

THE Kentucky Kernel

Monday, November 21, 2005

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Professors debate Iraq war questions

By Chris Miles
THE KENTUCKY KERNEL

A fiery debate in the WT Young Library over the war in Iraq bordered on a fire hazard in more ways than one Friday.

The Committee for Democracy and Social Change hosted a four-person panel discussion over the Iraq war in the library's auditorium. The panel was put together to address what Oliver Belcher, a geography graduate student

and head of the committee, termed "a vacuum of discourse on the issue."

Professors from UK's political science department, geography department and the Patterson School of Diplomacy discussed why the war started in the first place, the state it is in today and where it seems to be going.

"I feel a déjà vu all over again about this issue," said John Stemple, the former director of the

"We're turning a mistake into folly."

John Stemple
former director of UK's Patterson School,
on the war in Iraq

Patterson School and current UK professor of international relations. "Reminds me of the panels and debates that went on during the Vietnam War 40 years ago."

Students and faculty filled every seat, overflowed into the aisles and even stretched out the doors, so much so that it was announced that some people had to leave because it was a violation of the fire code.

Susan Roberts, an associate professor of geography, said the overwhelming interest in the discussion was something that needed to be followed across the coun-

See Debate on page A2

Flu shot shortage at UK averted

More than 1,000 doses arrive

By Shannon Mason
THE KENTUCKY KERNEL

A flu vaccine shortage had University Health Service officials experiencing temporary déjà vu, but officials now say little panic is necessary, thanks to the arrival of another shipment of the vaccine.

"The first thing I thought was, what can we do without the vaccine," said Dr. Greg Moore, director of University Health Services. **FYI**

"We had a lot of experience with that last year."

After hearing early last week that University Health Services would not be receiving the remainder of its ordered vaccine, Moore said he was prepared to advocate using hand sanitizer and tissues, both of which were handed out to students last year.

But on Thursday afternoon, University Health Services received a shipment of 1,100 doses, enough to give to the remaining students who want them and to faculty and staff who should get them, he said.

"It's just trickling in," Moore said. "You never know exactly when you'll get it. It's just a little every week even though all of it has been ordered since last spring."

Chiron Corporation, the company UK bought the vaccine from, offered no reason as to why University Health Services would not be receiving any more doses of the vaccine, Moore said.

See Flu on page A2

Packaging the Christmas Spirit

Thanksgiving is the next holiday on the calendar, but you wouldn't have known it Saturday among the mobs of children in Appalachia, pressing up against the Santa Train, arms outstretched, screaming "Santa! Santa!" and hoping for some Christmas gifts.

At each of the 15 stops in Kentucky, Virginia and Tennessee, Santa delivered.

The Santa Train, also known as the "Santa Special," completed its 63rd annual journey through Appalachia, giving about 15 tons of gifts and toys to children in that area.

Thousands of families in these rural communities welcomed the train.

FOR MORE PHOTOS,
SEE PAGE A6

A boy waves back at Santa Claus, played by Don Royston, during a parade through downtown Kingsport, Tenn., Saturday. The parade concluded the Santa Train, a 115-mile journey through Appalachia.

KEITH SMILEY | STAFF

GEORGIA 45, UK 13

'Dogs blow by Cats, bag division title

By Chris Johnson
THE KENTUCKY KERNEL

ATHENS, Ga. — UK saw a ray of hope on sun-drenched Sanford Field after its defense got a three-and-out on the opening drive and Rafael Little returned the game's first punt 75 yards for a touchdown.

But in that ray of hope lay a yellow flag. Little's return was called back on an illegal block in the back.

From that point on, it was all cold shadows.

The outmanned Wildcats battled early, leading 3-0 after the first quarter, but Georgia dominated each phase of the game after that

and went on to a 45-13 victory in front of 52,746 in Athens, Ga. With the win, Georgia wrapped up the title in the Southeastern Conference's East Division.

UK head coach Rich Brooks, who has rarely hesitated to voice his opinion when he believes the officials make a bad call, said the illegal block in the back penalty on

Raymond Fontaine during the punt return was another case of the underdog getting penalized more than a favorite.

"It's amazing," the coach said. "The second-least penalized team in the conference, whenever we make a play, the flags come out. We

See Cats on page A6

Same playing field, different levels

ATHENS, Ga. — It was a little comical. And a little unnecessary.

But it was what Georgia football does, and the Bulldogs steamrolled an undermanned, undersized UK football team 45-13 to win the Southeastern Conference Eastern Division title.

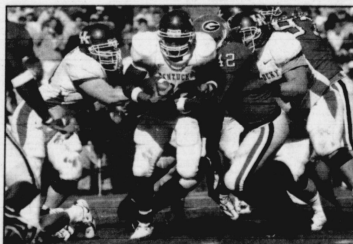
Two teams couldn't have been moving on such different planes. The Wildcats were just trying to finish the season sane. Falling to a 3-7 record (2-5 SEC), the Cats have had to start more freshmen than are in a UK 101 class, it seems, just to put 11 guys on the field every play.

Meanwhile, Georgia (8-2, 6-2) was headed

See Poore on page A6



Derek Poore
SPORTS EDITOR



CHRIS BETHUNGS | STAFF

Patients' art raises money, hopes at UK

UK Children's Hospital's Christmas cards sold in area

By Shannon Mason
THE KENTUCKY KERNEL

Ten-year-old Taylor Lake and 6-year-old Grae Chambers sat behind a table Saturday at Joseph-Beth Book-sellers, signing autographs for their adoring fans.

Taylor, of Berea, Ky., and Grae, of Lexington, are two of the featured artists for this year's UK Children's Hospital holiday cards. Each year, the hospital picks several talented patients to design the holiday cards, which are sold to raise money for the hospital.

Lorilyn Cecil, the hospital's community relations manager, said the children's hospital has been selling holiday cards for 16 years.

"But this is the first year we've had a party like this," Cecil said. The Joseph-Beth launch party offered holiday card artists and community members the chance to have their pictures taken with Santa and to hang out with UK mascot Scratch.

The party also helped celebrate the growing number of businesses selling the hospital's holiday cards. Last year, the cards were sold only at area Kroger stores, but this year, Joseph-Beth Book-sellers, Dawahares and Goody's are also participating. Cards can be purchased at any of these locations for \$14.99 for a box of 12. Each box features one of the four designs.

"It's a time for all of us to be grateful," said Laura Dawahare, holiday

See Cards on page A2

Flu

Continued from page A1

About 1,400 shots have already been given through the clinic, and that the total number of doses received thus far (2,500) falls 500 short of the 3,000 ordered, Moore said.

Moore said the initial

case of influenza has already been found in Kentucky, though not in Fayette County.

He also strongly recommended that students, faculty and staff get their flu shots before Thanksgiving break. With so many people going home, it would be easy to spread the flu from one part of the state or country to the next, he said.

Moore said it takes about a week to gain the full protection of the flu shot.

Those at higher risk, such as medical students and those with asthma, should have all received shots by today, Moore said.

University Health Services will be offering a flu vaccination clinic at Starbucks in the Kentucky Clinic tomorrow from 9 a.m. to 2 p.m. Students can receive shots for \$5 with a student ID.

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Cards

Continued from page A1

card chairman. "We can look at these kids and be grateful for our own good health."

Cecil said card sales usually add up to less than \$10,000 each year, but she hopes sales will increase to more than \$20,000 this year because the cards are more accessible.

This year's artists were picked from a number of about 50 candidates.

"We choose the artwork, and then we have to get the OK from parents to use their child's artwork," Dawahare said. "Sometimes we pick the child, sometimes we pick the art."

This year's card designs include a snowman, penguin, mitten and snowflake. The mitten card was designed by Robbie Begley, 17, of Berea, Ky., and the snowflake card was designed by Maya Jo Anderson, 3, of Lexington.

Grae, the designer of the snowman card, was excited to be picked as an artist.

"She was thrilled," said Melissa Chambers, Grae's mother. "She thought it was so cool." Grae was diagnosed



ROBIN BAKER | STAFF
Maxwell Napier, left, waits at Joseph-Beth Booksellers Saturday while Taylor Lake, age 10, signs a gift card that she designed.

with cystic fibrosis when she was five months old.

Taylor designed the penguin card.

"Penguins remind me of winter," she said.

Taylor's parents, Patrick and Elizabeth Lake, said this is Taylor's second year as a featured artist. She was diagnosed with an inflammatory bowel disease at age 6.

"She wants to be an artist," Elizabeth Lake said of her daughter. "And now she's thinking, 'Wow, maybe I am an artist!'"

Taylor has also been chosen as the 2006 Champions

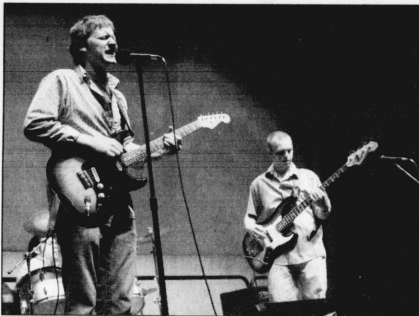
Across America Child and will represent the UK Children's Hospital at a national telethon in March, Elizabeth said. She is also the mastermind behind Taylor's Fun Factory, an arts and crafts program for children at that hospital.

"When I'm in the hospital, I get bored," Taylor said.

"So I decided to give arts and crafts out to kids in the hospital because it gets boring."

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BATTLING BANDS



Jon Justice, singing, Jeremy Kindsvatter, right, and Nathan Lewis, playing drums, of the Jon Justice Band perform at the Battle of the Bands last night in Worsham Theater. The band formed in Cincinnati last year and was one of three bands to compete last night. The event was sponsored by the UK Habitat for Humanity to raise money to build a Habitat house.

BRAD LUTTRELL | STAFF

NEWS BRIEFS

"Loveline" co-host visits UK

The UK Student Activities Board is bringing Dr. Drew Pinsky, co-host of MTV's sex-talk show "Loveline," to speak at Memorial Hall on Thursday, Dec. 8 at 8 p.m.

Pinsky, a medical school graduate of the University of Southern California, board-certified internist and addictionologist, also appears on television programs such as "Larry King Live," "Good Morning America," "The

View" and "Politically Incorrect."

UK and Bluegrass Community and Technical College students can purchase tickets for \$5, faculty and staff for \$10 and the general public for \$15. Purchase tickets at the Student Center Ticket Office, by calling 257-TICS or at www.ticketmaster.com. For more information, contact Carly McLean, SAB director of contemporary affairs at 257-8867.

Crowd urges Schwarzenegger to grant killer clemency

SAN QUENTIN, Calif. — A peaceful, multiracial crowd including religious leaders and rapper Snoop Dogg crammed onto a street outside San Quentin State Prison on Saturday to urge Gov. Arnold Schwarzenegger to spare the life of convicted murderer and former gang leader Stanley Tookie Williams.

More than 1,000 people attended the protest.

Debate

Continued from page A1

try. "Students did a great thing putting this panel together," Roberts said.

"We're lucky to be in an institutional space where we can ask questions. We at universities need to stir up this kind of discussion."

"I do think we need to discuss the U.S.' role in the world," she said.

The panel tackled issues on the Iraq war that have only recently become mainstream in national discussion. Chief among those issues was a debate on why America is in Iraq and how it's going to get out.

Stemple said the U.S. became involved with Iraq because of weapons of mass destruction, assumed Iraqi support of the al Qaeda terrorist network and a neo-conservative goal within the Bush administration to bring democracy to the Middle East.

"If it weren't for Sept. 11, we wouldn't be in Iraq," said political science professor Horace Bartlow.

Roberts noted that there are 2,070 U.S. soldiers dead — 32 of those from Kentucky. She rattled off other numbers, such as the 15,000 wounded U.S. troops and 3,500 Iraqi police killed in the line of duty.

"It's curious that 135,000 U.S. troops... are unable to defeat a small group of insurgents," said Robert Farley, a post-doctorate fellow

at the Patterson School. "We need to start thinking about how we get out of there."

Stemple said the war endangers other military interests.

"Too few people leaves us with a weak army," Stemple said, adding that re-enlistment rates for the armed forces, especially the National Guard, were down.

Farley said the U.S. could completely withdraw, engage in a limited withdrawal that would keep some personnel in the country to support the new Iraq government or to stay and fight it out until the insurgency was defeated.

"We're turning a mistake into folly," Stemple said.

Ultimately the panel did not come to a consensus on the issues.

"None of these options lead to a conclusion that lead to a good thing," Farley said. "We still have a lot to think about."

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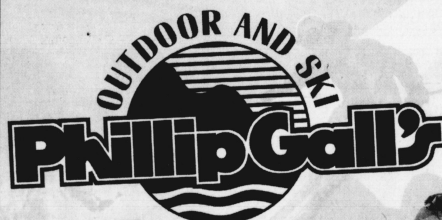
The shuttle will run from campus to Bluegrass Airport. The shuttle will operate Tuesday, Nov. 22 and Wednesday, Nov. 23 with daily campus departure times of 8:00 a.m., 10:00 a.m., Noon, 2:00 p.m., & 4:00 p.m.

Students should plan to leave campus at least two hours prior to takeoff.

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Sports

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'Talented' Cats sweep Duke

Mid-week meeting leads to pair of wins

By Laura Nelligan
THE KENTUCKY KERNEL

Coming into this weekend on a four-game losing streak, the Cool Cats finally connected — and beat one of UK's biggest sports rivals.

"Duke is Duke, and when they come to Kentucky, it's gonna be big," said junior goalie Mike Kilbane, who started Saturday night's game. "I played and lost last year, so I've had this game circled on my schedule for awhile."

"This is the one I've wanted all season, and I'm glad I was able to do something with it."

The Cool Cats can mainly credit their 7-2 win over the Blue Devils on Friday night and a 5-1 win Saturday to a solid defense and taking advantage of power plays.

The team had a meeting last Wednesday to talk about what it was lacking with the existing and recruited talent the team had on its roster. The Cool Cats had dropped their last four games before last weekend.

"Some guys had some good ideas and we put them into practice during the week," said sophomore forward Aaron Leichty, who had two goals Saturday night. "We realized it was do-or-die time and we needed to come out and win, or the season is going to be pointless."

"We're not out here to waste our time," he said.

Kilbane said it was frus-



BRAD LUTTRELL | STAFF
UK freshman defender Josh Wyrick, right, and UK senior forward Joe Obermeier try to control the puck against Duke senior forward Dominic Tofino during UK's 5-1 win Saturday.

trating to continue to lose games despite the amount of talent on the team.

"With the freshman class and the guys that came back from last year, we have a lot of talent between Drew (Matichak) and Mike (Barnes) and with (John) North and Tony (Valerio) that came in," Kilbane said. "We really took an introspective look at ourselves and decided to change some things up in practice."

"We really kind of pulled our heads out of our rear ends and finally bucked up and started to play hockey."

Kilbane, who head coach Mike Sosnowski started be-

cause of his performance in recent practices and against top-ranked Oakland in October, had 38 saves Saturday. Four other Cool Cats each netted a goal in addition to Leichty's two scores.

"John North played well the entire weekend, and I got to give Kevin McQuade and Trevor Reibling credit for that," Sosnowski said.

"We talked about those guys giving up their shots to give John shots to get him going, and that's exactly what they did. John had five points (two goals, three assists) Friday night and one goal (Saturday night). That whole line

came together and played well."

North's first goal kicked off the scoring Friday night. Freshman forward Tony Valerio, sophomore defenseman Alex Phelps and Patrick McAdams, sophomore forward Kevin McQuade and Barnes each had one goal for the Cats.

"We know that we can play that well," Sosnowski said.

"We finally got a couple wins that we've been working hard for. It's nice to get rewarded with a couple of wins."

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Competition jumps for men against No. 20 Iowa

By Ryan Wood
THE KENTUCKY KERNEL

Many sports fans see a potential Final Four preview in the event of a showdown tomorrow night between No. 3 Texas and No. 10 Kentucky in the Guardians Classic finals.

There's just one problem for the Cats (2-0) — they must first take on the No. 20 Iowa Hawkeyes (2-0) tonight in the classic's semifinals in Kansas City, Mo.

UK head coach Tubby Smith is said he's only worried about the season and the Cats that highlight the Hawkeye roster.

"The four H's are pretty solid players," Smith said.

Senior point guard Jeff Horner, junior guard Mike Henderson, junior guard Adam Haluska, and senior

center Erik Hansen are the "H's" Smith was referring to.

A 6-foot-7, 245-pound senior forward, Greg Brunner, rounds out the starting five. Despite the "H's," Smith said Brunner might pose the toughest matchup problem for UK.

"(Brunner) is a guy that can bang inside, and his outside shooting is (getting) better," Smith said. "He's the X-factor, the guy that makes their front court maybe better than ours is right now."

After two games, Brunner leads Iowa in scoring (16.0 ppg) and rebounding (7.5 rpg). Horner leads the team with 7.5 assists per game, and is

second in scoring behind Brunner, averaging 14.5 points per game.

"He's solid," Smith said of Horner. "Very healthy, takes care of the ball, he makes everybody better... He's their leader."

After UK's first two games, Rondo leads the team in scoring, averaging 18 points per game. He's also averaging 5.5 assists per game, and perhaps most notably, 9.5 rebounds per game.

"We're going to step up our level of play," Rondo said. "For me it's more of a team thing," Rondo said. "But whoever's in front of me, I'll be willing to check."

Before the tournament, the Cats garnered six awards at the SEC Volleyball Awards Banquet. First-year head coach Brian Skinner was named SEC Coach of the Year

after leading the Wildcats to more than three times their 2004 season conference win total. Junior libero Jenni Casper attained her second SEC Defensive Player of the Year honor after leading the conference in digs per game (5.98) and becoming UK's all-time leader in career digs.

Wallace and Kaplan were named second team All-SEC, with Wallace being named SEC Scholar-Athlete of the Year. Middle blocker Queen Nzewna was named the All-Freshman Team.

COMPILED FROM UK ATHLETICS REPORTS

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Next Game

UK vs. Iowa
Tonight at 9:30 EST
TV: ESPN2; Radio: 98.1 FM

SPORTS BRIEFS

Women's hoops trounces IUPUI in season opener

UK women's basketball won its eighth consecutive season-opening game Friday, defeating IUPUI 81-52 at Memorial Coliseum. Freshman point guard Carly Ormerod led the Cats in scoring with 17 points, hitting 5-of-6 from three-point range, and was one of four Cats in double figures.

Sophomore forward Kleia Roddy achieved her first career double-double, hitting for a career-high in points and re-

bounds with 11 and 12, respectively. Senior forward Jennifer Humphrey and junior guard Jenny Pfeiffer also scored 11 points apiece. UK jumped out to a 24-4 lead that widened to a 44-10 halftime advantage.

UK returns to action against Stetson tomorrow at Memorial Coliseum at 7 p.m.

Volleyball bounced at SECs, wins six awards

UK was defeated in the first round of the 2005 SEC Tournament in Tuscaloosa, Ala., losing 3-1 to Arkansas, a

team it had beaten twice during the regular season. The Cats (17-10, 10-6 SEC) jumped out to a 7-0 lead in the first game on their way to a 30-22 win, but were swept, 30-19, 30-26, 30-29 for the elimination. Senior Danielle Wallace led the UK charge with 17 kills, followed by senior Amy Kaplan and freshman Ashley Fisher with 10 apiece.

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The Campus Calendar is produced by the Office of Student Activities, Leadership & Involvement. Registered Student Orgs. and UK Dept. can submit information for FREE online ONE WEEK PRIOR to the MONDAY information is to appear. Call 257-8867 for more information.					
Monday 21st	Tuesday 22nd	Wednesday 23rd	Thursday 24th	Friday 25th	Saturday 26th
<ul style="list-style-type: none"> • Karaoke in the Student Ctr. Cat's Den (PIZZA), 11/21/05, 7:00 am, Student Center • Solar Car Team Meeting, 11/21/05, 4:00 pm, DVT Engineering Building • James W. Stuckert Career Center Drop-In Hours, 11/21/05, 3:00 pm, James W. Stuckert Career Center 408 Rose Street • The Thomas D. Clark Study, 11/21/05, 10:00 am, Thomas D. Clark Study • Dressage Team Meeting, 11/21/05, 7:30 pm, Student Center Room 203 • Bible Study, 11/21/05, 8:00 pm, S.C. Room 113 • "Kids' Cafe", 11/21/05, 4:00 pm, 240 East 7th Street • RSA General Assembly Meeting, 11/21/05, 5:30 pm, Student Center Small Ballroom • National Student Exchange Info Session, 11/21/05, 2:00 pm, 102 Miller Hall 	<ul style="list-style-type: none"> • Thanksgiving Bluegrass Airport Shuttle for Students, 11/22/05, Pick-up is limited to campus • Alpha Phi Omega Activities Meeting, 11/22/05, 7:30 pm • Society of Telecom. Scholars Meeting, 11/22/05, 5:00 pm, Maggie Room (Grehan Building) • Meining Club Practice, 11/22/05, 8:00 pm, Buell Armory • Men's Volleyball Open Gym, 11/22/05, 8:00 pm, Alumni Gym • TaekwonDo practice, 11/22/05, 6:30 pm, Alumni gym loft • Native America Day Games at Center for Creative Living, 11/22/05, 1:00 pm, Center for Creative Living • UK GreenThumb Meeting, 11/22/05, 6:30 pm, Room 106 Student Center • The Thomas D. Clark Study, 11/22/05, 10:00 am, Thomas D. Clark Study • Basic Needs Planning Meeting, 11/22/05, 6:00 pm, in front of the Center • UK College Democrats, 11/22/05, 7:30 pm, Student Center Room 211 • James W. Stuckert Career Center Drop-In Hours, 11/22/05, 3:00 pm, James W. Stuckert Career Center 408 Rose Street 	<ul style="list-style-type: none"> • Thanksgiving Bluegrass Airport Shuttle for Students, 11/23/05, , Pick-up is limited to campus • James W. Stuckert Career Center Drop-In Hours, 11/23/05, 3:00 pm, James W. Stuckert Career Center 408 Rose Street • UK FUSION Committee Chair Applications Deadline, 11/23/05, , 106C Student Organization Center • Internship Information Session, 11/23/05, 10:00 am, James W. Stuckert Career Center - 408 Rose Street • The Thomas D. Clark Study, 11/23/05, 10:00 am, Thomas D. Clark Study • UK FUSION Committee Chair Applications Deadline, 11/23/05, , 106C Student Organization Center 	<ul style="list-style-type: none"> • UK LAMBDA Meeting, 11/24/05, 7:30 pm, Room 357 of the Student Center • NTSO meeting, 11/24/05, 7:30 pm, Pazzo's • RSA General Assembly Meetings, 11/24/05, 5:30 pm, 359 Student Center • Men's Volleyball Open Gym, 11/24/05, 8:00 pm, Alumni Gym • Fencing Club Practice, 11/24/05, 8:00 pm, Buell Armory • TaekwonDo practice, 11/24/05, 6:30 pm, Alumni gym loft • The Thomas D. Clark Study, 11/24/05, 10:00 am, Thomas D. Clark Study • Minority Educators Association Meeting, 11/24/05, 5:00 pm, Dickey Hall Room 109 • Amnesty International meeting, 11/24/05, 7:00 pm, Student Center Room 228 • James W. Stuckert Career Center Drop-In Hours, 11/24/05, 3:00 pm, James W. Stuckert Career Center 408 Rose Street 	<ul style="list-style-type: none"> • ICF Dinner and Fellowship, 11/25/05, 7:00 pm, CSF Building on Woodland Ave. (across from Cooperstown Apt.) • James W. Stuckert Career Center Drop-In Hours, 11/25/05, 3:00 pm, James W. Stuckert Career Center 408 Rose Street • The Thomas D. Clark Study, 11/25/05, 10:00 am, Thomas D. Clark Study • UKUFO, 11/27/05, 10:00 pm, Seaton Field • Placing Leaders Around Youth, 11/27/05, 4:00 pm, Meet Outside the Student Center by the ATMs 	<p>Sunday 27th</p> <ul style="list-style-type: none"> • The Thomas D. Clark Study, 11/27/05, 10:00 am, Thomas D. Clark Study • UKUFO, 11/27/05, 10:00 pm, Seaton Field • Placing Leaders Around Youth, 11/27/05, 4:00 pm, Meet Outside the Student Center by the ATMs

EDITORIAL NOTEBOOK

■ With three weeks remaining in the semester, the highly anticipated opening of Chick-fil-A in the Student Center has been slated for Nov. 29 at 11 a.m. The addition of Chick-fil-A will fill the commercial void left by the departure of KFC and Long John Silver's. Finally, there will be a bit of variety in Student Center food, after a semester of seeming more like a high-school cafeteria.

Now that we all know Chick-fil-A will actually open after a semester of students chomping at the bit, we're left to wonder: If it took this long to set up one restaurant, how long would the proposed renovation of the entire Student Center take? We shudder at the thought.

■ The bells atop Memorial Hall have resumed their ringing across central campus, much to the chagrin of some and the delight of others. The bells, which have been updated with digital technology and amplifiers after an eight-month hiatus, have given campus a pleasant atmosphere, although their volume has been reduced in response to some complaints.

For now, the bells add a nice touch of character to campus, though we'd like to see the song list expanded beyond school songs, hymns and Sousa marches.

■ Journalism demigod Bob Woodward's ego can't be tamed. While the case of ousted CIA agent Valerie Plame was hitting one of its many peaks, Woodward went on television to downplay the case's importance — and his journalistic prowess and knowledge of the Bush administration lent him great credibility. Last week, however, it was revealed that Woodward was a part of the case he had publicly denied the importance of. A source whose identity has not been disclosed had revealed Plame's identity to Woodward before other reporters had learned of it.

Woodward's failure to notify Washington Post executive editor Len Downie until a month ago and to keep his face off television both demonstrate his desire to remain the Pope of journalism. We support Woodward's right not to reveal his source to the public, but he shouldn't withhold important information from his editor or publicly comment on stories he has a personal stake in without disclosing the conflict of interest.

Woodward's actions represent the celebrity-journalist mentality, and his credibility has rightly suffered among those who admire him. No reporter, even a Watergate hero, is above journalistic ethics.

■ President Bush is starting to face repudiation for his policy in the war on terror at home and abroad. At home, 90 senators passed an amendment by Sen. John McCain, R-Ariz., that would significantly curb torture, and Congress has tentatively reached an agreement on curbing some of the provisions in the Patriot Act after some lawmakers expressed concerns about potential abuse of government power.

And some members of Congress — most recently, conservative Democrat and Marine veteran Rep. John Murtha of Pennsylvania — are beginning to call for a phased withdrawal of troops from Iraq. The prospects of an immediate withdrawal look paltry, however, the House having voted down a nonbinding GOP proposal 403-3.

Still, many members of the president's own party are starting to break ranks, probably concerned about elections next year. Their concern is hardly misplaced, at least with respect to pleasing the public — a recent NBC/Wall Street Journal found that 56 percent of respondents favored drawing down troop levels in Iraq. The bottom line is that American support for the war and the way it's being waged has waned, and it will continue to do so without a change of direction or an effective reassurance from the president.

■ It's time for studio executives to stop their incessant whining.

Contrary to what they'd have us — the oh-so-adoring public — believe, we still go to the movies. They just have to be worth watching.

This weekend was a prime example: "Harry Potter and the Goblet of Fire," the fourth installment of J.K. Rowling's veritable about a boy wizard, earned an estimated \$101.4 million from North American audiences in its first three days, Reuters reported yesterday. That's the fourth-largest opening weekend ever, just behind "Spider-Man," "Star Wars: Episode III" and "Shrek 2."

Moviegophers surpassed the \$90 million opening Warner Bros. executives had hoped for, showing that the American public still loves the movies — in spite of the film industry's doomsday decrees that the apocalypse of cinema is upon us, ticket sales are down and audiences just don't care about film as they used to.

But Americans do care about movies — when they're not pre-packaged, horribly acted filler for the DVD bargain bin at Best Buy.

The industry needs to stop insulting the public's intelligence with "Glitter"-esque debacles and give Americans a little credit. Reward us with a compelling story, capable actors and stunning art direction more than a couple months out of the year, and we'll buy into the Hollywood machine wholeheartedly, just like we did this weekend. We promise.

But until studios deliver, they need to stop complaining. It's a tired crusade in support of countless watered-down products Americans simply don't want or need.

— Kernel Editorial Board

IN OUR OPINION

Give students longer breaks

Quick: How many of your friends are actually going to classes Wednesday? How many of your professors have canceled class that day — either at the start of the semester or recently?

We're no official polling organization, but we're willing to wager that classrooms around campus Wednesday are going to be pretty vacant.

That only makes sense. It's the day before Thanksgiving, and UK students — who haven't had a day off of school since early October — are probably going to make a break for it. That's particularly the case for out-of-state students.

Of course, that "day off" isn't really much. UK's one-

day Fall Break falls on a Friday, a day many students take off anyway, whether or not they have classes scheduled that day. Fall Break would actually mean something to students if it fell on a Monday.

Thanksgiving break is the other scheduling change UK needs to make.

The University of Louisville, Western Kentucky University, Eastern Kentucky University, Murray State University, Morehead State University and Northern Kentucky University all give students the day before Thanksgiving off of school.

UK does not. All but one of those schools start fall semester on a Monday.

UK does not. At least four of those six schools also give their students a two-day Fall Break.

UK does not. An added irony to the situation is the free shuttle service to Bluegrass Airport that UK Parking and Transportation Services offers to students near Thanksgiving break. This assistance, from an office that draws much ire from UK students, provides a great benefit to students, particularly those from out of town who would have to pay a ridiculous long-term parking fee at the airport.

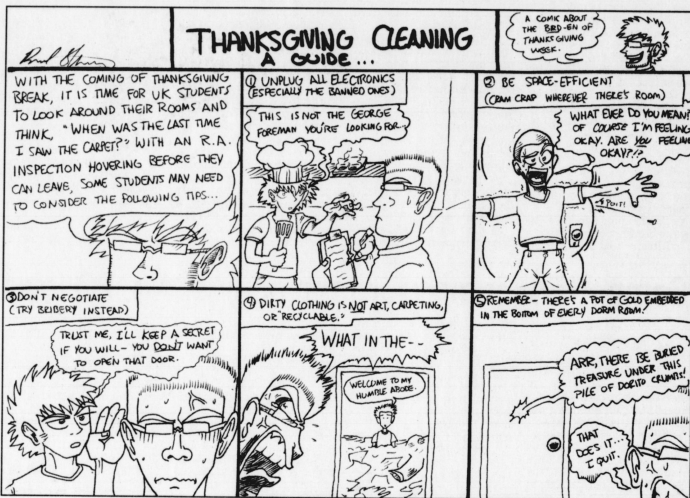
Those who need a ride should call UK Parking at 257-5757 for more information.

Of course, the shuttle

runs tomorrow and Wednesday — encouraging students to skip classes those days to get home early.

That fact adds to the dilemma that students already face under the current academic calendar. They can either stay through Wednesday and go to class, or they can cut school and make sure they get home safely to celebrate the holidays with their family and friends.

It would make much more sense for UK to start fall semester on a Monday, give students a two-day Fall Break and cancel classes the day before Thanksgiving. Why the university hasn't already switched to this method is beyond us.



BRAD STURGEON, THE KENTUCKY KERNEL

Dating older men isn't a bad idea

Ladies and gentlemen, it's true: When you're in love, you do stupid things.



Donielle Meadows
KERNEL COLUMNIST

Since I was little, women in and around my life have thrown themselves around the thought of dating an older man. Then, when I preferred younger men to date, that concept was foreign, but now, dating the older brotha has me recalling calling the kettle black.

I've noticed that older men simply are better for today's independent women. Older men are enslaved to working and making an honest living. Like an old-school "G," he does the necessary, and like a heavyweight champ, the unnecessary.

Maturity is key. The older, more mature brotha realizes the sacrifice and responsibility necessary to make a relationship enjoyable. That's not to say ladies should take down their guard — these brothas are just a bit more laid-back.

What classifies a mature man? Being able to focus on the words out my mouth without looking down every ten seconds and getting lost is a start.

A man who can refrain from calling "eh shorty" or "eh girl" in his brand new Fubu outfit when a woman walks past a flock of men clearly has enough common sense.

I stand by Aretha when I say I won't be added to the "chain of fools."

Older men are simply grown, in more ways than one. They've got sta-

bility financially, emotionally and spiritually. Let's face it, ladies: When was the last time you've met a brotha with the total package? For me, it was only through the TV glass: Kwame of "The Apprentice."

The average "I want a solid sista but I'll be a thug for life instead and grind with as many sistas as I can find" brotha is played out.

However, I won't deny that there are myths are out there about older men:

■ Older men with "baggage" are proven untrustworthy 90 percent of the time

■ Older men without cars are simply broke

■ Older men without a college degree aren't intelligent (or at least aren't trying to better themselves)

Let's clarify: None of these is necessarily true. In fact, they're less likely than winning the lottery. But not every older brotha is a pot of gold either. Each has his quirks. Lord knows I've found a few. Top priority, ladies, is that degree, but a brotha definitely puts a little color in your life.

Momma didn't raise no fool. Mature men are, in a way, like fatherly figures: They blanket you with comfort, affection and stimulus, and they tuck you in with security. I'm working on keepin' the pillow.

Let's face it, younger girls aren't necessarily looking for the next Denzel Washington; psychologically, it's been proven we're all looking for our daddies.

The bottom line is that older brothas take more interest in you than in what you have to offer. They're a notch above the average college hustla'.

Dating should not be a business proposal or a prenuptial agreement. Period.

I'm impressed how older brothas truly stick their necks out for ladies in times of need. No exceptions for the selected populace that are baby daddies, drug addicts or club drunks.

Older brothas prefer dinner and stimulating conversation, whether over a home-cooked meal or in a nice, laid-back restaurant (away from Wendy's). The truth is, they just want to be real with a sista.

Young brothas are still trying to figure out how to do "big things" without spending all their money in the mall or in the club.

I'm almost converted. The men are definitely separated from the boys nowadays.

As a sista currently dating an older, mature brotha, I've learned that it isn't the 9 to 5 routine that dating an older man is labeled as — every day is a new experience. I perfectly expect to have nothing less.

I don't feel like a little girl because I'm not. He reminds me every day that I can have my cake and eat it too.

To the righteous brothas: Please find a way to clone yourself. The demand is high and the supply is low.

Word to the wise, my personal favorite is the nerdy brotha. I'm a sukka for education.

In any case, nothing compares to the nurturing compassion of having relations with an older man.

Life is better on the other side. Trust me.

Donielle Meadows is a journalist and technical theater sophomore. E-mail opinions@kykernel.com.

Online Poll Results

Do you support the decision to keep Rich Brooks as UK football head coach for the next season?

Yes
28% (188 votes)

No
72% (494 votes)

Submissions

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

E-MAIL opinions@kykernel.com

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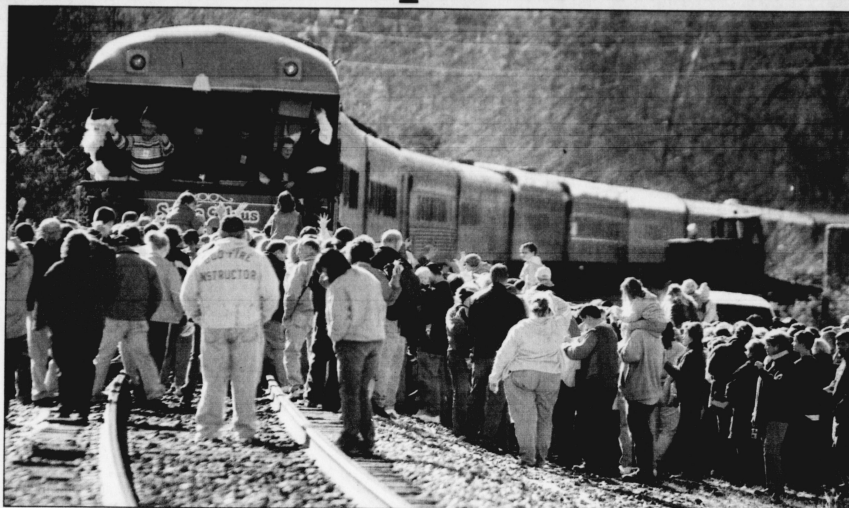
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The 'Santa Special' rolls into town

continued from page A1



Left: A crowd gathers around the Santa Train to receive gifts and candy from Santa Claus on Saturday in Dungan, Va.

The train completed its 63rd year of traveling through Kentucky, Virginia and Tennessee to deliver Christmas gifts to rural communities along or near the CSX railroad line.

Bottom left: Trenton Ball, age 6, was one of hundreds who gathered around the Santa Train in Dungan, Va., Saturday, hoping to receive gifts from Santa Claus.

At the final stop on the 15-city route, Santa Claus parades through the city of Kingsport, Tenn., to conclude the annual running of the Santa Train.

PHOTOS BY KEITH SMILEY | STAFF



The train departed from Shelbiana, Ky., just south of Pikeville, at 7:30 a.m. After hitting Marrowbone and Elkhorn City, the train entered Virginia, working its way south along the CSX railroad line. The final stop of the day — and the only stop in Tennessee — was Kingsport, Tenn., where Santa paraded through downtown to wrap up this late November tradition.

The Santa Train also has a scholarship associated with it. Each year, the Kingsport Area Chamber of Commerce awards a \$5,000 scholarship to a graduating high school senior who attends school somewhere along the train's route. To date, more than \$100,000 has been awarded.

Poore

Continued from page A1

to its third SEC Championship game in four years. It was a gaudy performance for Bulldog coach Mark Richt, who won his 50th game at Georgia over the course of five seasons.

Even with all the SEC powers, Georgia has just as big of a right as any to claim king of the hill.

"People wondered if this was going to be a rebuilding year," Georgia senior quarterback D.J. Shockley said. "Well, I guess every year needs to be a rebuilding year for Georgia."

Too bad UK can't have such a rebuilding year.

Two weeks ago, Athletic Director Mitch Barnhart reiterated the obvious — UK doesn't exactly have much football tradition.

Here in Athens, where 93,000 pack Sanford Stadium, where multiple SEC and national titles are celebrated, it's hard not to notice two programs at very different levels.

Making UK a contender in SEC football seems to be the most difficult job in college athletics.

Were the first steps during the Hal Mumme era? Former Athletic Director C.M. Newton expanded Commonwealth Stadium, and while the Mumme administration crashed and burned, there were a few sparks.

Or is this the true first step? The Brooks staff has placed high emphasis on running a tight ship. That's the first step in weaning a team off probation, and while wins are just about the only thing that will make everyone forget the murky past, it's the proper step to take.

But a solid foundation at UK is not the only step in the process. The Wildcats are at a disadvantage in recruiting immediately because Kentucky high school football is not at the same level as it is in Georgia.

More than 75 players on the Bulldog roster have always had Georgia on their mind, it seems. Georgia also pulls from a larger population. Kentucky has four million residents. More people live in metro Atlanta.

While this is all a big "duh," the point is, if fans truly want UK to be an annual SEC contender, a lot of factors have to fall into place. Building a solid and accountable program in Lexington is a start. Heavy recruiting outside the state is another.

UK has made some stabs. Sophomore running back Rafael Little was plucked out of South Carolina and Clemson territory. Sophomore Tony Dixon, an Alabama native, was expected to make huge contribution at running back before his pre-season injury. Sophomore Wesley Woodyard, from Georgia, has been one of the Cats' best defenders this season.

Georgia and UK are at different levels in football, as they are in basketball. But it's going to take more than a flashy coach to run up the score and build a successful football program in Lexington. We all see how that era came crashing down.

E-mail: dpoores@kykernel.com

Cats

Continued from page A1

stop them on fourth down, the flags come out. We break a punt return, flags out."

Brooks also complained that the call was late to begin with.

"(Little) was already by him," Brooks said, referring to Fontaine. "The flag hit the ground when Little was 10 yards up. I didn't see it."

"It was a great run, too," Brooks said.

Fontaine carefully argued his innocence.

"I came around to block, and the refs felt it was an illegal block. It's really unfortunate," Fontaine said. "He (the Georgia player that Fontaine blocked) was close enough to make a play, and I was close enough to block him."

"I felt like I did my job," Fontaine said. "I did what I was supposed to do."

Little said he wasn't aware a flag had been thrown until he got into the end zone.

"I didn't even know, until I saw our fans weren't cheering," he said. "I was just running away from everybody."

"I think it turned the whole game around," he said.

That early call aside, Georgia (8-2, 6-2 Southeastern Conference) used

each of its offensive weapons, including its punter, to methodically beat back the Cats (3-7, 2-5).

Bulldog quarterback D.J. Shockley, one of more than 20 Georgia seniors honored before their last home game, finished with four passing touchdowns in three quarters of work. Tight end Leonard Pope, one of the main focal points for the UK defense in practice last week, was held to one catch, but it was a 10-yard touchdown scoring in the second quarter.

"If we cover the tight end on that play, it's a sack," said UK defensive coordinator Mike Archer.

But it was Georgia's punter who kick-started the offense and kept the drive alive for Pope to score a touchdown. On fourth-and-3 from the Georgia 47-yard-line, punter Gordon Ely-Kelso took the snap and ran, gaining 34 yards before UK senior Draak Davis pushed him out of bounds at the UK 19.

"They got us," Brooks said. "It was a good plan. They figured out where we were returning and ran it away from what we called."

The Bulldogs scored on their final four drives closing out the half, interspersed between three UK drives that netted a combined one first down. Bulldog running back Danny Ware ran through the heart of the UK defense for a 52-yard touchdown run, and a last-second Brandon Coult 56-yard field goal left UK facing a 24-3 halftime deficit.

UK's offensive problems, which

were relatively non-existent last week against Vanderbilt, continued in the second half. Little, who led the nation in all-purpose yards before the game, finished with 61 total yards on the afternoon — 29 rushing, five receiving and 27 on two punt returns.

"Out of the whole year, this is the best defense we've faced," Little said.

But Little's rushing yards were enough to push him over the 1,000-yard mark for the season. He has 1,002 yards rushing on the season and he's the fifth UK back to gain 1,000 yards in a season and the last since Artose Pinner in 2002.

"It was one of my goals to get 1,000 yards," Little said. "It feels good."

"They did a good job covering (Little)," said offensive coordinator Joker Phillips. "The linemen were holding him in the screen game, which is perfectly legal. They did a good job holding their gaps. Rafael's the type of guy that if you stick your head in the wrong gap, he'll find a crease."

UK's offense took another hit in the third quarter when quarterback Andre' Woodson sprained a thumb. His backup, freshman Curtis Pulley, rushed 11 times for 61 yards and UK's only touchdown of the game — which came with 1:07 left in the fourth quarter.

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Holiday Shopping Guide

A Gift-giving Guide for Wallets Big and Small

By: Jeff Burson



It's Christmas season again and that means time to get ready for loud carols in stores, traffic jams and spending more money than any other time of year. Regardless of your budget this year, you can find great gifts to make any friend or family member deck the halls.

While guys seem hard to shop for, they really aren't that picky. About.com ranked the top gifts under \$100. Here are some of them and where to find them.

A Ralph Lauren polo is always a good, inexpensive gift. At Polo.com, you can "create your own polo" so that the colors and style match the guy who will be wearing it.

Another great gift for any guy is a new watch or pair of shoes. Fossil is a great place to find a watch because they have many different styles and price ranges.

Nike Shox are the best shoes to buy the active male in your life. They are available at most athletic retailers and normally cost between \$90-\$130.

Finally, one of the hottest technology trends this year is a flash drive. These portable data storage devices range in price from \$25-\$90 depending on the type. These make great gifts for students or for family members who are in and out of the office all the time.

If you are lucky enough to have some plastic with you while you shop this year, here are some expensive gifts men will love.

A gift that will never go wrong for your father is a new golf club. It's something they will use often and show off. You should check out your dad's clubs before buying but if you can't, Titleist is always a safe bet. A new Titleist driver will cost about \$500, but will make your dad so happy that he'll probably be willing to pay your credit card bill.

Another great gift for any guy is a home theatre system. You can guarantee it will make any guy happy to have surround sound to accompany his couch and TV. Home theatre systems come in all different sizes and range in price from \$200-\$2,000. Best Buy, Circuit City, Radio Shack and other electronic stores offer the biggest selection and price ranges.

Shopping for girls can be very easy if you know a few rules. One rule is that all girls love purses. If you are budgeting, but still want to please your lady, a Coach wristlet will do the trick for around \$50. If you're spending more, you can always buy a larger size or check out other brands that girls can't resist such as Louis Vuitton, Burberry or Chanel.

Another rule is that girls love jewelry. Now this can be a red flag to most guys because of price and commitment reasons. However, whether you are shopping for mom, grandma, a girlfriend, your sister, or just a friend, Tiffany's will score you bonus points. And it won't cost you thousands unless you want it to.

For the family, Tiffany's sells Christmas ornaments starting at \$65. For anyone else, a Tiffany's bracelet will cost \$175, while a necklace costs around \$250. These can also be personalized for a reasonable price.

This year, it does not have to be hard to win over your friends and family with great gifts. Shopping can make it even easier. Web sites have gift-buying sections that allow you to select a price range and the recipient's relationship to you. Using this information, the site will make several gift suggestions. If you are still stuck, you can also try personalshopper.com, which pretty much does the work for you. After buying, most online boutiques will gift-wrap and ship the item.

Shopping is Closer Than You Think

By: Mary Kate Armstrong

It's Tuesday of finals week and you've spent the last two hours in a crowded room writing non-stop completely filling a Blue Book for your history final. Not only are you completely exhausted, but you also still have to study for two more exams. To add stress you haven't purchased any presents for your friends and family.

The end of the semester has always been stressful for students and there doesn't seem to be a way to change that (unless they cancel finals!). Fortunately, there is an alternative to the mall to get your holiday shopping done and that is shopping right here on UK's campus.

You probably walk past several stores on campus offering excellent holiday gifts and never realize it. From glassware to unique personalized gifts, there is somewhere on campus to find the perfect present for everyone on your list.

UK Bookstore and Kennedy Book Store

The campus bookstores offer an excellent selection of gifts for all age groups, from infants to great-grandparents, for any price range. UK Bookstore offers UK memorabilia and non-UK gifts according to Brenda Hinerman, supply coordinator for UK Bookstore.

You can find CDs, posters, picture frames, journals, candles, coffee mugs and other unique items. UK Bookstore has a large collection of holiday decorations and ornaments, both UK and non-UK, Hinerman said.

The major convenience of the UK Bookstore is its location. "It's within walking distance and the crowds are manageable," said Hinerman.

Elizabeth Lindsay, integrated strategic communication senior, said she shops at the UK Bookstore for family presents like UK sweat-shirts. "I shop on campus for the convenience," Lindsay said. "Sometimes I go to the mall for presents but traffic is horrible." Lindsay lives off campus but said the UK Bookstore is close to her classes and accepts the Plus account.

Angie Howard, manager of Kennedy Book Store, said Kennedy's offers a large selection of clothing and accessories. Howard said sweat-shirts are good gifts for the holiday season for almost anyone - they are perfect for the cold months and are great for all ages. Big holiday sellers are "Mom," "Dad," "Grandma" and "Grandpa" gifts like coffee mugs or picture frames. "During finals week a lot of students sell their books back and then use that money at the bookstore to buy presents," Howard said.

The campus bookstores serve as a type of "one-stop-shop" for students.

Kennedy's Greek Shop

Kennedy's Greek Shop has plenty of gift options for the Greek community. They offer glassware, clothing and more. All merchandise is tailored for sororities and fraternities. Kennedy's Greek Shop also offers personalized

See CLOSER page B3

FOR UK STUDENTS, BY UK STUDENTS



A PR SUPPLEMENT TO THE KENTUCKY KERNEL

BINGLE JELLS

By: Bennie Mills

"The stockings were hung by the chimney with care, in hopes that St. Nicholas soon would be there!" Surely everyone can see the brilliant colors falling to the ground and smell the enchanting aroma of firewood.

The holidays are upon us and we will endure two months of eating, family reunions and parties. Of course, that's the easy part of the holidays. Let us now focus on the "cut-throat" aspect of gift hunting.

When you think of it, gift hunting is almost as rigorous as training for a sport. It requires early mornings, stamina and temperance. Believe it

or not, people endure injuries in their plight to find gifts.

If you haven't started hunting, don't get nervous yet, you have some time. Most of the local stores have just started putting items on sale for the holidays. There are various items to grab for your friends and family, but before you do...

Some may find this humorous; however, finding a gift is not a task to be taken lightly. It is easy to ask your loved-one for a list of things he or she wants and buy it, but all you would have accomplished was buying a gift that reflects your

loved-one's wants. Why not try buying a gift that reflects the way you feel about them?

Gifts that reflect your feelings are the ones that stand the test of time in the heart of the receiver. This Christmas we should break the mold of gift giving. Instead of buying gifts that excite people into convulsions, which lasts through December, we should consider what the people we love mean to us, and buy a gift that makes them smile every time they look at it.

see **BINGLE JELLS** page B4

Big City Fashion for your Holiday Parties

By: Dustyn Bowman

Bella Rose has more than meets the eye for this holiday season. Its mannequins always look like they've stepped right out of New York City, but this boutique goes beyond retail, to realistic, but refined.

"The holiday season," said owner, Betty Spain, "is the time to go out to parties, to shine, to see and to be seen."

Bella Rose has an array of hand-picked dresses and formals, which include some of the top names in fashion. It is one of the few places in Lexington and Kentucky, according to Spain, that sells clothing by Vera Wang, Nicole Miller, Sue Wong, Garfield Markis, Milly and Diana Kane among others. It also features Arienne de K, owned by Arienne de Swiatkowski, heiress of Calumet Farms. Each month it carries items that are showcased in top fashion magazines, such as In Style, according to Spain.

Bella Rose also tries to take the anxiety out of choosing holiday attire by ensuring that you will be the only girl looking great in your dress.

"We keep track of where every dress will be worn," said Spain. "Someone reserved the rights to wear Arienne de K to the Lexington Ball in June."

Bella Rose is not just for women who are looking for cutting edge fashion. It has something for every woman. Trends for this season will range from one extreme to the other, according to Spain. There will be a lot of simple, minimal elegance and then again, a lot of embellishments and sparkles.

"We just want to put women into the right dress for them," said Spain.

They have customers ranging in age from 14 to 90, according to Spain. They also stock sizes 0-14 and can order up from there for special occasion dresses.

"I have women that came here to get their very first date-night dress 15 years ago," said Spain, "and now that they are doctors or lawyers, they still shop here."

"I have passion for what I do. I handpick all of the fashions we carry, and I like making women feel

good about themselves. That's why they keep coming back."

If you don't believe it, come see for yourself. Bella Rose has upcoming shows at Dudley's Restaurant and Holly Hill that will feature informal modeling during the dinner hours. They will also be present at Bella's new store opening, according to Spain.

It will have trunk shows at the store Jan. 20-22, 2006. The entire spring and summer lines of Arienne, Nicole Miller and Jim Hjelm Occasions will be on display. Shoppers will be able to customize colors and sizes of styles they'd like to order.

Bella Rose was recently named "Best Women's Clothing" by Ace Weekly and "Best Women's Specialty Shop" by Kentucky Monthly.

Come check out the store that's been claiming "Big City Fashion, Small Town Charm" for the last 25 years at 126 W. Maxwell. For more information call 859-255-2565.

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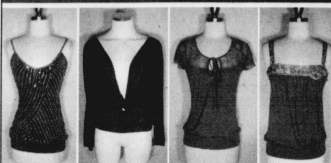
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CLOSER continued from B1

gifts from paddles to jewelry. Kennedy Book Store and the Greek Shop are both within walking distance. However, free parking is available for students and they also accept the Starbucks account.

Starbucks
Do you have a coffee lover on your shopping list? With three locations on campus, Starbucks is convenient for students and faculty. They also accept

the Plus account. Starbucks gift cards make great gifts and are available in any denomination. Coffee mugs and special Starbucks coffee blends are additional options to help complete your holiday shopping. Some featured blends for the season are the Christmas Blend, Yukon Blend and Café Verona.

For Friends On Campus
For Friends On Campus has a great selection of Vera Bradley products in addition to other purses and handbags. They also carry unique jewelry. For Friends On Campus is located across from Starbucks in the Student Center. The stress of finals week may be unavoidable but taking advantage of the options on campus can make holiday shopping a relaxing break rather than an added complication.

A Reason for the Season

By: Mary Porter

What do you give the person who has everything? If you don't know, you are among the millions of shoppers who aren't sure what they should be looking for this holiday season.

Instead of purchasing a random gift and hoping that it will be liked, take a little time to find out a cause they are passionate about, and donate time or money on their behalf. This holiday season local and national charities are in need of donations.

Donating your time or money to local or national charities offers a wide variety of benefits. It provides personal gratification to the giver and receiver. It's a great way to help the charity raise money in order to help those in need. It also shows that you have a big heart and are keeping the true meaning of the season in mind.

Endless Possibilities

The American Cancer Society, The United Way, Habitat for Humanity, the Humane Society, The Salvation Army and its Angel Tree and the American Red Cross are just a few local

and national charities in need of time and monetary donations this holiday season.

Donations from you will help others in an unimaginable way.

The American Cancer Society provides funding that gives new hope to families touched by cancer. According to their website, "Your gift is a big help in the battle against cancer - in your own community and across the country."

Charitable organizations are funded by private donations. By donating time or money to the Lexington Humane Society, you can make the difference in the life of an animal. According to their website, "Contributions to LHS allow us to provide food, shelter, love and needed medical attention."

Volunteers are also very important to the Lexington Humane Society. According to their website, "We rely on the assistance of caring, hardworking volunteers to make so many of our dreams come true." It's very easy to get involved. To be a LHS volunteer, you must be at least 14 years of age.

abide by the shelter volunteer policy and attend at least one volunteer orientation session.

The Salvation Army is another reputable charity in need of donations this holiday season. Your donations will be used in many ways within the organization. According to their website, "Your gift will enable us to serve nutritious meals to older adults, shelter homeless families and single women, help women overcome addictions, provide after-school tutoring and recreation, and send children to summer camp."

The Salvation Army's Angel Tree program provides new clothing or toys for children of needy families. The tree is decorated with numbered paper angel tags with the first name, age and gender of a child who will receive the gift. Those who choose to contribute remove one or more tags from the tree and purchase appropriate gift for the child described on the tag.

Many charitable organizations are 501(c)(3) not-for-profit charities so any donations you make are tax deductible.

Consider an alternative to expensive gifts that may be tossed aside. Donating to a favorite charity will help you and your friends and family remember the true spirit of the holiday season by helping others in need.

For more information:

The American Cancer Society
1-800-ACS-2345
www.cancer.org

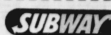
The Lexington Humane Society
859-233-0044
www.lexingtonhumane.org

The Lexington Area Salvation Army
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www.salvationarmy-lex.org

Lexington Habitat for Humanity
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For the Furry ones in your Family

By: Ashley Probus

Tired of holiday gift shopping for friends who already have everything? Join the newest trend this holiday season by shopping for your beloved best friend, your pet.

Over the years, according to Erin Pivonka, an Incredipet associate, gift shopping for pets has grown rapidly, and pet stores are starting to respond by offering several holiday items for pets including toys, treats, clothes, beds and ornaments.

"It's important to buy presents for your pets, because they are like part of the family," said Pivonka. "You buy presents for pets for the same reasons you buy them for your other family members."

Clothes: A hot item this holiday season is pet clothing. Many pet owners already buy sweaters for their pets year round, but know that pet stores offer special Christmas clothing. Pet stores such as, Pet Smart and Incredipet offer sweaters, reindeer antlers, Santa's hats and jingle bell collars, all under \$10.

Toys and Treats: Pet Smart also offers a wide variety of toys and treats specifically for the holiday ranging from rawhide swirl lollipops to plush moon Santa toys.

"Many people are starting to go all out when it comes to holiday pet shopping," said Pet Smart employee Whitney Jones. "One woman came in last week and spent over \$400 on stocking stuffers for her dog."

Ornaments: Wal-Mart offers Christmas ornaments shaped like a cat or dog that can be personalized with a pet's name for only \$14.80.

Beds: Another way to pamper your pet is with L.L. Bean's personalized beds available at lbean.com. You can choose from a variety of colors, shapes and sizes starting at \$35.

"My dog never leaves his twill bed that we bought him last year for Christmas," said UK student Andrea Travis. "We could not have found a better present for him."

Treat your pet like a part of the family this holiday season! Pamper him/her with gifts to brighten the holiday season and spice up your holiday shopping.



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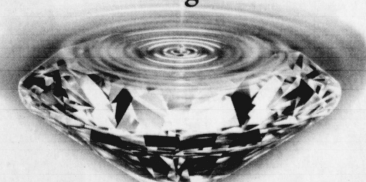


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WALKING THE CHRISTMAS TIGHT ROPE

By: Bennie Mills

Holiday spending will soon reach its pinnacle. Many toys, clothes and various other trinkets will be sold to the delight of families and friends. This occasion should be joyous, heart-warming; this should be a time that families look forward to. The sad part of this song is that many families will find it difficult to find the cash for holiday expenditures.

Well, thank goodness for credit cards! Who needs cash when a little piece of plastic allows you to buy now and pay later? Credit cards have bailed many families out for the Christmas season.

While credit cards can play your "knight in shining armor," it can also be the evil dragon that consumes you. Credit card debts have proven to be very difficult to manage over time. People don't intend to run up credit debt; however, like love, it happens.

Each year we all seem to hear is, "holiday spending will be up"; it's scary to think that nearly a third of the consumers spend more than they expected.

This year you should go shopping with a plan to avoid overspending. As simple as it sounds, it may be a good idea to first formulate a written

outline for holiday spending. Figure out how much money you can spend on gifts. If you are planning to buy gifts for more than one person, set a limit on how much money you will spend for each person. Figure out the means in which you will pay for each gift. If you plan on using cash, leave your plastic at home to avoid enticement. Plastic can be a powerful ally on the shopping battleground, but don't get carried away. If you choose credit cards to pay for gifts, choose one card to cut down on the creditors that you owe.

Normally it is around this time when credit card companies will offer to let you miss a few payments, make you pay only a minimum, or even reduce your minimum payments. Don't be taken in by this prank. Any experienced card holder will tell you that you will pay more in the long run.

When you go shopping you should plan to make two trips to the stores you visit. One visit should be designed to shop and the other to spend. On the shopping trip, leave your money at home to avoid unexpected purchases. This time should be utilized to find the best prices so you can stay within your budget. The spending trip is self-explanatory; go purchase the items you have chosen. Try to stick to the items you have already picked out.

With gas prices and other expenses, we can't afford to sacrifice more than we already are. These tips should aid in reducing your spending this holiday season. It would be a shame to stress yourself out with bills that will last you for years. Besides, college is enough of a burden.

Top 10 Christmas Movies of all time!

1. **Miracle on 34th Street (1947)**
2. **It's a Wonderful Life (1946)**
3. **How the Grinch Stole Christmas (1966)**
4. **A Christmas Story (1983)**
5. **The Nightmare Before Christmas (1993)**
6. **A Christmas Carol (1951)**
7. **A Charlie Brown Christmas (1965)**
8. **Black Christmas (1974)**
9. **White Christmas (1954)**
10. **National Lampoon's Christmas Vacation (1989)**

outline for holiday spending. Figure out how much money you can spend on gifts. If you are planning to buy gifts for more than one person, set a limit on how much money you will spend for each person. Figure out the means in

BINGLE JELLS continued from page B2

How many ties, tools, guns, boats or fishing poles have you given your dad? How many bath sets, perfumes, cookbooks or gift cards have you given your mom, sister or girlfriend? How much cologne, clothes, posters or video games (I can't believe I'm saying this) have you given your brother or boyfriend?

So what does this mean? It means that we can make our gift hunting a little easier this year by cutting down our shopping. How? To break the

mold of gift giving, we must look at our feelings for our family and friends before we look at the gifts. If we look at how we feel about someone, then we will know what we're looking for in the mall.

Remember, something as feeble as price shouldn't be a factor when shopping for someone who is priceless.

The special thing about the holidays is that they evoke a feeling of nostalgia every year. Use it and you will succeed this holiday season!

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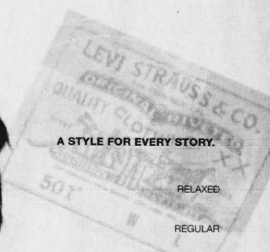
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*** 300+**
words from the editor

YES, This Does Concern You

It always surprises me to hear college students say they are not interested in money matters. I run into that argument more often than you would think. That type of thinking makes no sense unless your last name happens to be Trump. It's time to trash the top four reasons students tend to give for avoiding money issues.

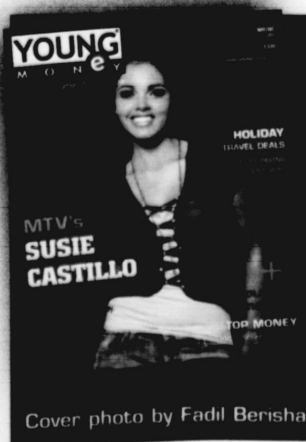
I'M NOT A BUSINESS MAJOR. This lame excuse implies that business majors are the only people who ever have to deal with money on a daily basis. Everyone needs to deal with money sooner or later regardless of what he or she studied in school. I know many smart people who are great at their jobs but don't have a clue when it comes to managing their money. Some of those same people earn big incomes and yet still find themselves in debt and with no savings. They could have saved themselves a great deal of stress and aggravation if they had just taken time to learn some basic financial skills while still in school.

SOMEBODY ELSE PAYS ALL OF MY BILLS. You might be one of those lucky students with a free ride to college. But do you really think someone else is going to take care of you for the rest of your life? What if something were to happen to your only source of income? What would you do next? Knowing you can pay all your own bills without anyone's help gives you more power to make important life decisions. We all need to become financially independent at some point, and college is a great place to start learning how to achieve that goal.

I DON'T HAVE ANY MONEY. Not having much money gives you even more of a reason to learn how to manage the funds you do have. Basic personal finance skills can help you earn more money, save cash, and invest wisely. Besides, aren't you tired of being broke all the time? You don't have to become a financial genius to live comfortably. But knowing how to make your money last longer allows you to do more of the things you really enjoy doing.

DEALING WITH MONEY IS BORING. I have to admit that learning how to handle your money isn't as exciting as, say, riding a jet ski; but it doesn't have to be boring either. Saving money over time means that you're getting that much closer to your goal whether it's buying a car, paying off a loan, or taking a vacation. And that's something worth getting excited about.

Daniel Jimenez
MANAGING EDITOR
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SUSIE CASTILLO

From Runway to VJ

By Daniel Jimenez
YOUNG MONEY Managing Editor

Photo by Fadil Berisha

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Susie Castillo escaped a poor barrio, earned her college degree and beat the odds to become only the third Hispanic woman to win the Miss USA pageant. Now the former model has found fame on the small screen with her new role as an MTV veejay.

At first glance, it would seem Susie Castillo is leading a charmed life. Castillo spent a year circling the world and appearing in numerous ad campaigns after winning the Miss USA pageant in 2003. The former beauty queen is back in the limelight once again, thanks to her new gig hosting MTV's popular "Total Request Live" (TRL) show in Times Square.

Castillo introduces the latest videos and chats with major music acts each week, then flies to Los Angeles where she also hosts a weekend top video countdown called "Weekend Dime." She even spent this past summer living in MTV's Beach House in Las Vegas. There's no question that Castillo has been blessed with supermodel looks and a glamorous job.

Unfortunately, the Puerto Rican-Dominican veejay's life has featured its share of sour notes. Castillo and her two sisters were raised by a single mother in a low-income neighborhood in Massachusetts after her father abandoned the family. Drug use and teenage pregnancy were major problems in the area's Latin community. No one in her family had ever achieved more than a high school degree, yet Castillo's mother encouraged her daughters to pursue a college education. Castillo overcame these obstacles and managed to graduate from Endicott College with a degree in interior architecture and design, only to experience difficulty finding a job after the events of 9/11.

A professional model since age 15, Castillo had always fantasized about a career in the entertainment industry. She decided to take one last stab at her dream by entering the Miss Massachusetts USA pageant. Winning that event eventually led to her being crowned Miss USA. That victory gave the aspiring actress the opportunity to host several television specials and make guest appearances in various other shows.

MTV executives were impressed by Castillo's enthusiasm and stage presence and invited her to audition for an on-air role. As a longtime fan of the music channel, it wasn't long before she was moving to the East Coast to start her new career.

YOUNG MONEY caught up with MTV's newest on-air personality at the network's offices in New York City.

HOW DID COLLEGE PREPARE YOU FOR THE REAL WORLD?

In my particular field, we had to do so many presentations so we got used to being in front of people. Every week we had to present our projects. ... It was nerve wracking but after a while you get used to it. It's a little different now. Instead of presenting to a class of 20 people, you are [presenting] in front of millions who are watching. ... You learn to have fun. The more fun I had with my presentation in college, the better the presentation and the better the response. It's the same thing with hosting a show. The more fun you have on air with your interviews and with your reads, the better it looks on television.

YOU AND YOUR SISTERS WERE THE FIRST GENERATION OF YOUR FAMILY TO ATTEND COLLEGE. WHAT MOTIVATED YOU TO PURSUE A COLLEGE EDUCATION?

My mom was a single mom so [as we were] growing up she wanted us to have more than she ever had. She always taught us to have goals and to go beyond what people expect of you. Where I grew up, people don't expect much of you. So it was great to have my mom be this positive reinforcement telling us how talented we are and how we can achieve all these things even though nobody else does around here. [She taught us that] the opportunities are out there and you can do whatever you want.

MANY STUDENTS STRUGGLE TO PAY THEIR BILLS WHILE IN SCHOOL. DID YOU GO THROUGH THAT SAME SORT OF EXPERIENCE?

I worked as the 'hostess with the mostest.' That's what they called me at the restaurant where I worked. I did a lot of waitressing and babysitting, mostly because you can pick your own hours, which was nice when you have to study, go to school full time and play volleyball. During volleyball season, it was tough to juggle being a student-athlete and then having to work, especially because interior design was one of the most expensive majors at Endicott. You constantly had to buy architectural materials. So I had a credit card for that reason, and then on special occasions I would use it to have a nice dinner but I never abused it. My mom taught me how to be a saver. She said, "Save your money and don't be stupid. You can build credit with your credit card but don't abuse it." And I never did.

>> continued on p. 6



Photo courtesy of MTV Networks

>> QUICK BIO

Susie Castillo

Age: 25 **Hometown:** New York, N.Y.

School: Bachelor's degree in interior architecture and design from Endicott College.

Career: Modeling since age 15. Miss Massachusetts Teen pageant winner (1998). Miss Massachusetts (2002). Crowned Miss USA in 2003. Guest-starred on UPN's "Half & Half" and ABC's "My Wife and Kids." Currently serves as host of MTV's "Total Request Live" and "Weekend Dime."

Personal: In 2004, she became engaged to Matthew Leslie during a taping of "On-Air with Ryan Seacrest."

HOW DID WINNING THE MISS USA PAGEANT CHANGE YOUR LIFE?

It changed [my life] completely—like 180 degrees. I graduated in May 2001, and I decided that I was going to take the summer off and build my interior design portfolio. My portfolio was done, but I needed to have my projects photographed and put in a nice book so I could present it to prospective employers. In the fall, I thought I'd get a full-time job. Of course, September 11th happened and nobody was hiring. I couldn't find a job. So I decided to try to break into the entertainment industry somehow. I said, "I'll try one more time before I give up and look for work as an architect again." That's when I decided to enter the Miss Massachusetts USA pageant, which is a preliminary to the Miss USA pageant. It was too late to do it that fall, but I competed the next fall and won that event.

DO PEOPLE HAVE ANY MISCONCEPTIONS ABOUT WHAT IT'S REALLY LIKE TO HOST A TV SHOW?

Most people watch "TRL" or "MTV Hits" and see the veejays having a great time and it looks fun. And it is. What you see is definitely

"When you set goals, then you really have to believe in yourself or nobody else will."

what you get. We do travel extensively. We go to beaches for Spring Break. Just this past summer, I spent a lot of time in Las Vegas hosting MTV's Beach House. You don't really work nine to five, so it's not a typical job. But we have a good time.

WHAT'S BEEN THE HIGHLIGHT OF WORKING AT MTV?

It's always fun meeting these huge A-list celebrities. For me, because I'm a Latina, meeting Jennifer Lopez was huge. She's a designer, she's got a clothing line and a perfume line. She's an actor and a musician. She's an inspiration to other Latinos, especially coming from where I came. I grew up in a low-income neighborhood where kids didn't do much. They grew up and either got into drugs or became pregnant. Teenage pregnancy was huge in my neighborhood. To not do that, to not take that road, was difficult. [Lopez] was an inspiration to me growing up when she first came on the scene doing the movie "Selena."

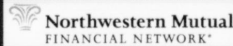
WHAT DO YOU THINK ARE SOME OF THE BIGGEST CHALLENGES FACING YOUNG ADULTS TODAY?

I think believing in themselves is a big challenge. With my friends and my peers, that's something I think that is a problem. People don't believe in themselves and don't set goals. Or maybe they set goals but they don't think they can achieve them. That's the first thing that you can't do. You can't set a goal, then think, "Well, that's kind of far off." I never in a million years thought that I would be Miss USA then go to the Miss Universe pageant and be chosen in the top 15 out of 71 women from across the world. I never thought that in my wildest dreams, but there I was. You have to believe in yourself and you have to have confidence, and people will see that.

DO YOU HAVE ANY FINAL WORDS OF ADVICE FOR YOUNG ADULTS GETTING READY TO MAKE THE TRANSITION TO LIFE AFTER COLLEGE?

I would advise them to research what they really want to do, not just go through the motions of college. Don't just go to class and do the work. Take the time and dedicate yourself to what it is you want to do. Find out about the industry you are interested in and really research it. Find out what they like to hear then go off and do that. Take the necessary steps that you have to take to get the job. **EM**

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What Students Should Know About **SOCIAL SECURITY**

By **Tonie Snyder**, Northeastern University



Frustration, rolling eyes, and channel changing are most college students' response to President Bush when he interrupts their nightly TV-watching regimen.

But if they channel surfed during the State of the Union Address in February, they would have missed something important.

Social Security is facing a long-term deficit of \$3.8 trillion. Unless something is done to close this deficit, today's college students will see fewer benefits at retirement.

The problem is due, in part, to demographics. Currently, the system is in a surplus; because the Baby Boomer generation is so large, there is more money coming in than going out. By 2017, when Boomers are retiring, it will be the opposite and the imbalance will cause it to become insolvent around 2041—just before recent grads retire.

Social Security reform has started a debate among politicians and financial experts, but not college students. This is unfortunate since they will be most affected and could lose benefits.

"Knowing that there is a chance I am not going to see many benefits makes me not want to pay into the system," said Alyson Platkin, 22, student at Northeastern University. "I don't think it is fair to have to pay for something I am not going to get any use of."

If there is no reform, Americans retiring after 2041 will still receive benefits, just 26% less than promised. Reforming the system to

incorporate private accounts is one way to offset that decrease.

The plan being embraced by President Bush, progressive indexing, was developed by Robert Pozen, chairman of MFS Investment Management in Boston and a member of President Bush's Commission to Strengthen Social Security in 2001 and 2002.

Progressive indexing would maintain benefits promised to low wage workers while reducing the growth of future benefits for middle- and high-wage workers, causing critics to condemn the idea.

"I don't think it is fair to have to pay for something I am not going to get any use of."

Alyson Platkin, Northeastern University student

"Once there is a schedule of benefits, even if the schedule is entirely unrealistic and we can't finance it, it becomes a built-in expectation that somehow everyone is entitled to that schedule," said Pozen. "There is no legal entitlement to the schedule, especially if we can't afford it. And we can't afford it by about 4 trillion dollars."

Today, benefits for retirees are based on wage indexing, or the percentage wages increased over time. Pozen has proposed middle-wage earners' benefits be based on a combination of price indexing—the rate of inflation—and wage indexing. High wage earners' benefits would be tied to the rate of inflation only, which is lower than that of wage increases.

Middle- and high-income earners have additional retirement programs (IRA and 401k) and can afford slower growth in

benefits, Pozen says. As a political "sweetener" the reform program would allow middle- and high-wage earners to put a portion of their income into private accounts, balancing the benefit cut. Pozen predicts his plan will reduce the deficit by 70%.

Many argue it's dangerous to assume workers will set up private accounts. But an even more dangerous assumption is that every American will properly plan for retirement. Low-wage workers are likely to depend solely on Social Security, which makes it especially important to deliver promised benefits.

Pozen was smart enough to come up with a solution; however this doesn't mean that policy makers will do anything about it.

"Partisan politics are surely not helpful to Social Security reform," he said. "Reform needs to happen now while we have a second-term president. Waiting until 2012 (when Baby Boomers are retiring), could be too late."

Social Security is a safety net. Additional money will be needed to supplement benefits, so start preparing. Start a savings account. Normal banks may not provide the best interest rates so other options to look at include interest-bearing accounts, CDs, and working with investment firms that offer different saving products. Begin to save while you are young and have time to accumulate money and recover from investment losses.

Regardless of your political affiliation or opinion on reform, take a stand. Write a letter to your congressmen and encourage professors to discuss the issue in class. The more this generation knows about Social Security reform, the more influential it will be in getting the problem resolved.



HOW MUCH DO YOU REALLY KNOW ABOUT CREDIT?

A new survey reveals a disconnect between what students think they know about credit and what their actions show that they actually know.

By Emily Olson, Virginia Tech

The word "free" will make most people sit up and pay attention, and college students are certainly no exception. So when the credit card companies make their appearance on campus and hand out college apparel, tickets, and other hard-to-resist items free-of-charge, students walk away with an armful of goodies in one hand and a stack of credit cards in the other. But what a lot of undergrads don't know is that as the inventory of free stuff is going up, their credit scores are quickly plummeting.

According to the Credit-ED/Harris Interactive Financial Literacy Survey, 40% of students don't realize that opening several credit cards hurts their credit score. But since 72% of students have never requested a copy of their credit report, most students would have no idea it has an impact. In December of 2003, President Bush signed the Fair and Accurate Credit Transactions Act (FACTA),

which entitles every American to one free credit report each year. By taking advantage of this free service, students can stay up-to-date on their credit rating and can gauge how their spending habits are affecting their credit.

This is just one piece of information students are unaware of when it comes to understanding credit, but Citi is looking to change that with their new Credit-ED Challenge. "We feel from our research that the credit education is needed, so we are trying to fill that need," says Jeff Schumacher, senior vice president at Citi Cards.

When students were asked where they obtained information about credit, two out of three students who were surveyed said they learned from their parents. "Although I think parents are doing a good job, I think that more is needed," says Schumacher. "So that is why we created the site, www.students.uscreditwisely.com, so both students and parents can go on together to get the latest information and do an even better job."

Citi's website hosts the Credit-ED Challenge tutorial, which is a program that students can go through to become credit savvy. Unlike a normal college course that takes several months to complete, Citi's tutorial can be completed in less than two hours.

The tutorial steps you through four separate modules with each highlighting a different topic—thinking about money, budgeting, credit management, and the importance of a credit history. You are introduced to each module with a short video clip, and to then explore deeper by completing exercises that pertain to that topic. Each module will take approximately 20 minutes and can be taken separate of the other modules, which means you don't have to allot two hours out of your busy schedule to complete the tutorial all at once. Once you feel comfortable with the new information, you can complete the

Credit-ED Challenge certification quiz. You've officially passed the tutorial when you receive a 70% or higher on your quiz, and you'll have a certificate from Citi to prove it.

The information you'll receive from the tutorial is very basic and serves as a good foundation on the subject, but acing the Credit-ED Challenge won't put you on the fast track to financial freedom if you don't apply what you learn.

Some students may claim to know how to use their credit cards wisely, but according to the Credit-ED survey the average student will graduate with \$780 of credit card debt.

Elijah Pittman, senior general manager for California Pizza Kitchen, certainly exceeded the average when he left college with \$10,000 in credit card debt. "I ended up getting my first credit card because they were giving away free t-shirts," says Pittman. "I ended up having a credit card for just about every store I shopped at. I mean \$15 a month was all I had to pay to live whatever lifestyle I wanted."

But that lifestyle certainly caught up with him when he began thinking about purchasing a home and realized it would never happen if he didn't clean up his credit. After defaulting on his credit cards, dealing with collection agencies, and paying off settlements, Pittman completely changed the way he looked at credit cards. "I treat them like debit cards," he says. "I use them because they build credit and offer benefits and protection, but I only put as much on my credit card as I have in cash."

Today, Pittman's credit rating is nearly perfect but it took about five years of maintaining good credit to be able to apply for a credit card or loan and receive fair interest rates. "Unfortunately I didn't know anything about using a credit card when I got mine, I had to learn by doing it myself," he says. **YM**

College Students and Credit

- 90% recognize and value good credit as an important financial goal.
- 80% feel knowledgeable enough to manage their finances after graduation.
- 72% of upperclassmen have not requested a copy of their credit report.
- 32% have already missed or been late on a credit card payment.
- 24% have written a check that bounced.
- 52% believe their spending habits now will NOT impact their credit report in the future.
- 37% think opening unnecessary new credit cards will NOT lower their credit score.
- 28% do NOT save money for future purchases.

Source: 2005 Citi-ED/Harris Interactive Financial Literacy Survey

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Need Money for School?

[Try a Co-op]

Jacob Durr
University of Cincinnati

Co-op programs help students earn job experience, good wages, and college credits.

It's no secret that college students are bringing home more than a degree when they graduate. The average indebted graduating senior was \$17,600 in debt on graduation day last year, according to a study by the Center for Economic and Policy Research, while a Detroit News examination of national college loans found that over the last two years student borrowing has risen 38 percent. However, college students dreaming of big bucks have a real opportunity to graduate nearly debt free, while earning real work experience and gaining college credit.

Instead of toiling in front of pizza ovens or earning meager wages at a university library, students at approximately 500 college campuses can earn an average of \$15,000 by participating in cooperative education programs within their university. Not to be confused with an internship, co-ops are paid positions that ensure students are paid a day's pay for a day's work, says Mary Reilly, an expert and author of a book, pending publication, on co-op education.

"The cash is important because it has a way of making sure both employers and students make the most of their experience," Reilly says.

The opportunity has made college more enjoyable for students such as Stephanie Grima, a corporate communications and public relations student at the University of Michigan

(Dearborn), who earned \$15.11 per hour during her co-op at State Farm Insurance and about \$22,000 from co-ops, overall. She has found that she can afford to do things that she wants to do, even while graduating without debt and purchasing a new car with her earnings.

"I know so many of my friends who have graduated in debt and are getting paid minimum wage waitressing," Grima says.

In fact, co-op education increases students' chances of finding employment in their job market—reducing the chance that those years of effort won't disintegrate into minimum wage jobs. According to the National Commission for Cooperative Education, more than 50,000 employers and 80 of the top 100 Fortune 500 companies actively participate in co-op education. Moreover, more than 60 percent of students take permanent jobs with their co-op employers, while more than 95 percent of co-op students will find employment immediately after accepting their diploma, the commission has found.

Other students, such as Natalie Eshman, an operations management student at the University of Cincinnati, are getting a jump on life by co-opping. Eshman says she pursued a co-op because of the workplace experience and got it when Delta asked her to be a project manager for a nationwide safety initiative. At the same time, she earned about \$15,000 from her co-ops and plans to invest a third of the money into real estate.

"I have a few friends from high school who have always worked part-time jobs and think that I'm lucky," she says.

Earning enough money to pay bills and live comfortably while in college has less to do with luck than by students placing a phone call at their university. While many programs require students to co-op, many others require students to make the first step, says Cheryl Cates, Professional Practice associate director at UC. Interested students should be aware that while many universities may advertise a co-op program, it is not always the same thing.

"It's going to vary from university to university; you need to make sure you ask the right questions on the way in," Cates says. "If a university says they have a co-op program, ask them what exactly it means."

It may mean that the college has as little as a job-posting board, where students can find out where to send résumés if a potential employer "bothers to call in." However, of the 500 national accredited co-op programs it means a lot more.

"On the other hand, it could mean that we take on the responsibility," Cates says. "If you come in the office, we will work on your résumé, we send it out for you, we broker with employers."

Depending on where students are regionally located, co-ops where an advisor plays "match-maker" may be easier or harder to locate. The Northeast and the Southeast are stronger than the Midwest, Cates says, while "the West is not very strong at all, as far as co-ops are concerned." [E]



How to Negotiate a BIGGER Salary

As someone who is in the beginning stages of your career, you may think you have little or no leverage when negotiating salary and benefits when interviewing for your first job.

By Laurie Kahn

However, by playing the game correctly, you may end up with exactly what you want.

At All About Careers, a leading career-building advice firm, we worked with one graduate who negotiated for \$6,000 more in salary and a new truck (needed for his job!) than what he expected. He ended up with one of the highest compensation packages out of his entire class.

Keep these simple rules in mind when the salary issue comes up in the job search:

RULE #1—Prior to the job offer, the only conversation about money should be to confirm that the range of what the employer says is budgeted for this position. If you feel that you must earn \$40,000 and the employer states that the job is budgeted at \$24,000 for total compensation, then don't waste your time or the employer's time. If the employer states that the job is budgeted at \$35,000, then you may want to continue the interviewing process, because other benefits, such as 401K savings plans and health insurance, could help you reach the desired \$40,000.

Don't be the first person to bring up or name a price. Don't show your hand. If you are pressed into giving an answer, offer a range. A suggestion is to take the going rate and raise it by 10%. It can never hurt to ask, just be able to back up your reasons why your asking price is what it is! Don't tell a hiring manager that the going rate is X; he or she already knows what the going rate is and you don't want to come across as pompous.

RULE #2—Understand the real value of what the offer includes so that you can do an accurate evaluation. What is the value of the health insurance? Is it 100% or partially paid? Is there an expense account? What will it cost

you to commute or park? Does the company offer a savings plan? Are there discounts or reimbursements on health club memberships or other clubs? Do you need to wear a suit (which means pricey new clothes and dry cleaning bills!) or can you dress more casually?

These areas are key in determining what your take home check will be. Put a value on these benefits and add it to the compensation package to get a clear picture of where your offer really stands.

RULE #3—Know what the going rate is in industry and for that position you are interviewing for, and determine your worth. Do your homework. There are several tools that you can check to get listing of industry rates:

- > **ONLINE**
Salary.com
SalaryExpert.com
Vault.com
- > **SALARY SURVEYS**
Check trade associations by industry
Magazine surveys
- > **RECRUITERS/HEADHUNTERS**
These can be excellent resources not only for getting job interviews, but also to gain valuable information. Try to locate a recruiter that specializes in the industry that you have chosen.

Valuing your worth: How much is "enough money?" How much do you really need to live on? Set a realistic budget for your living expenses. Include the costs of your rent, college or car loans, food, insurance, gas, utilities and entertainment. Think about living with a few roommates versus a place of your own.

Do you have contacts, relationships, or experience that will quickly add a benefit to

the new employer? Research what your value should be. Understand, though, that these figures will vary due to region, experience, company size, and need.

RULE #4—Once you have agreed upon a figure, don't go back on it. Be a person of your word.

RULE #5—Don't be a diva! Most companies are watching every dollar, so don't request expensive perks.

RULE #6—Ask for incentives and performance-based perks. Any company should be thrilled to offer incentives for outstanding workers. They will feel that you have a strong desire to win and will put in the extra effort to do so.

RULE #7—If the offer is less than you want, evaluate what it can do for your career. For example, a recent All About Careers client was offered two jobs within two days. One job paid \$38,000 while the other paid \$50,000. The lower offer was for her dream job. Which do you think she took? Although the money looked good, she knows her dream job will make her happier and help facilitate her desired career path.

Negotiating doesn't have to be complex or overly stressful. By following a few rules, you will impress your potential employer with your professionalism and business savvy and walk away with more money in your pocket! []

Laure Kahn is co-founder of All About Careers, which provides innovative approaches to creating and building careers. It is also host of the AAC Dream Job Boot Camp™: Guerilla tips, tactics and strategies for the seriously motivated career-seeker. The intensive, two-day workshops are geared toward college-age individuals who are just beginning their careers. Additionally, the group offers its programs on-site at campuses nationwide. For more information, visit www.AllAboutCareers.com or call 312.944.9194 x108.



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Alla Ioffe has only been to one Collegiate Entrepreneurs' Organization (CEO) meeting, and she already wants to be the group's president.

"I can already tell I want to be a leader in the club someday," the DePaul University freshman said. "The networking opportunities are awesome."

There wouldn't be a CEO without DePaul's successful entrepreneurship program, the Coleman Entrepreneurship Center (CEC). The program "has been nationally ranked for the last 15 years," said Harold Welsch, a founder and director of the entrepreneurship center.

"This year Entrepreneur magazine ranked us in the top tier nationally, along with a dozen prominent universities such as MIT, Columbia University, and the University of Southern California," he said.

After surveying 1,000 students in 1982 about whether they were likely to own their own business someday, CEC was born. Eighty percent of the students said they would like to, according to Welsch. "They had some insight into what the future might hold."

Because of that insight, DePaul was quick to offer entrepreneurship courses and majors at the graduate and undergraduate level.

"There are over 1,100 universities offering entrepreneurship courses," said Welsch. "We were one of the first."

Because the entrepreneurship program has been around for so long, the DePaul chapter of CEO now enjoys learning from past members. "Many successful alumni come back to lecture," said Welsch. "Every year, CEO offers a national meeting where 1,000 students gather to hear entrepreneurial success stories."

Between the alumni speakers and available classes, CEO "knows how to think big," according to Ioffe, a management and economy student. "I think big too."

Part of thinking big involves combining all possible resources, said Rachel Miklas, the CEO marketing and public relations director. "Last spring, we merged with Students in Free Enterprise (SIFE), which is a global, non-profit organization."

After combining forces, CEO now is a more powerful group with more objectives. More than 100 students expressed interest in the group at DePaul's annual Involvement Fair, said Miklas. "We ended up having a pretty good turnout at our first meeting."

By coming to that first meeting, students such as Ioffe can learn about entrepreneurship, the market economy, personal financial success

skills and business ethics, according to Miklas, a senior business management student.

"We work under those four guidelines at competitions [the club competes in]," she said. "We have students work those into scenarios, which they get judged on. They learn how to incorporate those skills."

In addition to following those guidelines and going to competitions, CEO has some other goals. CEO does have roundtable discussions for DePaul entrepreneurs and faculty advisors, Pat Murphy and Raman Chadha, but they want to bring in more well-known speakers.

"A big one [we want] is Bill Rancic," said Miklas. Rancic, the season one winner of Donald Trump's hit show "The Apprentice," would be great to talk to, said Miklas, because of his own entrepreneurial skills.

However, alumni speakers brought in to speak to CEO, and the entrepreneurship program in general, are pretty impressive themselves.

"Over 100 businesses have been started through DePaul's Entrepreneurship Program, such as CPA firms, software companies, consulting services, retail [and] manufacturing companies," said Welsch.

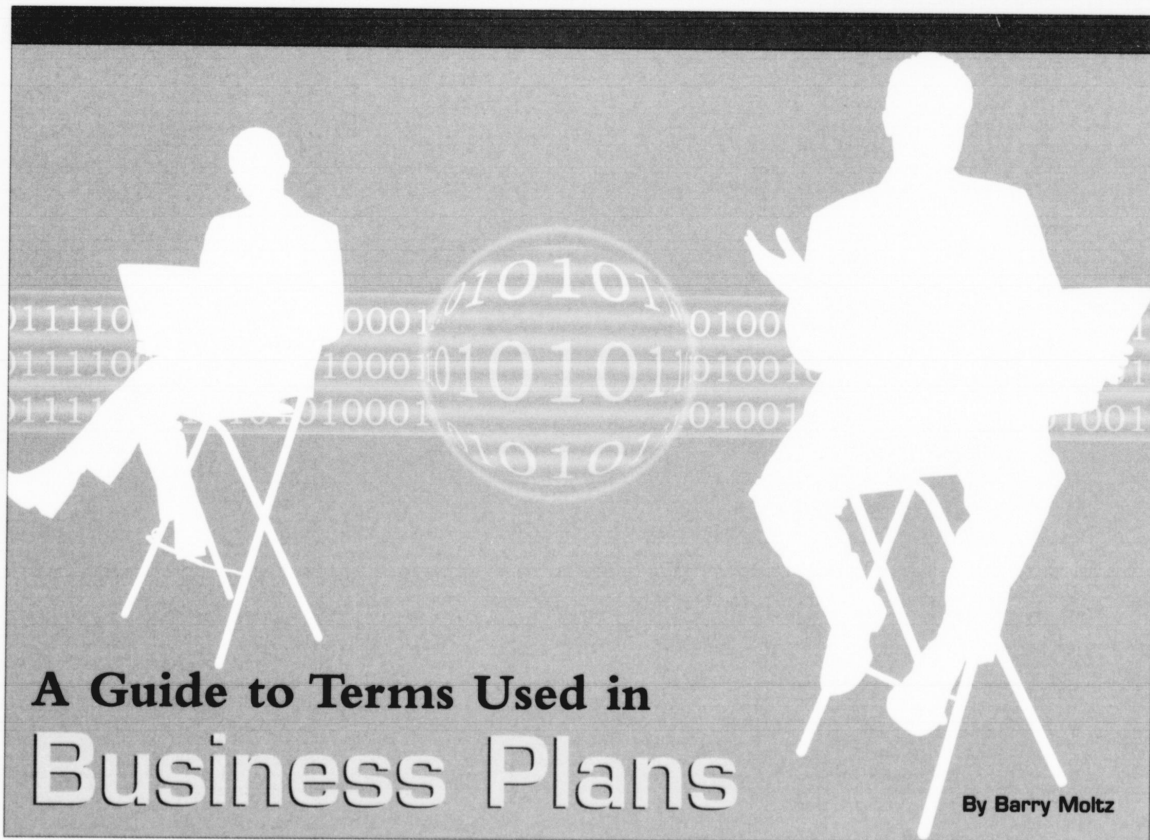
Recently granted a \$2.5 million grant from the Coleman Foundation to expand the entrepreneurship program, CEC has "been able to offer new courses and services such as Technology Commercialization, Entrepreneurship Consulting, and Venture Financing," Welsch said.

Along with the grant, CEC is "establishing an 'Angel Network' to assist in financing of these start-ups. DePaul students and alumni have first crack at receiving these services."

The CEC is currently hoping to extend their outreach to more students and alumni, looking to interest them in CEC's training, seminars, workshops, and consulting services for start-up businesses.

"Our mission is to disseminate the entrepreneurship message and broadcast it as a viable career option and to assist entrepreneurs to start and grow their businesses," Welsch said. "We are attracting students from around the world."

For more information about the CEC and DePaul's Entrepreneurship Program in general, please visit <http://cec.depaul.edu/index.php>.



Let's face it. You need to have a strong business plan to raise money from investors. Here are some terms they won't want to see you mention.

I read a lot of business plans and I see the same things. If the entrepreneurial writer is saying one thing, this is what I typically think it means:

IF THE PLAN SAYS: "Our numbers are conservative."

I READ: "I know investors want us to get to \$50 million in five years. I backed into the numbers for years one through four to make it look right."

IF THE PLAN SAYS: "We'll give you a 100% internal rate of return on your money."

I READ: "If everything goes perfectly right, the planets align in a regular formation and we get lucky, you might get your money back."

IF THE PLAN SAYS: "We project about a 10% margin."

I READ: "We kept the same assumptions that the business plan software template came with and did not change a thing. Should we?"

IF THE PLAN SAYS: "We only need a 5% market share to make our conservative projections."

I READ: "So do all the other 100 competitors that will be entering your area."

IF THE PLAN SAYS: "Customers really need our product."

I READ: "We haven't yet asked anyone to pay for it yet" or "All our current customers are our relatives."

IF THE PLAN SAYS: "We are the low-cost producer."

I READ: "We haven't exactly produced anything yet, but we think we can do it cheaper than anyone else."

IF THE PLAN SAYS: "We have no competition."

I READ: Actually... I stop reading the plan. Always beware of companies that have no competitors. If you are right, it's a problem and if you're wrong, it is also a problem.

IF THE PLAN SAYS: "Our management team has a lot of domain experience."

I READ: "They are consumers in the product area and would love to have a chance to work in this industry."

IF THE PLAN SAYS: "A group of selected angel investors are interested in funding our startup."

I READ: "We have e-mailed everyone we found mentioned in the local media and no one has responded to us yet."

IF THE PLAN SAYS: "We want smart money."

I READ: "We are desperate. We'll take any money we can get."

So what is one to do? Understand every part of your plan and be able to defend it. Use your own passion to describe your plan. Don't use "new economy" speech that came out of a book. Don't say stuff just because everyone else is. Make your plan your own.

Thanks to William Sahlman in his Harvard Business case study "Some Thoughts on Business Plans" for inspiring this article.

Barry Moltz is an award winning entrepreneur, author and national speaker. He co-founded Praine Angels (www.praineangels.org), a group of private investors committed to investing in and mentoring early stage companies and their entrepreneurs. His new book is titled "You Need to Be A Little Crazy. The Truth About Starting and Growing Your Business." For more information, please visit www.moltz.com.



Building a STRONG BUSINESS TEAM

By Roman Brzozowski

A successful entrepreneur explains how to recruit a cohesive small business team.

As you probably well know by now, you as an entrepreneur are not an island. In fact, if you ask any successful business owner or investor you will learn that business is really a team sport. You can't possibly know everything and it would be a foolish use of your time trying to do the things in your business that you are not qualified to do alone. That's where you need to consider building a strong business team.

Here are some universal members of virtually any business team. First, you need a mentor, which is someone who is or has been where you want to go, someone who has "walked the talk." Next, you want to recruit some professional advisors. A starting lineup should include an accountant or CPA, a business attorney, a banker, an insurance agent, and a financial advisor.

As your business grows you may find a need for additional advisors including a tax expert, business broker, real estate broker, bookkeeper, mortgage broker, stockbroker or others depending on your business and goals.


The first step is finding these team members. The best way to do this is to ask successful business owners in your area for referrals to their advisors or mentors. You can also ask your professors if they can recommend any individuals. A last resort may be to look in the phone book.

Before selecting someone to be a part of your team be sure to interview a handful of candidates. Not only does this allow you to find someone who is a good fit but it will also help you learn what help this type of professional has to offer. Most business professionals will agree to meet with you for free the first time.

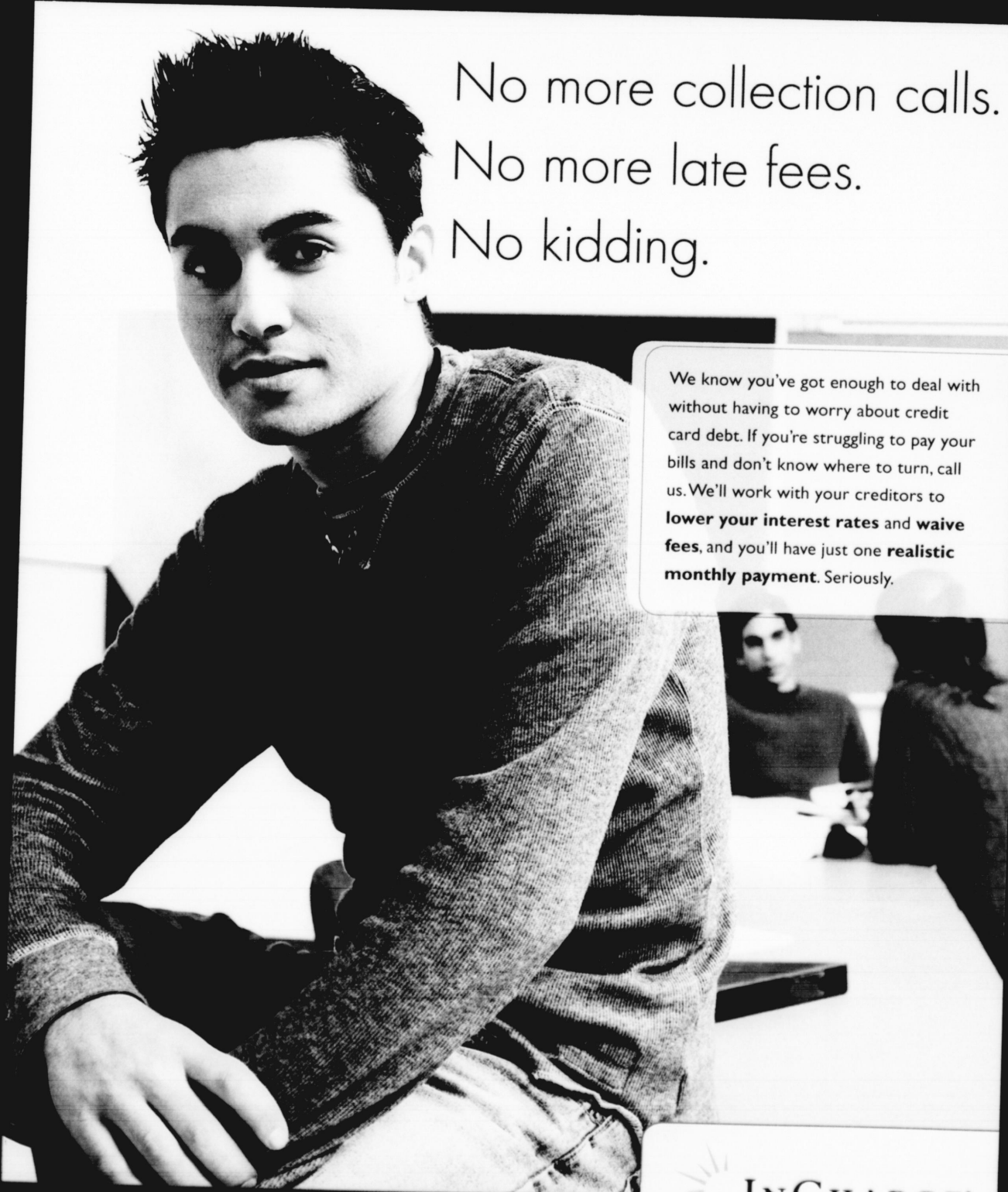
Also, be sure to be upfront with them about the fact that you will be interviewing several professionals before deciding on whom to work with. Some sample questions you may want to ask a potential advisor are:

- What are your credentials?
- In how many areas of my financial and business life can you help me with?
- Would you give me some references that I can call on?
- How long have you been in business?
- Do you have many clients?
- What are your fees?
- Would you be willing to meet with my team to discuss our financial and business plans?

After you have selected your advisors be sure that you communicate with them on a consistent basis. Remember that you are the leader of the business. So when you do meet with your advisors make sure to have a specific agenda with specific goals for the meeting. Learn some of the language that your advisors speak, but don't be afraid to ask questions if there is something you don't understand. Often times I'll ask an advisor to explain some concept using a story or example. Always be honest with them. And when you find a good team member be sure to pay them on time!

Finally, don't be afraid to spend money on a good advisor if you are serious about being an entrepreneur and growing your business. A good consultant will save your business much more money than they charge you in fees. Now, go out there and have fun building your team! 

Roman Brzozowski, a former Chapter President of the Collegiate Entrepreneurs' Organization chapter at the University of Illinois at Chicago, is the founder and President of Elite Detailing Service Inc. (formerly Extreme Automobile Detailing Service). His company provides automobile appearance services in the Chicagoland area to clients at their home or office. Among many other things, Roman is actively involved in personal development coaching, enjoys speaking to aspiring entrepreneurs, and is in the planning stages of starting a real estate investment company. You can reach Roman at roman@elitedetailingservice.com.



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15



free to travel

Holiday Travel Bargains

By Angela Castellanos
University of Florida

The days may be shorter in the winter, but that doesn't mean you can't enjoy them just as much as those long summer days.

While summer is full of internships, summer school or temporary jobs, the winter holidays might be the only time students have to actually go home and relax. Relaxing this winter break can mean having fun, traveling, and gaining valuable experiences along the way.

BE A TOURIST IN YOUR HOMETOWN

Apart from transportation, one of the major expenses of traveling is room and board. How does one not pay for a bed? Sleep in your own. Becoming a tourist in your own hometown is a great way to not only save some cash, but also to get to better know the place you live. You may have to dig, but finding art galleries, museums, or even the world's largest ball of yarn could be more of an adventure than you could have imagined. By jumping in a friend's car, splitting gas and picking a destination within a four-hour radius, winter days can turn into mini-vacations.

The best part about sightseeing in your hometown is discovering places that you can easily go back to and recommend. Local hotels are great places to learn about obscure tourist attractions. Just step into the lobby and peruse the brochure displays to find something that interests you and fits your budget. For many small companies, this is their only hope of exposure other than the Internet, so you will be sure to find something you've never come across while searching for things to do on a Saturday night.

StudentUniverse, an online resource for student travel and airfare that works in conjunction with Orbitz.com, offers a database of tours with destinations anywhere from Miami, Fla., to Apia, Samoa. Just choose your destination country and city, the dates you are traveling, and StudentUniverse provides a list of tours that range from a three-hour, \$6 tour of Hollywood and Runyon Canyon at sunset, to an \$18 full-day bike rental in Florence, Italy.

FLY WHERE NO ONE ELSE IS GOING

Going to Paris in the springtime? So is everyone else. Vacationing out of tourist season will save you on cost, not to mention helping you avoid the crowds. This way you can appreciate your destination in all of its unspoiled glory. According to an STA Travel representative at the University of Florida, Europe is notoriously cheaper in the wintertime, just as long as you don't travel during specific winter holidays.

Contiki, which specializes in travel for 18- to 35-year-olds, offers a variety of packages for winter European trips so travelers can make the most of this so-called off-season. For more information, check out Contiki.com.

THE SEASON OF GIVING

Sometimes the best way to get a lot out of a vacation is to give back. Winter break offers just enough time to get out in the world, help someone and even add a bit to your résumé. It's easy to find service trips targeted for college-aged students, and it's a great way to meet service-minded, well-traveled people from all over.

Generally, international and domestic service trips use charitable donations so that the cost is minimal, and these trips are relatively inexpensive in comparison to tourist-oriented vacations to the same destinations. Though not anywhere near the lap of luxury, service organizations tend to feed and house their volunteers, which is all included in the price of the trip. Also, these trips normally include sightseeing as well as free time around the area, so not all the typical fun of travel is lost.

In December of 2004, Florida State University sophomore Emily Pensy sat in a gymnasium two hours outside of Moscow watching the bells of the city ring in the New Year. She was in Russia on a service trip through the Florida Hospital-sponsored "Drop Your Drawers & Jammies for Russia" international service project.

"On a typical day in this program, we would invite two orphanages to our site and the children would watch a Christmas show and get a meal, which was usually the best meal they got all year," she said. "Then they got a plastic bag and got to go shopping through rooms filled with donated coats, toiletries, and clothes. These children didn't even have coats."

This two-week experience cost Pensy \$1,500. The price included airfare, room and board, food and sightseeing at several famous Moscow museums and landmarks. After seeing the kids smile, though, she realized the trip was truly priceless.

"Service trips are the best way to travel," Pensy said. "It's an unselfish way to see the world because you aren't the only person benefiting from your travels."

Internabroad.com is a database for a variety of volunteer, career-related, and service projects. Many programs are year-round and vary in length and cost, so it is easy to find something that will give you experience while allowing you to make a difference. Don't let the cold weather keep you indoors this winter. Make the break count by exploring the world, whether it is in your own back yard or someone else's. **YM**

CAR AUCTIONS 101

By Bob Ford, YOUNG MONEY
Automotive Columnist



* So you want to try your luck at a car auction?

There are two basic types of auctions: Those open only to licensed car dealers, and those that are open to the public—including dealers.

Auctions open to the public are often best suited, in our opinion, for people who truly know cars and who know how to fix them or have access to a low-cost maintenance facility. At most public auctions you can walk around the car, open the doors, look inside, and open the hood to examine the engine, but you will not be allowed to drive the vehicle.

Full payment is required at the time of purchase, all sales are final, and the autos come

"as is," which means there is no guarantee or warranty. While there are some good deals to be had, keep in mind that this is a high-risk proposition.

WHO HOLDS PUBLIC AUCTIONS?

1. The General Services Administration
2. The U.S. Customs Service
3. The IRS
4. The U.S. Postal Service
5. Your local police department (state, county and city)

To find out what auctions are being held in your area, check your local newspaper and television ads.

WHAT YOU NEED TO KNOW

1. Find out when they are holding the pre-sale inspection period and take advantage of it.
2. Inquire about the terms of the sale.
 - Do they require a deposit before permitting you to bid?
 - How will they accept payment? Cashier checks? Credit card? Cash?
3. Determine how you will get the car home. Be wary of people selling temporary registrations at auctions. In most cases, you're going to have to tow or flat-bed the car off the auction lot. Generally, you'll find various tow services offered at the lot.

DETERMINING HOW MUCH TO BID

1. During the inspection period perform, to

the extent permitted, the inspection checks outlined in the checklist box on this page.

2. Write down the Vehicle Identification Number (VIN), make, model, number of cylinders, mileage, optional equipment, and note the condition of both the exterior and interior.
3. Call three used car dealers or wholesalers and "pretend" that you have a used car to sell. Describe the car you've inspected giving them all the details. Ask the dealer to give you a "ballpark" price over the phone. Usually, his number will be 10-20% percent below its wholesale value. Add 15% and you'll probably be pretty close to its true wholesale value. You might also want to compare their quotes to the NADA website (www.nada.com).

checklist

>>EXTERIOR CHECKLIST		ELECTRICAL		OK	PROBLEM
EXTERIOR BODY	GOOD FAIR POOR	All lights working			
Body condition		Emergency Flashers			
TIRES	YES NO	Wipers (washers)			
Passes "peppy" test		A/C, Heater, Defroster			
Even wear		front/rear-\$			
SHOCK ABSORBERS	YES NO	Radio/CD/Cassette-\$			
Good condition-\$		Power Windows [If available]			
EXHAUST SYSTEM	YES NO	Power Seats [If available]			
System appears well		INSTRUMENT PANEL (GAUGES, INDICATOR LIGHTS)	OK	PROBLEM	
secured to car-\$		Oil Pressure-\$			
Pressure test is good-\$		Temperature Gauge/Light			
ENGINE	PASS FAIL	Turn Signal Indicators			
Smoke from tail pipe-\$		>>TEST DRIVE CHECKLIST			
Signs of oil on engine-\$		BRAKES	PASS	FAIL	
Coolant low		Straight line stopping			
Oil is low		Parking brake holds			
Transmission fluid-\$		ACCELERATION			
Signs of leaking fluids		Hill test acceleration			
under car		Highway speed test			
>>INTERIOR CHECKLIST		(Sounds/Overheating)-\$			
BOOKS & RECORDS	YES NO	ALIGNMENT AND SUSPENSION			
Owner's Manual		Rough road at 25 MPH test			
Maintenance Records		(holds straight line)-\$			
APPEARANCE	GOOD FAIR POOR	Steering-weer/drift test-\$			
Upholstery wear/stains		TRANSMISSION			
Rug wear/stains		No unusual sounds-\$			
Front seats-		Shift quality-\$			
check how they move/adjust		STEERING			
Smell [mildew, oil, gas, etc.]		Steering input-no sloppiness			

\$ Indicates potentially expensive repair costs.

Check the Car with CarFax.com—This website will provide a history of the car including odometer readings, the amount of warranty, if any left on car, and whether the car has been in a major accident.

Professional Mechanic Inspection—It will cost you a few bucks, but it may well be worth your while to have the car checked by a professional mechanic.

Source: "What Car Dealers Won't Tell You."

4. Once you know the approximate wholesale market value, adjust your bidding accordingly knowing that, in a worst case scenario, you can probably sell the car back to a wholesaler.
5. Use the VIN Number to run a CarFax report prior to the auction. CarFax reports include any history of accident damage, odometer fraud, multiple owners, title problems, and much more. To see a complete list of their reports, log on to www.CarFax.com.

TIPS ON BIDDING

1. Always go to the auction with a not-to-exceed bid amount in mind. And stick to it. Don't let yourself get caught up in the frenzy of bids. Your top bid number should never be higher than the wholesale value of the car.

2. Often an auctioneer will start the bidding at a high number and then drop it, as is usually the case, no one responds to the opening asking price. It's usually best not to be the first one to bid. Get a sense of the audience's interest in the car before you jump in.
3. It would be a good idea to attend an auction or two before you start seriously bidding. The more you can learn, the better your chances of reducing your risks.

Good luck!

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

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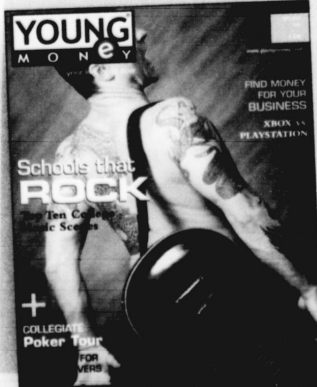
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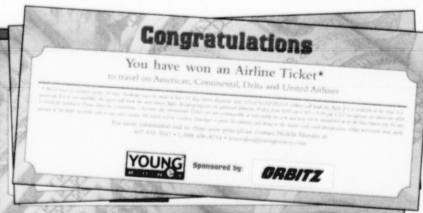


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Photo by Andrew Eccles

Make your mark. Join the circle.

"Women's health issues are very important to me. If I see an opportunity to help out, I'm going to get involved." Mena Suvari is proud to be a part of Circle of Friends — a growing movement supporting women who are reducing the risk of lung cancer by trying to quit smoking. That's why she wears the Circle of Friends Charm Bracelet — to let others know that she cares about this critical women's health issue. The fact is, lung cancer **kills** more women every year than breast cancer and cervical cancer combined, and support makes a **difference** for women trying to quit smoking. Join Mena and Circle of Friends. Help someone you love quit. Visit www.join-the-circle.org or call 1-800-243-7000.

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Student Investor Glad He Started Early

Tina Dressel
Indiana University

What does it take to be a success?

Well, Tristan Robinson, a University of Pittsburgh student, thinks the knowledge he has gained through investing has made him a success without even bothering to calculate his portfolio's returns. He knows that this knowledge will lead him to much bigger financial successes in the future, given his head start managing his personal finances and developing good money management habits.

Robinson, 20, has been an active participant with the National Association of Investors Corporation (NAIC) (www.betterinvesting.org) for five years. After attending the group's national summer Compufest conference in 2002, he became a youth advisor to the Computer Group Advisory Board of NAIC and has assisted with planning the organization's Family Youth program.

Robinson's enthusiasm for investing and personal finance increased over the next few years as did his involvement with NAIC. Next year, he will serve as the chairperson for the Family Youth program at Compufest 2006 in Las Vegas, Nev., coordinating a set of classes for teens and their parents to learn about money management and investing.

Utilizing the time value of money, Robinson invests in stocks whenever he has the financial resources, and holds them for the long term. In fact, he has yet to sell a stock he has purchased. Robinson will be the first to tell

you that you don't have to have much money to start investing. He uses the NAIC Low Cost Plan to purchase as many shares as possible with his allotted savings. By performing a stock study, using tools such as IClub Central's Investor Advisory Service or Take \$tock or other Internet sites, Robinson is able to pinpoint which stocks he feels will fit well with his investing philosophy.

He also utilizes the vast amount of resources available online to locate companies that may

Robinson has yet to sell a stock he has purchased.

be good investments. Along with his experiences with NAIC, Robinson has further deepened his knowledge of investing by reading books such as *Six Steps to Seven Figures* by Charles Carlson. His favorite financial website is MSN Money. There are also many other financial resources available, especially from the government, such as the Federal Reserve Board. All it takes is a visit to their website to access free brochures that can be sent directly to your house!

Reminiscing, Robinson states that the favorite stock in his portfolio is actually the first stock he bought, Synovus Financial Corporation (SNV), a company that offers a variety of financial services in the U.S. and internationally. He thinks it is the epitome of a "buy and hold" stock, given that it was undervalued when he

TRISTAN ROBINSON'S KEYS TO INVESTING

- 1) Start young
- 2) Tune out the pessimists
- 3) Research stocks well before buying

purchased it five years ago and has appreciated ever since. In fact, Synovus's earnings have been growing more than 10 percent consistently over the past five years!

As per the state of the economy, Robinson thinks there are still plenty of opportunities for young adults to succeed in the markets, especially with using an investing strategy such as his. He believes that by starting young, tuning out the pessimism often seen in the news and being smart about the stocks you choose, you have the potential to succeed greatly in investing.

After graduating from college, this young investor plans on taking up a career in corporate accounting or investor relations. On top of everything else, Robinson admits his lifelong goals are simply to be happy, successful, and financially secure. This is great advice, as investing is not necessarily a means to become Donald Trump, but rather to be able to not worry about "making ends meet" while enjoying life to the fullest. **TM**

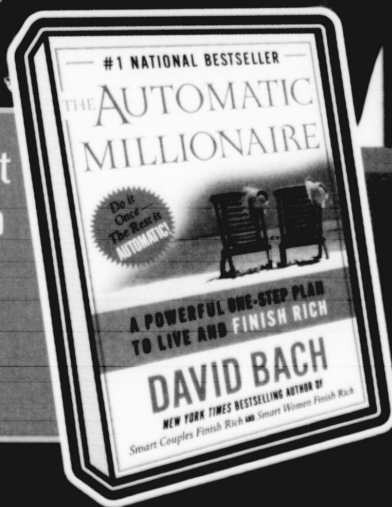
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Stock Spotlight:

STAFFING STOCKS

By Michael R. Abramowitz

The devastating damage left behind by Hurricanes Katrina and Rita has investors waiting nervously to see how the stock market responds.

Be sure to take every company that has operations or depends on the Gulf Coast forecasts with a wary eye—no matter what the industry. Gas and oil prices matter—they affect every business in the form of transportation, materials, and labor costs. Meanwhile, with the Federal Reserve raising interest rates lately, they might as well have shot an arrow into the heart of the economy. I hope I am wrong, but it sure seems like a recession is looming.

Recessions are bad for most industries, but even in rough times, some nimble industries and businesses manage to prosper. But, what about the employment services industry—the staffing and recruiting firms? Should you hire or fire stocks tied to the labor market, especially with the economy knocked on its socks?

The market could be very treacherous for the next several months. Rule of thumb: Buy when it hurts to buy, and sell when you think it will keep going up, up, up. As I love to say, "Nobody ever went broke taking profits."

>> Monster Worldwide (MNST)

Snapshot: With a monster of a job search engine in Monster.com, the company is the place to turn to when your job search kicks into high gear.

PRICE: \$29.50

Pros:

- Company says it will grow earnings at a 45 percent clip this year, but I urge you to take all forecasts with skepticism, as nobody knows for sure right now how many businesses will scale back their spending.
- Monster has revenues that are so good its scary. The company earns nearly \$1 billion a year.
- With more than five times as much cash than debt on the books, the company is in good shape to withstand the inevitable pull back in corporate spending.

Cons:

- Monster is particularly vulnerable to a recession, with its heavy exposure to advertising, marketing and corporate spending for new hires.
- Stock came back from the gallows, after hitting rock bottom a few years ago, but is still a far cry from its all-time split adjusted high of approximately \$100 per share, set in the done days.
- Company stands to face its greatest challenge yet from the likes of Yahoo! and Google, as they are looking to offer free placement to corporations that wish to list their job openings en masse. Competition like that could scare any monster back into the closet!

>> Robert Half (RHI)

Snapshot: The parent of the likes of Accountemps, The Creative Group and Robert Half Finance and Accounting is a major force in financial and business services.

PRICE: \$33.06

Pros:

- Robert Half plans to buy back a total of 12 million shares. This is a signal that company management feels the stock is undervalued for the long-run. However, I caution you that stock buy-back announcements are one thing; actual buy-backs mean a whole lot more.
- Got to love their debt-to-equity ratio of less than 1 percent, with more than \$400 million in cash on the books and a mere \$3 million in debt.
- With \$3 billion in annual revenues and a hefty \$1 billion in annual gross profits, the company appears to be in good financial shape to weather an economic storm.

Cons:

- Recent reports on CEO sentiment says the economic situation has abruptly caused many companies to reassess spending plans and hiring needs.
- Like Monster Worldwide, Robert Half's shares took it on the chin during the last recession. You might want to wait for these

stocks to bottom out before making a long-term plunge.

- With the forward price-to-earnings ratio for 2006 at 23 times earnings, the stock may be slightly ahead of itself for the next 12 months.

>> Labor Ready, Inc. (LRW)


Snapshot: You need labor, we got labor! Labor Ready, Inc. provides temporary staffing for manual labor jobs, such as lifting, hauling, cleaning, assembling, digging, and painting.

PRICE: \$22.34

Pros:

- If the company positions itself correctly, Labor Ready may be ready to provide its services for hurricane relief in the Gulf States.
- In hard times, small- and mid-cap companies typically lead the economy out of recessions. Labor Ready is a small cap that could be integral in rebuilding the country. But its management must be nimble for it to be properly armed and ready to help.
- Company could position itself as an attractive acquisition candidate, especially if it shines in prospering from the massive spending that will take place to rebuild the Gulf Coast.

Cons:

- The company just promoted its CFO to president, which in itself is not a bad thing—got to love promotions from within. But he now has to prove himself all over again, so the company could be under more pressure than usual.
- Stock has risen steadily for years, so you always run the risk of, "How long can this last?"
- Labor Ready doesn't have the brand name awareness of competitors Adecco and Manpower, but that can change quickly. 

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

* Price quotes are from October 20, 2005.



It's Not Whether
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Win or Lose,

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The game is just a game, it's how you play that makes the difference. If someone you know is gambling for more than fun, they may have a problem. Warning signs include:

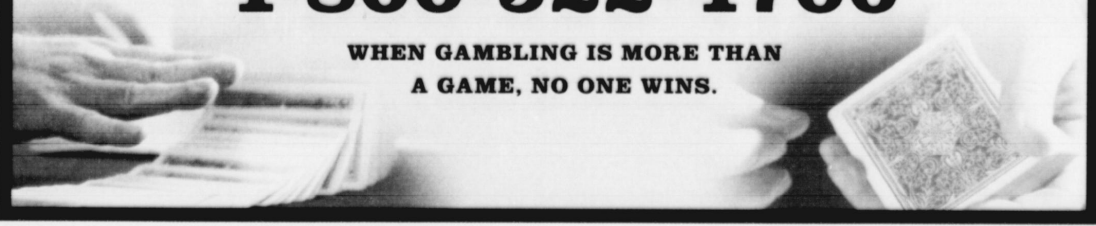
- Preoccupation with gambling
- Gambling to escape
- Lying to cover up gambling

Treatment can help problem gamblers put the game back in perspective and get their lives back on track. Call for treatment resources in your area. Treatment is confidential and it works.

If playing isn't fun anymore, call for help:

1-800-522-4700

**WHEN GAMBLING IS MORE THAN
A GAME, NO ONE WINS.**



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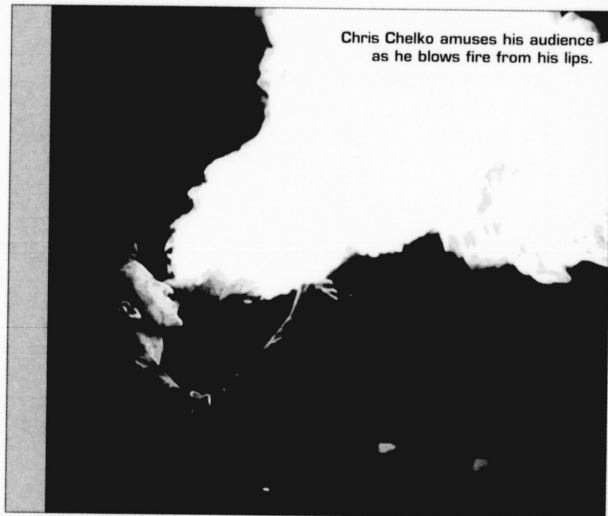
**A Class Act:
CAMPUS
ENTERTAINERS**

Mike DuBois and Chris Chelko

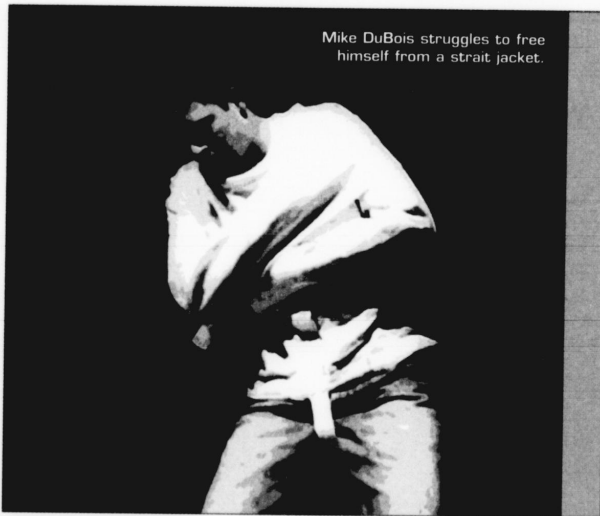
By Susan Johnston
Boston University

ONEY

Nov/Dec 2005



Chris Chelko amuses his audience as he blows fire from his lips.



Mike DuBois struggles to free himself from a strait jacket.

Two college grads have found stardom performing on the campus circuit.

When Mike DuBois, then a freshman at Penn State University, set foot on campus in the fall of 2000, he had no way of knowing he was about to meet two people who would change his life, helping him launch a career that would land him on "The Tonight Show" with Jay Leno and on the cover of Campus Activities magazine. "You may never know who can really help you and who can't," mused DuBois, now out of college and a frequent entertainer on college campuses. "My advice would be just get out in your field and meet as many people as possible."

As the president of Penn State's juggling club, DuBois quickly teamed up with his counterpart on the magic club, Chris Chelko. The two became roommates and entertained students all over campus, honing their skills and eventually catching the eye of entertainer and mentalist Jim Karol with their impressive stunts and likeable stage presence. Karol saw the students' potential and soon took them under his wing.

According to Chris, "Jim has been the essential backbone of our career. He saw something in the show Michael and I had when we were college students, told us to finish school and get our degrees. He's taken our act, polished it up and even gave us material to use with him on stage. [The things he's taught us] has given us a 10 year jump start in the business."

Now that both have graduated, they've joined Karol on the road, traveling up and down the east coast from one show to the next. DuBois

estimated that he's performed at 85 college campuses in the past year, as well as a show with Karol and Chelko at The Turning Stone Resort and Casino in New York.

"Life on the road is great," said DuBois in between gigs. "It gives me a chance to travel, meet new people, and allows me to not have a 9-5 [job]."

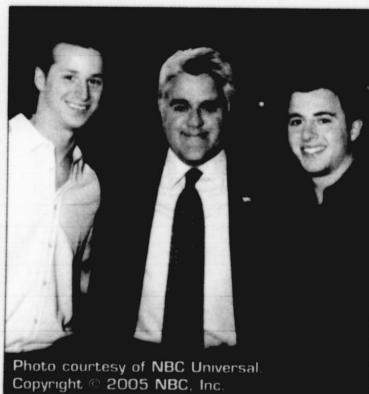


Photo courtesy of NBC Universal. Copyright © 2005 NBC, Inc.

Another career highlight occurred when DuBois and Chelko performed on "The Tonight Show" with Jay Leno. "It was the best experience I've ever had," said Chelko. "We set a goal in college to appear on late-night television within a year of graduation... with Jim Karol's help it took us six months. The stunt we performed [DuBois juggling while perched atop Chris' shoulders on a plane of broken glass] was our original idea, and we are very proud of our achievements on that show."

Chelko added that "Jay [Leno] was the coolest guy - he even came to visit us in our dressing rooms before the show to introduce himself."

The dynamic duo continue as roommates and performance partners, saying they'd like to have a continuing presence in casinos and on TV, maybe break into MTV or the prime-time. "There are some pretty serious talks about getting on TV major shows," according to DuBois.

Both are also grateful for Karol's help and the education they received at Penn State. "My majors (business and photography) didn't necessarily help my act in the onstage aspects," said DuBois, "but they both help greatly in the behind the scenes aspect. My business background helps me to understand how to be profitable while being self-employed, how to invest in the future, and how to run the entire business end of my livelihood."

A journalism major, Chelko agreed with DuBois, adding that "being in college, that really helped develop the life I currently live. If I hadn't attended Penn State, Michael and I would never have teamed up to perform our show. We would have never met some of the important people that helped support us and encourage us, and we would have never met Jim Karol."

Indeed, networking and knowing how to relate to students during their performances appear to be two key components to their early success. "This is a business of knowing people," concluded Chelko. "When you know the right people, they will see your potential and be more than willing to help you out. Performing gives you the best high in the world, and sometimes the path you take just to get that show you've wanted all along is the best part of the adventure." **YM**

For more information on Mike DuBois, visit www.iaminccredible.com. For more information on Chris Chelko, visit www.sharperskills.com.

Develop Your Scholarship **GAME PLAN**

By Benjamin Kaplan
Courtesy of FastWeb.com

To mount an effective scholarship campaign, the first thing you need is a winning game plan. Start by implementing the following four key action strategies.

1) PLAN TO APPLY FOR AS MANY SCHOLARSHIPS AS POSSIBLE

Some students make the mistake of thinking that they maximize their chances of winning by pouring all of their energy into one or two scholarships.

But applying for scholarships is partially a numbers game. A variety of factors outside of your control affect the outcome of any given award. Only by applying for large numbers of scholarships can you minimize such factors, and maximize your chances of winning. In my own scholarship quest, I ended up applying for about three dozen awards.

Even if the scholarship prize is only a couple of hundred dollars, I still recommend entering the contest. This might not sound like much in the context of an entire college tuition bill, but the extra cash can help cover the cost of books for a term, or help pay for that spring break "research" trip to Cancun.

In addition, winning smaller awards provides you with additional credentials that you can include in applications for larger scholarships.

2) DEVELOP A SUITE OF GENERIC REUSABLE MATERIALS

When applying for large numbers of scholarships, creating a suite of generic reusable materials saves a great deal of time and energy. By having this suite to draw from, you will be able to focus less on just completing application requirements, and

more on customizing and fine-tuning the material you've already prepared.

More than just a reduction in your workload, reusing and rethinking old materials can mean vast improvements as you repeatedly refine and edit the same work. By employing this strategy, you gain the opportunity to fine-tune your materials with every submission. And take it from me—your tenth draft will be far better than your first.

To create this suite of generic materials, first seek to develop standard essay responses to perennial scholarship application themes—such old favorites as college plans, career goals, and future contributions to society.

Next, survey the scholarship landscape and isolate common themes and requirements (whether it is a similar essay question or a comparable extracurricular activity worksheet). Attempt to bridge multiple applications with every sentence you write or form you prepare.

Also, go back into your archive of old scholarship applications (you'll develop one quickly) and try to recycle essays and other past materials. Don't just recopy such passages verbatim; instead, try to rethink, improve, and hone everything to fit the criteria of each new contest.

3) LEVERAGE SCHOOLWORK AND CLASS TIME

If you have to do the schoolwork anyway, why not make it count toward your scholarship quest? For example, if you're asked to write an essay on a book of your choosing, you may want to select *The Fountainhead* by Ayn Rand. This way, you'll have a submission ready to go for the annual essay contest on this famous novel. If you're assigned a self-reflective essay, pick a personal topic that fits in

well with scholarship applications you're pursuing. Moreover, teachers can serve as a helpful source of early feedback for these potential scholarship submissions.

This technique isn't restricted merely to classroom assignments. Most schools offer some type of independent study credit, in which you can pursue your own project under the guidance of an adviser. At many schools, you're even allowed to use a class period during the day to pursue this work. Use the time to complete self-initiated projects that add to your record and improve your chances of scholarship (and college admission) success.

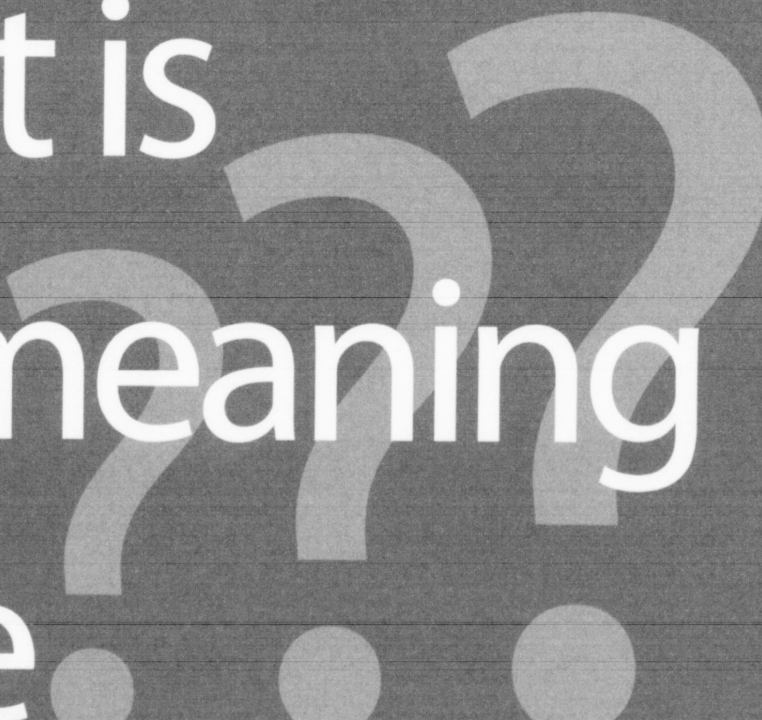
4) LEARN FROM PAST SCHOLARSHIP WINNERS

In playing the scholarship game, it's extremely useful to have a roadmap of what it takes to win. To obtain this roadmap, make a point of reviewing past winning applications, essays and other materials. Many times, you can request sample winning entries from the organization administering the scholarship program.

In addition, it's useful to interview past winners of scholarships you plan to enter. Ask them about their unique qualifications, the approach they took in filling out applications, and any insights they have about particular scholarship contests you're planning to enter. Many scholarship contests will provide a list of past winners upon request. The best way to master the scholarship game is to learn from those who have played it well. **W.M.**

Ben Kaplan won more than two dozen scholarships—amassing nearly \$90,000 in unrestricted college cash for use at any school. In 1999, he graduated from Harvard debt-free, with virtually the entire cost of his education covered by his scholarship winnings. Kaplan has served as the resident scholarship adviser at some of the Internet's most popular scholarship search websites, and is the founder of ScholarshipCoach.com, an online scholarship advice portal. Kaplan can be contacted at Ben@ScholarshipCoach.com via e-mail.

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WiMAX

The Invisible Internet

By Dave Mathews
YOUNG MONEY Technology Editor

A new technology, called WiMAX, promises to give you wireless Web service from more places than ever before.

Your cordless phone works to let you communicate within the walls of your home, but if you take it into the street, its signal quickly fades. Mobile phones are there to fill our need for keeping connected on the go, but at a greater expense than your home phone line. Just like your cordless phone, wireless computer networks using WiFi or more specifically, 802.11b or 802.11g work well within the walls of your home or campus but quickly fade once you leave the typical 100-foot range of the network access point.

A new technology, called WiMAX or 802.16e by the cognoscenti, promises to let your laptop connect to the Internet faster from access points up to 30 miles away. These are distances even greater than your cellular phone connects to today. If you are so inclined to know, WiMAX stands for Worldwide Interoperability of Microwave Access. Surprised? I didn't guess it would stand for that either.

HOW DOES WiMAX WORK?

Although the standard for this technology is not completely defined, it is being tested in some cities as a back-haul between the current standard WiFi. This initial setup requires two wireless radios situated at each access point. The first radio operates on WiMAX to receive a connection to the Internet or even ricocheted through a second access point, which in turn is connected to the Internet in what is known as a mesh network.

The other radio at the access point communicates over WiFi frequencies that are compatible with wireless cards inside laptops. An important call to action test of this gear

was when Intel sent WiMAX hardware to the Gulf Coast after hurricane Katrina. The equipment was used to quickly rebuild communication infrastructure since the storm destroyed fiber switches and traditional telephone pole wired circuits.

This new technology builds upon the current WiFi standards used today with monumental improvements.

The speed of the connection will double from 54 megabits per second to speeds near 100 megabits, typical of wired networks. Access points, which are the host base station that you connect to, will be able to pass network traffic between each other natively, like the above "mesh" scenario envisions, as well as to laptops and even Voice over IP (VoIP) telephones.

This hardware will undertake two paths, the first being fixed location wireless. Antennas will be mounted near your window or on your rooftop to receive a signal from a central WiMAX tower. From this signal a WiFi or cabled connection will feed into your computer.

As the technology enters its second phase and is reduced in size, it will become mobile and built into laptops and ultimately mobile phones, negating the need for WiFi altogether. This technology has the potential to give you citywide connectivity and even Internet access while you are driving due to its ability to hand-off communications between towers, like a cellular phone does with your calls today.


CAN'T WAIT FOR WiMAX?

If you cannot wait for WiMAX and want to cover a large area with wireless Internet service, there are several products that you can buy today to improve your range. External antennas, repeaters and boosters sometimes work but are mostly a band-aid for an old technology. Elements of the WiMAX technology, most notably improved range and speed, are found in some new products labeled as MIMO, "Pre-N," or 802.11n. These products have Multiple In and Multiple Out (MIMO) technology with two radios flooding an area with wireless signals to overcome "multipath," a wireless nuance that slows the signal down as waves reflect off of things such as refrigerators, duct work and even microwave ovens as they operate. It is a fact that your food is warmed at the same frequency of your wireless Internet connection; however, you can have no fear of your laptop cooking you, while you surf the Web. Good thing.

I have tested a Linksys MIMO capable SRX router, which uses a pre-802.11n chipset, along side a typical Linksys G router and saw amazing results. Even with high-gain antennas installed on the older G router, the SRX hardware has about twice the signal strength to distant computers over the older technology. This increased signal strength means that computers connecting to the access point will not have to step down in speed in order to increase their connection reliability, as happens regularly now. You will see greater distance with faster connections.



The Linksys Wireless-G Router with SRX (SRX stands for Speed and Range eXpansion) can provide faster wireless network throughput, reduced dead spots, and increased wireless range over standard Wireless-G networks. (\$199)

Since all of this equipment is being released before the standards group, the IEEE has ratified this new technology, purchasing it is a bit of a gamble. If you are an early adopter and must have the latest and greatest gear, then go for it. If you are lucky, a simple software patch will enable the radios to be 100% compatible with the hardware that will be released in 2006 for 802.11n and 2007 for 802.16e. If the standards change in a way that is not support via an internal software upgrade, then you may own technology that is not compatible with computers that you buy in the future. Come to think of it, I have a whole closet full of gear like that. 

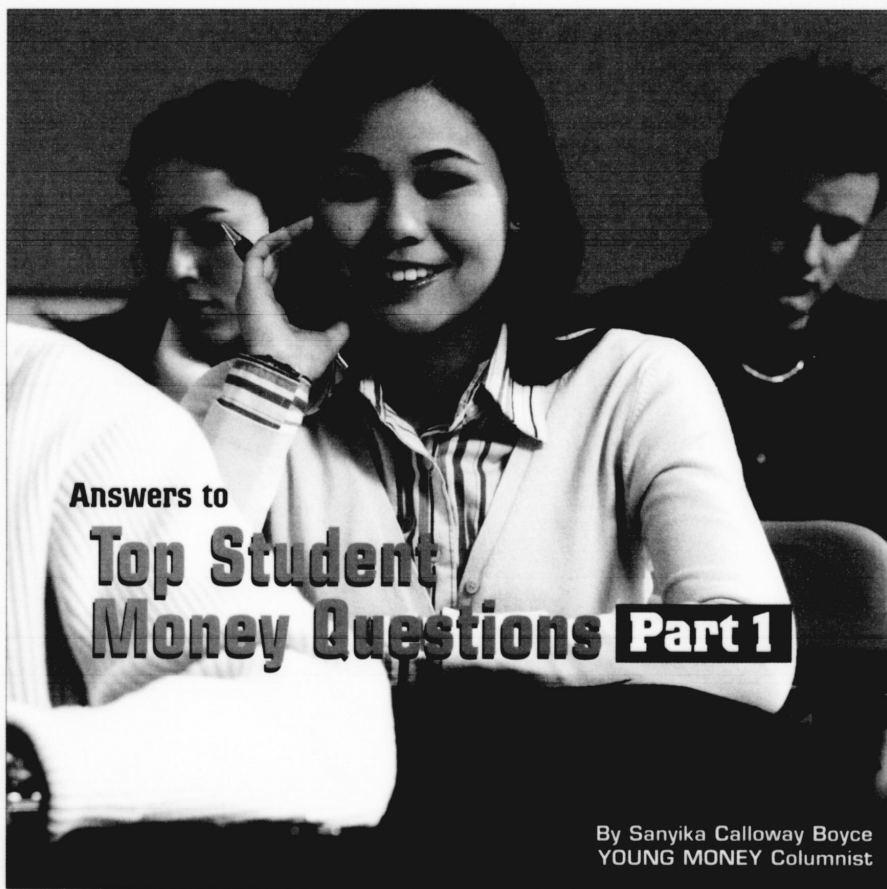
Dave Mathews has been an avid user of wireless Internet since Apple made its popular Airport product in 1999. More stories and video clips can be found at www.davemathews.com.



UPDATES V

WiMAX Development

- www.wimaxforum.org
- www.ieee802.org/16/tge
- www.wi-fi.org
- www.grouper.ieee.org/groups/802/11/Reports/tgn_update.htm



Answers to Top Student Money Questions Part 1

By Sanyika Calloway Boyce
YOUNG MONEY Columnist

I have the pleasure of speaking to many college students across the country about money, credit, debt, romance and finance, and landing/keeping a job; I am often asked questions on and off the stage that many of you probably have wanted to ask or at least wondered about from time to time.

Over the next two issues I'll let you in on the most common questions I get about money, love and careers and how I've answered them. Who knows? I might just have the answer to your unasked question.

Either way, I hope my advice helps you to continue to become money-minded, saving-savvy and financially fit.

>CREDIT & DEBT

How do I clean up my credit report?

Unfortunately, there is no way to wipe your credit report clean if the information is

factual; however, the best thing that you can do for a damaged credit report is to allow some time and space. The amount of time between one late payment and the next can be a big red flag for creditors. If you have a series of late payments and over-the-limit charges, then put the brakes on your credit card use until you can bring the balance well below the maximum allowable. Also, don't try to apply for any more credit while you're working on paying off what you already have, take a breather and allow the time and space to show that while you may have hit a rough patch the storm is over and smooth sailing is ahead. Also, a great book to help you get a grip on your finances is, "Your Credit Score" by Liz Pulliam Weston.

>ROMANCE & FINANCE

My boyfriend/girlfriend wants us to move in together. What should I do to protect myself if it doesn't work out?

Be sure you're very clear on the roles and responsibilities before saying yes. It's very

romantic to take the next step in your relationship, but if things don't work out as planned, or worse, aren't planned at all, your love nest could turn into a nightmare. First, be sure that both of your names are on the lease and that the landlord or rental agency knows you are both responsible for the payments. Second, determine which utilities you will both pay and put them in the name of the person whose responsibility it is to pay them. Third, keep bank accounts separate and do not co-sign for things that will have long-term contracts. I'd advise that both of you take equal, but separate responsibility in all financial purchases. This way if things don't work out both of you have clear items that you are solely responsible for covering and the other is not damaged by inability or unwillingness to pay.

>DREAM JOB

What's the best way to land a job after college?

Start looking for a job well before you need to. Many students underestimate the importance of networking and getting connected to professionals before they're actually ready to leave college. Start building your résumé with relevant work experience by getting an internship each semester or at least two or three before leaving college. Studies show that 7 out of 10 employers are more concerned about practical work experience in a potential job candidate rather than grade point averages. "Because training programs are being cut, internships are more important to future employees than ever," according to Victor Lindquest, dean of placement at Northwestern University. The best way to land a job is to be prepared and show your future boss that you were serious about getting hired even while you were in college. www.collegestudentusa.com

Do you have a question for Sanyika? Email her at questions@collegestudentusa.com

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



Reality. Rock Stars Don't Need To Consolidate Student Loans.

You Do.

Once you graduate, all your student loans are going to come due. If you were a rock star you wouldn't worry about making all those payments. Since you're not a rock star, you can eliminate that worry by consolidating all your loans into one lower monthly payment. The smart time to do it is right now. And because Student Lending Works™ offers you choices in consolidation loans, you're smart to talk with us. Don't put it off, visit www.StudentLendingWorks.org or talk toll free with one of our loan specialists, today, at **1-877-338-3328**.

Student
LENDING WORKS™



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Reconsidering Major

@ 10:27 am

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Co-Buyer Option

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

Toyota Certified Used Vehicle Program

Attractive financing on some of the most reliable used vehicles on the market.²



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¹ Rebate offered by Toyota Motor Sales, U.S.A., Inc. Rebate will be applied on lease contracts, first toward the amounts due at lease signing or delivery, with any remainder to the capitalized cost reduction, and toward the down payment on finance contracts. One rebate per finance or lease transaction. Finance or lease contract must be dated between April 1, 2005 and March 31, 2006. Only available on new untitled Toyota models. College Graduate Rebate Program is subject to change or termination at any time. Some restrictions apply. Program may not be available in all states.

² On approved credit through your participating Toyota dealer and Toyota Financial Services. Not all applicants will qualify.

Toyota Financial Services is a service mark of Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc.