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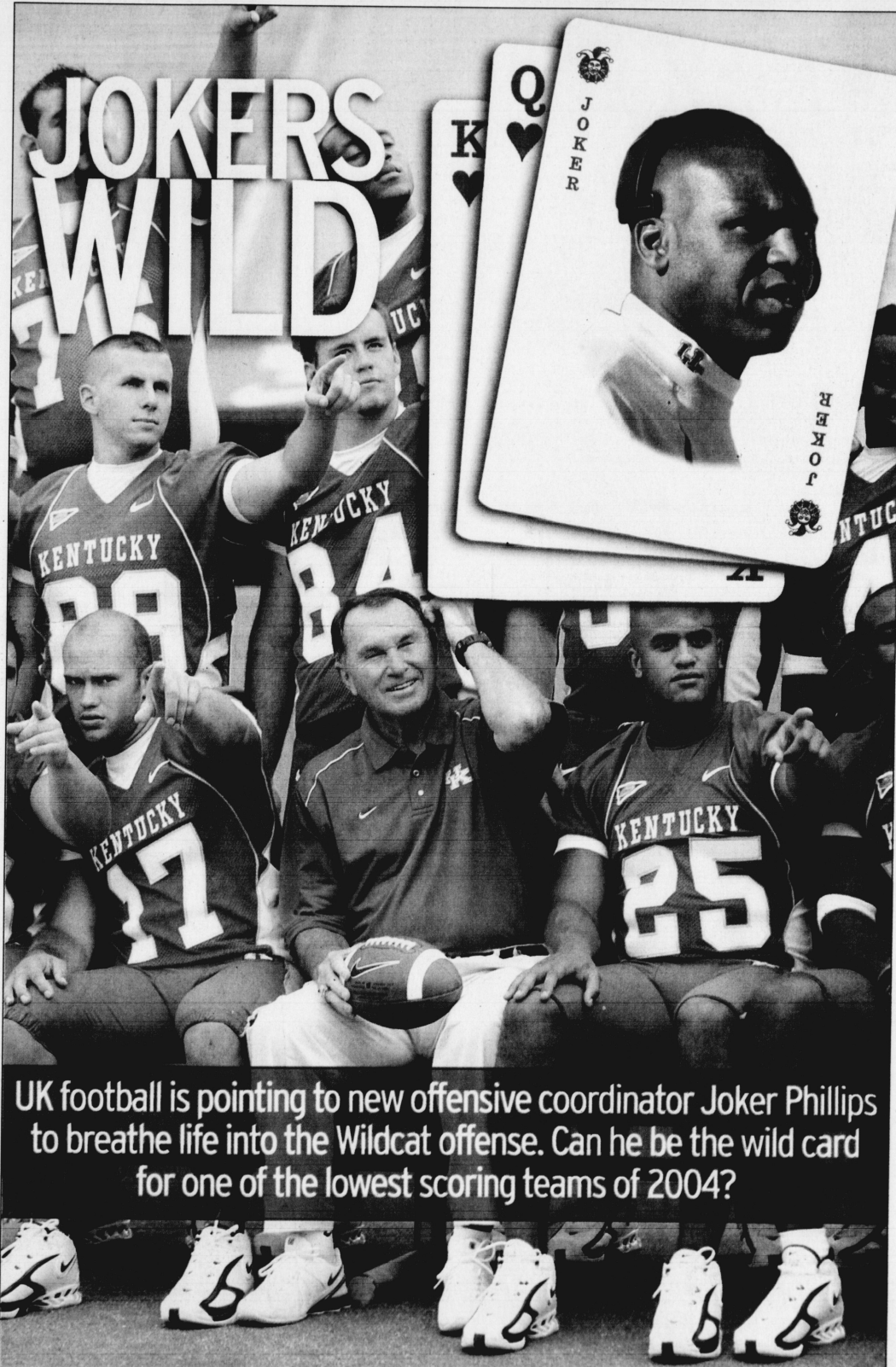
THE KENTUCKY KERNEL

Pigskin Preview

Friday, September 2, 2005

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UK football is pointing to new offensive coordinator Joker Phillips to breathe life into the Wildcat offense. Can he be the wild card for one of the lowest scoring teams of 2004?

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KEITH SMILEY | STAFF
Newsroom: 257-1915

UK FOOTBALL PIGSKIN PREVIEW 2005

Hail to the offensive chief

Team's weight put on Joker Phillips' shoulders. Is it necessary?

Before games, quarterback Andre' Woodson listens to Young Jeezy. As a player, defensive backs Steve Brown used to hit up Jack in the Box during his pregame routine. Joker runs.



Derek Poore
SPORTS EDITOR

"Sunday morning, I'll get up and run and have breakfast. That's my routine — I run," offensive coordinator Joker Phillips said. "Try to relax me, relax my mind. Then I can seize the moment once it comes."

If the UK offense is as relaxed as Phillips, the offense will look surprisingly different.

Phillips took over for Ron Hudson before UK's season finale against Tennessee last season. Hudson tumbled toward a cliff as the Wildcat offense rolled toward extinction last year.

It doesn't matter whose shoes he's filling, Phillips has a major task at hand: carrying the UK football team.

But is it warranted? More things were broke on the Wildcats last year than the offense. Nothing was prolific last season except for defensive coordinator Mike Archer's plaid jackets and head coach Rich Brooks' feigning sarcasm.

The defense took a beating through the air and on the ground. UK ranked dead last in the Southeastern Conference in scoring and rushing defense.

Phillips took over for a team ranked last or tied for last in all Southeastern Conference offensive categories (tied for 11th in scoring, 10th in passing, 12th in rushing) and only a handful ever separated the Wildcats from the same spot overall in the NCAA. They finished the season ranked 115th out of 117 teams in total offense.

How could UK possibly do worse? The real question is, what will they do to get better?

It's real simple.

Woodson, despite attempting only 88 passes last year, completed more than 61 percent of them for 492 yards. The most



UK ATHLETICS PHOTO
Offensive coordinator Joker Phillips puts his official stamp on UK's offense Sunday vs. Louisville.

important stat, though, isn't his two touchdowns, but his sole interception. Only one pick in 88 passes against SEC secondaries ain't too shabby.

Phillips wants execution, plain and simple. One of UK's problems in the past was trying to do too much with too little. Hudson didn't seem to be able to, or want to, adapt his offense to what he had.

UK was being inundated with complicated playbooks and unnecessary options.

Louisville can tone for the entire season for the Cats. It has in the past.

WWJD — what would Joker do? "I want them to be crisp," Phillips said of his expectations for Sunday's game vs. the Cards. "I want them to be fast. I want them to explode."

Phillips is a laid back coach. He's often seen hanging around and joking with members of the media long after practice has ended. Some call it schmoozing. But I just think it's his personality.

"I enjoy trying to motivate the kids," he said. "It's my job to make sure the offense is motivated."

Cliché is too weak a word for "player's coach," but that's what Phillips is.

All eyes are on Joker, and if he's the wild card for UK's success this season, he carries a huge burden.

At least the team's on the same page, in his eyes.

"We are definitely together, so I feel like that's our strength," he said. "They enjoy practice and they enjoy playing together. That's our best strength."

Can winning become the routine? Not when UK has to rebuild every three years.

Phillips is patient. He's got the time. Do you?

Derek Poore is a journalism senior. He can be heard on the "Big Blue Review" on WRFL 88.1 FM, Wednesdays at 4 p.m. and Sunday nights from 8-10. E-mail him at dpoore@kyker.net

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Krystal Ball

Staff picks for the weekend of Sept. 2, 2005

Last year's final standings

1. Derek Poore
2. Leslie Wilhite (ret.)
3. Ben Roberts (ret.)
4. Tim Wiseman
5. Steve Ivey (ret.)
6. Lindsey Keith (ret.)
7. Josh Sullivan
8. Jeff Patterson (ret.)
9. Adam Sichko
10. Sara Cunningham (ret.)

Megan Boehnke (0-0)

last week: 0-0
UofL 38, UK 13
Ohio St. 37, Miami (Ohio) 6
Oklahoma 41, Texas Christian 6
Georgia 28, Boise St. 21
Florida 31, Wyoming 17
Southern Cal 56, Hawaii 16
Florida St. 21, Miami 17

Chris Johnson (0-0)

last week: 0-0
Auburn 41, Georgia Tech 17
Ohio St. 52, Miami (Ohio) 10
Oklahoma 70, Texas Christian 14
Georgia 31, Boise St. 20
Florida 43, Wyoming 3
Southern Cal 63, Hawaii 14
Miami (Fla.) 31, Florida St. 27

Andrew Martin (0-0)

last week: 0-0
UofL 35, UK 10
Ohio St. 24, Miami (Ohio) 17
Oklahoma 41, Texas Christian 17
Georgia 24, Boise St. 21
Florida 35, Wyoming 21
Southern Cal 28, Hawaii 17
Florida St. 20, Miami (Fla.) 17

Derek Poore (0-0)

last week: 0-0
UofL 28, UK 17
Ohio St. 34, Miami (Ohio) 10
Oklahoma 38, Texas Christian 3
Georgia 24, Boise St. 13
Florida 41, Wyoming 14
Southern Cal 30, Hawaii 7
Miami (Fla.) 24, Florida St. 23

Hilly Schiffer (0-0)

last week: 0-0
UofL 21, UK 14
Ohio St. 38, Miami (Ohio) 14
Oklahoma 38, Texas Christian 10
Georgia 14, Boise St. 7
Florida 49, Wyoming 27
Southern Cal 42, Hawaii 28
Florida St. 21, Miami (Fla.) 17

Adam Sichko (0-0)

last week: 0-0
UofL 28, UK 17
Ohio St. 49, Miami (Ohio) 9
Oklahoma 35, Texas Christian 21
Georgia 31, Boise State 28
Florida 31, Wyoming 21
Southern Cal 56, Hawaii 10
Florida St. 23, Miami (Fla.) 21

Doug Scott (0-0)

last week: 0-0
UofL 35, UK 14
Ohio St. 28, Miami (Ohio) 0
Oklahoma 13, Texas Christian 7
Georgia 14, Boise St. 6
Florida 42, Wyoming 34
Southern Cal 49, Hawaii 27
Miami (Fla.) 21, Florida St. 6

Josh Sullivan (0-0)

last week: 0-0
UofL 42, UK 31
Ohio St. 24, Miami (Ohio) 10
Oklahoma 35, Texas Christian 7
Georgia 24, Boise St. 3
Florida 49, Wyoming 14
Southern Cal 38, Hawaii 0
Miami (Fla.) 28, Florida St. 24

Tim Wiseman (0-0)

last week: 0-0
UofL 28, UK 13
Ohio St. 20, Miami (Ohio) 9
Oklahoma 42, Texas Christian 10
Georgia 38, Boise St. 17
Florida 31, Wyoming 7
Southern Cal 56, Hawaii 14
Florida St. 24, Miami (Fla.) 21

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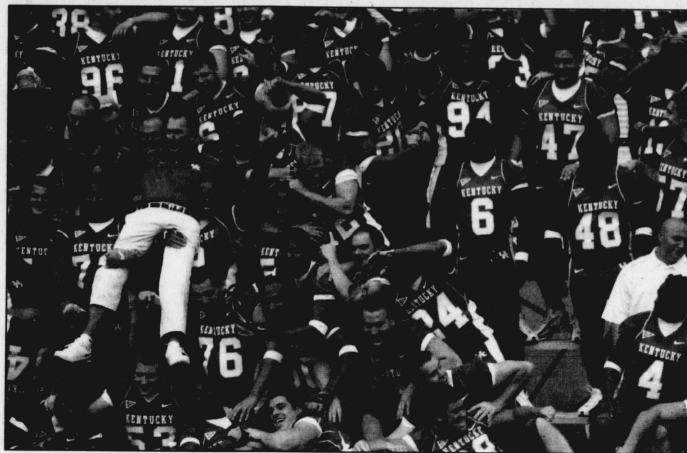
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UK WILDCATS 2005



KEITH SMILEY | STAFF

No.	Name	Pos.	Class	No.	Name	Pos.	Class
1	Scott Mitchell	WR	Sr.	52	Fatu Turituri	OT	Jr.
2	Marcus McClinton	FS	So.	53	Richard Gray	DT	Sr.
3	Andre' Woodson	QB	So.	54	B. Jay Parsons	DE	Sr.
4	Glenn Holt Jr.	WR	Sr.	55	Sefo Mailau Blaylock	OL/DL	Fr.
5	Artliss Beach	TB	Sr.	57	Hayden Lane	OT	Jr.
6	John Logan	WR	So.	58	Travis Slaydon	LB	Jr.
7	E.J. Adams	WR/DB	Fr.	59	Sam Maxwell	C	Fr.
8	DeMoreo Ford	WR	Fr.	60	Tai Williams	OG	Jr.
9	Durrell White	DE	Jr.	61	Jorge Gonzalez	OL	Fr.
10	Karl Booker	FS	Jr.	62	Matt McCutchan	C	Sr.
10	Ben McGrath	LB	Fr-RS	63	Ricky Abron	DT	So.
11	Joe Joe Brown	QB	Fr-RS	64	Cody Morehead	OG	So.
12	Dicky Lyons Jr.	WR	So.	65	Braxton Kelley	LB	Fr.
14	Dallas Greer	SS	So.	66	Jason Leger	DT	So.
14	Rocco Maragas	QB	Jr.	67	Patrick Daly	OT	So.
15	Curtis Pulley	QB	Fr.	70	Zach Hennis	OL	Fr.
16	Wesley Woodyard	LB	So.	71	James Alexander	OG	Fr.
16	David Hamilton	QB	Jr.	72	Michael Aitchison	OG	Jr.
17	Tommy Cook	WR	Sr.	73	Jason Dickerson	SN	Fr-RS
18	Jacob Tamme	TE	So.	74	Joe Fischer	OT	So.
19	Keenan Burton	WR	So.	75	Micah Jones	OG	Sr.
20	Dominic Lewis	DE	So.	76	Ernie Pelayo	OT	So.
21	Michael Schwindel	S	Fr.	77	Casey Shumate	C	Fr.
22	Rafael Little	TB	So.	78	Christian Johnson	OL	Fr.
23	Eric Sears	WR	So.	79	Garry Williams	OL	Fr.
24	Terrell Bankhead	TB	Jr.	80	Jeff Archer	SN	Fr-RS
24	Bo Smith	CB	Jr.	83	Anthony Stewart	WR	Fr-RS
25	Alexis Bwenge	FB	Sr.	84	Jeremiah Drobney	TE	Fr-RS
26	Draak Davis	TB	Sr.	85	Brian Bishop	WR	Fr-RS
26	Martin McPherson	FS	So.	86	Ross Boque	TE/DL	Fr.
27	David Jones	CB/RB	Fr.	87	Eric Scott	TE	Fr.
28	Tony Dixon	TB	So.	88	Jamir Davis	TE	Sr.
29	Alfonso Smith	RB/DB	Fr.	89	Taylor Begley	K	Jr.
30	Jarrell Williams	CB	Fr-RS	90	Cedric Koger	DE	Sr.
31	Jordan Nevels	CB	Fr.	91	Trey Mielsch	DT	Sr.
32	Trevard Lindley	CB	Fr.	92	Kris Kessler	P	Jr.
33	Andrew Hopewell	TB	Sr.	94	Travis Day	DE	So.
33	Kendall O'Donnell	SS	Fr-SS	95	Ventrell Jenkins	DL	Fr.
34	Dennis Johnson	LB	Sr.	96	Tommy Brummett	P/K	Fr.
35	Roger Williams	SS	So.	97	Nii Adjei Oninku	DE	Fr-RS
36	Antoine Huffman	CB	Sr.	98	Myron Pryor	DT	Fr.
38	Clem Fennell	CB	Sr.	99	Jeremy Jarmon	DL	Fr.
39	Shomari Moore	CB	Fr-RS		Nick Buckvar	CB	So.
40	Justin Sprowles	FB	Sr.		Mike Cross	DL	Fr.
41	Ben Bates	LB/FB	Fr.		Michael Finnegan	LB	So.
42	Muhammad Abdullah	SS	Sr.		Thomas Flannery	DT	Fr-RS
43	Mikhail Mabry	LB	Fr.		Corey Goodson	RB/DB	Fr.
44	Tim Masthay	K/P/WR	Fr.		Timothy Hargrett	CB	Jr.
45	Lamar Mills	DT	Jr.		Jamaal Jackson	LB/DL	Fr.
46	Joe Schuler	LB	So.		Drew Roberts	LB	Fr-RS
47	Eric Mueller	DE	So.		Brian Scott	K	So.
48	Terry Clayton	LB	So.		Kenny Ray Turner	OL	Fr.
49	Zipp Duncan	TE/DL	Fr.		Alex Wells	OG	So.
50	Raymond Fontaine	LB	Sr.				
51	Johnny Williams	LB	Fr.				

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Wildcats have Plan B for QBs

By Chris Johnson
THE KENTUCKY KERNEL

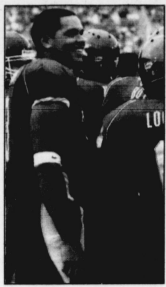
Andre' Woodson has been preparing for Louisville since the end of last season. "My whole summer was based around it," Woodson said. "I'm pretty prepared."

UK's sophomore starting quarterback said he isn't nervous for Sunday's game. Yet.

"If I start showcasing that (nervousness), it's not a very good sign for the rest of the team," Woodson said. "But by game time, it'll get to me."

A source of Woodson's nerves could be the first game as starting quarterback against rival Louisville, or the fact that he represents the experience of the UK signal-calling crew. His backup, 2004 Kentucky Mr. Football Curtis Pulley, is a true freshman entering his first college game.

UK quarterbacks coach Kurt Roper has made it a priority to teach Pulley the system, to have a contingency plan in case Woodson gets in-



KERNEL FILE PHOTO
Sophomore quarterback Andre' Woodson.

"It's always a concern when you lose your starting quarterback especially when the backups a freshman," said quarterbacks coach Kurt Roper. "Pulley's probably a little bit ahead of a true freshman, he's even a little

ahead of Eli Manning in reps at this point."

Pulley practiced with both the first- and second-team offenses this week, working with UK's deep receiving corps.

"I'm ready for the speed of the game," Pulley said, noting the increase in speed as the main factor between high school and college football. "I'm a little concerned because it's my first college game, but I'm ready to go in."

Roper likes what they've seen so far from the true freshman quarterback.

"He's talented and he has lots of ability," Roper said. "He can make a lot of plays in this league."

Woodson acknowledged the magnitude of the Louisville game, but also noted that the season was larger than his debut performance.

"The first game's big," Woodson said. "If we can just win this first one, it'll be a confidence boost for the whole year."

E-mail

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Special teamers know their role

By Laura Nelligan
THE KENTUCKY KERNEL

For Steve Ortmayer, special teams should not be forgotten.

"It's about one-third of the game," the UK special teams coordinator said. "The offense is a third, the defense is a third and the special teams is a third. The role of special teams really increases in importance."

Sophomore kick returner and wide receiver Keenan Burton agrees.

"It's important because the special team is kind of a momentum changer," Burton said. "It's important that the special teams stay on top of their game so they can help both the offense and the defense."

Burton sat out 2004 with a broken wrist. This season, he's ready to be back in the game.

"I've been watching a lot more special teams films," Burton said. "I really didn't my past two seasons here, but now I'm really starting to watch more film and get a better understanding for what I have to do and what my role is on special teams."

"Keenan has had a good fall so far," Ortmayer said. "He will return punts as well as kickoffs in this game. We look for big things out of him. He looked good against Louisville returning kickoffs a year ago."

Other key kick and punt returners will be senior Draak Davis and sophomores Dicky Lyons, Rafael Little and John Logan, who all helped fill in during Burton's absence last season.

"John Logan is looking good," Ortmayer said. "We haven't had a chance to use Rafael Little too much, but we expect him to be ready for

this game. He is a quality returner. Even freshman David Jones has a chance to jump into that mix."

Senior kicker Taylor Begley currently holds the active school streak for 77 consecutive extra points and completed nine of his 14 field goal attempts last season. After sitting out a year due to his transfer from Central Florida, Kris Kessler will be the number one punter.

Burton is confident in the hard work that the special teams have put in this spring and summer.

"Right now, we're trying to get our timing together and get ready for the game," Burton said. "It's more frustrating now because we want to play the game so much, and we don't get a chance to. We got to wait till Sunday."

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SOUTHEASTERN CONFERENCE 2005

By Chris DeLotell

East

Tennessee

2004: 10-3 (7-1)
Coach: Phil Fulmer (123-31, 14th year)

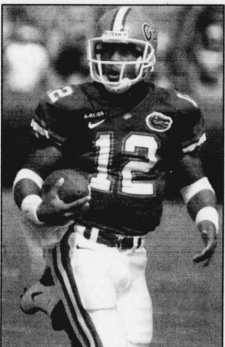
Key Players: QB Erik Ainge, RB Gerald Riggs, OL Aaron Sears, DT Jesse Mahelona, LB Kevin Simon, CB Jason Allen

Rundown: The Volunteers are the most balanced team in the league. With a proven starter in Ainge, who won the job over Rick Clausen last week, and a bruising back in Riggs, the offense has great potential. The defense is likely the SEC's best, especially in the front seven. UT will be a major player in the national title hunt. The Oct. 8 game vs. Georgia could determine the division title.

Georgia

2004: 10-2 (6-2)
Coach: Mark Richt (42-10, 5th year)
Key Players: QB D.J. Shockley, RB Thomas Brown, TE Leonard Pope, G Max Jean-Gilles, MLB Tony Taylor, CB Tim Jennings

Rundown: Fifth-year senior Shockley finally gets his opportunity to run the offense, and will be aided by depth at running back. Three RBs should see significant carries. Pope gives UGA a go-to third down option. Taylor and Jennings lead a defensive unit that must overcome the losses of first-round NFL picks DE David Pollack and S Thomas Jones.



Gator QB Chris Leak

KERNEL FILE PHOTO

Florida

2004: 7-5 (4-4)
Coach: Urban Meyer (1st year; 39-8 overall, 4 years)

Key Players: QB Chris Leak, WR Chad Jackson, C Mike DeGory, MLB Brandon Siler, CB Demetric Webb

Rundown: Meyer's "Urban Renewal" has been much publicized in Gainesville, but his spread offense could take time to implement. There are questions about Leak's ability to run an offense that asks for mobility from the QB, and no real standouts at RB. The defense may have to carry the load for the Gators to return to prominence. They're a year away.

South Carolina

2004: 6-5 (4-4)
Coach: Steve Spurrier (1st year, 142-40-2 overall, 15 years)

Key Players: RB Cory Boyd, WR Syvelle Newton, DE D'Adrian Coley, CB Fred Bennett, FS Ko Simpson

Rundown: The Ol' Ball Coach is back, but with far less talent than he had in Gainesville. There is no proven QB, which spells trouble for the Fun 'N Gun offense. The offseason was marred by multiple player dismissals, including a starting RB and DE. Other coaches should get their links in on Spurrier now, while they still can.

Vanderbilt

2004: 2-9 (1-7)
Coach: Bobby Johnson (6-29, 4th year; 66-65 overall, 11 years)

Key Players: QB Jay Cutler, WR Erik Davis, OLB Moses Osemwegie, FS Kelechi Ohanaja

Rundown: Cutler, voted as first team all-SEC in the preseason, is a lone bright spot as Johnson continues his struggle to turn the program around. There are questions everywhere else on offense. Starting RB Kwane Doster was killed in the off-season, and the line suffered significant losses to graduation. The defense and special teams are poor. Three wins is probably the ceiling.

West

Alabama

2004: 6-6 (3-5)
Coach: Mike Shula (10-15, 3rd year)

Key Players: QB Brodie Croyle, RB Kenneth Darby, WR Matt Caddell, DE Wallace Gilberry, LB DeMeco Ryans, CB Ramzee Robinson

Rundown: If Croyle can stay healthy, the Tide have the talent to shock the league. Shula has the team ready to break out in his third year at the helm, with solid weapons at RB and WR and a defense that returns nine starters, not including Gilberry, who saw significant time in the rotation last year. The schedule is favorable, with Florida, Tennessee and LSU all coming to Tuscaloosa.

Louisiana State

2004: 9-3 (6-2)
Coach: Les Miles (1st year; 28-21 overall, 4 years)

Key Players: RB Justin Vincent, RB Joseph Addai, WR/KR Skyler Green, LB Cameron Vaughn, FS LaRon Landry

Rundown: Miles takes over with sky-high expectations from the Tiger faithful, but a fierce battle at QB and the coaching turnover could lead to a slow start. There is amazing depth at RB — where Vincent and Addai will share time — and at WR, where Green will be depended on as a playmaker. There are, however, questions on defense, especially in the secondary, which was exploited in 2004.

Auburn

2004: 13-0 (8-0)
Coach: Tommy Tuberville (51-24, 7th year; 76-44 overall, ten years)

Key Players: QB Brandon Cox, RB Tre Smith, WR Courtney Taylor, DT Tommy Jackson, LB Travis Williams



South Carolina head coach Steve Spurrier is poised to renew his SEC East rivalries. Spurrier spent two years in the NFL.



Junior Alabama fullback Tim Castille

KERNEL FILE PHOTO

Rundown: Tuberville's team has the daunting task of following last year's undefeated performance without all-SEC QB Jason Campbell and top-five draft picks Carnell Williams and Ronnie Brown. Cox and Smith are relatively inexperienced and will need to pick things up quickly if the Tigers are to remain in the elite. The defense will remain strong, with six returning starters and solid depth.

Arkansas

2004: 5-6 (3-5)
Coach: Houston Nutt (53-33, 8th year; 88-56 overall, 12 years)

Key Players: QB Robert Johnson, RB D'Arrius Howard, WR Marcus Monk, DT Marcus Harrison, LB Pierre Brown

Rundown: The offense wasn't the problem last year, and should be strong again, even with the loss of QB Matt Jones. Johnson has all the necessary skills and a solid, deep receiving core. New defensive coordinator Reggie Herring will try to turn around a unit that allowed nearly 25 points per game last year. No less than five players have changed positions in an effort to create a faster unit.

Mississippi State

2004: 3-8 (2-6)
Coach: Sylvester Croom (3-8, 2nd year)

Key Players: QB Omarr Conner, RB Jerious Norwood, LB Quinton Culberston, S Jeremie Johnson

Rundown: The Bulldogs went 2-3 down the stretch in SEC play last year, a major step in the right direction. That has led to some optimism this year in Starkville. Conner returns and should be better in his second year in the system. Norwood is back as well as both starting receivers, so the offense should fare much better than its league worst 15.7 points per game in 2004. The defense remains weak.

Mississippi

2004: 4-7 (3-5)
Coach: Ed Orgeron (1st year)

Key Players: QB Michael Spurlock, RB Jamal Pittman, WR Mike Espy, LB Kelvin Robinson, LB Patrick Willis

Rundown: The fiery Orgeron might have to do it with mirrors in his first year. Spurlock failed early last season and was replaced. The receiving corps is inexperienced, as is the offensive line. The Rebels have solid LBs, which should help offset a mediocre line. The secondary is a veteran unit with three returning starters. The depth, however, is poor.

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ACROSS

- 1 Like a giraffe
- 7 Teeming
- 11 Clasp on
- 14 Natural light show
- 15 Online read for start
- 16 Something up one's sleeve
- 17 Long fall
- 18 Duck and waddle
- 19 Light bite
- 20 "Miserable Cowboy" singer
- 23 When Hermes and Juliet have their balcony scene
- 24 Yes, to Yeather
- 27 "Jerricho of 'Bullets Don't Break My Heart'"
- 28 Big name in Worcester
- 29 Right angle part
- 30 Sleepy
- 31 Slightly rat apple
- 32 In a family passing
- 42 Beach inspiration
- 43 Poetic inspiration
- 44 Tony and Carmel's TV daughter
- 48 NFL guard
- 50 Break part
- 51 "Believe that you will succeed, and you will" speaker
- 54 Baseball
- 56 Composer Sate
- 57 Male inoperative
- 61 Adam's maiden "ad" Oscar winner Patricia
- 62 Having a blast
- 64 Beer-colored
- 65 Herb Christian Anderson, for one
- 66 "Auntie" do that!

DOWN

- 1 Diamond headgear
- 2 Street by the Seine
- 3 Met fiber
- 4 Comics who married Alfonso of Edo
- 5 "Marcus Welby, M.D." actor
- 6 The Bulldogs of the Ivy League
- 7 Saved
- 8 Cat in the hat of
- 9 Animal
- 10 Assassin's native
- 11 Places for instruments
- 12 Intergate
- 13 In spades
- 21 Informal details
- 22 On a heater
- 23 Shellacked from the spasm
- 24 Disney collectibles
- 25 Absorbent
- 29 Worked out, slangy
- 30 Thick-skinned
- 31 Fred's Broadway "Funny Face" partner
- 37 "Do or do not, there is no try" speaker
- 40 HH hand
- 43 They're vital for good looks
- 45 Dwell
- 49 One asked at taking in
- 50 Dual action
- 51 Sanctuaries
- 52 Old weapon
- 54 Penicillin
- 57 Achilles' heel
- 58 Negligent
- 59 Cut, say
- 60 Movie, to a rector
- 62 Super Bowl participant
- 67 Pro
- 68 Belder
- 69 Felt time
- 70 Break
- 71 Address
- 72 Complaint
- 73 Duke Ellington
- 74 "The Godfather"
- 75 Bambuco
- 76 City founded by King Harold III
- 77 Sells for twice the cost, maybe
- 78 "I'm a Lady"
- 79 BB of brandy
- 80 Table on the table
- 81 Synthetic last
- 82 Sue Grafton
- 83 Aba
- 84 Diner
- 85 Colombian city
- 86 "30"
- 87 "The Simpsons" shopkeeper
- 88 Not at all elegant
- 89 Scream with a
- 90 2,000-year-old character
- 91 Aleria item
- 92 Fix a squeak
- 93 Caravan NOCs
- 94 Lawless character
- 95 Bush dog
- 96 Sound of surprise
- 97 Cardless choice
- 98 "I'm a Lady" singer
- 99 "Do or do not, there is no try" speaker
- 100 Neatnik's nemesis
- 101 Took first
- 102 Aquatic family plants
- 103 Relative of the extinct moa
- 104 Popular tax shelter
- 105 2004 United Nations secretary general
- 106 In the mail
- 107 Fin in which De Niro made his directing debut
- 108 Chicken's cut
- 109 Shilling sport
- 110 Security interest
- 111 33.6-miles-per-hour
- 112 Question
- 113 5-Dam
- 114 Inspire
- 115 Deeked windows
- 116 Kenyan grazer
- 117 Niro made his directing debut
- 118 Security interest
- 119 33.6-miles-per-hour
- 120 Question
- 121 5-Dam
- 122 Inspire
- 123 Deeked windows
- 124 Kenyan grazer

ACROSS

- 1 Not the best place to crash
- 2 Japanese fish
- 3 "The Red House Mystery" author
- 4 JFK, for one
- 5 1978 event
- 6 "Shackled"
- 7 Miss one's turn, maybe
- 8 Skull-and-crossbones site
- 9 Cream holder
- 10 Crime name
- 11 One with a
- 12 Fencing move
- 13 Art
- 14 Touch on
- 15 Complains
- 16 One may be cocked
- 17 Calmer's
- 18 Captain
- 19 Pig's activity
- 20 Topsy's playmate
- 21 West side of L.A.
- 22 John or Lennon
- 23 Clown
- 24 Castle with a lot of steps
- 25 What you drink to
- 26 River skipper
- 27 4 lbs. of stress
- 28 Phonic dish
- 29 Mrs. Smith's rival
- 30 Current with the west
- 31 1965 hit by the Turtles
- 32 Temporarily unable to play, in baseball
- 33 Ingo
- 34 1952 Cabbage film remake as "Mogambo"
- 35 Flower lighting
- 36 Feline in which blue eye indicates defiance
- 37 Church contribution
- 38 "Steppenwolf" author
- 39 As A to a shy
- 40 Fords' capital
- 41 1 lb. of water
- 42 Peabrian
- 43 On dry land
- 44 Savvy
- 45 Kaka's pal
- 46 Foot (around)
- 47 Mispronounced
- 48 PC
- 49 Outback
- 50 Outer day
- 51 Hydrocarbon suffix
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THE Kentucky Kernel

Friday, September 2, 2005

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Student's death alters local party scene

By Farra Franklin
THE KENTUCKY KERNEL

In the aftermath of the death of UK student Thomas Byers III, some students are supporting the effort of the UK Police, Lexington Police and Kentucky Alcohol and Beverage Control to issue more citations for underage drinking on campus and off.

But many students fear that the cops' crackdown on drinking will hinder the social activities that they look forward to at the week's end.

Katie Edwards, the president of Kappa Delta, commends the efforts of the police, but said the increase in patrolling is spreading fear in students who want to have fun on the weekends.

"I understand the police department's efforts to protect students, and we appreciate their services," she said. "However, I know that many students feel paranoid to go out at all because they fear getting a citation or being arrested, regardless of whether they are partaking in illegal activities."

Other students think that methods of the police are becoming too

intrusive. Some representatives of Greek organizations think the police are focusing on underage drinking at Greek events instead of covering the entire campus.

"I respect the fact that police are protecting students' best interests; however, at times, the manner taken to reduce underage drinking seems obtrusive," said Rebecca Morris, the president of Chi Omega

sorority. "Unfortunately, underage drinking negatively affects the Greek system, which is a shame because there are so many positives that Greeks do on campus and in the surrounding community that are continually overlooked."

Maj. Joseph Monroe of UK Police Department said UK police need assistance from Lexington police.

See Party on page B2

UK open to Bayou transfers

Displaced students could find refuge on campus

By Sean Rose
THE KENTUCKY KERNEL

UK is adopting more than a dozen students displaced by Hurricane Katrina in an effort to help victims of the storm.

So far all the admitted students are from schools that are closed indefinitely because of Katrina, including Tulane University and Loyola University, both in Louisiana, and other schools from the Gulf Coast.

"We're just trying to accommodate students in any way possible," said Michelle Garth, an employee in the undergraduate admissions office.

Philipp Kraemer, associate provost for undergraduate education, said that UK will put temporary waivers on tuition, housing fees and dining accounts to ease the transition to UK.

UK President Lee Todd sent an e-mail to UK students from the Gulf Coast area promising that UK will do all they can to help.

"Do not hesitate to contact your advisor or discuss your situation with a faculty or staff member," Todd said in a press release. "We are all here to help. You are now part of the University of Kentucky family and we pledge to do all we can to assist you."

Garth said she expects more displaced students to seek late admission at UK. She said UK is open to all who have been affected by Katrina, and UK will look at each student's situation separately in efforts to accommodate them.

E-mail news@kykernel.com

Athletics, Red Cross team up

Donations to be collected Sunday for hurricane relief

KERNEL STAFF REPORT

UK student-athletes, including members of the women's basketball team, and American Red Cross volunteers will be collecting donations for Hurricane Katrina relief efforts Sunday at the UK-UofL football game.

Athletics Director Mitch Barnhart announced that teams of volunteers in American Red Cross apparel will be collecting money at the Commonwealth Stadium.

See Donate on page B2

First issue free. Subsequent issues 25 cents.

Johnson Center 101



MILLY SCHIFFER | STAFF

Luke Tucker, kinesiology senior, ran the track above the basketball courts yesterday at the Johnson Center. The center offers programs to challenge students to work out often.

Center's programs aim to keep students working out through the semester

By Kathleen Sweeney
THE KENTUCKY KERNEL

This semester the Johnson Center is attracting students of all fitness levels to stay in shape with new equipment, programs and resources.

The two-level 12,000-square-foot facility, which features racquetball courts, basketball courts, a climbing center and weights, is a location where students can find fitness programs, intramural sports and club sports.

Kathy Rose, a facility director at the center, said more than 2,500 students use the center a week at the beginning of every semester, but those numbers drop throughout.

Bryan Reed, a business junior, uses the center on a regular basis.

"I go to the Johnson Center a lot," he said. "It's really crowded right now, but by the end of the semester everyone loses their motivation and it's just the die-hards that are there."

Rose hopes to retain students with the "double or nothing" program, which chal-

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lenges students to match or exceed the number of workouts they have for the first half of the semester.

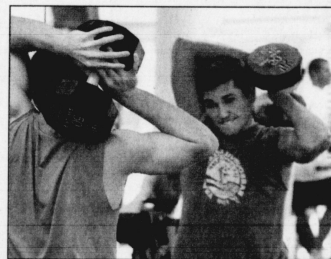
"In the beginning of every semester we see between 2,500 and 3,000 people using the Johnson Center during the week. These numbers steadily drop throughout the semester."

"The goal of the challenge is to match or exceed the number of workouts for the first half of the semester to the second half of the semester," Atnip said.

"To meet the goal, each student must record 32 workouts between Aug. 29 and Oct. 23 and at least 32 workouts between Oct. 24 and Dec. 10, Atnip continued.

The Johnson Center has added two new Precor Elliptical machines and purchased two new treadmills, in addition to a cable crossover machine. These new machines should be available later this fall.

See Johnson on page B2



MILLY SCHIFFER | STAFF

Zach Warriner, pre-medical sophomore, lifted free weights yesterday at the Johnson Center. The center produced a new booklet to inform students about getting the most out of the gym.

Couple travels to build program in Pakistan

By Robin Baker
THE KENTUCKY KERNEL

Throw together some clothing, a few books, peanut butter, chocolate chips and a few other necessities, fly halfway around the world, away from family, friends and everything familiar.

That is what UK family studies professors Dr. Gregory Brock and wife Dr. Jeannette Coufal are doing to prepare for a year-long trip to help set up a doctoral program at Forman College in northeast Pakistan.

"We have some idea of what we will be doing, but two weeks from

now everything could be different," Coufal said.

Though Brock and Coufal have made similar trips to Sri Lanka and China, this will be their first trip to a predominantly Islamic nation.

The pair have spent the last few weeks reading and studying Islamic and Pakistani culture, and said that some of the cultural changes could take time to get used to.

"I am a swimmer," Coufal said. "Over there they have pools, but men are the only ones who swim."

Brock claims he knows what it takes to establish a successful doc-

torial program from past experiences in other doctoral programs.

"Knowing what the students and faculty need and how things work together is key," he said.

Coufal will assist the president of the college in building accreditation for the new program and faculty development. He said most classes at the college are taught for the tests, acclimating teachers and students to doing research and writing papers. In-class discussion will take some time as well, Coufal said.

In addition to teaching, Brock and Coufal are excited to travel throughout the country and experi-

ence the culture. The couple said they hope to offer Americans a new perspective of Pakistan, a country commonly associated with war, poverty and corruption.

"The key to getting along is understanding each other," Coufal said.

"They said some people think they are crazy, but the benefits of the trip outweigh the risks."

"It feels like a way to make a difference, a way to act on our convictions," Brock said.

E-mail
news@kykernel.com

Newsroom: 257-1915

Katrina's damage imparts urgency to act

By Mary Curtius, Janet Hook and Richard Simon
LOS ANGELES TIMES

WASHINGTON — Congressional leaders conveyed a bipartisan sense of urgency Thursday amid mounting criticism over relief efforts for Hurricane Katrina victims, announcing they would cut short the summer recess to act on a request from the Bush administration for \$10.5 billion to cover immediate needs.

Amid reports of an increasingly desperate situation along the hurricane-ravaged Gulf Coast, Congress was expected to give final approval to the money Friday, after preliminary steps expected in the Senate on Thursday night.

The movement toward a storm-response package came after President Bush, Vice President Dick Cheney and other senior officials conferred Thursday afternoon with the congressional leadership on the relief effort and the need for a quick infusion of funding for the Federal Emergency Management Agency. One Democratic leadership aide said there was no discussion during the phone call between Bush and the congressional leaders of what the ultimate cost for reconstruction might be. Congressional aides familiar with the appropriations process said there probably will be another injection of funds for immediate relief efforts in two or three weeks, followed by a massive reconstruction aid package once damage assessments are possible.

The initial \$10.5 billion will go largely to FEMA, but some will go to the Pentagon, which has deployed troops, ships and equipment in the relief effort, said Jim Manley, spokesman for Sen. Minority Leader

Harry Reid, D-Nev. FEMA is spending money at a rate of \$500 million a day and will soon run out of funds, Manley said. "The \$10 billion will keep the relief effort going for the next 20 days," he said, while detailed assessments of the damage are conducted.

As in previous national emergencies, both parties stressed the need to put politics aside and address urgent humanitarian needs. But committee chairmen also planned hearings on the efforts that state and federal agencies took before the hurricane and how they handled its aftermath.

And while the initial emergency funding is expected to pass without significant opposition and with few questions, the much-larger aid package that will be assembled in the weeks to come is sure to spark debate, lawmakers and congressional aides said.

One question on the table is whether it is wise for the federal government to fund the reconstruction of New Orleans, a city built mostly below sea level, on a spot that has proved so vulnerable. House Speaker J. Dennis Hastert, R-Ill., expresses reservations about that in an interview with an Illinois newspaper published Thursday.

"It doesn't make sense to me," the Chicago Daily Herald quoted Hastert as saying in the interview. "And it's a question that certainly we should ask."

His remarks brought a swift response from one Louisiana lawmaker, Rep. Charlie Melancon, a Democrat. "The world loves New Orleans, and I assure you, that great city and the communities in southeast Louisiana will be rebuilt. ... Regardless of what you hear, do not be misled. We will rebuild all of southeast Louisiana."

"It's going to be a massive ripple effect across just about every part of government."

Tim Barry

Aide to Rep. Tom DeLay, about Hurricane Katrina

Melancon said in a statement. Both Democrats and Republicans also began to assess how the calamity had scrambled the political landscape and their legislative agenda.

"Beyond the immediate humanitarian disaster we have got to face, there are countless long term issues that are going to arise, from the country's fuel supply to rebuilding the city to public health issues and flood control," said Tim Barry, chief of staff to House Majority Leader Tom DeLay, R-Texas. "It's going to be a massive ripple effect across just about every part of government."

With the cost of reconstruction expected to far exceed the \$14 billion the federal government spent in Florida last year after a series of hurricanes there, some congressional analysts were predicting that Bush's efforts to curb federal spending and overhaul Social Security would be dashed.

"This is a serious matter that calls into question all sorts of things," said Steve Bell, chief of staff to Sen. Pete Domenici, R-N.M., chairman of a subcommittee that will handle much of the relief funding. "Do you think we're going to be able to pass substantial Medicaid cuts and Social Security reform in the middle of this? You can't put that much on the plate."

Party

Continued from page B1

and the Kentucky ABCs to attack the problem of underage drinking on campus. "We are using three agencies of UK police for on-campus patrolling," he said. "Lexington police for off-campus, and the Kentucky

ABCs support to come up with a strict enforcement to adequately attack the problem of underage drinking."

Matt Douglas, the president of the Fiji fraternity, supports the police's effort to stop underage drinking, especially during organized social events.

"During fraternity rush, there should be no alcohol at any event," he said. "It's strictly prohibited. If there

are groups that are violating the underage drinking rule, then they should be punished."

The increase in law enforcement has some fraternity members feeling safer about going out at night.

"Underage drinking and partying is something that occurs regularly on college campuses, and we can only hope for future changes by the police," said Justin Klensch, the president of Sigma Pi Fraternity.

"We can only hope that the future changes by the police are keeping us safe so that we do not have future tragedies like the losses of two 19-year-old students, such as Brian Muth and Thomas Byers."

E-mail

news@kykernel.com



The Johnson Center offers many different work-out machines and lifting equipment. The center is open 6 a.m. to midnight Monday through Friday, 10 a.m. to 9 p.m., Saturday and 11 a.m. to 10 p.m., Sunday.

Johnson

Continued from page B1

Beth Atnip, fitness director for the center, has created a new tool for easy students to familiarize themselves with the equipment.

The new booklet entitled "Johnson Center Equipment Manual: A guide to safety in the weight room and fitness area" is available for members at any time.

"The purpose of the book was to create a reference guide for the workers, also the members, which describes in

detail each piece of equipment in the gym," said Atnip.

Each page explains how to work the equipment safely through pictures and descriptions. The book also explains the primary muscles used in each exercise so the user knows what muscles they are working, Atnip said.

Taylor Charron, group fitness coordinator, wants students of all fitness levels to try out the free group fitness programs on the second floor of the center.

"Instructors use easy-to-follow directions and demonstrate modifications for most exercises so participants can work at a comfortable but challenging level," Charron said.

Katie King, a marketing sophomore,

was surprised to learn that the Johnson Center offered group classes, which she finds more comfortable.

"I have honestly never been to the Johnson Center," she said. "I never knew they offered group classes. Now that I know that, I definitely have more incentive to go."

The most popular classes are held in the evening between 5:30 and 8:00 and include absolute abs, Pilates, group cycling and kickboxing, Charron said.

Students can park without a valid UK parking pass at a meter. After 4:30 p.m., the E-lots by the center accept any UK parking pass, and after 7:30 p.m., you do not need a pass to park in the nearby E-lots, Rose said.

E-mail news@kykernel.com

Donate

Continued from page B1

entry gates starting at 1:30 p.m.

"This is the biggest natural disaster the Red Cross has faced in history," said Red Cross Bluegrass Area Chapter President Executive Director Paul Hay. "We've got 500 shelters open down there, and they're so busy we don't have any numbers to give (as far as victims that have been aided)."

"It's catastrophic," Barnhart said. "College football looks pale in comparison to what's going on down there."

UK Hoops Coach Mickie DeMoss, a Tallulah, La., (247 miles northeast of New Orleans) native, said her niece,

who lives in New Orleans, evacuated from the city while her brother and sister are housing 10 refugees in their home in the northern part of the state.

"It's a very personal situation for me," DeMoss said. "It's very painful...their lives as they know them are no longer."

UK Hoops assistant coach Pam Stackhouse is from Jennings, La., about 170 miles from New Orleans.

"Mickie's team is jumping right in the middle of it, and we appreciate that," Barnhart said, referring to the volunteer effort.

Hay said anyone wishing to make donations that cannot attend Sunday's game can use their credit card on the American Red Cross website, which can be linked to from UKAthletics.com, or call 1-800-HELPNOW.

Parking Changes

Parking for Sunday's game will be slightly altered due to the muddy conditions of the Good Barn field and the other grass lots surrounding Commonwealth Stadium used for game day parking.

"Parking and Transportation Services has decided to close the lots indefinitely, rather than risk trapping vehicles in the mud," read a statement released by Parking and Transportation Services.

According to the statement, the rains from Hurricane Katrina have "saturated the ground" and made it unusable for the mass parking that usually occurs during football games.

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FALL SPORTS PREVIEW | Men's soccer

Head Coach: 'We want to smack' Louisville

By Chris Miles
THE KENTUCKY KERNEL

Playing an old rivalry and starting a new season will be the agenda of more than one Wildcat team this weekend.

While Rich Brooks and Andre Woodson prepare for their season opener on Sunday, the men's soccer team will also kick off their season by hosting the intrastate rival Louisville Cardinals tonight, a game that is sure to be one of the biggest games of the season.

As with most UK vs. UofL games in any sport, this one is sure to fill the stands.

"For fans, the UofL game is huge," head coach Ian Collins said. "We want to smack them."

And with this game comes a winning streak that most would like to see continued.

"We haven't lost to them in three straight years," senior goalkeeper and first-team All-American Andy Gruenebaum said. "It's a huge rivalry, for players and fans."

At the same time the Louisville game will help get the ball rolling for the men's soccer team.

"We have a young team and it'll be good to get out there and get a big game under our belt for experience," Gruenebaum said.

The 2005 season will place the Wildcats in one of the nation's toughest conferences as they leave their former throne in the Mid-Atlantic Conference and move into Conference USA, which last year landed six teams in the NCAA tournament.

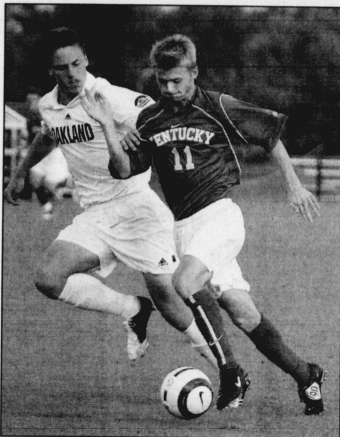
The Wildcats will face off against top teams like Michigan and Ohio State and will cross the country on a road trip in early September to face off against Gonzaga and Oregon State.

Over the last couple of seasons the Wildcats have been dominant, winning the MAC four out of five years. Unfortunately, it'll be a little more difficult this time around.

"Conference USA is tougher and stronger," senior defender Thomas Senecal said. "We believe we can compete and win against any team, but we know it'll be a long road."

"We're a very talented team. Anything less than a top-three position in this conference will really be a disappointment for us," junior striker Riley O'Neill said. "We will be playing to win."

Despite the tougher schedule this season, the



HILLY SCHIFFER | STAFF
Travis Young, a freshman midfielder, dribbles past an Oakland defender during last week's scrimmage. "Our goal is simple," Coach Ian Collins said of today's tilt with UofL. "We want to beat them into the ground."

"Anything less than a top-three position in this conference will really be a disappointment for us."

Riley O'Neill
Junior striker

general feeling among the players is that they truly have the potential to be dominant.

"We're a very fast team, creative and tough," said Nathan Li, a junior midfielder and one of the captains of the squad.

Coach Collins agrees. "This year's team will be quick," Collins said. "We'll be very formidable at many

angles, but the core of our team will no doubt be our defense."

The backfield will consist of three seniors.

Goalkeeper Andy Gruenebaum, named first-team All-America by the Associated Press, understands his role on the team.

"Our defense will be key," Gruenebaum said. "We're going to have to set the example [for the team]."

Despite a young Wildcat squad and challenging new conference, the UK men's soccer team has set one goal for this season.

"We want to win the championship," Collins said. E-mail: sports@kykernel.com

2005 Men's soccer schedule

Aug. 19 vs. Michigan State (exh.) T 1-1

Aug. 27 vs. Oakland (exh.) T 0-0

Sept. 2 vs. Louisville

Sept. 3 vs. Alabama A&M

Sept. 9 vs. Gonzaga (at Corvallis, Ore.)

Sept. 10 at Oregon State

Sept. 14 vs. Georgetown Coll.

Sept. 18 at Michigan

Sept. 23 vs. W. Michigan

Sept. 25 vs. Ohio State

Sept. 30 at Fla. International

Oct. 2 at Cent. Florida

Oct. 7 vs. Tulsa

Oct. 9 vs. SMU

Oct. 14 at So. Carolina

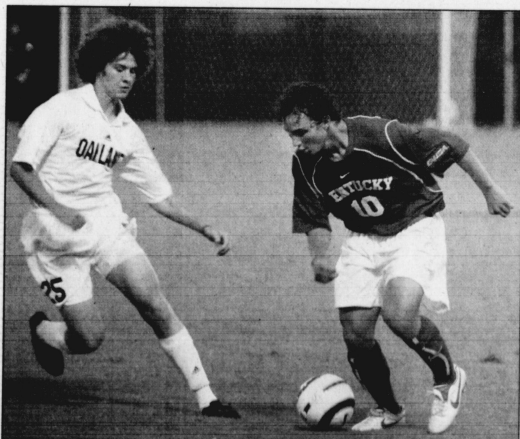
Oct. 16 at E. Carolina

Oct. 21 vs. Memphis

Oct. 23 vs. UAB

Oct. 28 vs. Marshall

Oct. 30 at Akron



HILLY SCHIFFER | STAFF
Michael D'Agostino, a sophomore midfielder, attempts to get around an Oakland defender. "We're gonna be good," Coach Collins said of his team at Monday's news conference. "That's not arrogant or cocky, it's what I believe."

KENTUCKY WOMEN'S SOCCER

Saturday - 1:00

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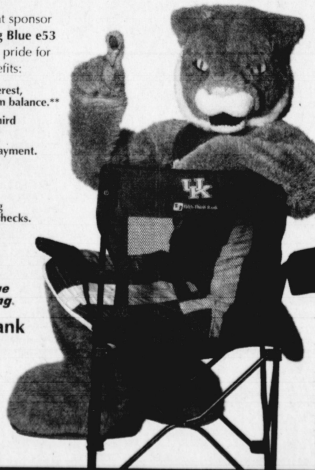
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BRAD STURGEON, THE KENTUCKY KERNEL

IN OUR OPINION

Shouldn't we be big kids now?

Just when everyone thought the Student Government election saga couldn't get any more ridiculous, university officials proved us all wrong. UK announced Wednesday that the SG meeting scheduled that night was canceled — because SG isn't a student organization anymore. UK's professed explanation for withholding its recognition of SG as a student organization is that SG currently has no officers. And why is that? Because UK filed a "stay" in Fayette Circuit Court that will prevent Becky Ellingsworth from taking the office of SG president until at least Sept. 9, and possibly until UK's appeal on the matter is concluded. This power play on UK's part — yet another step in a seemingly endless litany of immaturity displayed by everyone involved in the election saga — isn't really in anyone's interest. The student body is obviously not served by having its main representative organization shut down, especially seeing as it means that there won't be an elected student representative at the Sept. 7 and 8 Board of Trustees meetings. And if university officials think shutting down SG will teach its members a lesson, they're dead wrong. If the crimes of Tim Robinson, the failed attempt to take over Student Activities Board, the annual recurrence of election mishaps, and the current protracted election battle haven't made SG officers grow up, it's doubtful that shutting the organization down for a couple of weeks will.

In fact, the only way we can expect to see significant change in SG is if we, the student body, start holding SG officials accountable for their actions. That means showing up to the polls and voting against candidates who will waste our money and time — especially incumbents who haven't acted in the interest of students. It means going to SG meetings, which are open to all students, so that SG members know we're evaluating them and that we care. And it means making our voices heard when SG officials are corrupt or incompetent, instead of just throwing our hands in the air and

waiting for the university — the grown-up on the proverbial playground — to get involved. Responsibility for SG starts and ends with the student body. The waste of the university and the Fayette County courts' time and money we're witnessing now is what we deserve for letting SG run amok and voting in amazingly low numbers for so many years. As Fayette Circuit Court Judge Gary Payne wrote in his opinion installing Ellingsworth as SG president Tuesday, we are future leaders. At some point, there won't be a "grown-up" like the UK administration to pull into a situation when we let it get out of control. Now's the time for students to step up. We can accept responsibility for SG and work to turn it into a truly representative body or we can continue to sit back childishly and witness the destructive fruits of our apathy.

Responsibility for SG starts and ends with the student body, which needs to hold SG officers responsible for their actions.

CHAD REESE
philosophy and history freshman

LETTERS TO THE EDITOR

Katrina victims need our water

To most of us, it was a minor inconvenience, merely something that slowed us down on our way to class or made the trip a bit less comfortable. For others, it shattered lives, destroyed homes and families, and brought incomprehensible suffering to thousands, if not millions. I speak, of course, of Hurricane Katrina. It occurred to me as I sat watching the news this evening that I should do something to make a difference. My first reaction was that of a typically rash teenager: go down there and do whatever I can to help. Realizing, however, that my physical presence would likely only hinder those trained to deal with such situations, I turned to a less direct (but no less effective) method of helping — donations. There was only one problem: I, like many of my fellow students, have no money. What could the one or two bottles of water I could afford to give possibly do to make a difference? Then I realized something else: there are about 40,000 students, faculty and staff on UK's campus and thousands more in Lexington itself. What if each of these people were to donate one bottle of water? Certainly that would make a difference. The message was clear: Alone, we can do something small to help, but together, we can make a real difference. My goal is to organize a campus-wide, or even city-wide, donation drive to take place over the next few weeks. In this, I am asking for help from campus — from Student Government and College Republicans and Democrats, to Greek houses and intramural sports teams — to help me. I've already created a Facebook.com group called "Hurricane Katrina Donation Drive" and with the help of those who join this group, I hope to quickly determine the specifics of the drive (where drop-offs will be located, what times they'll be picked up, what types of volunteers we'll need, etc.) and let the rest of the campus know how it can help. If you want to help, start looking for fliers and other announcements on message boards across campus. Finally, if a group such as this already exists, please let me know. There should be no competition in matters such as this, and the more of us who work together, the more good we can do. One water bottle wouldn't last very long in New Orleans right now, but maybe 40,000 would.

Meal plan is condescending

Before I returned to school this year, I received several letters outlining the new meal plan and the fact that if I did not choose one, one would be chosen for me. As a sophomore, I cannot understand why I am forced to purchase a meal plan that I do not want, just because I made the choice to live in the residence halls for another year. Is it to reinforce that I made a bad decision when choosing UK housing over an apartment with my friends, to live in disgusting cramped quarters for over \$1000 more a year? I already know that. Or is it because UK thinks that, even though I'm a legal adult, I cannot handle my own money well enough to make sure that I eat enough? In a feeble attempt to quell complaints from parents of children who blew all their money, UK restructured the way meal plans work, and in essence now forces students to eat or purchase much more food at each sitting than before. I'm one of those who blew all their money on the old plan, during my first semester. I called home and asked for more money. My mother quickly told me no, that college was for learning things like money management and self-responsibility. I gripped and ate peanut-butter sandwiches for a week. For some reason, this year the university thinks that kids no longer need to learn life lessons at college, and instead need to be babied and protected. This is not high school; we should be given choices and expected to manage ourselves accordingly. I don't feel bad for the kids who blew their money quickly, in the straight-dollar amount system, because it doesn't happen overnight. No one spends \$825 in one day or even one month. UK punished the vast majority of students for the problems of a few, and I for one do not appreciate it.

JON LEVIN
political science sophomore

UK's hypocrisy on safety

As part of the Kentucky Welcome program this year, the class of 2009 was required to attend a performance of "In Our Own Voices" at the Student Center — a program designed, obviously, to discourage violence against women on campus and encourage responsible behavior to curb such violence. However, in trying to fulfill my signed pledge by walking a girl home on campus after dark, I was able to find only one emergency phone between Center Campus and the new North Campus dorms. In addition, we walked for all of about three minutes with incredibly dim lights, or no light at all, in the vicinity of the Student Center. If UK officials really want to get serious about the crime problems on campus, maybe they could start by installing more than a few emergency phones on campus and by lighting the campus just a little bit better.

RICHARD BECKER
history and political science freshman

This isn't WWII, but we still must make sacrifices



Doug Scott
KERNEL COLUMNIST

After more than two years of U.S. military occupation in Iraq and almost four in Afghanistan, the war on terror has endured the comparisons of past military conflicts, most notably with the Vietnam War. Now, with his bleak approval ratings and public support for the war at an all-time low, President Bush made a desperate attempt Tuesday to pull his failing foreign policy out of a nose dive — a skill he might have been better at if he'd stayed in the Texas Air National Guard — by comparing the war in Iraq to our country's efforts in World War II. Speaking before naval officers and WWII veterans in Coronado, Calif., Bush tried to counter parallels with the Vietnam quagmire with his own comparison. Likening the United States' struggle against terrorism to the fight against the Axis powers more than half a century ago. "Once again, America and our allies are waging a global campaign with forces deployed on virtually every continent. And once again, we will not rest until victory is America's and our freedom is secure," Bush said. "Sixty years

ago, American forces made the same type of sacrifice and helped liberate two continents, and made our world a more peaceful place." The sacrifices the WWII generation made have gone unmatched in the past 60 years, and will never be forgotten as we look back through history. Those who lived through the war, whether on the frontlines or the home front, gave themselves to their country for the betterment of America and the world. Sadly, Americans today have yet to realize this sort of dedication. Bush's comparison of our current situation to WWII is severely flawed. For one, the enemies we faced in the 1940s were nations; we fought against an enemy that rallied to a flag, wore a uniform and operated under a form of government. Today, we face an adversary that operates freely across borders and spreads its roots in countries across the globe, even our own. The approach taken against the Nazis or imperial Japan cannot apply to an enemy who isn't measured in terms of a country, army or division, but as cells, mobs or a single insurgent. The U.S. military is facing an opposing force like none it has ever seen before. Though I do not agree with the way in which the "war on terror" has been carried out thus far, I do not contest that we cannot turn a blind eye towards terrorists. But as much as I disagree with

the current administration, much of my disdain, instead, rests with the American people. It baffles me that, with last year's election being so centered on patriotism and the memory of Sept. 11 still fresh in our minds, the most patriotic gesture most Americans can muster is a yellow car magnet. Or a sticker that says "Freedom Isn't Free." When war broke out after Pearl Harbor, the burden of war came to rest upon the shoulders of all Americans, whether in the form of conscription, conservation of raw materials or victory gardens. But today, it seems, the American soldier is expected to bear much of the weight, fighting in a barren country whose people are torn between celebrating their freedom and resenting their military occupiers. The president, who on Tuesday likened his dream of spreading democracy with the aspirations of Franklin D. Roosevelt, has not issued a national call to service and has shown no intent of initiating a draft, despite record low recruitment numbers among all the military branches. And all the while, the American people, the ones who "support our troops," cannot fathom the idea of paying \$4 for a gallon of gas when a 19-year-old will give his or her life for them. Doug Scott is a journalism senior. E-mail: dscott@kykernel.com.

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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ONLINE POLL QUESTION

Do you agree with Governor Fletcher's pardons?

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Bourbon 'n' Toulouse offers taste of Big Easy

With the remnants of Bourbon Street wading in Katrina's surge, the future one of the nation's most eccentric centers of revelry, food and entertainment is left uncertain.



Elizabeth Troutman
FOOD COLUMNIST

The culture of New Orleans was magnified to the world by its Creole food, rich art and wild Mardi Gras celebrations. The city is the mother of beignets, smooth jazz and jambalayas. Its unmatched culture enchanted the nation with the mystique of voodoo, the tastes of robust spices and the sounds of busy trumpets and tambourines.

A tiny tribute to this once vibrant city can be found in a nook on Euclid. It's a taste of the old New Orleans that is just within every student's reach.

Bourbon 'n' Toulouse

recreates the distant tastes, sounds and colors of New Orleans by luring customers with reasonable prices and flavorful Creole and Cajun dishes. Creole, which is a dynamic and powerful cuisine specialized by inner-city citizens of New Orleans, incorporates many flavors, spices and textures into a single dish. Cajun is a type of cuisine found in the rural areas of Louisiana that is also known for its spiciness.

The simple concept of an authentic \$5 meal entices Lexingtonians, who are familiar with the worst of Cajun and Creole restaurants that have opened and closed in the past. Each dish brings out a new and potent flavor, derived straight from the basic concepts of Creole food: fresh ingredients and huge flavor.

The etouffee dishes and traditional gumbo and jambalaya dishes appeal to customers looking for a well-known and reliable favorite. Samples of the concoctions allow customers to try a

dish before diving in. Each sample offers a new bold taste that incorporates Italian and traditional Creole spices.

The restaurant provides an array of sauces for customers looking to add more spice to a meal. Choices such as "Uncle Brutha's Sauce" and "Cajun Power Herbs and Spice" dare customers to experience a more powerful burn on the tongue.

And to ease the pain of a burning tongue, customers may enjoy a bit of Kentucky culture with a bottle of Alessi or Orange Crush.

The bright yellow and red walls decorated with abstract art add character and life to the simple dining area. The restaurant has an "open door" policy which allows local artists to display their art for free, while adding local culture to a laid-back atmosphere. Workers say the locale attracts a wide pool of customers ranging in age, background and occupation. Everyone is intrigued and enamored by the small sample of New Orleans.

Losing New Orleans means losing a place and people that embody the most vibrant tastes of the south and reflect a history and culture that is a part of America's diverse landscape. Appreciating the food is the nation's way of applauding one of the most intricate and diverse cultural cities in the nation.

The national recognition of New Orleans' Cajun and Creole cuisine is what brings the tragedy of a natural disaster closer to Lexington. Our familiarity with this cuisine creates a distant relationship to a unique place that is now covered with water.

Bourbon Street may never be the same, but the recipes of New Orleans are alive and well in Lexington. Remember New Orleans and savor timeless tastes it offers the world at Bourbon 'n' Toulouse.

E-mail
troutman@kykernel.com

MUSICREVIEWS

311 treads fresh and familiar sound

By Nathan Thacher
KERNEL MUSIC CRITIC

311 - "Don't Tread On Me"

311 has some stellar advice to offer us all — relax, breathe, open your eyes and hey, let's all be good to one another. For the initiates and tone deaf, 311 is a band that has descended into the laboratory with the ingredients of rock, reggae, funk, punk and a light dusting of hip-hop and mixed-up a green, smoky concoction that avoids the angst, violence and melancholy that shapes so much of contemporary music.

So it is with their newest effort "Don't Tread On Me" the 8th full-length release in 311's prolific 15-year career. If you're looking for an album to listen to while moping and feeling sorry to be alive, please look elsewhere. "Don't Tread On Me" is vitally optimistic, and still honest; it's inspirational without being preachy, and is really easy to enjoy. It's an eclectic group of songs with airy, drawn-out vocals, with some strident but lovely harmony between vocalists Nick Hexum and S.A. Martinez, with the occasional hip-hop styled rant. There is less synth in this album, and the sound is fleshed out with the time-tested two-guitars-and-bass formula, where Tim Mahoney and P-Nut (tee-hee) strum out lazy, sunny reggae riffs and even go so far as the speedy strummers needed for their punkish verses. And Lexingtonian Chad Sexton is in fine form leading the



percussion section, and is well up to the task of playing widely varying rhythms for this album. "Don't Tread On Me" is the opening track, which on its own is an effective model of the amalgam of the album, which begins with those wonderfully bouncy reggae sounds crafted by P-Nut's warm and cozy bass strums, and Mahoney's quick little picks which facilitate that trademark 311 melody. But the strings get louder and faster to stir you from your slumber — the transition isn't quite so soft, but the reggae comes back in right in time, every time.

This album is in places much softer and gentler than some of their previous releases, and few songs are entirely soft or entirely loud. "Solar Flare," "Long For the Flowers" and "It's Getting OK Now" are the stiffest and strongest songs on the album, where

there is little respite from the drum and bass assault. "Solar Flare" also assaults those of the apathetic and thoughtless persuasion who ignore the evils of war and those leaders who drive it on, asking no so subtle, "When did our leaders' / Become bottom-feeders?" It's led by slow, harsh and acidic strings that one usually wouldn't find with 311, along with lyrics as angry and acerbic as 311 can muster. "Speak Easy," "Whiskey & Wine," "Waiting" and "There's Always An Excuse" are bereft of almost any fiery or even slightly noisy sounds, and instead sit you down on pristine beach (probably in Jamaica) and encourage you to chill, have a drink and a smoke, and forget your troubles. These tracks are the prettiest and sanest tracks that you'll find on any 311 album, I'll wager.

The other tracks, "Getting Through To Her," "Thank Your Lucky Stars" and "Frolic Room," are hybrid combinations of the nice and the noisy, and sound the most like the 311 of yore that you probably remember jamming to in middle school. In short, there's something in this album for everyone.

"Don't Tread on Me" is most importantly a very refreshing and thoughtful listen; in a music market awash with disheveled, pale goons wearing eyeshadow, walling about loss and madness, this album is a cold shower. There's no reason not to have this album — it's so very accessible and fun, that you're bound to find something to smile about.

E-mail features@kykernel.com

New ground for Opeth on 'Ghost Reveries'

Nathan Thacher
KERNEL MUSIC CRITIC

Opeth - "Ghost Reveries"

Three Swedes and two Spaniards walk into a studio. No, it's not a dirty joke involving pianists, it's Opeth; possibly the most innovative and memorable of death metal bands you're likely to find on the market today. Common symptoms of many bands found in this genre include: songs that feature unbearably wretched screaming, an unceasing, unvaried percussive assault that's more about speed than rhythm, and screeching, imperceptible string sections that dart all over the scale without much precision.

Opeth effectively frees its' listeners from this homogeneity with their latest album "Ghost Reveries" which paves new ground without betraying its' black metal roots, and sounds most like a combination between their previous albums "Blackwater Park" and "Damnation." This beautifully-varied album is always elegant and artful, furious and brooding, or angelic and melancholic, there is perpetual precision.

Mikael Akerfeldt (vocals, guitar, Mellotron), Peter Lindgren (guitar), Martin Mendez (bass), Per Wiberg (Mellotrons, organs, pianos) and Martin Lopez (percussion) comprise Opeth, and each member is exquisitely talented in their own right, each capable of any speed or tone that they like. The summation of these gents all playing at once is a staggering mosaic of progressive and symphonic rock, played



over the lyrical and rhythmic domination of death metal. Akerfeldt has two distinct singing modes, each effective in its' own way — a voiceless, malevolent rasp from Hell, and a beautifully soaring and soothing croon that effectively relieves the tension. The only thing that remains formulaic in a metal sense are the lyrics, which never stray too far away from "death," "shadow," "forest," "weakness," etc. It's forgivable, though; his actual singing voice is really quite pleasing, and it lends itself to the angst and melancholy that dominate Opeth songs, indeed most songs of the genre.

"Ghost Reveries" is marked (much like all Opeth albums) by ominous, epic tracks that often last more than 10 minutes, each containing several movements of discordant yet majestic compositions. These beemoth tracks, such as "Ghost of Perdition," "The

Baying of the Hounds" and "Reverie/Harlequin Forest" feature looming, demonic sections of bludgeoning foot pedals and skull-rendering guitar riffs, all the while Akerfeldt howls and growls out his menacing lyrics. But the death and madness is inevitably interrupted by exceedingly lavish Eastern-influenced guitar and gentle piano strokes that drift beautifully beside the now melodic vocals. In these lengthier tracks, there is often a transition between the fierce and the decadent, back and forth, twice or even thrice. The speed and noise level can change without much warning, but it is all effectively corralled inside the same angst-ridden, miserable tone. "Atonement," "Hours of Wealth" and "Isolation Years" are shorter, more beautiful and more unique songs that are sandwiched between all of the rumbling, gnashing tracks aforementioned. "Hours of Wealth" is indeed a strange and lovely track; the guitar takes on a distinctly blues-style in the second half of the song, and Akerfeldt assumes a similar sentimental tone.

For most Opeth listeners, you've already developed enough of an affinity for the band to have already bought this album, likely frothing at the mouth while standing in line. For the highly-strung metal head, this album might be a bit boring in parts. In many ways, it's not so different from their past releases, but for the metal connoisseur (which I'm not qualified to be) "Ghost Reveries" is a treat.

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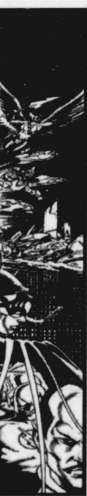
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DATABASE

Most identity thieves don't gather their data from a computer.

Even in the age of the Internet, the majority of identity theft still takes place in low-tech ways—from stealing purses and wallets, to sifting through garbage for discarded statements and receipts.

Identity theft hurts the victim. And it hurts Your Credit Card Companies. So we're fighting back—both on the Internet and off—with a wide range of proactive technologies and programs. For instance, every credit card application is verified by checking its information with one or more of the national credit bureaus. If a fraud or victim alert has been posted, the applicant is contacted directly. To learn more about what we're doing—and what you can do—go to our Web site, www.YourCreditCardCompanies.com.

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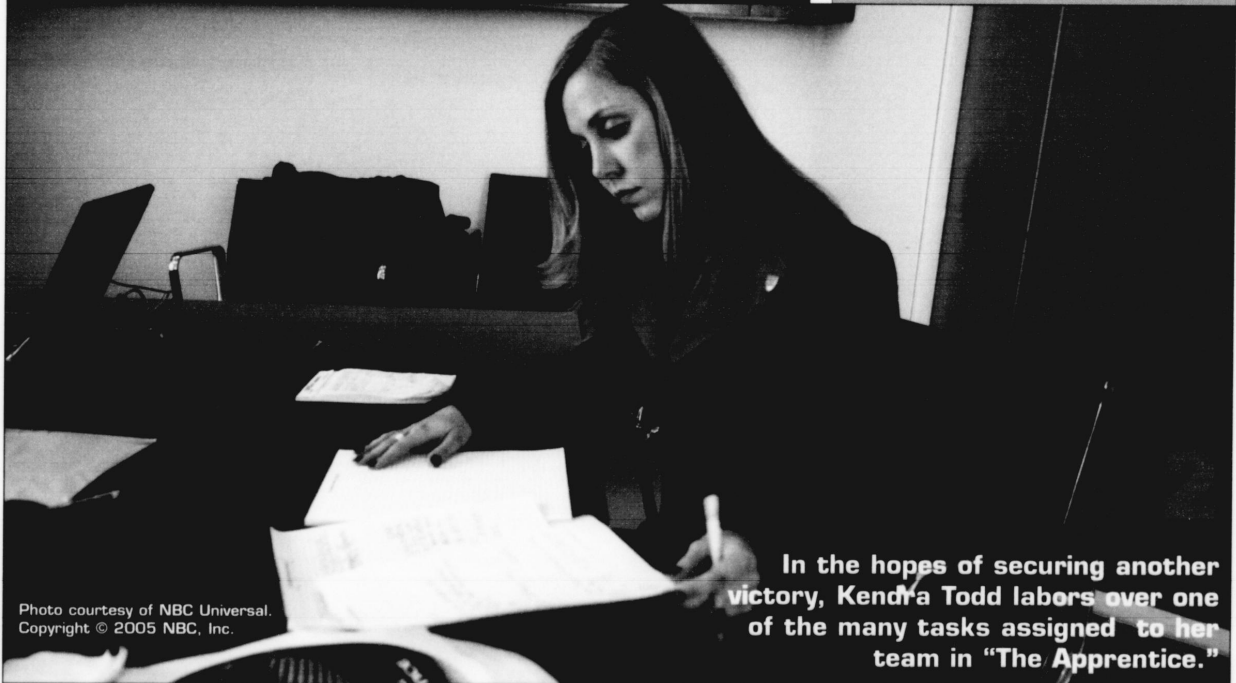


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In the hopes of securing another victory, Kendra Todd labors over one of the many tasks assigned to her team in "The Apprentice."

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www.incharge.org

feature story

Lady Apprentice

By Daniel Jimenez
YOUNG MONEY Managing Editor

Kendra Todd beat the odds to become Donald Trump's newest apprentice.

Photography by David Nations

> Kendra TODD

She left college and became a self-made real estate entrepreneur.

Now she's out to prove that you need to take risks to get what you want out of life.

Kendra Todd most drink Red Bull by the caseload. That's not her first thought upon meeting the newest "Apprentice" winner in person for the first time. I later surmise that she relies on pure adrenaline rather than on any energy drink to keep up with her crazy schedule. Todd has been running on overtime ever since her victory on Donald Trump's hit reality TV show last spring. Her days usually involve an endless stream of business calls, media interviews and personal appearances.

The 27-year-old University of Florida graduate was a successful real estate entrepreneur in Boynton Beach, Fla., long before gaining national attention. After her college graduation she became the founding editor-in-chief of an award-winning lifestyle magazine. Todd went on to obtain her real estate license and incorporated her media expertise into the development of MyHouseRE.com, a real estate marketing company specializing in preconstruction and condo conversion projects. Todd also appears regularly as "Special Agent 53" on My House, a talk radio show that focuses on real estate investing.

Todd has already begun the first stage of her apprenticeship, working at the Trump National Golf Club in New York. Her training focuses on evaluating the potential of national and international properties for purchase and development of golf courses. Following her three-month training period, Todd will return to Florida to oversee the Trump Organization's renovation of Palm Beach Mansion, a 48,000+ square foot oceanfront property. Her new job came with a Pontiac Solstice and a \$250,000 salary, likely a pay cut from her previous earnings as one of the highest producing real estate agents in the South Florida marketplace.

» continued on p. 4

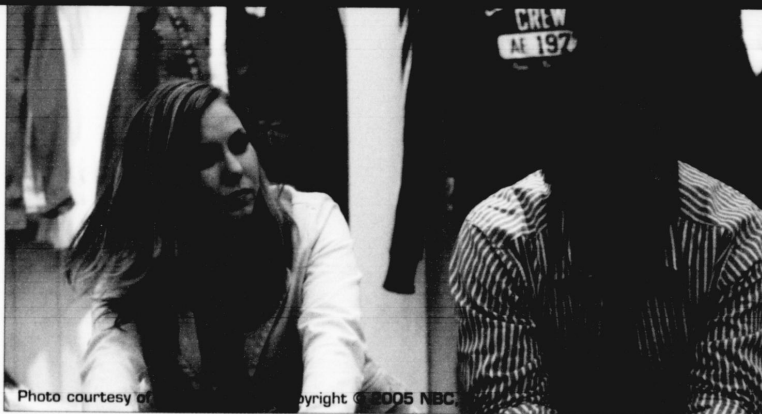


Photo courtesy of [redacted] Copyright © 2005 NBC

Kendra Todd and Craig Williams worked together to design a clothing line as part of a task for team Magna.

YOUNG MONEY recently sat down to chat with the busy reality show star on the Universal Studios' production lot in Orlando, Fla.

WHAT DO YOU THINK SET YOU APART FROM YOUR COMPETITORS ON THE SHOW?

TODD: First of all, I believe it was my respect for my teammates. I never saw them as employees, nor did I treat them as employees. I saw them as teammates. ... When you empower people and give them responsibilities, they feel good about themselves and they want to work hard for you. I promised myself in the very beginning that I would keep my integrity intact and that I would play this game with character. Having integrity is so important. To this day, I don't have anything bad to say about any of the candidates I competed against.

THE SHOW'S TEAMS WERE SET UP AS "BOOK SMART" VERSUS "STREET SMART." DO YOU THINK EITHER SIDE HAS A COMPETITIVE ADVANTAGE IN THE BUSINESS WORLD?

TODD: In the business world, it's easier to get a job if you have a college degree. However, that doesn't mean you're going to be successful. Success is based more on drive, passion and motivation than on education. However, those that have the drive and a college degree are 10 steps ahead of the rest. [So] is book smart better than street smart or vice versa? No, but a combination of the two is [better]. ... Education is your time to evaluate and learn from other people's mistakes. Experience is learning from your own [mistakes.]

DO YOU FEEL ANY ADDED PRESSURE TO PERFORM BECAUSE YOU'RE THE FIRST FEMALE WINNER OF THE SHOW?

TODD: I don't feel any added pressure. I do feel a sense of responsibility not only to women in the workforce but to twentysomethings. I think that the fact that a twentysomething woman won "The

Apprentice" goes to show that there's no stereotypical mold for a successful business person. ... I think I broke a lot of molds. I think being young was one mold and being a woman was another. From some people's perspective, I had both things working against me. From my perspective, I think I had both working in my favor.

LIKE MANY COLLEGE GRADS YOU STUDIED ONE FIELD AND THEN ENDED UP BECOMING SUCCESSFUL IN ANOTHER. DO STUDENTS PLACE TOO MUCH IMPORTANCE ON CHOOSING A MAJOR?

TODD: Absolutely. I changed my major five times and ended up getting a degree in linguistics. Don't worry about your major unless you're going into a specialized field like law or medicine, then that's pretty cut and dry. The path is clear. My best recommendation to a student is if you want to do something other than [a specialized field], or you don't know what to do, then pick a degree that's going to benefit you no matter what you do. For me, in linguistics, it helped me become a strong communicator, which is extraordinarily important in business.

YOU STARTED A MAGAZINE AFTER GRADUATING SCHOOL. THEN YOU WENT INTO REAL ESTATE. HOW DID THAT CHANGE COME ABOUT?

TODD: The person who funded the magazine was a physical education teacher who made a tremendous amount of money in real estate. ... I found that sort of interesting. How does a teacher make all this money to fund a magazine with hundreds of thousands of dollars? Then I started interviewing people for the power profile section of our magazine, and I saw a pattern. I saw that many of the best attorneys and doctors [I interviewed] had made their money in real estate. Additionally, most of the advertisers for our lifestyle magazine seemed to be development projects. I also saw all the building and development

that was going on around me. Then one day, somebody told me to read the book "Rich Dad, Poor Dad" by Robert Kyosaki, and it changed my life.

YOU HAVE DONE VERY WELL FINANCIALLY BY INVESTING IN REAL ESTATE. WOULD YOU RECOMMEND THAT AS A GOOD INVESTMENT FOR OTHER YOUNG ADULTS?

TODD: You need to find what's right for you. I'm biased. I do think that real estate is the lowest risk, highest return investment right now. Plus, real estate is tangible. Stocks are not really insurable. If a house burns down, guess what? It just gets rebuilt. You can go to the bank and get an equity line. You can leverage the equity in your house. Can you do that with stocks? Real estate is something that you can build upon, that you can touch, that you can own. ... And the tax benefits are almost endless.

YOU ARE WRITING A BOOK ON HOW TO MANAGE RISK. WHAT SORT OF IDEAS DO YOU HAVE REGARDING THAT TOPIC?

TODD: I think people fear their own failure, which is why they don't go out there and put their dreams into action. A dream is just an empty thought unless you actually go for it. In order to overcome that fear of failure you just need to learn how to manage and control and lower risk. The more in control you feel, the more apt you are to take that risk. With risk comes reward. It sounds like a cliché, but it's the truth.

CAN YOU OFFER SOME ADVICE TO COLLEGE STUDENTS THINKING ABOUT STARTING THEIR OWN BUSINESS?

TODD: College is a superb time to start a small business, even if it's just college-oriented and you plan on closing down the business once you graduate. You have thousands of kids the same age there, [so] it's probably somewhat easy to pinpoint what their interests are and what they might spend money on. Find a need in the local market and fill that need with low overhead and high returns. College kids have disposable income. They're not emotionally attached to money because most of the time it comes from their parents, so they're going to be more apt to spend. [EYE]



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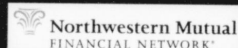


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5



CREDIT CARD DEBT:

A Survival Guide for COLLEGE STUDENTS



By Amy L. Cooper-Arnold

high school students take a personal finance class. And parents for a variety of reasons are not talking to their children about the privilege and responsibility that go along with using a credit card, according to the Jump\$tart Coalition for Personal Financial Literacy, a non-profit organization that promotes financial literacy at the K-12 level.

- Talk about money management with someone you trust and respect.
- Compound interest can double the price of your purchase.
- It takes many years to recover from a bad credit score.

College is the last carefree step before real life begins.

Ideally, students should fall asleep each night thinking only of the English exam tomorrow morning. They should still be living in a world where although they can't afford much, at least they're not yet worried about paying a mortgage, most forms of insurance, utility bills, or the college loan allowing them to get an education.

Unfortunately, for many college students this is not the case. Many are already burdened with high credit card debt, in some cases over \$7,000. With the abundance of on-campus, mail and Internet card offers giving low introductory rates and freebies, it's not surprising to find that according to a 2004 Nellie Mae study 76% of all undergraduate students have at least one credit card and carry an average balance of \$2,169.

As a result of high credit card debt, students have lower GPAs and a higher drop-out risk. Some ruin their credit score making it difficult to rent an apartment, afford insurance or get a job. Even relationships and mental health suffer. But with increasing education costs and no co-signing requirements, credit card issuers have found students an easy market to tap into.

A large part of the problem is that most students simply have not been taught how to handle credit cards. According to Consolidated Credit Counseling Services, Inc., only 15% of

Even though some universities and colleges invite credit card issuers onto campus because they receive revenue as well, others are starting to recognize the problem and taking action. Robert D. Manning writes in his book "Credit Card Nation," that "During the academic year 1999-2000, over 400 colleges and universities formulated official policies against on-campus credit card marketing and nearly 600 other schools are considering similar restrictions."

Some institutions such as Rochester Institute of Technology and the University of Central Arkansas (UCA) are even beginning to require classes in personal and consumer finances. Mary Ann Campbell, CFP, professor of personal finance at UCA and professional speaker with Money Magic, Inc., has a mission to educate students, educators, and adults about money.

Like other experts, Campbell is not against students having credit cards. She just wants to see students educated. She gives the following tips and reminders:

- Use a spreadsheet documenting each credit card. Include interest rates, fees, balances, due dates and purchases.
- The only way to get out of debt is to stop charging.
- Always pay more than the minimum.
- Pay off the credit card with the highest interest rate first, then go to the next highest interest card, and so on.

Dwayne Blew, member of CreditBoards.com, is a former student who only bought what he needed and paid his balance in full each month. He says, "One of the reasons you're going to college is to improve your lifestyle once you graduate. After putting so much effort into school, why let something small like a credit card end up ruining it all?"

Many excellent resources exist to help students avoid the credit card debt trap:

- Download the booklet titled "The ABCs of Credit Card Finance—Essential Facts for Students" by Carol Carolan, executive director and founder of the Center for Student Credit Card Education (credit-edadministrator.com).
- Join the CardRatings.com message board to receive real-life answers to real-life questions.
- Take a personal finance class.
- DebtSmart.com, created by Scott Bilker, author of the best-selling books "Talk Your Way Out of Credit Card Debt" and "Credit Card and Debt Management," offers tools to help consumers deal with credit card debt.

Learning to use credit cards wisely is a gift that will open the doors for a life unencumbered by financial burdens. **TL**

Amy L. Cooper-Arnold is a staff writer for CardRatings.com, a website that provides free consumer ratings of credit cards. She recently graduated with honors from Austin Peay State Univ. with a degree in English.

Tuesday, August 23

$$\frac{\text{Financial}}{\text{Fitness}} = \frac{\text{Physical}}{\text{Fitness}}$$

Research shows that taking steps to improve your finances may also enrich your health at the same time.

By Emily Olson
Virginia Tech University

In the 15th century, kings and queens indulged in lavish foods like spiced hams, fresh breads, fruits and cheeses, which is why most of them bulged around the middle.

They were admired for their larger size because a large belly meant they ate well and had an abundance of wealth. The only problem was many of them, including Henry the VIII, met the hand of death before they reached their 60th birthday.

Times have changed, and with the development of fast food and buffets, now most of us can enjoy eating mass amounts of food for relatively cheap. What separates the wealthy today from those of yesteryear is that rich folks are more likely to eat healthfully not gluttonously. Health and wealth now have a chicken and egg relationship; the healthier you are the wealthier you're likely to be, and vice versa.

The relationship between health and wealth should be worth noting for college students. If you ever want to live in a home worthy of MTV's "Cribs" or cruise around in a drop-top Ferrari, you must first take care of your body.

>> PAGING DR. BILLS

"If you're healthy, you're not depleting your wealth to pay doctor bills or prescriptive drugs," says Barbara O'Neill, certified financial

planner and professor at Rutgers University. "You're also going to be more productive because you aren't going to have as many sick days, and if you're a productive person you are going to get raises and a higher income."

For many affluent individuals, it's not just what they are getting paid at work that contributes to their wealth; it's also the money saved by avoiding unhealthy and expensive habits such as cigarettes.

O'Neill says, "A pack of cigarettes a day will run you \$5 maybe, multiplied by 365, times 40 years and you are talking about six figure numbers that you would have in the bank if you weren't smoking."

With these statistics it's not surprising that across all ages non-smokers have twice the net worth of those who smoke, which should be a huge incentive to college students to kick the habit.

Unfortunately, the partnership between health and wealth doesn't end here; it's a vicious cycle that can spin the other way as well. If you let yourself get in financial trouble you're likely to endure headaches, stomachaches, stress, a lack of sleep and fluctuations in weight.

"Two in five people who have financial stresses, they tell us—absolutely positively—that their health has been negatively impacted because of financial problems," says Thomas Garman, professor emeritus at Virginia Tech and author of a study on the relationship

between financial well-being and the physical health of debt-strapped consumers.

> EAT NOW, PAY LATER

Young people are usually in good physical condition, but that doesn't mean you'll come out unscathed if you don't take care of yourself.

"What you do at a younger age will influence how you fare later on in life," O'Neill says. "If you have a bad diet in your twenties, you may not keel over in your twenties or thirties, but if you never develop good health habits; it will catch up with you."

Breaking an unhealthy routine can be difficult but some simple changes will help you move in the right direction, whether your problems are health or wealth-related.

According to O'Neill, don't give up old habits right away—meet yourself in the middle. That could mean cutting your serving of ice cream in half instead of giving up ice cream altogether or spending \$10 a week on MP3s instead of \$20. It's also a safe bet to avoid super-sizing, whether it's French fries and a Coke or simply accepting a larger credit limit on your credit card.

The bottom line: In order to become an affluent individual you must make smart investments and the smartest is an investment in your health. And unlike Henry VIII, you'll live long enough to see the return on your investment. **TM**

Nightmare

Summer Jobs and Internships

By Carrie Pierce, Texas A&M University

COLLEGE STUDENTS SHARE HOW THEY SURVIVED THEIR WORST SUMMER JOB EXPERIENCES.

Kat Sjurseth had the scariest job experience of her life one night while working at a pool company in Houston. Sjurseth, a junior at Texas A&M University, was told by her supervisor that the university pool needed to be cleaned immediately because there was a swim meet scheduled the next day. She decided to begin the work immediately, just to find that the team was there practicing and she would have to wait until 8 p.m. to clean. She ended up staying at the pool until 1 a.m.

"It was in the dark and in the back of a neighborhood in a bad area," Sjurseth said. "It was awkward for me being a 20-year-old girl to be out there alone."

As the school year begins, many students are adding valuable work experience such as Sjurseth's to their résumés through jobs and internships. While there is always the fairy tale story of the perfect internship that landed one a job at the workplace of their dreams or the summer job that paid twice the minimum wage and didn't require working weekends, there are always horror stories of jobs and internships gone bad.

Surviving through bad jobs and internships can be worth the benefits. According to the School of Information Sciences and Technology at Penn State, approximately 60 percent of students who have had internships will get a full-time job after graduation. Ninety percent of those with two internships receive jobs. Plus, internships offer a relatively risk-free way to explore a possible career path. No matter how bad a job or internship may be, upon graduation it will probably be the key experience on one's résumé.

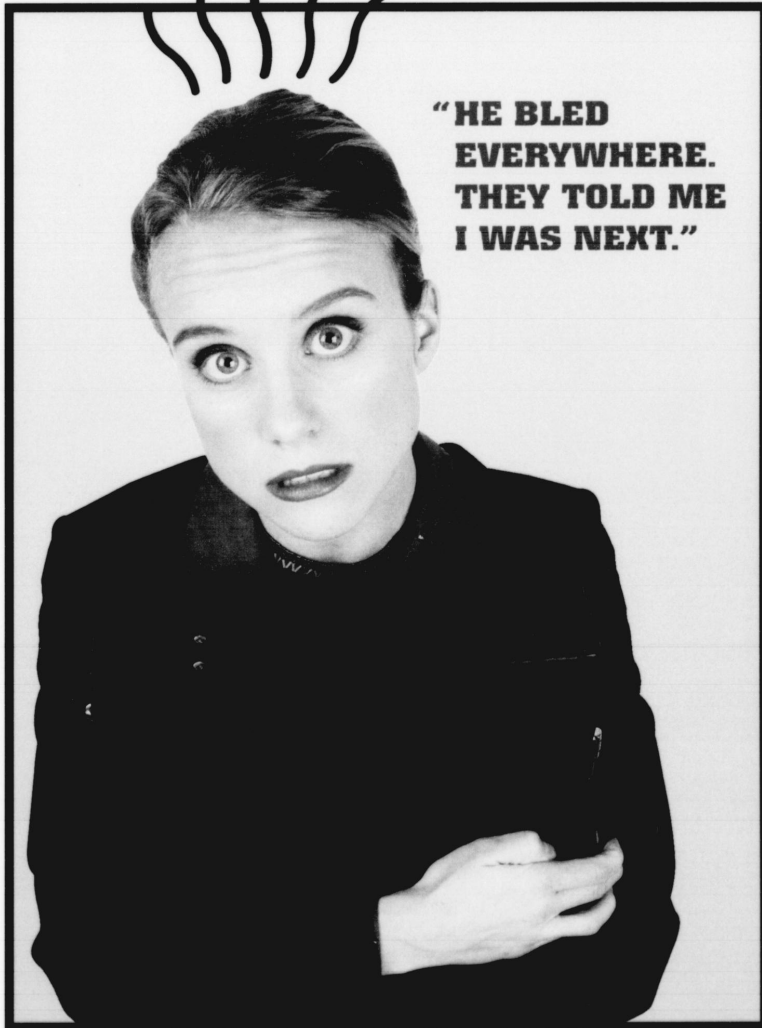
OVERWORKED AND UNDERPAID

Sjurseth has learned this lesson the hard way. For the past five summers, she has been employed by the same Houston pool company, which one would think would just require life guarding during the day and cleaning the pool when it closes. Sjurseth found her experience to be completely different.

"I had to deal with all of the problems," she said. "I managed four pools when the supervisor should have."

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**"HE BLED
EVERYWHERE.
THEY TOLD ME
I WAS NEXT."**

Sjurseth said she was given complete control and was required to clean, lifeguard, do maintenance, make schedules, attend in-services and train other pool workers. She also had to deal with lots of paperwork.

"I was always the one who got the blame for everything," Sjurseth added. "I was overworked, underpaid and treated badly."

After working for the company five years, she was hardly given a raise.

"They told me they would give me a certain amount of money, then they paid me \$3 less than what they said," she said.

While students such as Sjurseth find their summer jobs to be too much to handle,

others, such as Laura Sansom, a graduate of Louisiana State University, find theirs to be boring. Sansom worked as a student assistant at the finance office at Lamar State College in Port Arthur, Texas. She was one of four student workers cramped in one small office at the same time.

"I sat at a computer and every once in a while I got to shred paper," Sansom said. "But I did get paid for it."

THE WORST JOB EVER

Two summers ago Charles Glover, a senior at Texas A&M, had a more distressing experience when he spent his summer working from 7:30 a.m. to sundown on roofs that exceeded 125 degrees.

"I stripped tiles off of the top of roofs in the middle of the day," he said. "I was also the new guy so I had to carry shingles."

Glover often carried approximately 50 to 85 pounds of shingles as the older guys badgered him and his friend.

"We had a pact to look out for each other," he said.

A month into the job, Glover's friend got dragged across the roof by the older employees.

"He bled everywhere," he said. "They told me I was next."

Glover said he barely made it back to work each day. On a typical day he would get off work, shower and melt into his bed, and then slide out in the morning to start again.

"It was the worst job ever and I dreaded each day," he said. "It showed me the importance of going to get an education so I wouldn't be roofing my entire life."

GOFER BOY


Brian Clancy, a student at the University of Louisiana at Lafayette, took a different route for his summer by getting an internship overseas. Clancy, whose family resides in Venezuela, stayed at home for the summer working at a heavy crude oil drilling company alongside his father. Clancy's father secured him the job, which the college senior said mainly entailed secretarial work.

"They made me their gofer boy," he said.

Clancy also had to translate papers and pose as a security guard when his group went out on the docks.

"The job was busy work with internship wages," he said. "I worked seven days a week and barely made \$120 a month. My dad thought it was the funniest thing."

Clancy's father's humor over the situation did not help. One day his father decided to play a practical joke on him. Clancy's boss went to go get lunch and locked him outside the office in the heat for seven hours dressed in a suit. Clancy said his father played the joke on him so he could get real world experience.

"I got to learn how people really get started," he said. "You really start at the bottom." 



Thousands of college students worked as interns this summer, doing everything from running press conferences to running the fax machine. These jobs can be a great way to explore career options and build a résumé, but choosing where to intern can be daunting, since so many companies offer internship programs.

TOP 10

Intern's responsibilities, payment, and work environment vary drastically depending on the company and the industry, so it's important that aspiring interns search beyond the company's website to get an accurate picture of what lies ahead. (Three months with only Mr. Coffee and the photocopier for company is not a good way to spend your summer, even if the internship sounded good online.)

One way to dig deeper is by searching Mark Oldman and Samer Hamadeh's "The Best 109 Internships" and "The Internship Bible," both published by The Princeton Review. Oldman and Hamadeh also compiled a list of ten internships which are among the most sought-after opportunities for students in the U.S. These internships are listed in alphabetical order and cover a broad spectrum of industries and interests:

- 1) Academy of Television Art & Sciences (produces the Emmy Awards)
- 2) Electronic Arts (America's largest video game manufacturer and distributor)
- 3) Hewlett-Packard
- 4) Inroads (offers management training for minority students)
- 5) National Institutes of Health
- 6) New York Yankees
- 7) Northwestern Mutual Financial Network
- 8) Procter & Gamble
- 9) SEO Career Program (business-related internships for African-American students)
- 10) U.S. Supreme Court

According to co-author Samer Hamadeh, the internships were chosen based on several criteria and considerations according to the standards of their industry. First and foremost was selectivity. "Some of these internships are harder to get into than Harvard!" Hamadeh explained. For instance, the New York Yankees receive more than 4,000 internship applications but chooses only twenty students to participate in their popular internship program.

The next consideration is compensation, which Hamadeh said varies dramatically based on the industry. About half of the 1,500 internships offer money but payment varies

according to industry standards. Hewlett-Packard pays its interns \$700 to \$1,350 weekly, as well as covering round-trip travel expenses, but internships in other fields such as the U.S. Supreme Court internship program sometimes offer no monetary compensation. Other non-monetary perks given to some interns include housing, free products, face time with CEOs, or invites to special events. Procter & Gamble even offers use of a car to its sales interns. Other important factors for prospective interns are the opportunities for mentoring and, ultimately, offers of full-time employment.

"That's pretty key," said Hamadeh, "because you want to work in that industry. If a company does a good job of recruiting [interns] they should know if that person is a good fit for the long-term."

At the Academy of Television Art & Sciences in L.A., about 75% of interns land jobs in television after completing the eight-week internship. More than half of the students who intern through Inroads receive job offers from their sponsor companies. Also, according to Rio Braganza, a junior at Boston University and an intern for Hewlett-Packard, "thirty-nine percent of university interns became full-time hires" at HP. She added that they also provide mentoring and job search assistance after the internship is completed.

In addition to HP, Northwestern Mutual Financial Network also has a high rate of interns-to-hires. Ryan C. McIntyre, a 2005 graduate from the University of Wyoming, made the transition from intern to full-time financial representative at Northwestern Mutual this past summer. McIntyre said his experiences meeting with prospective clients and learning from workplace mentors as an intern "really got to test-drive the career... helped me solidify my thoughts on a career path."

Brooke R. Williams, another intern-turned-full-time employee at Northwestern Mutual, agreed, saying her internship "gave me a running start to my career." The 2003 Florida State University graduate explained that the job "enabled me to see the diversity of the business in the way we help people plan for their future, as well as the other personal and financial rewards that come along with the business."

Braganza's experience at HP was also encouraging. She believes her current internship in business planning and administration "gives me the opportunity to use all parts of my brain to solve problems and the challenge keeps me engaged. Another benefit... is being able to interact with people up and down the levels of the organization and share in their knowledge and experiences." **KZ**

So Whose Life Is It?

By Barbara Reinhold, MonsterTRAK



Take this quick test to make sure you're on the right career path.


Parents pay a lot for their kids' college educations, and so they often feel they ought to help select their kids' future occupations. Sometimes it's subtle, and sometimes it's in-your-face coercion. In my experience, arranged careers are much worse than arranged marriages—they almost never work out in the long run.

If you're going along with accounting, consulting or law school because your folks think that would be great for you rather than because you would love to do it, watch out: You're planting the seeds for a mega midlife crisis! There's no taking the path of least resistance for a good long-term result. You need to be getting experience now testing out various career options based on what feels right to you. And you'd

better get good at that sorting-out process, because you'll do it five to eight times during your adult life.

So here's a quick quiz you can take to help you figure out whether the career(s) you're considering are really your own idea and well matched to the kinds of things you love to do. For each of the questions below, give a numerical response (1= no, not much; 5= yes, a great deal) that indicates how well this statement describes you and your thought processes. Just keep a running score on a separate piece of paper and then you can check back over the questions when you're finished.

It's your life, so get busy planning it!



Whose Life | QUIZ

SCORE (1 TO 5) HOW TRUE IS THIS FOR ME?

- ___ (1) The tasks required for this field really match what I love to do.
- ___ (2) My parents and I have talked about it, and they're willing to let me do whatever work I think I'd really like.
- ___ (3) I've tried an internship in this field, and I really liked it.
- ___ (4) I've had several informational interviews with people in this field, and I like what they've told me about it.
- ___ (5) I've told my folks about this field or job, and they agree I'd be good at it.
- ___ (6) I found this career field by researching various possibilities.
- ___ (7) I can tell you several bad things about the field or job I'm considering, but I still think it would work for me because the good fit outweighs the problems.
- ___ (8) I've made it clear in discussions with family members and other advisors that this is a decision I need to make for myself.
- ___ (9) When I think about the things I love to do now and the things I dreamed about doing as a kid, it's obvious how this kind of work fits me.
- ___ (10) When I think of actually doing this work, I really get excited.

SO WHAT SCORE DID YOU GET?

Between 45 and 50: You're in great shape! Chances are you'll make terrific choices for yourself, this time and again throughout your working life.

35 to 44: Maybe you're not thinking for yourself enough, or maybe you're not doing your homework. Or you might not be having enough independent communication with family members about your choices. This career exploration thing doesn't just happen by itself.

Below 35: You're in trouble. Get yourself over to your career center as fast as possible, and sign on for whatever self-assessment activities they offer and a few counseling sessions to help you debrief them. And while you wait for your appointment, consider some great self-assessment tools available at <http://content.monstertrak.monster.com/tools>.

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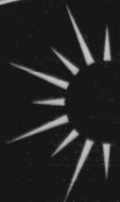
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Entrepreneurship Spotlight: UNIVERSITY OF NORTH CAROLINA



By Joseph R. Schwartz
University of North Carolina

Although his father is an entrepreneur, Chris Musick didn't want to pigeonhole himself to any one career path while studying at the University of North Carolina at Chapel Hill. But a freshman seminar and an empty refrigerator changed his tune.

"We were in our room and we were out of food and figured there had to be a better way," Musick said.

Strapped with the knowledge from his business class, Musick and his roommate formulated an idea for CollegeGrocer.net, a service that allows students to order groceries online and have them delivered to their door. They got some help from Ted Zoller, executive director of the UNC Center on Entrepreneurial Studies who teaches the Carolina Launch program, which is open to all students who seek to start ventures. A pilot program was born soon after.

The experiment lasted throughout the spring semester and was a striking success. The effort won second place in the Carolina Challenge, a business plan contest with \$25,500 in prize money. The idea also took home the contest's People's Choice award.

Musick, who serves as chief financial officer and human resources director for the group, said one of his partners is spending the summer in Asia in search of investors. The group is in the process of filing papers to become a limited liability company.

Musick credited the idea's quick fruition to the tutelage of experts both in the newly formed Carolina Entrepreneurial Initiative (CEI) and other segments of the business school.

"People over three are willing to give us resources and time," he said. "Without them I don't know that we really would have gotten as far as we have."

CollegeGrocer.net is just one example of the entrepreneurial synergy on UNC's campus.

"There's been an increasing recognition that the primary vehicle to bring knowledge to market it through entrepreneurial efforts," said UNC's Zoller. "This campus embraced entrepreneurship meaningfully in the early 90s, but the commitment has grown considerably in the past five years."

It's a commitment that garnered a \$3.5 million five-year grant from the Ewing Marion Kauffman Foundation that the school parlayed quickly into the Carolina Entrepreneurial Initiative. And organizations across the country are lining up to dole out hardware and praise.

In 2004, UNC was ranked the most entrepreneurial campus in the United States by Forbes.com and The Princeton Review. CEI recently received honors at the Council for Entrepreneurial Development's annual Entrepreneurial Excellence awards. Officials credit the success to the firm base provided from all corners of campus.

"It's a combination of support from the top of the organization right down through the faculty," said Jack Kasarda, director of CEI. "I think it's a well-organized program."

Launched in the 2004-2005 academic year, the program has a multitude of aspects that stretch across academic disciplines. The first year saw the creation of an entrepreneurial minor, the Carolina Challenge, Kauffman Faculty Fellowships that provide one semester paid leave for faculty to pursue entrepreneurial research, a series of seminars featuring entrepreneurial experts, first year seminars to engage freshmen, like Musick, a launch program that spurred two new business plans with several more in the works and a bevy of other activities.

Kasarda believes UNC's exponential entrepreneurial growth can be attributed to a new approach that reaches beyond the walls of the Kenan-Flagler Business School.


"We've broadened the definition of entrepreneurship to realize that all the students aren't immediately thinking about starting a business, but they want to make a difference," he said.

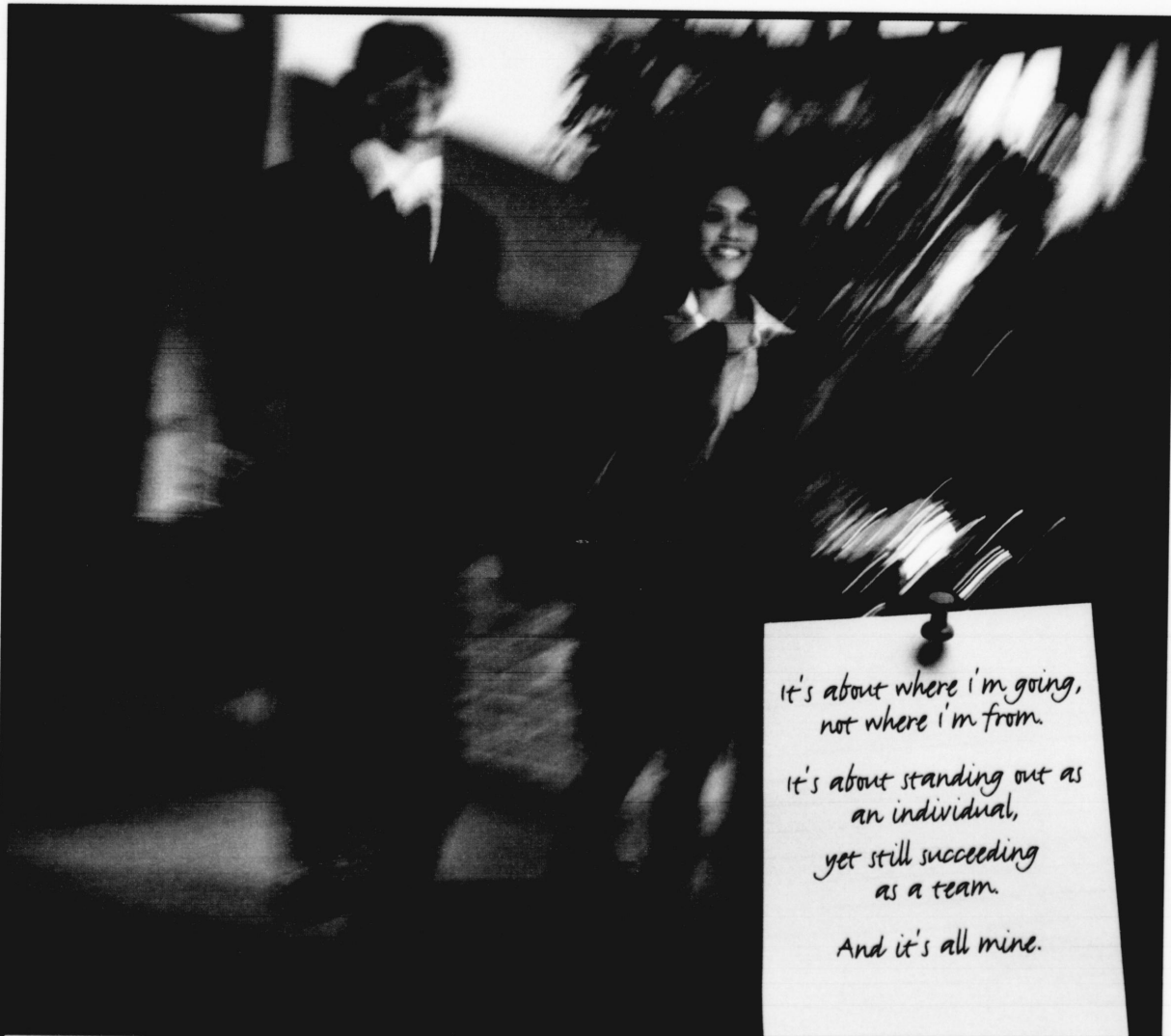
CEI officials suggest it's just a matter of taking motivated students and giving them the proper arena in which to thrive.

"Entrepreneurship is a contact sport; it's an experiential engagement," Kasarda said. "It's one that you need to give the students the opportunity to not just listen to lectures, but to interact in small group sessions with leading entrepreneurs, and we've provided that opportunity for them."

But even with all the success and awards, school officials are still not content. They want to bolster the entrepreneurial minor program and split it into varying tracks including business, social, artistic and scientific.

Housed in the Economics department of the College of Arts and Sciences, the program was capped at 50 students for the fall. The ultimate goal for four years down the road is to have a program that's 200 students deep with 50 on each track. And there's still more to do after that, Kasarda added.

"We'd like to... see our model utilized by others," he said. 



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By Meghan Hoover
Contributing writer Adriana Tilman

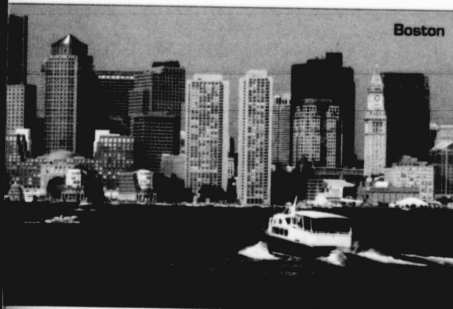


Whether you are road tripping, visiting friends or just looking for an exciting vacation destination, plan your trip around at least one of these great, student-friendly U.S. cities.

The collegiate flare and youthful environment draws and caters to students from around the world. Also, many of these cities harbor important historical must-sees.

BOSTON, MASS. As the home to some of the best schools in the country (Boston College, Harvard, MIT, Tufts, Boston University and more), it is no wonder Boston was voted by U.S. News and World Report as one of the top college cities in America. With its cobblestone streets, historic buildings, and endless sites to see, Boston looks and feels European.

The **North End**, the oldest part of the city and in which part of the Freedom Trail lays, also provides some of the best, homemade Italian food in the city. For seafood lovers, **Barking Crab** is a very popular restaurant that sits on the wharf and the seafood is fresh everyday. **Boston Commons** is a beautiful place to walk during the summer; it is in its own seemingly separated section from the city.



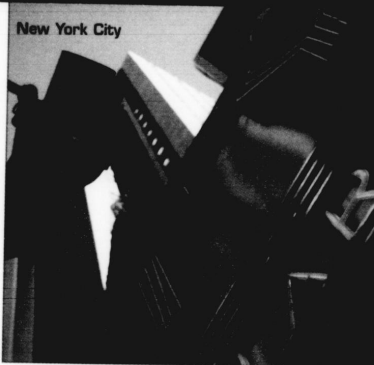
You can make way for ducklings and ride a swan boat for wicked cheap, about \$2 a ride. Off the coast of Boston are fantastic beaches, including **Cape Cod** and the islands of **Martha's Vineyard** and **Nantucket**.

Attractions:

- 1 Quincy Market
- 2 Harvard Square
- 3 Beacon Hill
- 4 Newbury Street
- 5 Faneuil Hall

NEW YORK CITY, N. Y. The World's Hot Spot, a dream destination, New York remains ever fascinating, ever alive, ever ready. The city has everything: from the richest of the rich to the homeless on the streets, to the finest art museums, the best restaurants, the top-rated plays, to violence, poverty and cold-shoulders. New York is reality in a nutshell, so it is no wonder so much of the world fantasizes about visiting. You will find anything and everything in New York: religions of all forms, never before heard of nationalities, restaurants of all types, it is guaranteed you will never get bored.

New York City



Like any big city, it can be intimidating to at first, yet after realizing the beauty of it's ever rapid lifestyle, enormous buildings and too much to see in one weekend, New York is like no other.

Attractions:

- 1 Greenwich Village, a.k.a. The Village
- 2 Times Square
- 3 The Guggenheim Museum
- 4 The American Museum of Natural History
- 5 Central Park

CHICAGO, ILL. With its founding fathers everywhere from Ireland to Mexico to Poland to Italy, Chicago sets the stage for an eclectic mix of culture and lifestyle. The diversity of the city separates it from so many others, there is something for everyone. With the city reflecting upon the shoreline of Lake Michigan, there are many outdoor attractions offered nearby.

During the summer months, the Navy Pier is a must, where shoreline tours give spectacular views of the city. Taste of Chicago is an elaborate 10 day event featuring food samples from more than 100 local restaurants. Also, during the summer, Grant Park hosts live concerts and cooking demonstrations.

The Sears Tower is the tallest skyscraper in the world and provides a view of Chicago's surrounding 'burbs. The city has an impressive selection of jazz and blues clubs. And of course, Chicago is home to the infamous Cubs baseball team. So, if you're a major league fan, make sure to check out one of the oldest baseball fields in the country, Wrigley Field.

Attractions:

- 1 Lincoln Park
- 2 Shedd Aquarium
- 3 Art Institute of Chicago
- 4 Chicago Botanic Gardens
- 5 Magnificent Mile

NEW ORLEANS, LA. New Orleans skips to a completely different beat than all other U.S. cities. Mardi Gras, Voodoo, fried chicken, dancing and the unofficial state motto: *laissez*

les bons temps rouler ("let the good times roll") help define this city. New Orleans combines its Creole, Indian, African and Cajun ancestry, creating a perfect blend of tradition, relaxation and a "be happy" feel.

New Orleans is not only alive in culture, but the beauty of the city, sitting between Lake Pontchartrain and the Mississippi River, make for either a relaxing stroll by the river or a festive night out. If you want to learn about the area's history, take a boat up the Mississippi on **River Road** and experience remains of old plantations and slave cabins.

In three surrounding suburbs, **Faubourg Marigny**, attracting a mostly gay crowd, or **Faubourg Tremé**, a cannot-miss music district and black neighborhood, or **Bywater**, the spot-to-be for up and coming artists, all provide the authentic feel and ethnic culture of the great and unique New Orleans.

Attractions:


- 1 French Quarter
- 2 Garden District
- 3 Cajun Wetlands
- 4 Antebellum sugar plantations
- 5 Historic Voodoo Museum

SAN DIEGO, CALIF. San Diego offers a laid-back welcome to students of all interests. Visit the beach community that suits your style. **Pacific Beach** is a college city without the academics. Bring a surfboard, a bike or skateboard and a sexy bikini if you want to look like a local. Restaurants and bars of many cuisines abound, all with a Californian flavor.

La Jolla— "the Jewel"— will leave you breathless with the beauty of its cove. Snorkeling, kayaking and swimming the three miles from the cove to the beach are activities not to be missed. For a glimpse of marine life, visit **Children's Beach** where seals have overtaken the land. If you're lucky, you may spot a sea lion. Downtown boasts the finest cuisine, hotels, bars and clubs. The area is also charming, pristine and home to a beautiful harbor.

Attractions:

- 1 Gaslamp Quarter
- 2 Old Town
- 3 San Diego Zoo
- 4 SeaWorld
- 5 Cuyamaca Rancho State Park

(Note: City attractions recommended by Lonely Planet) 

Meghan Hoover is the publisher of Authentic Travel, a student-created, student-run magazine. To learn more or to submit your own travel story to Authentic Travel, visit www.authentictravelmagazine.com.

BUY VS LEASE



What's Right for Me?

By Christina Uss, UCLA

Check out all the pros and cons before deciding whether to buy or lease your next car.

In a trendy television ad, a sleek sports car hugs the curves on some deserted road. A smooth voice-over announces the car's low monthly lease, and you suddenly realize you could afford those payments. Rather than buying that not-quite-so-sporty used car you had in mind at the dealership, you start to wonder if you should consider leasing instead.

Why not sit behind the wheel of a nicer, newer, better-equipped car for lower payments? Before making the buy-or-lease choice, carefully consider what you want out of your next car.

First, you need to understand the basics: when you buy a car, even if you finance it, you'll own it outright after paying off the loan. Leasing, however, is like renting. When you're done paying the lease, you don't own the car—and paying for something without the pressures of ownership does appeal greatly to some drivers.

Leasing is most attractive to consumers who want to update their car every two or three years and prefer to avoid the hassle of selling their used car. For example, Enrique Gonzalez, a computer systems analyst with his own business in Los Angeles, Calif., frequently

drives to visit clients. He needs a reliable car with a warranty, something that looks professional-plus, he admits, "I also do like that new-car smell."

"Leasing works well for me—I get a new car every two to four years with minimal maintenance cost," he says. "I definitely won't keep a car long enough for the warranty to expire."

Gonzalez leased his first car in 2001, enticed by a low initial cost and inexpensive payments. "My monthly car payment, if I decided to buy the car outright, was around \$100 more than the lease payment."

LEASING CHECKLIST

The American Automobile Association (www.caa.com) recommends considering a lease only if you meet all four of the following criteria:

- 1) Able to write off your lease payment as a business expense
- 2) Drive less than 15,000 miles per year
- 3) Prefer to trade in your car every three or four years
- 4) Want to avoid the hassle of selling your used car

Clark Howard, consumer advocate, warns that a long lease of four or five years is "a recipe for disaster."

Leasing usually catches consumers' eyes by offering monthly payments that are lower than the payments to purchase a car of equivalent value. Just like car loans, lease prices are negotiable, and you can shop around for a leasing agency that offers you the best deal (although you tend to need a better credit score for good lease terms than for a car loan.) You also may be able to write off your lease payment as a business expense if your employer allows it, or deduct it from your taxes you are self-employed and require the car specifically for work.

Buying a car, on the other hand, appeals more strongly to drivers considering costs over the long term, particularly those who don't plan to upgrade their ride in three years or less. Clark Howard, a talk show host who provides consumer advice, warns that a long lease of four or five years is "a recipe for disaster. Many customers end up married to a vehicle they hate or end up paying severe early termination penalties."

Buying also allows for more freedom. Many leases have a mileage limit—usually under 15,000 miles per year—and you could end up paying up to 15 cents per mile for any overages. If you buy your own car, you can drive it as much as you want, for as long as you want, and can sell it anytime you want.

Auto loans or purchase agreements tend to be easier to understand than lease agreements. At LeaseGuide.com, an online clearinghouse of leasing information, potential lease customers are advised: "There are more opportunities to misunderstand and make mistakes [with leases]. Therefore, leasing requires that you be more careful and more informed." For

example, typically, "You are responsible for insurance, upkeep, and maintenance, just as with a purchased car. Some people mistakenly believe the leasing company is responsible."

In order to choose between leasing and buying, consumers need to look ahead and crunch some numbers. For example, if you buy a car with 0% down and make payments of \$350 for 48 months, you'll pay \$16,800 for the vehicle. You may drive that car for 10 more years, getting a lot of use from the vehicle, or you may turn around and sell it used for \$7,000, reducing your overall costs to \$9,800. In comparison, with a monthly lease of \$300 for 48 months, you'll only pay \$14,400 for the car—but you can't sell the car to recoup any of your costs.

The drivers who make the right choice between leasing and buying are the ones who know their own needs, habits, and long-term plans the best.

Karen Bruce of West Haven, Conn., started shopping for a new car this spring when the odometer on her reliable old Honda hit 200,000 miles. She says she never considered leasing for a minute.

"I intend to take really good care of whatever I buy and drive it for a long time," says Bruce. "I'm looking for something extremely reliable, because I know it will cost me much less in the long run." **EE**

WANT MORE INFO?
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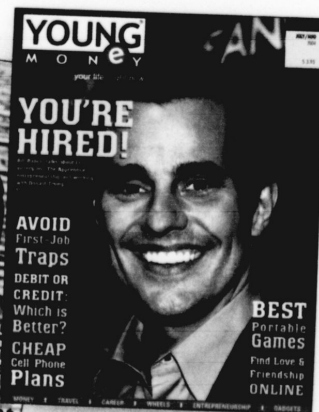
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How to Make a **SAVING** and **INVESTING** **PLAN**



By Douglas Gerlach, ShareBuilder contributing writer

It's easy to get excited about picking stocks and building a portfolio.

But coming up with the cash to start with can often be a challenge. Starting a savings plan isn't exactly a thrill-a-minute task, either, but it's a necessary first step. The job doesn't have to be a strain, however, if you heed these few tips.

IDENTIFY A GOAL OR TWO OR THREE

Why are you deciding to start saving and investing right now? (Note: "Getting rich" isn't really a goal that will motivate you on a daily basis to do what you need to do in order to actually become a millionaire.) Then, write them down your goals, or, better yet, find a

picture that represents your dream—your perfect house, a swanky sailboat, Harvard's ivy walls, or even a photo of your newborn. Then tape them to your bathroom mirror, or to your computer monitor, or to your car dashboard—anyplace where you'll be reminded on a regular basis about just what you're working towards, especially when you're scrimping and saving.

TRY TO FIND A FEW EXTRA BUCKS EACH WEEK

You don't need thousands of dollars to start building a portfolio, so don't make the mistake of putting off starting your investing plan just because you think you don't have enough cash. Start small, with a few dollars a week if that's all you can swing. Look for places in your regular routine where you can save a couple of dollars at a time and put towards your investing plan. You'd be surprised at how quickly just a little bit of cash can grow over time.

Just how quickly? If you can save \$25 a month for 30 years, and earn a fixed 8% annual return, you'd end up with \$29,346. That's a nice chunk of change, but not enough to retire on. If you can save \$25 a week, though, you'd end up with \$127,953. From here on out, things start getting interesting—the more you can save and invest, the greater the money you'll end up with, especially if you can earn an even better

return*. But you have to start somewhere, and the few bucks a week you save by brown-bagging your lunch is just the place.

BILL YOURSELF FOR SERVICES RENDERED

All right, maybe you don't have the self-discipline necessary to economize and find a few dollars a month for your investment plan. But after all, you're the most important person to your retirement, so why are you putting yourself at the bottom of your priorities? Instead, use the principle "pay yourself first." Simply put, this means that you set up an automatic plan to have a certain amount electronically transferred each month from your bank account to your investing account.

ShareBuilder makes this easy—all you need to do is enter your bank account information and the amount you'd like to have transferred on a weekly or monthly basis. Now you're paying yourself first, before all your other monthly bills—and you won't have to worry about forgetting or putting off making contributions to your savings plan.

Making a savings plan is an essential first step towards long-term financial success, so don't put it off one day longer. **YM**

*Hypothetical illustration for presentation purposes only. Actual investment experience will vary with stock selection and changing market conditions.

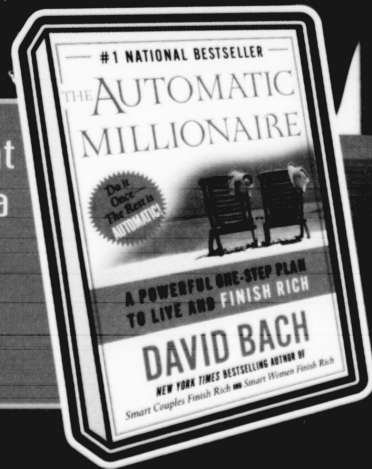
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Stock Spotlight:

TRAVEL STOCKS

By Michael R. Abramowitz

Flying High or Crash and Burn?

College students love to travel. From spring break to senior class trips to making a weekend junket back to see the parental units, travel is a way of life for collegians. But, is spending money on a good time also a good investment?

As we all learned from 9/11, the travel industry is at the mercy of both the economy and any shocks to the system. In other words, unexpected events can throw a monkey wrench in your travel stock investment plans. But hopefully, travel investors will see clear skies ahead instead of bumpy roads. **YMM**

Cendant (CD)

Price: **\$21.58**

Snapshot: A real estate, travel and hospitality giant, Cendant recently purchased online travel service Orbitz to join its vast array of services, which includes the Avis, Days Inn, Coldwell Banker and ERA brand names.

Pros:

- Company pays a strong 6.6 percent dividend yield, paying \$1.44 per share. Hey, if all else fails, you're making a nearly 7 percent return from the get-go. Not too shabby.
- Shares are trading at just 14 times earnings for the past year and 12 times projected earnings, which makes Cendant attractive to value investors.
- Cendant takes in more than \$20 billion in revenues and \$1.6 billion in net earnings, so there is plenty of cash in the bank.

Cons:

- With the recent spin off of its PHH division, earnings per share are expected to slow down from \$1.78 last year to \$1.41 this year.
- Higher gas prices and any significant bump up in interest rates could put a damper on many of Cendant's popular services.
- Company faces PR hurdle of sentencing and trial of former executives that were accused of accounting wrong-doing. Fortunately, Cendant is moving on from the bitter taste it left in investor's mouths.

IAC/Interactive (IACI)

Price: **\$26.87**

Snapshot: Formerly USA Interactive, IACI is the owner of some very popular businesses, including travel-related Expedia and hotels.com, as well as Home Shopping Network, Lending Tree, match.com and Ticketmaster.

Pros:

- Owned by savvy business maverick Barry Diller, IAC/Interactive has beaten earnings estimates for the past four quarters by as much as 22 percent.
- IACI just shed its 5 percent stake in Vivendi for \$3.4 billion, which was a dead weight on its balance and debt sheets. Good riddance!
- Room rates on Expedia have jumped lately, leading to higher fees and revenues, which could potentially slow down demand.

Cons:

- Priced at 105 times earnings, shares are nowhere near close to selling at a discount.
- With an expected earnings growth rate of 9.3 percent, the company is trailing the S&P 500's expected growth rate of 11.7 percent. In addition, gas prices and any kind of interest rate shock would wreck havoc on growth rates.
- IAC/Interactive must defend itself from insider trading charges made against its Lending Tree division prior to its acquisition by then-USA Interactive.

Priceline.com (PCLN)

Price: **\$24.89**

Snapshot: A dot com? You're kidding, right? Well, let's see if this online travel and personal finance service is worth you boldly investing where not many have gone in six years.

Pros:

- Yes, the home of some really bad William Shatner commercials is still around, thanks to earning 95 cents a share in the last year, while on track to take in \$1.21 for 2005.
- Priceline has beat earnings expectations during the past four quarters by one cent per share three times and five cents once.
- Trading at 16 times 2006 projected earnings, Priceline.com's current stock price may be fairly valued.

Cons:

- Beware the reverse stock split. Priceline.com, whose share price once traded for more than \$1,000 (split adjusted) dropped to mere pennies during the dot-com crash of a few years ago. So, to make the share price look good, the company did a 1-for-6 reverse split (taking shares off the market to artificially raise the price) in 2003. Not the sign of a good investment by any means.
- Priceline.com has been virtually dead money since the reverse split, which is better than the bloodbath that investors took prior to then.
- While trading at a cheap multiple for 2006, the shares are selling for 32 times 2005 earnings estimates, which could mean some short-term choppiness.

* Price quotes are from August 1, 2005.

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

"How Can I Start Investing?"

Hello Young Money!

I am a college student and work part-time as a waitress. I am not eligible for my employer's 401k plan as I do not maintain 40 hours a week.

My mother (age 46) does not have a 401k plan nor any significant funds stashed for her retirement. She has sacrificed all she has earned for my sister and me to have the education she was never allowed to receive. I have been taking out money from my income with the intent to find some form of investment/savings plan where I can earn interest for her no matter how small it is.

Could you please refer me to some investment strategies? I can afford to put aside \$25 a week on her behalf and then use half of my annual tax returns a year from now until 2025. How can I stretch that money for her?

Thank you sincerely for your time,

Krystal

Dear Krystal,

First, I commend you for wanting to take care of your mother in the future but I would say that taking care of your financial future might be the best way to help your mom. If you are financially strong in the future, you will be in a better position to do things like help purchase a home for your mom, help her with medical bills, etc.

She is still young and has many years of earning power ahead of her. Now that you can take care of yourself, there is a great burden removed from her financially so she can start putting money aside for herself with your assistance. The best gift you can give your mom is to learn all you can about managing money properly and investing for retirement.

When the time comes for her to retire and you can and want to help her, you will have that option if you manage your money properly for the next 20 years. There are many options for investing the \$100 per month you have available right now. I strongly suggest looking into opening a Roth IRA. This would not be beneficial for your mother but is a good idea for you.

You can also start with an online savings account where you can earn a better interest rate than at a traditional bank. Emigrant Bank, for example, currently pays 3.2% interest on its online savings accounts. That is the country's best savings interest rate that I know of currently.

Starting a savings account will help you set money aside while you research investing options. One of our partners, Sharebuilder.com, is a great source of information on how to begin to invest for higher returns on your money.

The Financial Planning Association also offers another good resource to learn more about investing for your future. Check out its "20 Keys to Being a Smarter Investor" at www.fpanet.org/public/tools/investing_brochure.cfm

It is not easy to work and go to school at the same time but it is well worth the effort. By thinking about investing and saving at a young age, you are putting yourself well ahead of your peers.

Best of luck and please stay in touch.

Mike Schiano

Mike "The DebtBuster" Schiano is a nationally syndicated radio talk show host and book author. His show can be heard via the Web at www.inchargenradio.com. Send your personal finance questions to "Ask the DebtBuster" at mike@mikeshow.com

Dorm Decorating 101

By Susan Johnston,
Boston University

Summer is over so it's time to create a new look for your college dorm room or apartment.

Whether you are a freshman feeling anxious and excited about college or a seasoned senior who can't wait to graduate, your room will be a home away from home for the next nine months. It should be a place to study and a sanctuary from outside stress. Your home should be a place where you can host movie nights or curl up with a good book.

Of course, there are a few obstacles to creating the perfect oasis of collegiate bliss. Most students are not made of money, so finding inexpensive items at Target, Wal-Mart, or a

drift store is a plus. If you live far away from your college, you may have to pay for shipping or storage over the summer, which can also drain your resources.

Then there is your roommate. Definitely ask what he/she has in mind, but don't feel pressured to coordinate exactly or let his/her design concept prevent you from expressing yourself. You'll both be happier if you respect each other's right to decorate your own spaces. If you both agree on a color scheme, that's great, but otherwise don't dis his/her Britney Spears poster or plaid comforter. The two of you need a space where you can feel comfortable to express your personal styles.

Dorm decorating can be daunting, but it can also be a lot of fun, much like the first year of college. I can't help you study for a chemistry or history mid-term, but I can offer some suggestions for making your dorm room a comfortable, stylish place.

THE BASICS OF BEDDING

One of the first things to pick out is a comforter. The bed often doubles as a coffee table, couch, or study area and is the largest piece of furniture in most dorm rooms, so the key is choosing a comforter that reflects your style and won't immediately show the dirt. Finding a comforter you like will also help

determine the color scheme for the rest of the room. Will it be romantic pastels? Classic school colors? Vibrant floral patterns? Basic black and white?

Reversible, solid colored comforters are a good choice, because they offer twice as many design options and can be dressed up with lots of design options and can be dressed up with lots of fluffy throw pillows, but patterns like leopard prints, sunflowers, or stars are fun, too. When buying bedding, keep in mind that most colleges have extra long beds, so regular twin sheets are too short. If this is the case, look for extra long twin sheets at Target, Bed, Bath & Beyond, or Linens 'N' Things.

THINK STORAGE

Space is tight in most dorms, so maximizing storage is a must. *Here's how:*

- Raise the bed with cement blocks or RackRisers to make space for extra clothes, books, laundry, luggage, or whatever else fits under the bed.
- Stack plastic crates in your closet, under your bed, or next to your desk. They're cheap and come in a variety of colors. An alternative to plastic crates is a wire storage system, which lets you assemble your own crates and dismantle or reorganize them later. You can buy some decorative hat boxes in varying sizes for extra storage.



- Girls can buy closet organizers for shoes, skirts, accessories or makeup to ensure that they'll always be able to find those cute black sandals or that peach lip gloss when they need them.
- Invest in some cheap plastic hooks. Stick them to your closet door to hold a bathrobe or jacket, or find a metal towel holder for the back of the door.

THE WORLD IS YOUR CANVAS

Once you have the basics, it's time to go crazy decorating the walls. Well, not *too* crazy. Check your school's housing rules before painting, punching holes, or even using tape on the walls. Luckily, you can buy special poster adhesive at decorating stores to customize your room and avoid paying a fee for chipped paint.

Posters are the most common way to decorate, and some colleges have a poster sale at the beginning of the year where you can snag some highly unusual and inexpensive finds. But posters are not the only way to go. Here are some other ideas to adorn your dorm:

- **Colored chalk** will easily wash off most surfaces. Butcher paper and colored pencils are another option. Unless your inner artist and draw a new mural or work of art once a month or whenever you feel inspired.
- **Frames** are essential for holding photos of home or new friends at college. Buy them almost anywhere or create your own with a cardboard mat and glitter, buttons, feathers, beads, or any other decorative knickknacks. You could also use funky memo holders to display favorite photos on your desk or bureau.
- **French memo boards** can hold a whole bunch of pictures, ticket stubs, or magazine cut-outs. Buy one at Bed, Bath and Beyond, Linens 'N' Things or make one out of cardboard, fabric, and ribbon. Alternatively, you can string up pictures or ticket stubs on the wall or across the room using a laundry line. Urban Outfitters has a laundry line with suction cups for easy use.
- **Magnets** are useful and decorative on any metal surface. Customize that mini-

fridge and display your praiseworthy papers with magnets of flowers, superheros, butterflies, or Magnetic Poetry (also a fun distraction from studying).

- **Dry erase boards** on your door or in your room are handy for communicating with friends and roommates and making notes to yourself. Buy a dry erase calendar at an office supply store and keep track of your busy schedule.
- **Sheer fabric** draped across the window or over a bed creates a soft, romantic look. If you have an open closet, put up a colorful shower curtain to individualize your space or hide dirty laundry.
- **Lights** are fashionable and functional. A desk lamp for late-night studying is a necessity, but adding mini-lights strung across the room can create a more personal atmosphere. White lights will complement any decor, or choose colored lights in funky shapes like stars, cactuses or hearts.

You get the idea. There are tons of ways to transform a boring dorm room into a vibrant reflection of your style and personality. All it takes is a few dollars and a little creativity. ☺

Dangerous DEFAULT

Know the risks of not repaying your student loans on time.

By Casey N. Jennings

As the graduating class of 2005 rolls into the working world, exams and term papers behind them, there is one thing that simply won't go away despite their best efforts to forget: student loan debt.

Unlike all other unsecured debt—debt without collateral for security—student loans cannot be discharged by claiming bankruptcy; rather, student loans remain legally enforceable until paid in full.

Depending on the type of student loan, borrowers are summoned to enter repayment either 90 or 120 days after separating from school, or after dropping below half-time enrollment. If these summons are ignored and loans remain delinquent for 270 days or become 270 days past due at any time, the loans enter "default" status.

WHAT IS STUDENT LOAN DEFAULT?

During the delinquency period, lenders of student loans authorized under Title IV of the Higher Education Act will exhaust all efforts to locate and contact the borrower before placing the loan in default. If the lender's efforts are unsuccessful and the loan is placed in default, the loan will then be turned over to either the state guaranty agency or the Department of Education. Once a borrower's loan enters default, the maturity date is accelerated making payment in full due immediately.

GUARANTY AGENCY COLLECTION PROCEDURES

The steady decrease and current all-time low of student loan default rates suggests that guaranty agencies' stringent collection procedures have successfully deterred student loan neglect. Although the Department of Education's collections department is committed to assisting those in default and

making repayment as simple as possible, borrowers' non-response will result in one or more of the following collection methods:

■ **Administrative Wage Garnishment:** Under the Higher Education Act of 1965, the Department of Education and state guaranty agencies may require employers who employ individuals having defaulted on their student loans to deduct 10-15 percent of the borrower's disposable income per pay period. Wage garnishment is a resort taken only when a borrower refuses to voluntarily repay his/her defaulted loans and may persist until the balance of the outstanding debt is repaid.

■ **Treasury Offset Payments:** The Department of Education may request the Treasury Department to conduct a federal offset against federal income tax refunds as a method of collecting defaulted student loan debt. In other words, borrowers with loans in default may forgo any federal tax refunds until their defaulted loan is repaid.

■ **Legal Action:** The Department of Education and state guaranty agencies may pursue defaulted student loan debt through litigation. If a borrower refuses to repay defaulted student loan debt voluntarily, he/she is subject to prosecution in a state or federal district court. In such cases, the borrower is sued for the outstanding balance as well as attorney's fees and court costs. Again, these methods are used only as last resorts and require prior notice of the proposed offset.

CONSEQUENCES OF STUDENT LOAN DEFAULT

Aside from the above-mentioned consequences of student loan default, other less-obvious consequences are oftentimes omitted from consideration. For instance, federal student loan borrowers possessing loans in default status are no longer entitled to any deferments or forbearances.

Moreover, borrowers are ineligible to receive additional Title IV federal student aid until they have made payments of an approved amount for a minimum of six consecutive months. Subsequently, loan default, in some cases, may force an individual to take a semester off due to his/her inability to qualify for federal student aid and afford the cost of higher education independently.

Also, in some cases borrowers who defaulted on their federal student loans can lose their professional licenses. For instance, lawyers who default on their loans may be subject to have their license to practice law disavowed. Doctors and CPAs would also fall into this category.

Finally, consistent with the Higher Education Act and the terms of most borrowers' promissory notes, borrowers who let their loans slip into default become liable for all fees associated with collecting the federally financed loan. As a result, borrowers will end up repaying their outstanding loan balance, plus up to 25 percent in contingent fees in order to satisfy the debt.

LOAN REHABILITATION

Just as the phrase suggests, loan rehabilitation is a program designed to rehabilitate defaulted loans and return such loans to a favorable status. Rehabilitation programs require 12 consecutive monthly payments of a predetermined amount.

Borrowers in default should contact their servicing agency to define a rehabilitation program that is reasonable to both parties. If a reasonable rehabilitation agreement cannot be reached with your lender(s), then you should contact the Federal Student Aid Ombudsman's office, a neutral/independent party designed to resolve disputes, by calling 877-557-2575 or visiting www.ombudsman.ed.gov. **YM**

For additional information on loan rehabilitation, borrowers should visit www.ed.gov or call 800-621-3115.

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Beginner's Guide to iPod Accessories

By Dave Mathews
YOUNG MONEY Technology Editor

The iPod was not the first portable music player, nor was it the first with a capacity to hold thousands of songs.

Those titles go to the 32MB Diamond Rio in 1998 and the first hard drive-based MP3 player, the 20GB Archos Jukebox Studio in 2000. Both devices are lost and forgotten, thanks to the first style-conscious digital player, the iPod.

The iPod's unique wheel design from Jonathan Ive made it easy to navigate while its bundled desktop software presented a complete solution to making your music mobile.

With more than 10 million iPods estimated to be on the street, companies that make accessories get excited about tapping into this large user base. Griffin Technology, a long-time Apple accessory manufacturer, and Belkin, a more recent arrival, each produce dozens of interesting gadgets to plug into the ports found on the iPod.

My must-have accessories for the iPod span multiple functions and categories. Many of them travel with me daily and others get carried around the world in my bags. Keep in mind that many of the items listed here require a 3rd or 4th generation iPod or any iPod Mini featuring the bottom dock connector required to interface with the gadgets.

ROCK THE BEAT

A. Altec Lansing InMotion iM3—This portable "flat folding" audio system is a vast improvement over its first generation cousin with the addition of protective speaker grills and a wireless remote control that docks into the speakers. This will pump tunes for 24-hours on four AA batteries or forever with the included AC adapter. The 4-watt class D, which means digital goodness, amplifier sounds loud in a hotel or dorm room, but obviously won't shake the walls at a party. A bonus feature included is the velvet and nylon



case which holds the power adapter and speakers, but not the iPod. You want that to stay in your pocket anyway. (\$179.95) www.alteclansing.com

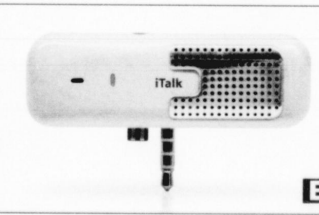
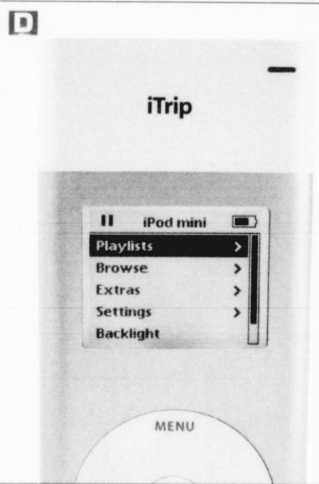
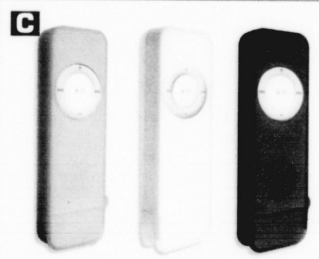
JBL OnStage—If aliens used iPods, they wouldn't leave the galaxy without the OnStage. This 12-watt, two-speaker ring has a bass port to reflect low frequency audio through its donut hole. The volume buttons are a bit odd without tactile feedback but you can touch them both to mute playback. The speaker does not feature a remote and you will need to keep it plugged in, as there is no batteries option. The looks are stunning, however, and the sound is great, too. Plus, the device works with other players or computers that have 3.5 mm audio outputs and includes a dock connector on the back to plug into your PC or Mac for syncing if it sits on your desk. (\$159.95) www.jbl.com

POWER UP

Nothing is worse than running out of juice when you are running. Whether it's Gatorade or AC, you need to stay powered up. For this I use a couple gadgets so I can leave my FireWire charging cable and weighted dock at home.

iGO Juice—While the Juice AC/DC adapter is charging my laptop, a second cable is daisy chained to the iPod or my cell phone to keep it topped off. You just need to carry unique tips for your products, rather than the whole charging mechanism. Charging on a plane or in a car is no problem either. (\$119.99) www.radioshack.com/igo

B. Belkin Battery—If I do not have access to AC or DC power, four AA batteries slide into this Backup Battery Pack for an extra 15 hours of playback. This is a hiker's best friend,



that is if you don't like to hear birds singing, snakes rattling or bears growling. (\$59.99) www.belkin.com

KEEP IT CLEAN

C. Skins—The white front of the iPod stays pretty clean, but its mirror-like chrome back scratches and smudges easily. You can protect that finish by sliding a colorful DLO Jam Jacket over your iPod. The top loading DLO is my favorite skin since Griffin accessories fit better than with the Speck Products cases, which require trimming. Speck does get an honorable mention with their Gumby-like case, the iGuy. Don't ask. (\$34.95) www.dlodirect.com speckproducts.com/iguy

INPUT/OUTPUT

Like my Amex, I never leave home without the Griffin iTrip and iTalk. Each device occupies about the same amount of space as a nine-volt battery.

D. The iTrip (\$39.99) broadcasts your iPod music across ANY frequency on the FM dial. Most of these so-called modulators can only operate on a few bands that are typically full in

A modern cities. It's also ingenious in robbing power from the iPod's remote control port and gets its frequency from listening to a special audio file played from the iPod itself.

E. The iTalk (\$39.99) installs like no other voice-recording gadget that I have ever seen. Just plug this into the iPod and up pops a voice recording menu that you have never seen before. That's right, no software is required for this gadget. Feel free to nap in class while your iPod works for you, recording your professor. www.griffintechology.com

a tad excessive in your car or on your body, I love this product at home and on the boat because I can change tracks pumped through the stereo without having to get up. (\$199) www.tenttechnology.com

ON THE CHEAP

I've frequently seen a single pair of ear buds being shared by a couple, ah, how cute. However, you can prove to your significant other that you're not cheap by spending a few bucks on a Monster iSplitter and a pair of noise canceling ear buds like the Sony MDR-EX71SL/WK or the Apple In-Ear headphones. Both products beat the ergonomics, or lack thereof, of the factory headphones while canceling outside noise by creating a silicon seal between the speakers and your ears. (\$9.95) **YM** www.monstercable.com www.sonymstyle.com store.apple.com

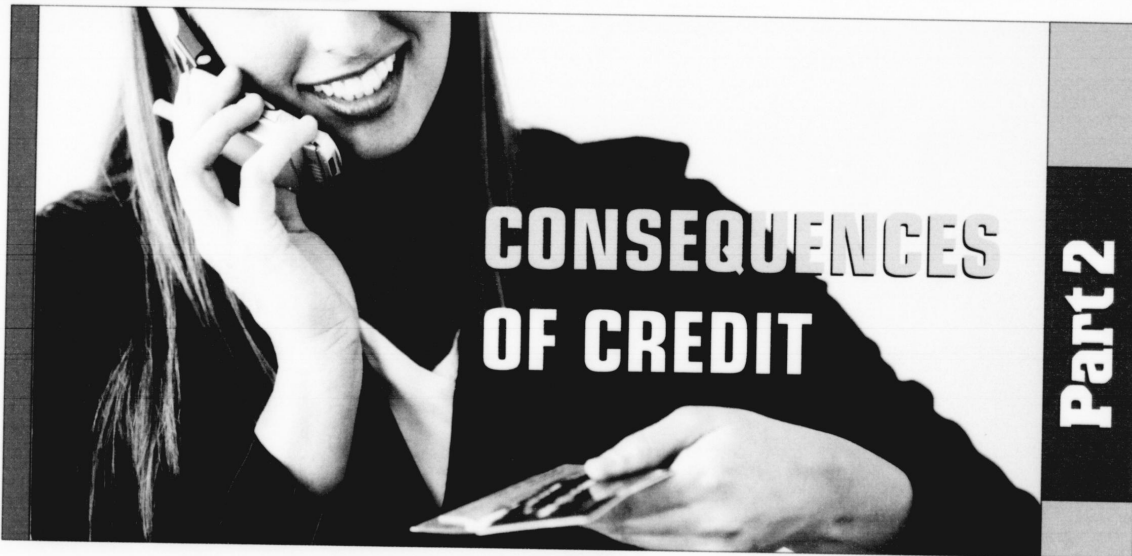
OVER THE TOP

The "over the top" award goes to Ten Technologies with their Bluetooth headset adapter. This device is a "sled" that plugs into the iPod to provide not only wireless stereo audio to your headphones, but an interface with your mobile phone as well. They left nothing out by including a switch to remotely control your tracks from across the room. While

Dave Matheus is waiting for the next generation of tiny 1.8 inch 100GB hard drives so he can carry his entire music collection on his hip. Until then he has two iPods to hold his favorite tracks. More technology stories and videos can be found on his website at www.davematheus.com.



> Apple's iPod® and iPod Photo lines are merging, creating a single line of white iPods that all feature color displays with the ability to view album artwork, photos and play slideshows in full color.



CONSEQUENCES OF CREDIT

Part 2

By Sanyika Calloway Boyce, **YOUNG MONEY** Columnist

The job market is bouncing back but students with credit problems may find that some companies are not willing to hire them.

As I mentioned in Part 1 of the series, it wasn't my intention to allow my credit cards to get so out of control; but when it happened the consequences were far more damaging than just bad credit. Everyone makes mistakes and most people learn from them. The painful part of making a big mistake is often not in the "original sin" but the ripple effect that comes along with it.

For instance, you know that drinking and driving is not only a big mistake but very dangerous as well. But one night, after having a little too much to drink, you convince yourself that you can still drive. You get pulled over and if that's not bad enough; you're summoned to appear in court where you get a hefty fine, your license is suspended and your car insurance rates go through the roof! Long after the alcohol wears off you're still buzzing from the after shock.

So, imagine my surprise and remorse when—after earning all of my college credits a full semester early, getting good enough grades to put me in honor society, completing several internships AND attending networking events, all of the things I was "supposed" to do to set myself up for post-college success—I still couldn't get a job!

For me, college was my ticket to a better life. Growing up I was told to get good grades and focus on education and I'd be successful. From my perspective, this was good advice because successful people were well-educated, well-spoken and well-dressed.

The problem was that I tried to "look the part" while working toward being successful. In the end, all that potential employers saw was a financially irresponsible applicant—not a smart college grad. Now it would have been easy to cry discrimination; after all, I am an African-American woman who attended a historically-black university. But race, age or lack of qualification had nothing to do with it. I simply "didn't know what I didn't know" and my financial ignorance cost me big time.

Coupled with feeling crushed after receiving several employment rejection letters, my problems with the credit card companies continued to balloon. The pressure of feeling as if I had failed and my mountain of debt caused me a lot of sleepless nights.

Finally, after realizing my dream of moving to New York was quickly turning into a nightmare, I got a full-time job in retail to pay the bills and a part-time job to pay my credit cards. Bad credit isn't just the opposite of good credit; its negative effects reach into the three most important areas of your financial life.

Job Opportunities— Statistics vary on the number of employers who pull credit reports or that do some sort of personal profile check on potential employees, but according to Davis Bushnell, a Globe correspondent, "Twenty years ago, credit checks were

conducted mostly for people wanting a job at a bank or credit union. But now, as a result of the recent rash of corporate scandals, employers in industries from banking to retail are increasingly using credit reports to screen applicants for temporary and full-time jobs." And a Federal Trade Commission consumer alert warns, "Employers often use a credit report when they hire and evaluate employees for promotion, reassignment or retention."

Housing— Landlords and mortgage lenders look unfavorably on late payments, no payments and defaults. After all, if you can't keep up with paying your cell phone or credit card bills on time, what's the likelihood of you paying a much bigger rent payment on time? The old adage, "If you haven't been faithful with little—who will entrust you with much" rings true with landlords!

Future Savings— My \$15,000 in unsecured debt skyrocketed to more than \$23,000 over the 7 1/2 years it took me to repay it after college. That was more than \$8,000 that I couldn't invest in my 401k, personal savings, or, heck, just keep in my pocket! The thing that really stunk was sending in checks for cards that were already closed and purchases that were long forgotten. **VLM**

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



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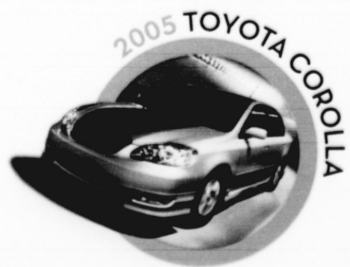
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² Rebate offered by Toyota Motor Sales, U.S.A., Inc. Rebate will be applied on lease contracts, first toward the amounts due at lease signing or delivery, with any remainder to the capitalized cost reduction, and toward the down payment on finance contracts.

³ First payment may be deferred for ninety days; finance charges accrue from contract date. Deferred payment not available in Pennsylvania.

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