</b> *Late for the Ball: Cinderella in Music by Cathy Mullins, 12:00 Noon, Little Fine Arts Library, Rm. Niles Gallery <b>SPORTS</b> *Tae Kwon Do Club Practice, 5:30-7:00pm, Alumni Gym's Loft <b>ARTS/MOVIES</b> *True Grit: Seven Female Visionaries Before Feminism, Noon-8:00pm, UK Art Museum Galleries	<b>Fri 19</b>
<b>ARTS/MOVIES</b> *True Grit: Seven Female Visionaries Before Feminism, Noon-5:00pm, UK Art Museum Galleries <b>SPORTS</b> *UK Heskey vs. Tennessee, Midnight, Lexington Ice Center, \$5.00 at the door! *UK Football Game vs. Indiana, 8:00pm, Bloomington, Indiana *Tae Kwon Do Club Practice, 11:00am-12:30pm, Alumni Gym's Loft	<b>Sat 20</b>
<b>ACADEMIC</b> *Math Tutoring, All 100 Level Classes, 6:00-8:00pm, 307 Commons *Chemistry Tutoring, All 100 Level Classes, 7:00-10:00pm, 307 Commons *Physics Tutoring, All 100 level classes and 211/213, 7:00-10:00pm, 307 Commons *Biology Tutoring, All 100 Level Classes, 7:00-10:00pm, 307 Commons *Statistics 200, 291, 4:30-7:00pm, 307 Commons <b>ARTS/MOVIES</b> *True Grit: Seven Female Visionaries Before Feminism, Noon-5:00pm, UK Art Museum Galleries	<b>Sun 21</b>

"The fishbowls at Pazzo's are like the size of your head."

- JUSTIN COLE, HISTORY AND EDUCATION SENIOR



IN OUR OPINION

## Thumbs up to new visitation policy

UK students living on campus have a new privilege to enjoy come Thursday evening — expanded and, in many cases, unlimited, opposite sex visitation hours in residence halls.

The university is to be commended for respecting students' rights and approving the change. And students will be right to take advantage of the new set of policies responsibly and safely.

Halls with 24/7 visitation all week will be Keeneland Hall, Boyd Hall, Patterson Hall, Blanding II and III, Kirwan II and III, Commons Apartments, Greg Page Apartments and the Max Kade German Haus.

Halls switching to 24-hour visitation on Friday and Saturday are Jewell Hall, Holmes Hall, Blazer Hall, Donovan Hall, Haggin Hall, Blanding I, Kirwan Tower, Blanding Tower, Kirwan IV and Wildcat Lodge.

Two halls, Kirwan I and Blanding IV, will maintain the existing policy, which is opposite sex visitation until midnight weekdays and 2 a.m. Fridays and Saturdays.

UK was right to assemble a cross-section of student leaders — Resident Student Council and Student Government — and administration officials for an ad-hoc committee to review and consider changing the visitation policy.

And the committee was right to move the policy in a more liberal direction after conducting a

survey that found 60 percent of students would prefer a 24/7 policy. Thirty percent said they wanted the new policy on weekends, and 10 percent preferred the existing policy.

"The new policy was intended to meet the desires and needs of students," Tony Ralph, associate director of Residence Life, told a Kernel reporter. "We will still enforce guest check-in and students are required to have a roommate agreement," Ralph said.

One concern that resident students will have to keep in mind is respect for their roommates and hall neighbors. Resident advisers on each hall floor will already be responsible for working with students to resolve differences over the new policy.

The contract assures students the right to sleep and study without disturbance and to "host guests with the expectation that guests are to respect the rights of the roommates" — at all hours of the day and night.

In more literal terms, that includes not having sex or making out with one's sweetheart in the dorm room when the roommate is there. That may sound like an extreme example, but many dorm veterans have nightmarish memories they can tell on the subject.

So, we wish students well in their new freedom to have late-night study groups and socializing.

## EDITORIAL WEEK IN REVIEW

Here's a look back at Kernel editorial board opinions from last week. If you want to sound off on any of these, e-mail the Dialogue desk at [dialogue@kykernel.com](mailto:dialogue@kykernel.com)

### TUESDAY

Construction on UK campus represents new and positive things for the university. But to many students, faculty and staff walking around campus, construction represents something else as well: hassle.

Due to construction, pedestrians often must take potentially hazardous routes to reach their destinations.

Jack Miller, manager of Capital Construction Management Division, said that UK and its building contractors do their best to ensure pedestrians' safety. While the Capital Project division and contractors have made significant efforts to ensure pedestrians' safety, it still seems excessively difficult to get around on campus.

Ensuring that contractors make accommodations — especially for the disabled — should be a priority.

### WEDNESDAY

Given UK President Lee Todd's high marks in a UK Board of Trustees summer review, and his demonstration of genuine interest in improving all areas of the university, UK should consider making a bigger commitment to him.

Board members commended Todd in areas such as character, compassion and work ethic, but found him somewhat lacking in thoroughness and follow-through.

But Todd had already addressed those areas in January, when he hired a chief of staff to help prioritize his time and improve his responsiveness.

Multiple student organizations have said the remedy has worked, and Todd has improved in both areas.

Todd has proven his worth to UK and deserves to be considered among the best university leaders out there.

### FRIDAY

Kentucky's Affordable Prepaid Tuition program, a self-sufficient state-run enterprise, is a rare gem in Kentucky. The program allows for participants to lock in the cost of future college tuition at current prices, making college more affordable for all Kentuckians.

The fund is backed by the state's unclaimed property fund. Jo Carole Ellis, the program's executive director, told a legislative committee that the program can cover its own expenses — provided that legislators keep their hands out of the unclaimed property fund. That might be difficult, considering there's no end in sight for soaring state budget deficits.

Kentucky lawmakers should do everything in their power to keep this valuable resource afloat.

### MONDAY

UK students, faculty and staff should be proud to hear of this year's record increases in various enrollment figures, which were reported UK's Fall 2003 Enrollment Report.

One increase in particular stands out as something to sustain hopes — a 30 percent increase in African-American freshman enrollment over last year.

It is our view that the increase spells promise for UK's chances of increased racial integration, but that integration won't come as a necessary result.

The increase "demonstrates that progress is possible," said Don Witt, director of undergraduate studies and university registrar. He said he attributes the increase to more aggressive recruiting efforts, including "one-on-one" interaction with prospective students, and to a large number of transfers from LCC.

All students, faculty and staff should work to quell the causes of segregation on campus, whether they be fear, ignorance or apathy.

## MAKE YOUR VOICE HEARD

The Dialogue page is looking for submissions from all corners of campus. Are you a leader of a student organization searching for a way to reach citizens? The Kernel is read by thousands of people daily. Are you a student with a gripe about campus issues? The Dialogue page is a great way to discuss current events. Maybe you just need some extra cash to blow at the bars on Friday night. The Kernel offers paid positions to interested writers. Drop the Dialogue editor a line at [jsullivan@kykernel.com](mailto:jsullivan@kykernel.com).

## American icon leaves legacy, void

On Sept. 12 the wellspring seemed somewhat shallow. Celebrities, politicians and all other icons fade. The concern in these words is the tremendous sense of history that now seems to bend away from its roots.

One can't find a sense of Americana that's valid or



Matthew Haughton  
 CONTRIBUTING COLUMNIST

even plausible enough to speak toward the deep song of a way of life that reflects the greater knowledge of a country. We see idolization of cleverness over substance. We carry tunes in our heads that resonate nothing of the human hand and its touch on the community soul.

Such is not the case for the late Johnny Cash. Here is a man embedded within the lexicon of American creation. Here is a sinner who knelt to repent, who carried grief and joy in the same swagger befitting a troubadour in the truest

sense of the word.

He was a man of distinct character who allowed his choice to be the moniker of sin and salvation. His life can be read in the intensity of his eyes — two portals that seem to wrestle with a fear met by courage. This was the touch of America itself, recognizable as having been worn as a shield.

What comes as concern is the steady lack of homegrown tradition in culture. When one listens to a Johnny Cash record, the landscape reveals itself as seen by an honest eye. The lyrics

are about reality, not desire. If it was a love song, it certainly could be profane, but only out of the necessity of circumstance.

If it was a politically motivated tune, the words were careful not to marginalize the listener by building false hope, only to empower with a sense of courage to overcome. If it was a gospel track, the motivation wasn't to condemn or convert, only to point to wisdom of hope. This is how one can determine great art.

Cash was folk in the truest sense of the word, and

as of late his massive shoes remain unfilled. It is rare that a voice comes along and carries the same impact on an elderly person as it would a teenager. Even more rare is when a voice comes around that transcends even its own language to foreign ears.

It is precious when an artist is able to leave both his admirers and himself with a sense of fulfillment, upon his departing the earth. The stage lights drop slowly over his visage, but his voice remains in the air.

I will think of this when I'm listening to Cash's mu-

sic. I will think of that voice that sounds both brotherly and paternal.

I will think about the great sense of America sprawling across a shaded landscape. I will wait for another voice to emerge around the corner, one daring to be naked in its honesty for lack of vanity. Most importantly, I will listen to the sound of genius resting unbridled and laced with a glory fulfilled.

Matthew Haughton is an English senior. His views do not necessarily represent those of the Kernel.

“When one listens to a Johnny Cash record, the landscape reveals itself as seen by an honest eye.”

— MATTHEW HAUGHTON, ENGLISH SENIOR

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THE LINE



By the Numbers

**9.5**

Tackles for loss totaling 29 yards this season for UK defensive end Vincent "Sweet Pea" Burns

**26**

Yards rushing on 23 carries for UK against Alabama

**47**

Number of snaps taken by UK's offense against Alabama. Alabama had 80 snaps

Quoteworthy

"It showed a lot of courage and heart on our defense, so that was very important to get us into the game."

-UK defensive end Vincent "Sweet Pea" Burns on UK's defensive stand in the red zone on Alabama's first drive

## UKFootballNotebook

# UK, Hoosier game Saturday will be 'critically important'

By Jeff Patterson  
ASSISTANT SPORTS EDITOR

As strange as it sounds, UK is facing the same situation as the Indiana Hoosiers.

Both teams head into Saturday's game in Bloomington, Ind., looking to avoid starting the season 1-3. The winner will continue its bowl aspirations. The loser will face certain doom as a grueling conference schedule awaits.

"I think these are two teams that are off to a less than perfect start at 1-2," UK head coach Rich Brooks said. "Indiana is in the same boat we are."

Both teams were defeated in their openers — UK losing 40-24 to Louisville and Connecticut routing Indiana 34-10. Both teams' lone win comes against a Division I-AA foe.

"This is a game that is critically important to get either team back to .500," Brooks said. "Whoever loses this game has dug themselves into a hell of a hole."

Before the season started, quarterback Jared Lorenzen promised his team would be heading to a bowl. He understands that a loss may end any bowl hopes.

"If we don't realize how important this game is," Lorenzen said, "we have something seriously wrong with us."

**INJURY UPDATES**

Quarterback/receiver/tailback/special teams player Shane Boyd saw limited action against Alabama because of a sore ankle.

Quarterback Jared Lorenzen suffered an MCL sprain on his right knee during the third



JOHN FOSTER | KERNEL STAFF

### Hurdling the Tide

UK tailback Drake Davis jumps over Alabama's collapsed defensive line for UK's first touchdown in Saturday night's 27-17 loss at Alabama.

quarter against Alabama. Lorenzen said the knee is fine. Brooks said Lorenzen would practice this week and would be ready for Indiana.

Left guard Jason Rollins suffered turf toe during the Alabama game Saturday and did not practice Monday. Brooks said Rollins would be healed by the Indiana game.

Cornback Bo Smith's hamstring limited his role in practice Monday, but Brooks said he is probable for Indiana.

**J-LO DRAWS PRAISE**

After Alabama's 27-17 victory against UK Saturday in Tuscaloosa, Ala., Crimson Tide head coach Mike Shula, a

former quarterback likened Lorenzen to Minnesota Vikings quarterback Daunte Culpepper.

"He is a very unique player," Shula said. "I have a lot more appreciation for him now than I did a week ago."

**SCHEDULE CHANGE**

For the eighth consecutive year, the UK-Florida game will be broadcast live.

The Sept. 27 game between Florida and UK at Commonwealth has been selected for a regional telecast by Jefferson-Pilot Sports. Game time is now 12:30 p.m.

E-mail

jppatterson@kykernel.com

# Cool Cats frozen out of big money, fund themselves

Ben Roberts  
STAFF WRITER

Despite being the third-highest attended sport at UK, the Cool Cats hockey club struggles every year to meet its budget and put a team on the ice.

While its fan base is only topped by men's basketball and football, the club generates no revenue. Unlike those two sports, UK ice hockey is not part of the UK athletic department but rather the university's club sports and activities program. The club has no access to the athletic department's resources, instead getting its funding directly from Student Government.

"Nothing comes from the athletic department," said Club Sports director Tim King. "(SG) gives us \$10,000 to be split among all of the clubs. It's mostly divided on a need basis."

Of the \$10,000 allotted annually to the club sports program, the hockey team sees a little less than \$1,000. While that amount would be more than enough for most of the other two dozen clubs to operate, it barely chips into the Cool Cats' \$55,000 annual budget.

Because of the massive budget, players and team officials, the majority of whom are volunteers, must spend much of their time off the ice raising money and finding sponsors to keep the team afloat.

"The kids are each responsible for \$250 worth of T-shirts," said general manager Ian Ward. "They can sell the shirts or just stick them under their bed and pay the fee themselves."

In addition to the T-shirt fee, each player must come up with a \$400 registration fee and incoming freshmen pay a \$50 jersey fee.

Starting this year, SG has enacted a program aimed at relieving some of the monetary burdens on club sports. Through this program any club can apply for an extra \$1,000 by simply filling out an application.

SG President Rachel Watts is optimistic that this extra money will have an impact on the clubs that take advantage of the program.

"The funding allows all club sports, large and small, to expand their participation in competitions, obtain uniforms and update equipment," Watts said. "It enables club sports to be more competitive."

Cool Cat club officials plan to capitalize on the new grant program but admit that while the money will be helpful, it will not solve all of the financial problems they face.

One of the biggest hits to the club's expense report comes from ice time. The team pays over \$20,000 to play and practice at the Lexington Ice Center, a complex several miles from the UK campus.

In addition to a \$650 fee the team pays to the center for games, the venue also gets a piece of the ticket sales and all of the concessions. Despite these expenses, the club is still able to make a profit off of the games because of the support of its fans who pack the building by the hundreds on game nights.

"We are the envy of every Division II hockey club in the nation because of our fans," Ward said. "With Ohio State, we're supposed to alternate venues every year, but they will only play here because they love the energy of our fans."

One indication of the team's support came at the end of last season when they sold over 3,500 tickets for an afternoon game with Duke in Rupp Arena. Team officials were expecting another couple of thousand walk-up ticket buyers but the game was cancelled due to an ice storm that crippled Lexington.

Ward pointed to the excitement leading up to that game as an example of just how popular ice hockey could be at UK.

"If we were closer to campus, I wouldn't be surprised if we had 2,000 to 3,000 fans a game," Ward said.

One way to escape the monetary difficulties that go along with being a major club sport would be to compete as a university sanctioned varsity sport. But even if the club managed to gain acceptance from the UK athletic department, it would still have to deal with Title IX rules that forbid an uneven number of men's and women's sports programs.

The team would also be making an almost impossible jump from a Division II club to the varsity level. Club officials note that the team would also lose its family atmosphere.

"If we were to go varsity, none of these players would be on the team," said hockey media director Matt Eichman. "None of us would be here. It really wouldn't have the same feel."

In the mean time, the Cool Cats are just hoping for a time when they don't have to worry about money and can just concentrate on the game of hockey.

"We just want enough money where we can bus to every road game and buy uniforms for every player," Ward said. "We would take what we need to operate the club and nothing more. Nobody's going to get rich."

E-mail broberts@kykernel.com

## A loss on the field, but a reason to believe for UK football faithful

In the locker room, there are no moral victories. Players and coaches want wins — nothing else.

Kentucky did not get a win on the field in Tuscaloosa, but the Cats gave the fans in the stands new reasons for hope.



Tim Wiseman  
KERNEL COLUMNIST

Against Alabama, UK never quit. They fell behind and then battled back. They gave themselves a chance to win on the road, and UK's fans can't ask for much more than that.

The Cats showed the energy and enthusiasm that had been missing in their first two games.

"We played like a football team tonight," UK Head Coach Rich Brooks said. "We played like we cared. We played like we wanted it."

For 60 minutes, the Cats gave all they had. They got knocked down, but they kept getting back up.

Early in the third quarter, Jared Lorenzen took a hard sack and sprained his knee. He limped off the field but never missed a play. On that injured knee, Lorenzen led UK on two scoring drives, often making plays by running the ball himself.

Like Lorenzen, Vincent "Sweet Pea" Burns went down but came back. Burns was taken to the locker room late in the second quarter for treatment, only to return in the second half and anchor the defensive line.

"We had two or three guys get IV in half-time and they left a lot out on the field," Brooks said.

The Cats proved their heart and they also showed signs of improvement. On the road and in front of some of football's fiercest fans, the Cats never turned over the ball.

That speaks volumes about the poise of the team and it points to solid preparation by the coaching staff.

The defense kept its team in the game. Three times, the Cats turned Alabama away from the red zone with no points. Before half-time, when the Cats needed a big play, linebacker Chad Anderson came through with a clutch interception.

For years it has seemed like the offense must carry the load for UK. Against the Crimson Tide, however, the defense gave UK an opportunity to win.

Saturday night, the Cats made a statement for their fans. UK stood toe-to-toe with Alabama and fought for 60 minutes. The Cats rose to the challenge and came within a few plays of pulling off the upset. Now, UK must attempt to bring it all together — they must convert heart and effort into wins.

Against the Crimson Tide, UK showed signs of its potential. The team looked like it had a purpose again, and that it's a team fans could believe in.

"We had a chance in Alabama to win and that says something about us," Lorenzen said. Cat fans got the message and they are ready to jump back on the bandwagon. Now the Cats need some real wins to keep them there.

Tim Wiseman is an English sophomore. His views do not necessarily represent those of the Kernel. He can be reached at twiseman@kykernel.com.

**KERNEL TOP 25**

For the week of Sept. 15, 2003

- 1 Oklahoma
- 2 Miami
- 3 Southern Cal
- 4 Michigan
- 5 Ohio State
- 6 Kansas State
- 7 Georgia
- 8 Virginia Tech
- 9 Louisiana State
- 10 Florida State
- 11 Pittsburgh
- 12 Tennessee
- 13 Texas
- 14 Iowa
- 15 Nebraska
- 16 Arkansas
- 17 Florida
- 18 Arizona State
- 19 (T) Texas A&M
- 20 (T) Oregon
- 21 Texas Christian
- 22 Washington
- 23 Minnesota
- 24 Alabama
- 25 Missouri

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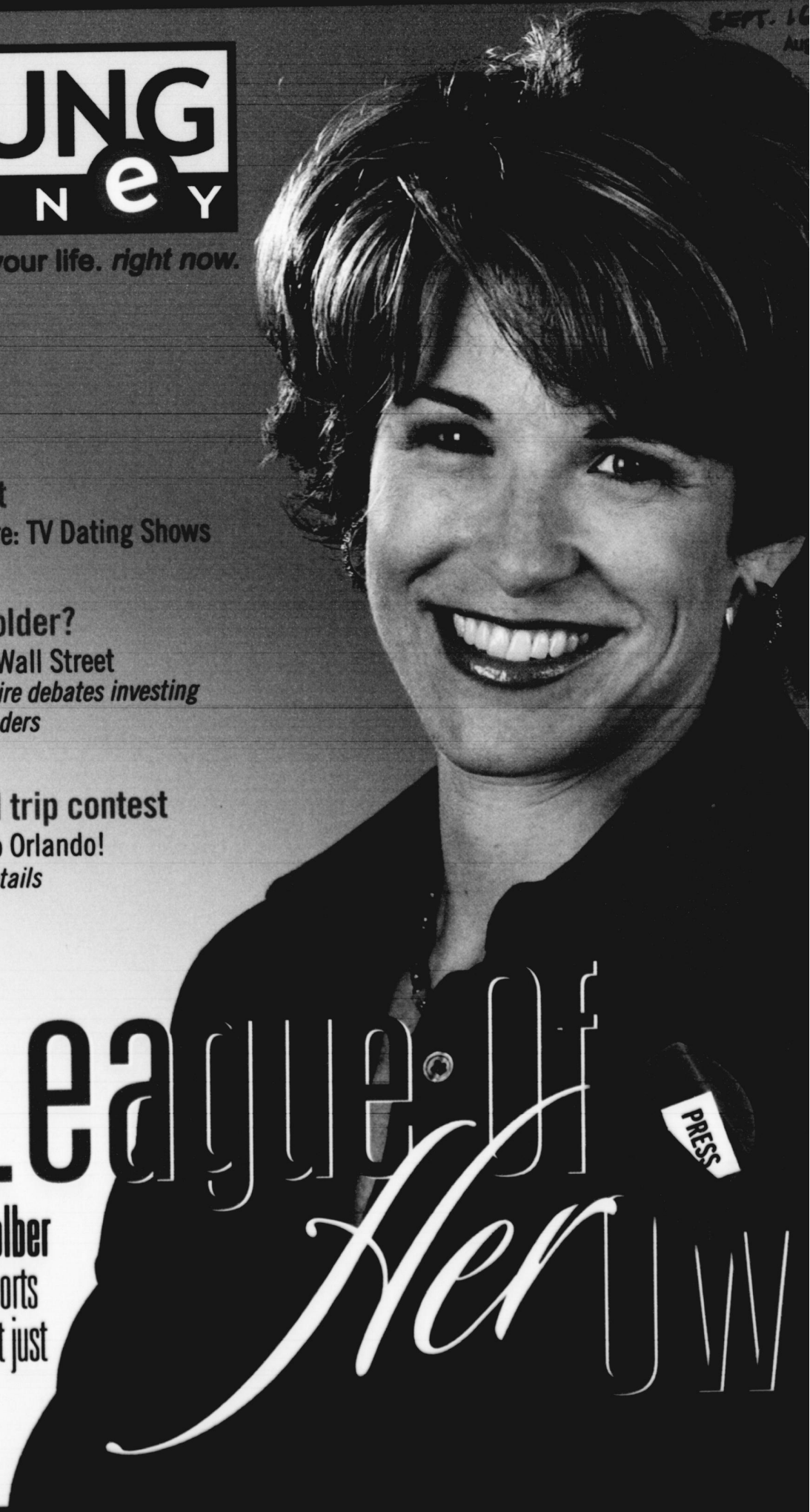
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# A League of

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Suzy Kolber photographed by Rich Arden/ESPN

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02:

feature story

# A League Of Her Own!

By Daniel Jimenez,  
youngmoney.com Managing Editor



The veteran TV reporter has proven that pro sports are not just a man's game.

My office phone is ringing on a Friday morning and I can't help but smile when I hear a familiar sounding voice say, "Hello. This is Suzy Kolber." Even the most jaded sports fan couldn't help feeling excited about getting a call from arguably the country's top female sports broadcaster. The popular TV personality is well respected by her colleagues and fans for her intelligence, work ethic and passion for sports.

Kolber is probably best known for anchoring ESPN's daily SportsCenter show and for her work as a sideline reporter during NFL games. The former high school sports star graduated from the University of Miami where she served as the sports director at the campus cable station. Her first job was as a sports producer for a TV station where she had done an internship.

Kolber won a local sports Emmy in Miami before leaving to join the Dallas Cowboys' new in-house production company. She

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eventually returned to Florida where she landed a weekend sports anchor and weekday reporter gig for a West Palm Beach station.

She first gained national recognition in 1993 when Kolber was chosen to co-host SportsNight, a three-hour nightly sports show on ESPN 2, the cable station's hipper, younger sister network. That eventually led to her serving as host of the popular X Games extreme sports competition. She briefly left ESPN for Fox Sports for the chance to cover NFL games but returned to the Bristol, Conn.-based network in 2001.

But Kolber's road to the top hasn't been without controversy. She endured some chuckling from critics after reports surfaced that she cried because of the treatment she received from her then co-anchor Keith Olbermann. Olbermann later publicly apologized for his behavior in an online column.

The sports anchor also received unwanted attention in 2002 when 60 Minutes commentator and resident grumpy old man Andy Rooney complained that "a woman has no business being down there trying to make some comment about a football game." She responded by saying, "He has a right to say what he wants, but from my standpoint, it's not a reflection of me. I clearly know what I'm talking about."

Kolber remains single and openly admits that she chose to focus on her career first before starting a family. She currently hosts a highly-rated weekly football show called EA Sports NFL Matchup.

## YOUNG MONEY TALKS TO KOLBER:

*During an exclusive interview with YOUNG MONEY, sportscaster Suzy Kolber spoke candidly about how women in sports are judged by different standards from men and her climb up the career ladder.*

**YM:** How did you get interested in broadcasting?

**KOLBER:** I was in the school of communication and in my junior year I went on the telecommunications track. I started interning at what was then the CBS affiliate in Miami in the summer of my junior year. It got to be a joke after that -- "Suzy's interning at channel four again." -- because I never left. Every semester after that I continued and eventually I was getting paid. Most of my background there was as a sports producer.

**YM:** Have there been special challenges related to working in a male dominated industry?

**KOLBER:** While I do believe that especially then, and even now, we get judged differently, I don't think it personally affected me because I've always been a perfectionist. I've always been my toughest critic and have a single-minded focus. So I don't think that I could have worked any harder, whatever the industry I had chosen. So it sort of fit because you can't make mistakes and be considered credible. A man can make mistakes and a woman cannot. But I don't believe that that was a hurdle for me because it's the way that I would have approached it anyway.

**YM:** You mentioned your ability to stay focused and to do the proper research. Are those the main reasons for your career success?

**KOLBER:** I would say that and respecting the subject. That no matter what job it is that I've been given, from the X Games to the NFL, I respect all of the athletes equally and what they do. I believe it's up to me to do the research and be well prepared. And then it doesn't matter if you're a woman or a man. Everybody just wants to be asked good intelligent questions. So for me it all comes down to the respect factor. That I respect them enough to do the research and go into the interview prepared.

**YM:** What's the toughest part of your job?

**KOLBER:** I think the toughest part is that there are times when you look at things and say, "There's probably an easier way to do this but I don't know what that is." Because ever since I was a little kid I wanted to be a 100 percent prepared. I've never known how to mail it in. So every new challenge is tough because I'm going to try to do it the absolute best I possibly can. So every single thing is fun but it's also challenging.

**YM:** What's your work schedule like behind the scenes?

**KOLBER:** Television is definitely not glamorous. I mean, there are times during football season that I'm on the road six days a week and I'm working seven days a week. And that goes on for six months at a time. It's not glamorous and when you think about how much reading and research and things you do in school, it never ends. It's an endless process because you're always reading and researching something new.

**YM:** What's been the highlight of your career?



**KOLBER:** I would say in terms of highlights, when I worked for Fox we did the Super Bowl and just being on the field doing post-game interviews with the confetti falling. For Fox, I did a TV special called "Opening the Lost Tombs: Live From Egypt." I spent two weeks in the Giza Plateau and in the pyramids seeing things that most people will never get to see. Also, another highlight has been the extensive travel, including covering figure skating in all different countries, and all the different cities I've been able to explore because I cover the NFL and I'm in a different city every week.

**YM:** What are your future career goals?

**KOLBER:** I love being at the games and at the events, and I would always want to have a hand in that in some way. But I think my goal is to just keep creating the niche because I still want all the other things out of life too. I want family and kids so you have to be able to craft the right mix to be able to have everything. I've worked really hard up to this point and been focused on my career and on what I wanted to achieve. It's being able to keep things in perspective and know what the proper priorities are and really have it all.

**YM:** Do you have any general career advice for young people?

**KOLBER:** The number one thing for me always was the internship. It is invaluable to actually be in the workplace and see how things are. The key is doing an internship and then to choose something that you are truly passionate about. Those are the absolute two musts for me. ☺

## YOU'RE MY NEW ROOMMATE?

### Smart Tips for Dealing with Tough Roommate Situations.

Michelle Nugent, a student at Kennesaw State University in Atlanta, warns cash-strapped students to think twice before agreeing to live with someone just to save money on bills. That decision could cost you thousands of dollars if your roommate balks on the bill.

Nugent, 22, met two guys in class that seemed "nice," but wreaked havoc on her life for the five months they shared an

apartment together, beginning in August 2001.

Tom, 21, and his cousin "Sam," 24, had a fetish for cooking appliances. They infuriated Nugent by cooking hotdogs in the dishwasher and drying their clothes in the microwave to get the wrinkles out. She kept her dishes locked in her closet because the cousins would often use them and not wash them.

"They are absolutely the most disgusting guys," Nugent said. "I had no idea they were like that until I lived with them."

Sam dropped out of school during the apartment stay and Tom dropped out soon after Nugent finally got out of the situation by going over the landlord's head - who was dating Sam - and giving the complex owner a complaint she wrote and had signed and notarized by a real estate attorney in the office where she works.

In the letter, Nugent detailed her plight. She was often forced to keep the lights turned off because her roommates never contributed to the electric bill. One of the men also stole her golf clubs and used her toothbrush, but she was most concerned about the danger of Sam selling drugs from the apartment.

"There would be a different guy on my couch every morning looking to buy drugs," said Nugent, who will be a senior this fall.

She has not pursued legal action against the two men because the attorney and court fees likely would offset the \$600 the men owe her.

Brad Kosar, coordinator for the University of Iowa Tenant Landlord Association, said that all roommates should sign a legally binding agreement beforehand to make everyone aware of their financial obligations. The roommate agreement, which becomes a binding contract when all members sign it, will serve as evidence if matters must be resolved in court.

"This pretty much ensures that down

the road there will be less confusion of each roommate's financial obligations, and decrease the headaches involved with bill paying," he said.

Many utility companies will only bill a single individual at an address, Kosar said. If a roommate decides not to pay their share of the utility payment, the only option would be for the roommate paying the bill to take the non-paying roommate to small claims court, which will cost about \$100 to file for a hearing, said Kosar.

"The individual filing the small claim then has the burden of proof to show that the other roommate is not paying, and without a written contract it's pretty tough for a judge to enforce," he said.

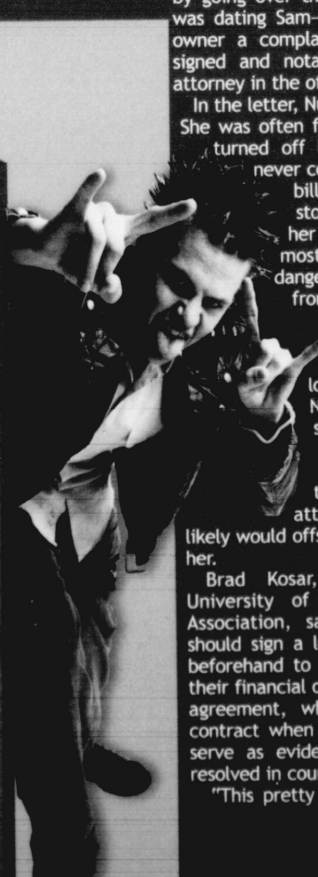
Nugent decided to live with her best friend, "Linda," and another woman after her last fiasco because she thought she knew them well. However, Linda disappeared five months after she moved in last year.

"She told me she was going away on vacation and never came back," Nugent said. "She left me with all the bills and furniture." Linda still owes \$2,000 in unpaid bills, according to her.

"I didn't know my friends' lifestyles," she said. "It caused so many problems. My advice is don't have roommates basically, if you can avoid it." e

### THINGS TO CONSIDER WHEN CHOOSING A ROOMMATE

- Do you want a really neat person?
- Do you want someone fairly quiet?
- Do they entertain house guests frequently?
- How will utilities be paid?
- How much furniture should your roommate bring?
- Do they have pets?
- Do they smoke?
- How long do they plan to stay?
- Do you want to sign a lease?



# ROOMMATE REVEALED!

We asked YOUNG MONEY readers to tell us about their bad roommate experiences. The best (or worst, depending on your perspective) replies appear below.

For more horror stories and helpful advice on living with a roommate, visit [www.collegeroommates.net](http://www.collegeroommates.net)

## Time To Call Johnnie Cochran

I once had a roommate who responded to my ad in the college newspaper. She signed a lease for six months but moved out after just one month without paying any of her bills. I took her to court but the judge told me that I was prejudiced against her because my roommate was biracial. So I ended up paying all her bills.

Nikki—Augusta, GA

## I'll Have the Meat Lovers Supreme

My roommate once had a carnivore craving and bought 10 pounds of meat for himself to keep in the dorm room. Looking for space, he emptied our mini-refrigerator. This, of course, included my food. When I came back from class I found ALL of my food spoiling on my desk. I asked him, "What the heck did you do that for?" and he simply replied, "I needed the space."

Alex—Sacramento, CA

## When Psycho Nerds Attack

I lived in the duplex from hell. My first roommate was named Susie. I thought she was just a harmless nerd but she turned out to be a psycho nerd. She hated my pets. She left my cats alone but when I got a dog she kept trying to kick it so I had to call the sheriff. When he came she packed up her things and left owing two months rent plus her share of the utility bills. My other roommate and I had to take her to small claims court. She tried to tell the judge that we were mean and nasty people but she lost the case.

Beatrice—Lansing, MI

## Can You Hear Me Now?

My roommate would saunter into the dorm room

routinely at 4 am. Seemingly craving my undivided attention, he would loudly grab his bag of Doritos, shove a crunchy handful in his mouth and walk over to the head of my bed. He would then munch on the chips as loud as possible and say, "Paul, Paul, are you up? Paul, Paul are you up?" Me not reacting, he would then open and close the dresser drawers again and again and again. After 5-10 minutes of doing this he would give up, shut the lights off and go to bed. This happened more than once.

Paul—Tallahassee, FL

## Guess He's Not a Morning Person

My roommate would always set his alarm for 6:30 a.m. regardless of having a morning class. Being a heavy sleeper he would not wake up from the alarm. I would be forced to get out of bed and shut it off. One day he actually had a morning class, but never got up and I proceeded to shut the alarm off. After getting up an hour late, he began to yell at me with his entire lung capacity. He then wanted to fight right in the room. I told him I wasn't fighting and went back to bed.

Justin—Austin, Texas

## This Line Has Been Temporarily Disconnected

I was talking to my family long distance on the dorm phone outside our room. My roommate decided that he needed to use the phone and shouted, "Yo! Pete! I need to use the phone." I calmly explained to him that I was talking long distance and he would get the phone next. He would have none of that, walked over to the phone and pulled the cord out of the wall.

Peter—Dayton, Ohio

## DECORATING YOUR COLLEGE PAD ON A BUDGET

When it comes to university real estate, students often find that the list of available properties leaves much to be desired. With their standard issue bunk beds and drab cinder block walls, most dorm rooms look about as inviting as a Sing Sing cell block.

And off-campus apartments are almost always a bit worse for the wear after housing several consecutive college-age tenants, especially if said tenants spent more time "livin' la vida loca" than hitting the books in the library.

But in an age when home-improvement shows like TLC's "Trading Spaces" and "While You Were Out" are earning top ratings, ordering a cable connection can be as good as hiring an interior designer.

The shows have built a solid fan base among young hipsters for their thrifty home decorating "how-to" tips that demonstrate easy ways to add bright colors and funky accessories to any space, and all on a shoe-string budget.

So there's no reason why even the barest of dorm rooms or most tattered of apartments can't be converted into a comfy-cozy, bright and inviting, funky and fabulous living space that would leave even MTV's "Real World" roommates turning green, preferably lime-green, with envy.

Once armed with the renovating know-how, most students report there are two names in retail guaranteed to offer youthful

pieces at bargain prices: Target and IKEA, with Pier 1 and craft stores like Michael's and JoAnn Fabrics also recommended.

Jenny Griffin, a graduate of East Carolina University in Greenville, N.C., said she and her roommates were avid viewers of TLC's home-décor shows and did almost all their furniture shopping at the local Target and the Goodwill thrift shop, then pooled their creative talents to add some artsy accents.

"I had one roommate who would buy furniture at the Goodwill then paint it bright colors, and we bought small planters and painted the pots. One year I stenciled the top of my walls by using a rubber stamper and craft paints that I bought somewhere like Michael's," she said, adding "Things were pretty mismatched, but we didn't care."

Griffin said they also raided their family attics and garages for furniture hand-me-downs, then bought bright slipcovers to freshen them up and got candles with decorative holders and picture frames to tie the rooms together.

Courtney Hazlett, a Tulane University alum who lived in a dorm her first year, then two different apartments during her time in New Orleans, said she stuck to one fail-safe rule to decorate each residence. "Stick to multi-functional pieces," she said. "That way you're always getting two for the price of one."

"My theme was to find things that could double as something else," said Hazlett. "The couch was also a futon so if friends decided to stay the night they'd have a bed. My side table converted into a coffee table, so I could push it out of the way when a lot of people came over, or use it as a dining table or study area when I was home alone.

By Lauren Beth Johnson, New York University



And no one keeps groceries in their pantries in college, so the food shelves were my bookshelves."

Hazlett said she did the bulk of her shopping and decorating at the start of the semester. "That's when Pier 1 is doing its beginning of the year discount. The Pier 1 discount is huge."

Katie Johnston, a junior at the University of Pittsburgh, said shopping at the annual school poster sale is a great way to add a touch of high art to walls, while shelling out just a few bucks. She and her roommates got together to sponge paint their living room walls, a simple method that looks great, uses less paint and costs less too.

Johnston said she also put her holiday decorations to good use when she moved into a new apartment last year. "Colored Christmas lights are a great and cheap way to brighten up any room," she said.

So, it goes to show, with just a little television and a bit of imagination, any student can become a home-decorating guru and create great space, most likely for less than the cost of one classes' worth of school books. e

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# Save For Your Future: PROGRAM TARGETS YOUNG ADULTS

By Tony Ku, Arizona State University

*Savings or a nest egg.  
Call it what you will.  
For many young people,  
it's a foreign concept.*

In fact, most students do the exact opposite of saving - they either rely too heavily on credit, falling deeper and deeper into debt, or are barely struggling to survive on their paychecks. So the Social Security Administration and the American Savings Education Council are launching a new campaign known as "Save For Your Future," aimed at promoting saving and financial planning.

"Young people today just aren't realizing how important it is to save as much money as they can," said John Mackenrow, spokesperson for the accounting firm PriceWaterhouse Coopers.

In various surveys conducted by the SSA and ASEC, figures show that less than half of today's retirees have a private pension. The purpose of the yearly campaign is to get college-aged students to understand the importance of saving money and the benefits that come with it.

"It's really beneficial if you know how to save properly," Mackenrow said. "And if you know how to save properly, you can invest some of your savings in stocks or mutual

funds and grow it at a greater rate than what you would get from a bank."

One of the primary reasons that the SSA has been focusing on promoting an educational campaign each spring is the increasing number of individuals becoming dependent on Social Security as they get older.

"The reality is, Social Security was never intended to be the sole source of income in our retirement years," said Deputy Commissioner of Social Security James Lockhart, in a press release. "Social Security was and is meant to be part of a three-legged stool, along with pensions and personal savings."

Mackenrow agrees, adding that fewer young people realize the importance of having personal assets.

"The Social Security Administration does have the right idea by trying to get their message out to young people," he said. "It's not just young people that must be aware of this, parents need to push this message along in order for it to be effective."

Holding regional events throughout the U.S., representatives of the SSA teach students of all ages not only the importance of savings, but introduces them to tools and resources that will simplify the process of financial planning.

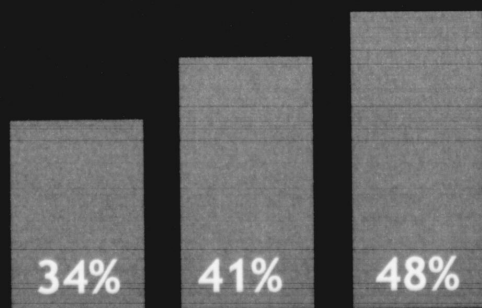
Anna Johnson, an economics senior at Arizona State University, said she's saved much of her earnings throughout the years as a nest egg for her future.



"Too often I think students our age make excuses as to why they can't save some of their money," she said. "Hopefully this program will show students why they need to save every little bit they have." ©

## Student Credit Card Holders

Acquiring Card Before Starting College



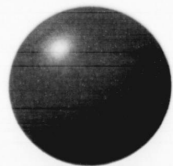
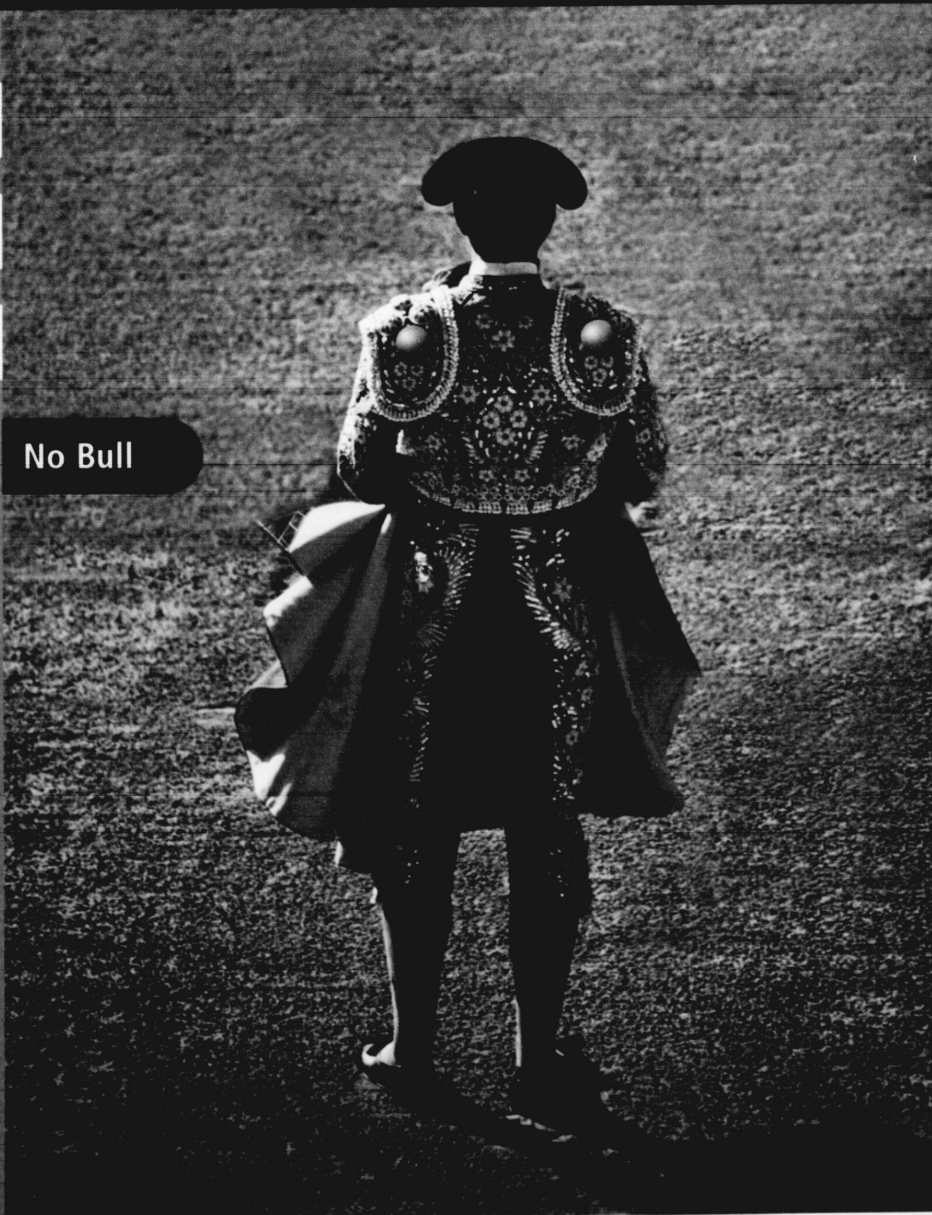
SEPT. 16, 2003

Great Rates

No Fees

No Minimums

No Bull



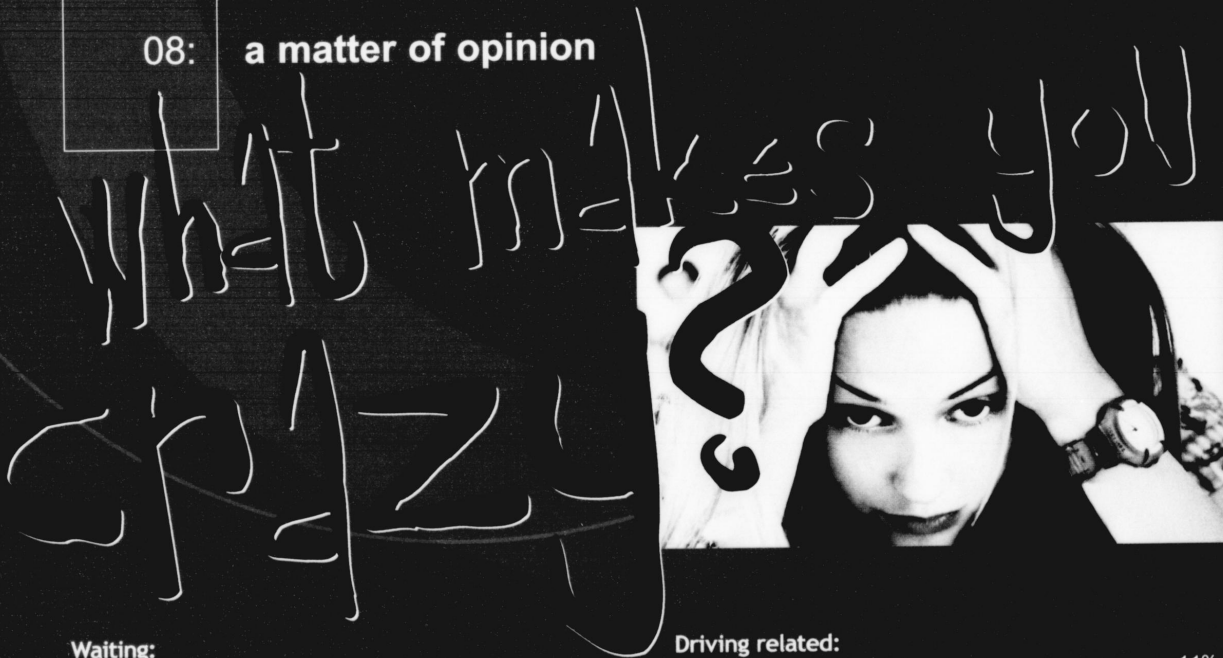
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SEPT. 16, 2003

08: a matter of opinion



**Waiting:**

Long lines at store or school	31%
Long lines in amusement park	21%
Long wait in doctor's waiting room	7%
Bumper to bumper traffic	13%
Being late for an appointment	12%
Someone else is late to meet you	10%
You miss the beginning of a movie	5%

**Food related:**

Wrong fast food received at drive-thru	31%
Wrong pizza order delivered to you	19%
Poor service at restaurant	24%
Poor food quality at restaurant	19%
Restaurant ran out of what you ordered	6%

**Lost stuff:**

Lost your car or house keys	49%
Lost your wallet	40%
Lost a borrowed item	10%

**Insults:**

Someone makes a rude comment, insults you	47%
Someone insults your friends or family	53%

**Stuff not working:**

ATM temporarily closed	38%
Computer gets the Stealth B virus	31%
Cell phone not getting a signal	31%

**Something you see happen:**

You witness a car accident	32%
You witness someone stealing	12%
You witness someone cheating on a test	32%
You witness a fist fight	10%
You witness a beating/ mugging	15%

**Driving related:**

You get lost while driving	11%
You need but can't find a bathroom while driving	12%
Another car cuts in front, causing you to brake hard	33%
Someone makes obscene hand gesture while driving past you	14%
You run out of gas	14%
Car broke down, but police drive by without stopping	8%
Someone got gas all over the pump handle, now on your hands	8%

**Phone related:**

Caller hangs up before you get to phone	19%
Telemarketer calls during dinner	35%
Friend puts you on hold to answer another call coming in	16%
Friend has long talk with someone else on phone while you're there	30%

**Miscellaneous:**

You gain three pounds in a week but you're on a diet (sort of...)	18%
You burn the last piece of toast	16%
You hear someone else tell a lie	32%
You tell a lie	11%
You see a child get spanked at the grocery	23%

Results based on 162 responses.

\*Source:



## "I lost my financial aid eligibility. What do I do now?"

Dear Scholarship Guru,

I am 24 years old and I want to return to college. I studied for two years at a four-year undergraduate college. Then I transferred to a two-year college and had a horrible semester during the spring of 2002 because I was having some very difficult personal problems.

My overall GPA is somewhere around 1.5 and the two-year college would not let me return or grant me financial aid even after appealing and writing a letter about my personal issues. I am afraid that no other institution will give me a chance to redeem myself. Can you help me/give me some direction? Thanks.

Sincerely,  
Alfred

Dear Alfred,

Many students like you have had personal problems that have kept them out of school for a while. Often, being placed on financial aid suspension is a one-year proposition. Federal law requires that schools place that restriction on lower performing students. However, you can return at any time after the suspension is complete and reapply for assistance. And that suspension only applies to that school in particular, and not to other schools you may wish to attend.

While it may be difficult, you should realize that you can still attend school, but would pay the tuition out of your own pocket. Rebuilding your GPA on a part-time basis is a way to earn your financial aid back, as well as work towards your ultimate degree. Don't be afraid to research the possibilities.

Go back to your financial aid officer and explore further options. If you are now living in a different area, you may be able to attend a new school and receive financial aid.

I hope that we have been able to help. If you have any questions, feel free to email again. And be sure to read YOUNG MONEY or visit [www.youngmoney.com](http://www.youngmoney.com) for more financial aid advice.

Sincerely,  
Jose Rafael Vazquez  
YOUNG MONEY Financial Aid Columnist  
[Scholarshipguru@youngmoney.com](mailto:Scholarshipguru@youngmoney.com)  
[www.Vazquezmedia.com](http://www.Vazquezmedia.com)

10: job jump

**NUMBER OF STUDENTS  
Less grant money, higher tuition costs and credit card bills contribute to trend.**

It's something we all wish we had more of but, like our parents tell us: money doesn't grow on trees. An increasing number of college students are finding this out as more and more of them struggle to find ways to pay for school and monthly bills, and still have some cash left over for the weekends.

Juggling both a full load of classes and a job can be tricky, but many students are finding that it is a necessity.

Madhia Jamil, a senior at George Mason University, has been working and taking a full course load for the past three years. She began working part time but recently started putting in 40 hours a week at her job in addition to school.

"Having a job allows me to pay for tuition," said Jamil. "It also lets me support myself and have money to pay for extra expenses."

A recent article in USA Today states that about 77 percent of undergraduates at four-year colleges have jobs and that about 26 percent of students work full time while in school.

"It's a challenge to juggle it all," said Jamil. "But once it's all done I won't have to worry about loans or put my parents under any strain over money."

Why do so many students need to work while in school? Well, there are several reasons, the main one being a decline in financial aid and a rise in tuition. Due to budget constraints many states have had to cut their spending on college aid, leaving students and their parents to shoulder the burden. In order to deal with financial problems of their own, many states have had to raise college and university tuition costs.

Another major financial problem students face is increasing credit card debt. According to USA Today, the average college student's credit card balance is \$2,327, with 21 percent of college students having balances between \$3,000 and \$7,000.

"One of the main reasons I worked while going to school was for financial reasons," said Gina Jamaludinian, a recent graduate from George Mason University. "Basically, I needed to pay off my bills."

The main challenge students face is figuring out how to juggle both work and school.

"Doing both doesn't leave you much time to study," said Jamil. "I usually get most of my homework and studying done on the weekends."

Studies have shown though that students who work 15 hours or less a week usually get higher grades and learn important skills such as time management, organization, and office etiquette that will benefit them in the work force. "I actually do better in school when I work," said Jamaludinian. "It kind of forces me to prioritize and concentrate on what's important."

"I've learned to work under pressure," said Jamil. "You definitely become more responsible and gain good work experience that will help you once school is over."

Even though working and going to school is a challenge, many students benefit from the experience and go on to thrive in their post-college careers.

"It'll be a relief once I graduate," said Jamil. "But at the same time, it'll be satisfying to know that I'm capable of doing both at one time and that I paid for it all on my own." e

By Jennifer Grubb, Virginia Tech University



**TOP 10 ENTRY LEVEL EMPLOYERS**

- |   |    |
|---|----|
| 1 | 7  |
| 2 | 8  |
| 3 | 9  |
| 4 | 10 |
| 5 |    |
| 6 |    |

Source: CollegeGrad.com

SEPT. 16, 2003

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2003

## SURVIVING YOUR FIRST DAY WORK!

By Kristen Gustafson

The first day on a new job is a lot like the first day of school. You have to find the bathrooms and the cafeteria, get all your supplies, meet new people, and maybe do some work.

Many new college graduates say that the first day of work is the hardest, because they don't know what to expect. Will I be forced to regurgitate everything I learned in Marketing 101? Will my boss be a tyrant? Will I be late and forever labeled a slacker?

That first day can seem overwhelming, but knowing some basic workplace rules will help you survive.

You may be in a "probationary" period for the first few months of a new job, and watched more closely than other employees. Be ready to work and learn on day one. You have a degree, but are starting at the bottom, and have a lot to learn. Accept that, and look at every assignment as an opportunity to learn something.

And about that degree: You may have been hired without validation of your credentials, but many managers will provide a summary of a new hire's skills and experience to their departments. If anything you claimed isn't true, it could spell disaster.

"It said 'functionally fluent in Japanese' on my résumé," says Kevin Donlin, founder of Guaranteed Resumes, a consulting firm. "On my first day, I was approached by a woman speaking Japanese. Fortunately, everything on my resume was truthful, and we struck up a conversation, impressing my boss."

Beyond having to prove yourself, you'll encounter office politics. Someone may immediately try to be your best friend. Be polite, but not overly friendly.

That person may be on the outs with the boss, trying to curry favor by "helping" the new person, and thus insincere. Or, they could be an office pariah, and associating yourself too early on may keep you from

developing other beneficial relationships. Let relationships develop over time.

By the end of the first day, you should:

*Be able to find the bathroom, break room, supplies, the photocopier and fax*

*Know your contact numbers*

*Know the names and roles of your co-workers*

*Know your responsibilities and major projects*

*Carry a note pad to jot down important information.*

So, now that you're here, do you have any questions? You should have lots of them!

Ask the human resources office about insurance plan options and costs; pay schedule; 401(k) plans; vacation, holiday and sick days; and how to call in late or sick.

Ask co-workers about the corporate culture. When do they take lunch? Out or at their desks? Where are the good delis and dry cleaners? Watch to see if they work quietly or chat across cubicles.

When you meet with your boss, ask about your job responsibilities and projects. Ask about upcoming deadlines, the chain of command, and where you can get information and help, and how you should give updates. Get contact information for any key outside vendors and clients you'll be working with.

With all of the meetings and things to learn, your first day will pass quickly, and you'll likely go home feeling like you accomplished nothing. But you only have to do the first day once. You'll soon ease into a routine, and start building the career you worked towards for four long years. **e**

*Kristen Gustafson is the author of GRADUATE! Everything You Need to Succeed After College (Capital, 2002). She lives in Bangor, Maine.*



# NEED A JOB? LEARN TO NETWORK

If you're anything like me, the thought of talking to a complete stranger is a horror akin to waking up covered in spiders. I'm an introvert by nature, and making an effort to meet new people is definitely high on my list of stressful situations.

It is a vital part of gathering contacts and making job connections, though, which you will probably use for the rest of your life. So, despite the desire to stay safely passive and remain overlooked, the effort needed to overcome a little anxiety is well worth the payoff.



The hardest part of networking is beginning. Overcoming that initial fear is a bit like the first day of school; you don't know them, they don't know you, and first impressions can be paramount. Sure, you can choose to be that shy kid who never talks to anyone and sits in the back of the classroom, horrified when you're called on or any attention is directed towards you, but what good would that do you in the long run?

If you choose this route of thinking, you won't have to face the anxiety and stress that goes along with meeting new people, but you'll also miss out on a score of potential business opportunities. You're also missing opportunities to make good friends and share new, interesting experiences.

## So, where should you start?

► **Start with what you know:** Do you enjoy 3D animation? Join a user group! Like hockey? Join a hockey team! You get the idea, right? Starting with your interests is a good, less intimidating, way to break into networking.

► **Get Organized:** Pick a place to store your contacts and stick with it. It's simple and it guarantees that you won't be left wondering if the number scrawled in your notebook is Dave from the user group, or Bob from the conference.

► **Stay Connected:** Once you start building a network of your own, it's very easy to become lazy and let your connections fall apart. A quick email or phone call can go a long way in maintaining valuable contacts and friendships.

Networking isn't always a planned experience. Occasionally you'll make good connections without realizing it at the time. For example, I once entered a contest on



the GameCubeLand.com website on a whim. The owner of the site contacted me via instant messenger when I won and I never took him off of my contact list. One day he mentioned that the site was in need of a banner ad, and as I had a bit of free time, I created one while we talked and sent it to him free of charge.

Fast forward to a few months later and I'm now an active staff member for their site and part of the crew which went to the E3 conference, otherwise known as video game geek heaven. This was not planned, I was not looking for work, but even openness to meeting new people can go a long way.

The bottom line is this: No one can make your connections for you. It takes effort and it takes courage to overcome the anxiety and stress which comes with being an introvert in group situations.

Once you do start developing these connections, it becomes easier, far less nerve wracking, and at times even enjoyable. The only way to truly fail is not to try at all, so you might as well enjoy yourself and make connections while you're at it! ©

By Tara Brannigan, [CapitalistChicks.com](http://CapitalistChicks.com)

make  
contact

# THE ALL AMERICAN INTERNSHIP

*College students can find exciting job opportunities in Washington, D.C.*

If you've had enough of the same lecture halls, professors and familiar faces or just want to live in a thriving city for a short time, an internship in the nation's capital might not be a bad idea.

Unlike studying abroad, living in Washington D.C. for a semester or summer won't involve the knowledge of a foreign language, and is devoid of the hassles of international phone numbers and time zone differences.

A number of programs in D.C. cater to students of all interests and majors who are looking for a semester with a twist. Those with interests in international affairs, politics, journalism or even the arts are all encouraged to apply for these internships—most of which are unpaid.

"Internships are good practice for the job market," said David Brown, dean of the Washington Semester Program at American University. "Doing this shows future employers that the student has initiative to leave the cocoon of college and do something different."

Students enrolled through the Washington Semester Program live in American University residence halls during their time in the nation's capital. Students usually work two to three days a week at their internship and attend classes and seminars the rest of the week.

"Programs like this build student's resumés and separates them from others," said Brown. "It gives them an edge with the depressed economy we are in now."

A similar program, The Washington Center for Internships and Academic Seminars, gives students the opportunity to work four and a half days a week and take one evening class in return for credit at their home university.

Students live in furnished apartments in Alexandria or Arlington, Va., which is a short commute from downtown D.C. Most students will receive up to 16 hours for their internships per semester, or up to six for the summer.

This program, like many others, features guest speakers for all students to hear. Some scheduled and past speakers are Jack Valenti, head of the Motion Picture Association; Asa Hutchinson, Director of the Drug Enforcement Association; and Peter Boehm, Canadian Minister of Political and Public Affairs.

John Miller, a senior at Middle Tennessee State University, spent the spring semester researching bills, writing press releases and answering constituent mail in the office of Democratic Congressman John Tanner as part of this internship program. He said he wouldn't trade his experience in D.C. for anything in the world.

"The best part was being able to see all the behind-the-scenes action I've been reading about for years," said Miller, who plans to work in D.C. after he graduates.

Likewise, University of Iowa senior Kelsey Zahourek, who interned at the Fulbright Teacher Exchange in the State Department, said taking Eurasian delegations around the city and assisting with the planning of teacher exchanges was an exciting way to spend her semester.

"I got to meet different people from so many different cultures," said Zahourek, a political science and international relations major. "I plan to come back and work in D.C."

Students involved with both programs say the opportunity to be in the center of the nation is exciting no matter what your major or area of interest is.

Internships are available from anywhere to Capitol Hill to CNN and the Smithsonian Museum to The National Science Foundation.

For more information, visit [www.twc.edu](http://www.twc.edu) or [www.american.edu/washingtonsemester/index.html](http://www.american.edu/washingtonsemester/index.html).

By Sara Faiwell, *University of Iowa*

14 **How so I started this company**

## STUDENT WRITER'S BOOK ON ENTREPRENEURSHIP

An award-winning entrepreneur has published a book aimed at attracting college students to business.



A fresh crop of college seniors has just started a search, trying to find a job that will lead to a career filled with enjoyment and, of course, financial rewards. Some may even contemplate starting a business or writing a book. But New York University senior Michael Simmons won't be pondering these possibilities: He's already been there, done all three.

Growing up in Hopewell, N.J. with his mother, the former high school tennis star became interested in business during the dot-com boom when his friend Calvin Newport began doing Web development work for several companies. Simmons saw a possibility for someone his age to make some real money, it wasn't long before the two friends, just 16 years old, decided to use their combined talents and energy to turn a profit.

After some time working as individual contractors for established companies, the pair formed their own company, Princeton Web Solutions (PWS). In 2000, Youngbiz Magazine rated PWS the #1 youth-run Web development company in the nation.

Simmons and Newport were able to compete in the Web development world by keeping their prices low. Charging \$75 per hour (half the rate of many of their competitors), they still managed to make an average monthly income of around \$30,000, far more than other high school students whose newspaper routes, allowances and jobs at the local mall yielded less money and more résumé filler.

Now Simmons, between classes at NYU's Stern School of Business, has written an

eBook, *The Student Success Manifesto*, that chronicles his experiences with what he calls "extreme entrepreneurship," and advises other would-be early earners along their path to profit. The subtitle says it all: "The All or Nothing, Now or Never Guide to Creating a Life of Passion, Purpose, and Prosperity."

Here's our interview with Michael Simmons, including his reflections on the people who helped him make it to the top, the advice he has for any young person looking to make their own money, and what he plans to conquer next.

**YM: What made you think you could start a business at the age of 16?**

**SIMMONS:** I don't have a glamorous answer to this question. Both my co-founder and I were very ambitious. We read these articles everyday about how people were becoming millionaires from the Internet and we for some reason (call it youthful ambition) believed we could too. So we created a website and submitted it to the search engines, which cost about \$80 in total. Within a few weeks we had a \$1,000 Web development client and we were rolling. From that point on, we developed more confidence and commitment with each subsequent project.

**YM: Why did you decide to write the book?**

**SIMMONS:** I decided to write the book at the end of my freshman year when I realized, after my experience as an entrepreneur, that I had knowledge which could help my peers find passion, purpose and prosperity in their own lives. Also, I saw it as a way for me to make a profit, and a difference.

**YM: Speaking of making a difference, I understand you were involved with the Liberty Partnership Program, which**

**teaches entrepreneurship to inner-city youth.**

**SIMMONS:** Teaching this entrepreneurship class, I had certain perceptions going in that were changed after I really experienced these influences on an environment that was very different from the one I was raised in. I really came to understand that there's such an important distinction between having access to certain programs and benefits when you are young, and having in-your-face exposure to them.

**YM: What's the best way the average college student can make more money? Multiple jobs? Saving? Investing?**

**SIMMONS:** I would definitely recommend that students invest their money in themselves and not in near-sighted whimsical things that they won't have around, won't help them succeed, tomorrow or 10 years from now. When you invest the money you make in yourself, you receive compound interest and incredible returns.

**YM: What are your future plans? I take it you're shooting for eventual millionaire status. Is there a certain age you hope to achieve this by?**

**SIMMONS:** I don't know what I'll be doing 10 or 20 years from now, only that it will be something I am passionate about, something that makes a difference, and probably something that involves making a lot of money. However, I hope to be a millionaire next year when I'm 22. I just have to sell over 100,000 books to get there... ©

To get your copy of the *Student Success Manifesto*, or to learn more about Michael Simmons, check out [www.successmanifesto.com](http://www.successmanifesto.com).

By Kate Tobin, New York University



www.youngmoney.com

SEPT. 16, 2003

16: free to travel

## STUDENTS FLY CHEAP WITH BARGAIN AIRFARES

By Anne Marie Razza, Orbitz Airfare Expert

**Check out these simple ways to save money on airline flights.**

Untamed wanderlust and a meek budget: It's an unfair, but common malady on college campuses. Luckily, it's not terminal.

There are many ways for students to snag a bargain airfare using the Internet. But you have to consider what type of fare you purchase; who is selling the ticket; as well as when and where you travel.

Here's some advice—and some caveats—for finding budget-friendly fares:

### TYPES OF FARES

Orbitz, for example, has partnered with Student Universe, an online travel site for college students and faculty. Students or teachers register with an ".edu" e-mail address, which must be verified before "qualifying" to receive travel discounts. Choices of airline or departure time may be limited, but the savings can be worth it. You can make a reservation only for yourself through Student Universe.

If you're traveling with a companion, you might want to check online travel agencies for companion fares—specials for parties of two or more traveling together. To get these fares, you and your companion must always be on the same flight. If one person changes flight plans, that could mean higher fares for each traveler—even the passenger who adheres to the original itinerary.

Web-only fares are another category of bargain fares available only through the Internet. For even deeper discounts, look for Weekend Web Fares. Airlines trying to unload inventory release these fares early Wednesday morning for travel beginning Thursday, Friday or Saturday and returning Sunday, Monday or Tuesday. It's perfect for a last-minute trip. Orbitz' Flex Search also provides an easy, quick way to find the cheapest weekend to fly in a month.



### ALTERNATIVE SELLERS

Some sites, like Hotwire, also allow you to bid on fares. However, you don't find out the airline or flight times until you make the purchase.

Some students also swear by consolidators, who re-sell tickets they have bought in bulk from the airline.

Other adventurous types choose to fly internationally as a courier for a shipping company. In exchange for a cheap seat on a courier flight, you typically forfeit your checked baggage allowance (the freight fills your checked-baggage allotment) and may be required to hand off courier documents.

### FLEXIBLE TIMES, PLACES

You'll have a better chance of finding a cheaper fare if you avoid peak hours of travel, such as early morning and late afternoon. Midday departures and red-eye flights are often cheaper. Additionally, try departing midweek, such as Wednesday or Thursday, and return on a Monday or Tuesday.

Another way to find low airfares is to choose a less-crowded, less-expensive air-

port to fly into or out of. The airport may be farther from the center of town, but the low airfare and savings on the flight may offset the extra cost of a taxi or rental car. Alternate airports include Midway in Chicago; Burbank and Orange County in Southern California; Providence, Rhode Island, and Manchester, New Hampshire in the Boston area.

And don't forget about off-season opportunities. Choosing to visit a location when the tourist season is waning can be a great way to score a reasonable airfare to a pretty cool place. Plus smaller crowds usually mean shorter lines at attractions and more opportunities to meet locals.

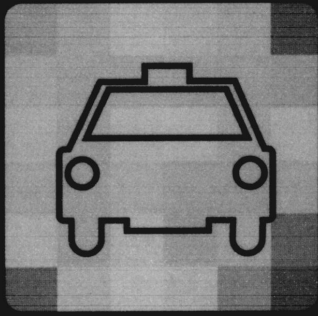
The last piece of advice is to avoid paper-ticket fees. Pick an e-ticket over a paper ticket when given the choice between the two. Unlike a paper ticket, e-tickets carry no extra processing and shipping fees. Plus, they're impossible to lose—an excellent feature for those who keep their dorm rooms, let's just say, less than fastidious. ©

*Anne Marie Razza is a 24-year veteran of the travel industry.*

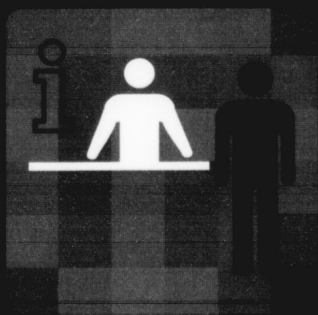
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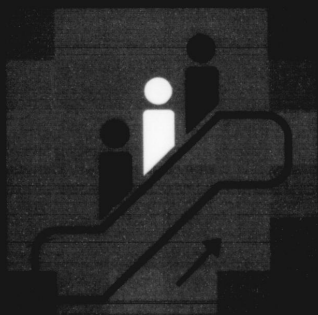


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By Bob Elliston, YOUNG MONEY Automobile Columnist

# AUTO SHOPPING 101

Learn what to ask when calling on a used car classified ad.

OK, so you're in the market for a used car. You start looking in the classified ads and find several models in your price range that interest you. The next step is to decide which cars are worth checking out in person.

We suggest the shopping process begin on the phone. Below, you'll find a series of questions and a fact sheet designed to help you pre-sort the "possibles" from the "forgetaboutits."

After you've confirmed the description and content of the vehicle (see sample form on page 19), be sure to ask the following questions.

## 1. Tell me about the condition of the car.

Phrasing the "question" this way should motivate the seller to provide more information. Don't waste your time with a seller who tells you that it "runs good." This usually means that the car has problems and that even he or she can't think of anything good to say about it.

## 2. Are you a used car dealer?

Sometimes used car dealers will put ads in the classifieds and you'll want to know this before going any further. They could be selling a lemon or a car without a title or a car that won't pass inspection or one that they would prefer not to have associated with the car lot. This is called "curbing." Avoid these people.

## 3. Are you the original owner of the car?

If the answer to question 2 is "no," then ask how long they have owned the car. Obviously, it's best to buy a used car from the original owner if only because you'll have a better chance of determining its maintenance and repair history.

Recently, I ran into a situation in which a wholesaler sells cars by masquerading as a private owner. What he does is buy cars at auction that legitimate dealers won't touch, i.e., cars that have been in a wreck and then fully repaired. The wholesaler buys them for a very low price, brings them home and sells them out of his front yard for

a price equal to those that one could charge for the car had it not been wrecked.

Obviously, he never informs the buyer of the car's history and most buyers never take the time to have the car fully inspected and checked with a source like Carfax.com.

## 4. Do you have the maintenance and repair records?

An owner that has kept the maintenance and repair records for his vehicle has probably taken good care of the car.

## 5. What would you estimate it's going to cost to put the car in mint condition?

This question forces the seller into making an on the spot evaluation. Most will try to give you a reasonable estimate, even though it will probably be a conservative one. If the seller tells you that it's in mint condition and you arrive to find a bucket of bolts, you'd be advised to say goodbye.

## 6. Why are you selling the car?

This question may help you learn how anxious he or she is to sell the car and it may supply some information you can use in your negotiation.

## 7. What is your asking price?

By using the term "asking price" you are letting the seller know that you're assuming that the quoted price is higher than what he or she will actually accept. This question is designed to test the seller's pricing resolve. This should be asked once you feel that you've established a good rapport with the seller. Asked in a conversational, matter of fact manner, it can reveal much about the seller's eagerness to make a deal. What do you expect to get for your car?

At this point, you should have enough information to decide if the car warrants your going to see it and taking it for a test drive. ☺

Bob Elliston is the author of "What Car Dealers Won't Tell You."

## VEHICLE DESCRIPTION WORKSHEET

Buying a used car? Begin your search by confirming the following:

- Make
- Model Designation
- Year
- Number of miles showing on odometer (12,000 per year is average)
- Color Exterior \_\_\_\_\_ Color Interior \_\_\_\_\_ Seat Covering: Fabric \_\_\_ Leather \_\_\_
- Engine size [number of cylinders] \_\_\_\_\_ Gas \_\_\_\_\_ Diesel \_\_\_\_\_
- Doors: Two door coupe \_\_\_\_\_ 4W-dr. \_\_\_\_\_ Hatchback \_\_\_\_\_ Sun roof \_\_\_\_\_
- Power equipment: Electric windows \_\_\_\_\_ Electric seats \_\_\_\_\_
- Radio: AM/FM \_\_\_\_\_ Cassette \_\_\_\_\_ CD Player \_\_\_\_\_
- Full spare \_\_\_\_\_ or space saver \_\_\_\_\_

Any other feature I should know about? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

For more information on buying a used car, visit [www.carsmartbuyer.com](http://www.carsmartbuyer.com).

# COOLEST (AND LAMEST) CARS FOR GENERATION Y

Sports cars and trucks top the list of vehicles that are most attractive to young adults (ages 16 - 24).

VEHICLES YOU WOULD SOMEDAY LIKE TO OWN:

Porsche car . . . . .	.25.6%
Chevrolet truck . . . . .	.21.4%
BMW truck . . . . .	.19.4%
Jeep truck . . . . .	.19.2%
Nissan car . . . . .	.18.9%
Hyundai truck . . . . .	.18.8%
BMW car . . . . .	.18.8%
Lexus car . . . . .	.18.7%
Ford truck . . . . .	.18.6%
Toyota truck . . . . .	.17.7%

American cars and trucks rank highest among vehicles that college-age drivers would least want to own.

VEHICLES WITH DULL BRAND IMAGE:

Buick car . . . . .	.98.2%
Oldsmobile truck . . . . .	.95.8%
Oldsmobile car . . . . .	.92.7%
Lincoln car . . . . .	.92.4%
Mercury car . . . . .	.89.7%
Cadillac car . . . . .	.89.6%
Audi car . . . . .	.89.3%
Land Rover truck . . . . .	.88.4%
Chrysler car . . . . .	.88.2%
Mercury truck . . . . .	.88.2%

Source: CNW Marketing Research, Inc., 2002.



## 20: me, a stockholder?

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# YOUNG INVESTOR MAKES STOCK MARKET SEEM LIKE A GAME



Michael Stahl has been featured in the Wall Street Journal (twice), has appeared on CNN/In and Bloomberg Financial Television, and was even interviewed in Investor's Business Daily and Business Week, but there's one media outlet he hasn't been able to get into: his school newspaper.

Yes, the senior at the Wharton School of the University of Pennsylvania has yet to be mentioned in his school's paper, but don't think that gets him down.

"Apparently, it's easier to get into the Wall Street Journal than the [school paper]," he said.

Stahl, the author of 2000's *Early to Rise*, a book about investing for teens, began his investing career in the fourth grade. He came into some money from a family gift, and—using the strategy of "buy what you know"—invested in Atari. The video game company was making one last shot at getting back into the business, releasing two consoles: the hand-held Lynx and the 64-bit Jaguar.

Although the two products ended up flopping, Atari's stock went up 400 percent in five months. Then, Stahl did what any good, young investor would do when their stock reaches a peak: he sold it.

"The sales for those [products] were really good at first, and the stock took a big jump," he said. "I sold near the top."

Despite Stahl's short-term successes early on, he doesn't recommend any get rich quick scheme of investing. In fact, his current company, Streetsage, sets out to teach kids about the benefits of long-term investing.

The company's interactive game is intended as a supplement to existing financial curriculum offered by colleges. StreetSage ([www.streetsage.com](http://www.streetsage.com)) allows students to take investing principles they learn from textbooks or in lectures, such as compounding or diversification, and actively apply them using the game. While the program lasts only 10 weeks, the time is

simulated over a period of 35 years—with time speeding along much like the popular SimCity computer game.

But don't think this is just a little dinky operation. Stahl and his team created a market from scratch. There are literally hundreds of fictional companies to choose from, a fluctuating market, reams of financial data, and fictional news articles. On top of that, companies go bankrupt, companies go public, even simulated world events have an effect on Streetsage's stock market.

"The game format's pretty detailed," Stahl said. "It's much more interactive and exciting than some of the alternatives. We can compete with the student's attention spans with some of those other mediums."

When he's not running a company or taking classes in Wharton's massive new Huntsman Hall, he's continuing to invest. Although the economy has taken a bit of a hit in the past year, he's not worried.

"[People my age] have very few big things to save for that are right on the horizon," Stahl said. "We have a much longer-term outlook. If this were a case where I was a parent who had a kid who was going to school in a year, I might be more pessimistic."

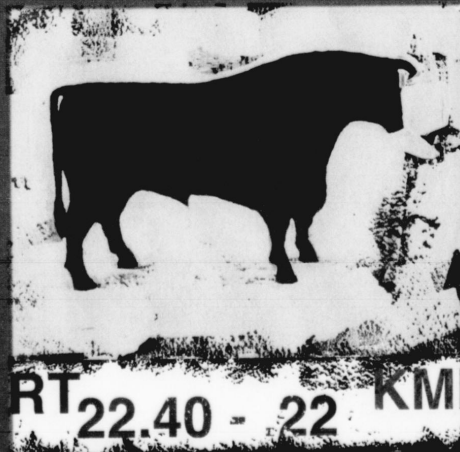
"I have so many years to buy a house, decades to retirement, decades... until my kids go to college. I am ungodly optimistic."

As advice for young investors starting out, he says that mutual or index funds are the way to go. In terms of the preference of those two, Stahl considers index funds the top choice. After doing some research, he realized that for the past decades index funds have outperformed about three-fourths of mutual funds.

"In mutual funds, the goal is to beat the market," he said. "Well, if two-thirds of them don't beat the market -- why not just match the market?"

Stahl wouldn't say what his investments are worth now, but admitted he's not doing poorly. It seems that, for this college senior, there's nowhere to go but up. e

By Daniel McQuade, University of Pennsylvania



## Should You Trust The Stock Market?

We received several letters from readers concerning our interview with billionaire Mark Cuban (Summer 2003, p.2). Some readers questioned his warnings about the dangers of investing in the stock market. We printed one such letter below along with Cuban's response and our own opinion regarding the topic. Got an opinion to share about a story? Send us your comments to [admin@youngmoney.com](mailto:admin@youngmoney.com).

### Dear YOUNG MONEY:

I was flabbergasted by Mark Cuban's comments about investing in the stock market in your Summer 2003 issue ("The stock market is probably the worst investment out there.") Does he really believe that, or was he just suggesting we should beware of stockbrokers (as opposed to the market itself)? If I follow Mr. Cuban's advice to put my money in the bank, wouldn't inflation eat away at my savings? Didn't Mr. Cuban make his riches in the stock market? Didn't Warren Buffett do the same (albeit with a different approach)?

I thought the stock market was the best long-term investing vehicle available and that young people have an advantage as investors if they start early because they have more time for their investments to grow than someone who starts later in life.

What gives? I, for one, would like some clarification from Mr. Cuban and would also be interested in YOUNG MONEY's position on these questions.

Best regards and keep up the good work.

Andrew Tempest  
Seattle, Washington

### CUBAN'S RESPONSE:

Warren Buffett never buys 100 shares of a stock and just holds it. He, like myself, buys shares of stock to get some level of control of the company. That's far different than buying a stock and PRAYING that the stock goes up.

If you have the resources to take control of a company, and you think it's a great investment, do it. If you want to try to guess on some companies, buy their stock, and hope it goes up, you might as well go to Vegas, because you have no advantage at all.

Remember this little tidbit. Whenever you make a business deal, and that includes buying stock, always look for the fool... If you can't find the fool... It's you.

Interest rates are low right now, and that's frustrating, but cash doesn't lose 40 percent of its value in a year, stocks can.

Mark Cuban

### YOUNG MONEY'S RESPONSE:

YOUNG MONEY simply feels that the stock market as a whole offers today's young investors a solid place to begin saving and investing for the future. The stock market, on average, has provided long-term investors with an average annual return of 8-9 percent even during many "bear" or down market years.

As with any investment, investors should take their time in deciding how they want to participate in the stock market. Do I start with a mutual fund? A single stock? Several stocks? What is my risk tolerance? How long is my investment horizon? Am I saving and investing for a house, new business start-up, a car or for my retirement?

In many ways, the stock market's downturn in the beginning of 2000 through 2002 was a tremendous lesson for today's young investors. Many people invested in companies with no real earnings or sales and simply jumped on hot stock bandwagons. That was not smart investing. That was gambling.

Todd Romey  
YOUNG MONEY

## ASK THE PRO: How Do I Pick a Stock?

### Dear YOUNG MONEY,

I am trying to write a persuasive speech about investing in stock. I have chosen Kraft Foods as my company to invest in and have to show their price history and tell why it's gone up or down, sales volume, earnings per share, debt to equity ratio, and dividend history. I have no idea what any of this is...can you help me?

Mallory Homeyer  
Baylor University

### Dear Mallory,

Thanks for asking us about your speech. It is an exciting opportunity to learn about investing and have fun in the process. You didn't say how long the speech could be or how long you have to prepare it, so I will give you information that can help you right now and as a long-term investor.

Some broad guidelines first: Decide whether you are talking to investors or traders. Investors are people who buy a stock and hold it for a long time—years. Traders are generally people who move in and out of a stock quickly within days, weeks or months. Are you talking to socially conscious investors, those who care if the company is a "good" citizen in its community, its environment, in the world?

As you look at all the data and the circumstances, you are asking what elements in the economy, in the trends in people's lifestyle, in the supply of raw materials, etc., will help this company prosper, and what element will be obstacles.

Do you use any Kraft food products yourself? Why? What do you like about them? Why would you recommend them? Have you ever called the phone number on one their products and asked their customer relations people a question? Have you gone to their website? Have you asked their corporate office to send you their annual report?

Why do these things? Because it's a real company that you and those you are talking to have interacted with. So if part of your speech is to persuade them to buy the stock or not buy it, you might want to draw them in on the quality of the product.

Consider the fact that every time you buy a product or go to a restaurant, you are "vot-

ing," for that company to exist. Would you buy stock in a company that was abusing workers in "sweat shops," or would you prefer a company known for fair employee and supplier relations? You may want to present a paragraph with the emotional appeal for the company as well as the data analysis.

As for the numbers, there are some fine books that will not only help you with the terms you asked about, but also put those terms in a context that helps you see the big picture. Get a copy of *How to Buy Stocks* by Louis Engel and Henry L. Hecht or Peter Lynch's *Learn to Earn: A Beginner's Guide to the Basics of Investing and Business*. A good financial terms dictionary can help too. I recommend *The New York Times Dictionary of Money and Investing*.

There are many other solid books and theories about how and why to buy stocks. These will steer you in the right direction as you explore the intriguing, risky, emotional and creative world of bringing a new product or service into the world.

Wishing you success,  
Penelope S. Tzougros, Ph.D., ChFC, CLU  
[www.wealthchoices.com](http://www.wealthchoices.com)

Dr. Tzougros is an author, speaker, radio show host and registered representative offering securities and additional investment advisory through WS Griffith Securities, Inc. Member NASD/SIPC, 93 Sawyer Road, Suite 500, Waltham, MA 02453. (781) 893-0597.

# INTIMATE EXPOSURE: TV dating shows

By Scott J. Smith,  
YOUNG MONEY Entertainment Editor

College-aged viewers love them, advertisers are leery of them, but reality dating shows are undeniably hot.

It doesn't seem all that long ago when the spiciest thing on TV was *The Dating Game*. Back in those days, no one would have ever guessed that in 2003 we could get an eyeful of bodacious beauties cavorting in a hot tub in the hours before the six o'clock news.

But now, every day on college campuses across the nation, viewers are glued to their TV sets to watch sexy singles dish, drink,

frolic, and fight their way through televised love connections.

Reality dating shows have boomed in the past few years. Programs like *ElimiDATE*, *Shipmates*, *The 5th Wheel*, and *Blind Date* - each featuring a seemingly endless stream of young, vivacious singles looking for love - can be found at all hours of the day and night. And the mega-important college-age demographic is not only tuning in, they're clamoring for a chance to be a contestant on any one of these series.

"[Dating shows] are the soap operas of our generation," *Shipmates* host Chris Hardwick told the CSUN Daily Sundial. "There is escapism, voyeurism, and it doesn't require a ton of thought. [And] college kids have the mentality of wanting to see someone fall on their face."

The humiliation factor is high on reality shows.

Contestants are encouraged to berate and belittle those who do not measure up to their individual dating standards. But a little embarrassment can't outweigh some peoples' desire to have their moment in the spotlight.

Thousands of young people respond to ads such as this one: "5th Wheel, the nationally syndicated hit relationship dating show is back. We are looking for super hot, incredibly sexy, drop-dead gorgeous men and women with outgoing personalities between the ages of 18 and 35."

An online poll of women - who make up the majority of the viewing audience for dating programs - shows that the number-one reason singles desire to be featured and fought over on national television is "fun."

But coming in at a very close second is the prospect of meeting a perfect match.

"As a single girl I'm always up to meeting new people," Beth Henshall responded to the poll at Cybergrrl.com. "Hopefully, [I'll meet] a guy who is a party animal but sincere—and he has to know how to dance."

Another motive cited by online pollsters for wanting to appear on a reality dating show was to exact revenge on an ex-lover. And the most popular reason given by those who would not like to be a contestant was because they were "too shy."

John Tomlin, co-executive producer of *Shipmates*, says that most of the candidates that want to be on his show are honestly on the hunt for Mr. or Mrs. Right.

"It's not about sex," Tomlin said. "I interview all the candidates. They want to meet someone."

Alex Duda, creator of *ElimiDATE*, agrees. "The people who go on our show are just looking to meet someone nice, to have some fun, and if they find someone special, so much the better," Duda told the Knight Ridder Journal.

The chance of getting some brief television fame also helps to attract some daters. "I did it just for the chance of being on TV," Harvard student and *ElimiDATE* contestant Samantha Goodwin told her college's newspaper.

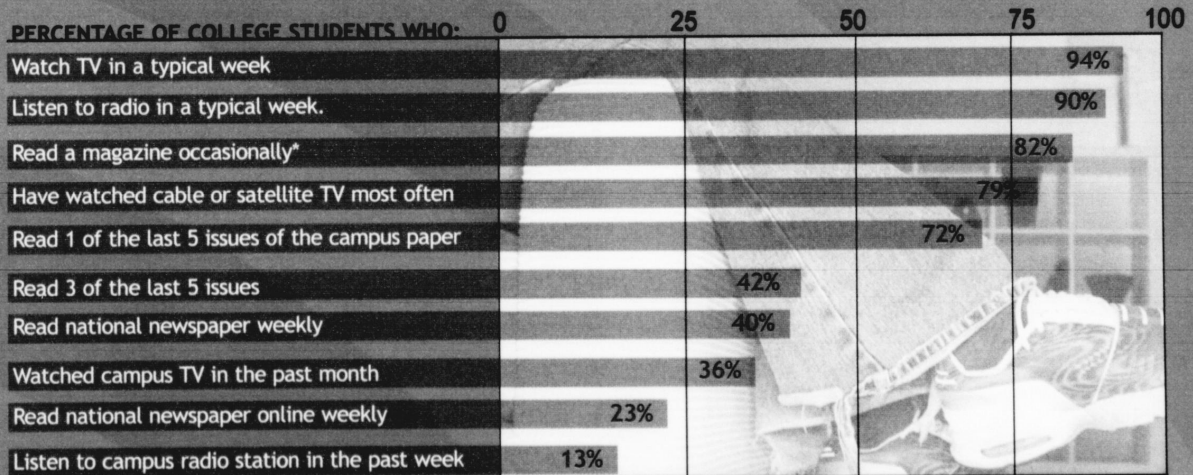
Perhaps the artist Andy Warhol was right when he said that the time would come when everyone would experience 15 minutes of fame. He probably just didn't think that we'd be out on a date when it happened. e



Scott J. Smith is currently working as a freelance writer and Web designer in Central Florida.

## LEISURE TIME

Television and radio are the top media choices for college students.



\* Read one of the past four issues

Source: Student Monitor, Fall 2002



## TOP TV SHOWS ON CAMPUS

A national survey found that 67% of college students named *Friends* as the most watched TV program at their school.

1. Friends
2. MTV
3. The Simpsons
4. American Idol
5. Sopranos
6. Conan O'Brien
7. Road Rules
8. SNL
9. The Osbournes
10. South Park

Source: Student Monitor, 2002

24: [youngmoney.com](http://youngmoney.com)

## FANTASY STOCK MARKET GAME

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Some people are willing to  
**exploit this child.**

### Are you willing to help save her?

Of the 1.3 billion people living in extreme poverty worldwide, 70 percent are women. Many women must resort to selling themselves or their children to the sex trade in order to put food on the table and keep their children in school.

But small business opportunities save lives by empowering women to secure reliable ways to provide food, health care, and education for their children as well as contribute to their local economies.

Learn more about how you can save a girl from exploitation and help an enterprising woman build a better future for her family.



WILFund

Women's  
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800.532.8922  
[www.wilfund.org](http://www.wilfund.org)

Founded in 1950, World Vision is an international Christian humanitarian organization serving the world's poorest children and families in nearly 100 countries. World Vision's assistance extends to all people, regardless of religious beliefs, gender, race, or ethnic background.



## LOCK IN A GREAT INTEREST RATE WHILE YOU CAN!

*New federal standards mean student loan rates are lower than ever before.*

There is good news for those of you facing student loan repayment and a tough job market. The federal government recently changed the variable interest rate on student Stafford and Plus loans, so borrowers looking to consolidate can now take advantage of the lowest rates in history.

The government lowered the interest rate for student loans by about seven percentage points. Current students and recent graduates still in their six-month grace period saw their rates drop from 3.4 to as low as 2.7 percent.

Now more than ever, this lower rate can help everyone. As tuition costs climb, student loans are needed more and more by American families. According to the Department of Education, families borrowed \$32.7 billion in federal loans in 2002. That's up 16 percent from the year before.

If you are a student already in repayment, you can also breathe a little easier. Your variable rate fell to 3.4 percent, down from 4 percent. Parents that took out Plus loans and are already in repayment have also seen their rates drop to 4.2 percent, from 4.8 percent.

Parents looking to help fund their kids' education now will get a much better rate through the Plus loan program, rather than having to take out a second mortgage. While mortgage rates have fallen by one-third over the last three years, college loan rates have fallen by more than one-half.

However, students with smaller balances shouldn't be in a rush to consolidate. People

with relatively small balances choosing to consolidate into a long-term fixed rate are looking at simply a longer term of payment, with little or no savings for the borrower.

The real savings begin with loans that carry larger balances. But it's important to take advantage of these new rates while they are still available. The government is planning to stop offering fixed-rate student loans in July 2004, so future borrowers will have to settle for variable rate loans that could increase their repayment amount dramatically should interest rates rise.

If you have just graduated, or will graduate this year and haven't consolidated already, here are some things to think about if you are interested:

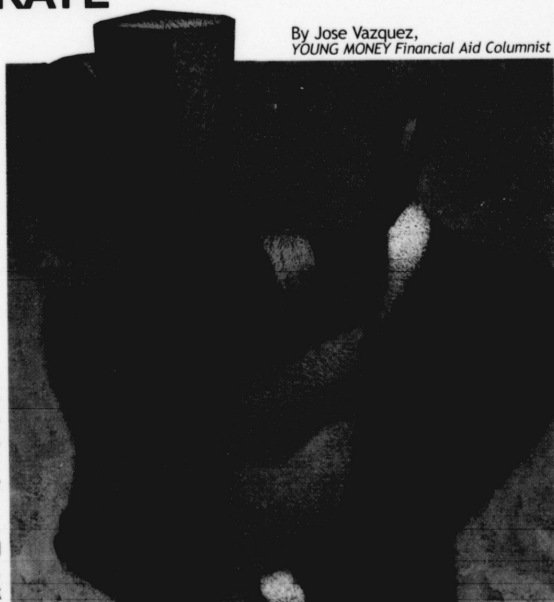
*→If you choose to consolidate at these new rates, your monthly payment will go down, but you may see an increase in finance charges if you extend the payment period beyond the standard 10 years. If you still want to consolidate but not extend the term, you can still take advantage of the lower rates ahead.*

*→Borrowers can only consolidate loans once, unless you have another qualified loan not included in the original package. So be careful! Timing is everything.*

*→If you choose to consolidate right after you graduate, you lose the standard six-month grace period. You will typically have to go into repayment within 60 days. Once again, timing is crucial. But you have to get in the door in time to take advantage of those great new rates at 2.7 percent, so weigh your options carefully.*

Still aren't sure if a consolidation

By Jose Vazquez,  
YOUNG MONEY Financial Aid Columnist



loan is right for you? Then take the time to call around and ask. Lenders such as American Collegiate Financial Services ([www.ACFSlloans.com](http://www.ACFSlloans.com)) or Sallie Mae ([www.salliemae.com](http://www.salliemae.com)), employ lending counselors to help determine if consolidation is right for you.

If you still need help figuring out if you are eligible for consolidation, or wish to learn more, call the Federal Direct Consolidation Loans Information Center at 800-557-7392 or head to [loanconsolidation.ed.gov](http://loanconsolidation.ed.gov). Remember, these great rates won't last long, so get in while you can if you are going to consolidate. ☺

Jose Vazquez, a marketing major at Western Illinois University, has been awarded 27 scholarships, amassing more than \$100,000 in aid to date. He is the author of the book *Free Cash For College: The Everyday Students Guide To Financial Aid*, available at [vazquezmedia.com](http://vazquezmedia.com). Vazquez is also a public speaker that gives seminars on financial aid and scholarship strategies. He can be reached at [Scholarshipguru@youngmoney.com](mailto:Scholarshipguru@youngmoney.com).

SEPT. 16, 2003

While Rates on Student Loans Are Still Low

# Don't Wait! Consolidate!

Interest rates on federally guaranteed education loans have hit bottom. Rates have not been this low in the entire history of the federal student loan program! Every financial expert agrees, now is the time to consolidate and protect your loans from future rate hikes.

Call us for a free consolidation quote and Inflation protection estimate. But hurry. Protect your financial future and make it a priority to find out more today.

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- ▲ Lower Interest Rates to Income Ratio

*Your first step to student loan debt management.*



# A BEGINNER'S GUIDE TO DIGITAL CAMERAS

Story By Dave Mathews,  
YOUNG MONEY Technology Editor

If you have not bought a digital camera yet, chances are this is the year you will. In 2003, for the first time ever, digital camera sales will surpass those of the film variety. With image quality increasing and prices decreasing, many of the prior buying hurdles are now gone from these devices.



Sony DCR-PC105 MiniDV Handycam Camcorder

Buying a digital camera makes perfect sense as you can easily share photos via email, post them on a CD-R, these pictures do not require the expense of buying film and processing because they store the images on small memory cards, which are then downloaded into your computer.

You may pay more for the camera initially, but this is offset by the fact that you never need to pay for the actual photos. Prints are easily made through your color printer, a somewhat better quality yet more expensive home "photo printer" or even your local photo lab or Web service, which will mail you pictures on the same type of glossy paper that you are used to.

With prices ranging from \$39 to \$3,999, there is a digital camera to fit every budget. The most important feature to look for is the number of pixels or dots that make up an image. With support for a greater number of "dots," a camera can capture more information in a photo and have less "jaggies" or sharp stair step edges around the curves of an object. These dots are measured in terms of millions of pixels known as "mega pixels."

If you plan to share pictures in email or put them on the Web, a 1.3 mega pixel camera is more than adequate, as the image file

sizes are not too large for slow Internet connections. A camera with 2.0 mega pixels can do this plus print a 5 x 7 image with quality close to that from a 35mm camera. Moving up, 3.2 mega pixels will give you the same print quality with an 8 x 10 sized image, and so on.

Bigger isn't always better, since the image file sizes on the large mega pixel digital cameras can slow down cameras and computers and the price drastically increases. If you frequently share photos via the Internet, a 6 mega pixel camera will be overkill as the pictures must be resized to a lower quality for easy transmission online.

The memory cards that ship with digital cameras typically offer a low storage capacity of between 16 and 32 megabytes, which can store 20 to 100 images depending on the quality and size of the photos. This variance exists because each camera has settings for the amount of photo information and compression in the images taken. To hold more photos, buying additional memory is easy but you must stick with one of the six different types of cards your camera uses.

Currently, there are no distinct advantages for the different types of memory cards supported within the digital cameras. This being said, if you already own another handheld device like an MP3 player or Personal Digital Assistant that uses the "SD" format, it makes sense to buy a camera that supports this type of memory as well. This way you can share high-capacity cards between your devices, and even view photos on the PDA screen which is two or three times the size of screens that digital cameras provide.

Lens quality is a big factor in choosing a digital camera. I look for glass lenses and shy away from those with only a digital zoom. A digital zoom can show a lot of artifacts and jagged pixels, which will affect image quality. If portability is important to you, Minolta sells a very slim camera with a periscope-style internal 3x optical zoom. This camera does not have the traditional barrel-style lens protruding from the body, and with 3.3 mega pixels it should be fine for most everyone on the go.

Another benefit of a digital camera is that you can take several of the photos of the same scene or group and delete the ones with dark shadows, people with closed eyes or other photo-flubs. I like to look for cameras that can delete pictures with no more than two button presses so I can easily free memory for more shots.

Armed with this information, your next mission is to visit your local camera or electronics store and actually use a camera before you buy it! ☺

1. Fast "boot" and "shutter button" times
2. 3.2 or more mega pixels
3. 3x optical zoom
4. Two button deleting
5. Additional memory
6. Extra rechargeable battery or Alkaline batteries

Some mobile phones also serve as digital cameras, giving you added convenience. These devices are expensive, so before you rush out and buy one note the following:



Nokia AS20 Tri-Band GSM GPRS Phone Camera

Image quality is much lower than standard digital cameras—they are about a half-mega pixel or 640 x 480 VGA resolution. Memory cannot always be added to the phone for extra capacity. Most of these cameras do not have a flash so use them for daylight shots only! Using the phone and taking pictures frequently could leave you stuck with a dead battery!

Camera reviews can be found online at: [www.steves-digicams.com](http://www.steves-digicams.com) [www.imaging-resource.com](http://www.imaging-resource.com)



Dave lives in Texas where he broadcasts as the "Cody Guy" on TV and radio. More stories and even video reviews of technology products can be found at [www.davemathews.com](http://www.davemathews.com)



**“Hold up. I can do *what* with  
my cash instead?”**

**Fly to Hawaii.**

**Buy a new computer.**

**Put a down payment on a car.**

**Take a friend to dinner 57 times.**

**See 152 movies.**

**Buy 676 gallons of gas.**

**A year's supply of cigarettes?**

**What would you do with \$1,150?**

A pack-a-day habit costs \$1,150 a year or more. Are you getting burned?

Produced by the Florida Department of Health, College Advocacy Initiative.  
For more information about STRIKE, go to [www.STRIKEHQ.com](http://www.STRIKEHQ.com)

**STRIKE**

## DON'T BURN YOUR BRIDGES AND AVOID WEARING BLUEBERRY UNDERWEAR

By Michael Chatman, *YOUNG MONEY* Columnist

*For my college graduation present, my girlfriend gave me a pair of underwear imprinted with pictures of little blueberries. I laughed - big mistake. This was not a gag gift.*

She found blueberry colored underwear attractive, and she wanted me to wear it to remember her by when I left town for an upcoming job interview. Whatever happened to giving someone a snapshot or greeting card? I'd even have preferred to tie a string around my finger.

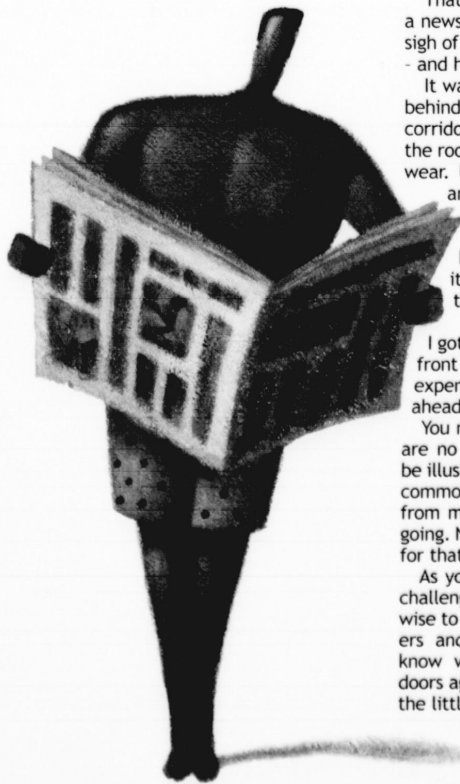
What if I was in an accident and ended up in the emergency room in blueberry underwear? I agreed to wear it, but I drove my car more carefully than I ever had before. No one was going to see those blueberries.

As I crawled into my hotel bed that night, I was tempted to cheat and put on my comfortable old boxers. Then I remembered the look of disappointment on my girlfriend's face when I had laughed at her gift. So the blueberries stayed on.

I had fallen asleep when suddenly a sound at the door startled me awake. I sat up in bed just in time to see a shadow cross the beam of light coming in beneath the door.

Who was outside? I quietly slipped out of bed and put my eye to the security peephole. I could see no one in the hall so I crouched down and looked under the door crack. Nothing.

By this time my heart was pounding. I carefully unlatched the security chain, unlocked the door, and opened it just enough to peek out. Still seeing no one, I opened the door wider in order to stick my head out.



I anxiously looked to the left and to the right, but the hall was completely empty. Still, I was a bit confused and frightened as I began to pull the door shut. Then I saw it: Lying on the hall floor was a copy of USA Today.

That was all I'd heard: someone dropping a newspaper in front of each room. With a sigh of relief, I stepped out to get the paper - and heard a terrifying sound.

It was the sound of the door clicking shut behind me. I was now standing in the corridor of a very nice hotel. Locked out of the room. Wearing skimpy blueberry underwear. Unfortunately, I was traveling alone and had no one to inside the room to open the door for me. After a moment's panic, I began laughing. I gathered up the USA Today, wrapped it around myself, and made my way to the front desk.

Mercifully, the halls were empty. I got a new key and left the people at the front desk to entertain each other at my expense. The way I saw it, I came out ahead - they never saw the blueberries.

You may have already guessed that there are no deeply profound financial truths to be illustrated here. But there are still a few common sense lessons that we can learn from my experience: Watch where you're going. Never shut the doors behind you. And for that matter, don't burn your bridges.

As you find new opportunities, face new challenges and build your career, it's not wise to shut out old friends, former employers and important networks. You never know when you'll be knocking on those doors again. I've learned to be thankful for the little things in life - like USA Today! ☺



Michael Chatman has spoken to more than two million young adults from coast to coast. As a teen and young adult financial motivator, he inspires his audiences to develop their personal greatness and take responsibility for their financial future. He is also the author of *Mom... Dad... What Were You Thinking? Seven Ways to Build Wealth and Prove You're Financially Smarter Than Your Parents.* [www.michaelchatman.com](http://www.michaelchatman.com)

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# YOUNG MONEY

*Live*

The **YOUNG MONEY** crew took its show on the road earlier this year with stops at Arizona State University, UCLA, Florida State University and Ohio State University. Students who visited our booth enjoyed free drinks, complimentary magazines, and colorful **YOUNG MONEY** bags full of helpful materials from our sponsors.

Participants had a chance to win great prizes, including a DVD player and a portable stereo system. Hundreds of students used their "noodles" to find cash hidden inside colorful plastic balls during our "Grab The Cash" game. **YOUNG MONEY** gave out more than \$2,500 worth of prizes and giveaways to lucky winners during the tour!

Our traveling show will begin a new college tour in the fall that promises to be bigger and better than the first one. We'll also be giving away **TWO FREE ROUND-TRIP AIRLINE TICKETS** at each campus event.

See our entire fall campus tour schedule by visiting



▲ Ohio State University

▼ Florida State University



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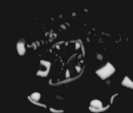
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