



Class time

## Horror 101

El online presents Horror 101, an actual on-line film course where students can study with such famous horror masters as *Scream's* Wes Craven, *The Exorcist's* William Friedkin and *Hellraiser's* Clive Barker. These spook flick writers and directors will guest-host classes with AF1 Prof. Jim Hosney to offer behind-the-scenes analysis of their films and answer questions. At the end of the course, one student will be chosen at random to hold an advanced screening of Sony Picture's *I Still Know What You Did Last Summer* in their hometown with 50 of their closest friends.

The Horror 101 class started yesterday and will end Oct. 7. Horror 101 meets every Wednesday at 3 p.m. PST for six weeks and students can register any time. For working students or procrastinators, an archive of all notes and chats of missed classes are available.

Students will be assigned one movie per week to watch. Hosney will provide study notes, a viewer's guide to the film and a list of other suggested readings and viewings. The class will consist of the live chat hosted by Hosney and each film's director, star or screenwriter. An "Ask the Prof" section serves as Hosney's special on-line virtual office hours so students can pose questions and receive individual answers.

To register, visit the El website at <http://www.online.com>

## Weird Stuff

## It wasn't Halloween

LAWRENCE, Kan. — Two college students and a high school girl entered a restaurant wearing only veils over their faces, pranced around diners and placed candy corn on each of the tables. The sex-all incident happened at a Perkins, a popular hang-out for the late-night student crowd.

A manager called police, but the group left before they arrived. Unfortunately for the pranksters, their car was parked right in front of the restaurant, and an employee wrote down the license plate number. When police caught up with them a few blocks away, they were partially clothed. The girl, 17, and two male University of Kansas students, ages 21 and 22, were cited on indecent exposure charges. "The motivation was that they were bored," Sgt. George Wheeler said.

— Source: <http://www.ksatoday.com/news/weird.htm>

## THE 411

## Tomorrow's weather



73 Hi 63 Lo

Be glad, it will be partly sunny today and tomorrow.

## Kentucky Kernel

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## News tips?

Call: 257-1915 or write: [kernel@pop.uky.edu](mailto:kernel@pop.uky.edu)

# KERNEL



## Talk hard

Poet, singer Henry Rollins shouts an earful on his new disc | 3

<http://www.kykernel.com>

September 30, 1998

## PIZZA CONTRACT



JOHNNY FARRIS | KERNEL STAFF

Students, like chemical engineering freshman Emily Rigdon, might have to wait a little longer to pay for pizza on their PLUS Account; Domino's Pizza filed an appeal to UK's decision to award the pizza contract.

## Deal challenged

Domino's appeals UK's decision to award the pizza contract to Papa John's, asks for consideration of other vendors

By Jessica Coy  
NEWS EDITOR

Students who are waiting for the day when they will be able to pay for pizza with their PLUS accounts might be waiting for a long time.

In another development of the saga surrounding UK's decision to award the exclusive PLUS account pizza contract to Papa John's, Domino's submitted a formal appeal to George DeBin, UK's vice president for Fiscal Affairs.

The appeal states that, "It has been the contention of Domino's Pizza from the onset of the PLUS account discussions that the best value for the University is to allow students to purchase food

from each of the bidding pizza vendors. Such a system will generate the greatest amount of profits for the University, while giving the students ability to choose their preference."

In a Sept. 17 signed affidavit, Judson Ridgway, manager and franchisee of the Domino's Pizza store on Euclid Avenue, said after hearing that UK was interested in an exclusive contract, he asked Carol Raitz, director of UK Food Services, if UK would consider allowing each of the vendors to accept the PLUS account.

The affidavit states, "In response to my objection to the exclusive contract, Ms. Raitz stated that the University was

See PIZZA on 2 >>>

### Preferences

#### What the students said

An informal Kernel poll of 50 students around campus revealed that students were evenly divided between Papa John's and Domino's, with a few in favor of Mad Mushroom.

20 students  
Papa John's  
20 students  
Domino's  
10 students  
Mad Mushroom

## IRAs safe way to invest



Quint Tatro

FINANCIAL COLUMNIST

How many of you want to become millionaires? What if I said you could stick away \$5 a day, less than you spend on lunch, and be rich by the age of 60. Well it's true and here's how to do it.

According to the Wall Street Journal, the United States ranks at the bottom of countries where citizens are subject to saving money.

The global marketplace thrives on Americans to purchase any product we deem a necessity. But, with constant economic uncertainty in the air and the common knowledge of a future scarcity among that scapegoat called "social security," the time to save is now.

Young adults should be the first to step to the plate and put aside some cash for their future. But they're not.

An Individual Retirement Account is a personal savings plan or self-chosen investment portfolio that many people hold along with any pensions or retirement plans their employment may provide. Although IRAs are a great way to prepare for the uncertainties of the future, it's not quite what I'm suggesting.

In 1997, with the help of Sen. William Roth, our government passed the Taxpayer Relief Act. This act, enabling small tax breaks for qualifying Americans, also generated a new savings plan geared toward

young adults.

Originally called The American Dream IRA, this savings device allows a person to invest, grow and receive their money completely tax-free. Although your initial investments are not tax deductible, when your money matures you can take it out completely tax-free, as long as you followed the guidelines. Let's look at an example:

Joe Investor, age 20, begins his Roth IRA by investing \$5 a day, or \$2,000 a year (the maximum amount you can invest). He continues this religiously for 20 years. At the age of 40, Joe wants to know how much he's saved. To calculate, we'll use a modest rate of 10 percent. In Joe's Roth IRA, he currently has \$14,550. Joe decides to keep investing and waits until he's 60 (The minimum age without a penalty) to retrieve his money. At 60, Joe has earned \$885,180 completely tax-free!

Alvin Green, of Central Bank Investing, said a person can set up a Roth IRA for as little as \$10 a year. There is no age limit, and the sooner a person invests, the more money they will have in the future.

Green said Central Bank's Roth or Self-Directed IRA primarily goes through a brokerage firm or "wire house" in Baltimore. This allows you to pick and choose all your individual investments. You can deposit money at any time as long as it does not amount to more than \$2,000 in a given year.

Invest wisely, and you may soon be sitting on a fortune.

## BUSINESS

## Undergrads piling up big loan debts

Nellie Mae report shows students seeing red when it comes time to graduate, find jobs

By Jessica Coy  
NEWS EDITOR

Nearly one-fourth of all former undergraduate students at private, four-year colleges and 18 percent of their counterparts at public, four-year schools have loan debt levels exceeding their current salaries.

What's more, 12 percent of all undergraduates' monthly student loan payments represent more than 20 percent of their monthly income, according to results of the National Student Loan Survey conducted by Nellie Mae, a provider of student loans.

The study also shows that although student loan debt is higher than ever, most respondents think a college education is worth it.

Nancy Taylor, assistant director of UK student loan services, said that while borrowing money for college is often a necessity, many students borrow more money than they need.

"One thing we tell students is to look at how much money they need before accepting the full student loan amount," Taylor said. "We tell them to try to factor in part-time jobs that might give them the extra money they need."

Forty-seven percent of public, four-year college undergraduates reported a sig-

nificant burden due to student loans. In addition, some former undergraduate students, particularly art and music students, reported debt levels so high that they think their starting salaries are inadequate.

To help students figure out how their starting salaries will measure up to student loan payments, UK is looking into online student loan counseling programs that can project starting salaries in certain fields of study. The programs can also project the amount of student loan payments based on the amount borrowed.

"The online programs can allow students to look into how wise it may or may not be for a philosophy major to graduate with a bachelor's degree and a \$40,000 debt, when there are not that many jobs available in their field," said Judy Marshal, UK financial ombud.

Data from the report showed the average student loan debt level, from a population of approximately 65 percent undergraduate borrowers and 35 percent of graduate borrowers, increased from \$8,200 in 1991 to \$18,000 in 1997. Median debt was \$13,000. Taylor said students are often surprised by how much money they borrowed while

See LOANS on 6 >>>



MATTHEW PATTON | KERNEL STAFF

UK Police officers talk to an unidentified man (kneeling) who had complaints called in about him disturbing the peace near White Hall.

## Man interrupts day of studiers

Police: Man claiming to "be on crack" was escorted off campus and not arrested

By Matthew T. Patton  
STAFF WRITER

Students outside of White Hall Classroom Building yesterday afternoon were treated to a show of sorts.

An unidentified man walked over to students who were sitting on the concrete wall facing the building and began asking random questions and asking for cigarettes.

According UK police, a complaint call was made at

2:57 p.m. Officers were dispatched and located the subject at 2:59 p.m. The scene was cleared 11 minutes later at 3:10 p.m.

"He said he was on crack," said UK police officer Mike Bandy, one of the three officers who responded to the call.

Sociology junior Malia Birk said the man had cologne on his hands and was wiping it under his armpits. He also yelled, sang and screamed.

See POLICE on 6 >>>





MUSIC REVIEW

# Rollins speaks out in 'Tank'

Henry Rollins speaks of experience in his latest spoken-word album 'Think Tank'

By Luke Saladin  
SCENE EDITOR

Whether they admit it or not, the career of an artist can be poisoned or perfumed by the simplistic world of media criticism — just like the one you're reading right now. Most credible talents, besieged by hype machines, have two choices: Either cater to the ever-clapping hands of these appointed judges or use the negativity as a gimmick. Henry Rollins does neither.

The former leader of '80s punk-rock band Black Flag is impossible to corner, because his art has no essence and no precedent. Besides, it really doesn't seem like he cares.

In his latest spoken-word effort, *Think Tank*, Rollins paws at comedy and cynical rants only to underscore his more profound ideology.

His discursive mantra pokes at everything from the stupidity of racism and homophobia to the general unintelligible nature of people.

His thick, raspy voice and tough-as-nails prose present a persistent, if not slightly disturbing, verbal candor.

Rollins began writing while on the road with Black Flag, because he wanted to chronicle his life on the road.

Some of his favorite authors include Thomas Wolfe and Dostoyevsky.

"I have never considered myself a writer," Rollins said in a press release. "I just try to externalize the internal."

In addition to Black Flag and a solo career, Rollins' accolades include a publishing company (2-13-61 Publications), several books and a nebulous acting career that includes a plethora of questionable

role choices (remember the doctor in *Johnny Mnemonic*).

But by the time you stop to analyze him, Rollins moves on to something else.

*Think Tank* contains a Chicago show that was taped on his birthday and a collection of performances during a recent trip to Australia.

Part of what makes the album so compelling is his deep connection with his audience.

Rollins' expression of gratitude to his fans is made believable by his willingness to share so openly from his personal life experiences.

Henry Rollins — the antithesis of academia. He strips away the gauze of language and social conventions and presents the world in a way most people don't like to see it — stark, vulnerable and ugly.

Who could criticize that?

Rating: B+

PHOTO FURNISHED  
Henry Rollins

TELEVISION

# 'Cupid' aims to entertain

New shows "Cupid" and "Fantasy Island" spark up a new ABC Saturday night line-up

By Jonathan D. Gent  
STAFF WRITER

"Cupid" is a cool show. The Greek god of love is sent to Earth as punishment. He must unite 100 couples before his return to Mount Olympus. Sounds insane, doesn't it? So thinks everyone at the psychiatric ward, where Cupid (Jeremy Piven) finds himself at the outset of the show that shares his name (ABC, Saturdays at 10 p.m.).

Yet he still escapes, tricking even his psychologist (Paula Marshall), Dr. Claire Allen. Allen is a best-selling author looking for her next big book and doesn't immediately pay

much heed to the fallen love god. So, Cupid gets out, finds a name (Trevor Hale), and joins the singles group run by Dr. Allen. Perfect set-up.

"Cupid" is quirky. Very quirky. It's also the best new show to debut yet. Lots of shows have attempted to pull off quirky in the wake of "Ally McBeal." This show pulls it off.

Piven is the reason it succeeds, as he is always with a perpetual smirk. In one scene, an actor stands before him, doing his Student Tony award-winning role as Odysseus; that is, until Cupid tells him that the proud Greek warrior had a horrible lisp and proceeds to demonstrate the Sylvester the cat-like impediment.

"Cupid" has a chance to snatch many viewers away from NBC's "Profiler" and CBS's wretched "Walker, Texas Ranger." It has wit, dialogue and the new "Fantasy Island" leading up to it.

OK, I know you're saying, "Fantasy Island?" This show is produced by Barry Sonnenfeld, the director of *The Addams Family* and *Men in Black*; this is not your mother's "Fantasy Island."

Malcolm McDowell plays Mr. Rourke, and now the host wears a black suit. Following McDowell's lead, the show is a great deal darker, killing a guest in the first episode, and replacing Tatoo with three strange sidekicks.

Harry (Edward Hibbert) is concierge of the island's hotel. All we know about Harry is that Rourke found him in a burning building. He's playing the exact same person he was

on "Frasier" — a pompous, slightly effeminate snob.

Louis Lombardi plays the bellhop, Cal. Maybe bellhop, helicopter pilot, bartender and stage hand would be a more appropriate description. All the helpers appear throughout the fantasies, but Cal pops up more often than the others.

Ariel (Madchen Amick) seems to be a shape changer. In any form, she's gorgeous.

The main source of fun in the show comes from the constant bickering of these three "aides," and the power Rourke seems to hold over them. The conclusion of the pilot has them asking Mr. Rourke if they're any closer to "going home." Can you say "Hell?"

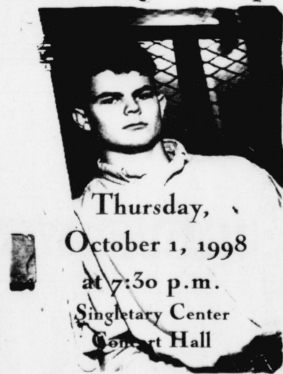
"Fantasy Island" and "Cupid" are two shows you should tape when you go out on Saturday nights. They're not something to miss.

Is that dropped course going to come back to haunt you?

You can still complete a course this semester through the Independent Study Program!

**UK** The Independent Study Program  
Room 1 Frazee Hall - 257-3466

## SPORTS GAMBLING on a College Campus



Thursday, October 1, 1998 at 7:30 p.m. Singletary Center Concert Hall

Free & Open to Public



Michael Franzese to Speak

Franzese, formerly involved with organized crime, is a powerful motivational speaker who recently spoke on a panel at the NCAA Convention in Atlanta to raise awareness of the problems associated with gambling in both college and professional sports.

Sponsored by the UK Athletics Association. Call 457-5838 for information.

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FINAL WEEK!

**CAMPUS CALENDAR**

The Campus Calendar is a weekly publication produced by the Office of Student Activities. Postings in the Calendar are FREE to all registered student organizations and UK departments. Information can be submitted in room 203 of the Student Center or by filling out a request form online at <http://www.uk.edu/StudentCenter>. All requests must be submitted ONE WEEK prior to publication. For more information call 257-8867.

**WEDNESDAY, 9/30**

Yom Kippur  
ARTS & MOVIES  
MOVIE: The Cook, the Thief, His Wife, and Her Lover, Worsham Theatre, 7pm,  
FREE  
MEETINGS  
Fellowship of Christian Athletes meeting, 9:00pm, CSF Building (corner of Woodland & Columbia Ave.)  
Financial Management Association meeting with guest speaker Brian Spencer, manager of Cornerstone Securities, 6pm, B&E Rm 248  
Cats For Christ meeting, 7:00pm, Rm 230 Student Center  
SOK Reception for presidents and advisors of registered student organizations, 4-5:30pm, Rm 106 Student Center  
INTRAMURALS & RECREATION  
Track Meet, for all UK & CC students and faculty, check in 3:30pm, UK Track Weight Training Clinic for Beginners, 7:30-9:30pm, Section Center  
Conditioning Room, FREE, (sign up by Tues. 9/29)  
UK Akido Club meeting, 6:00-9:30pm, Alumni Gym Loft, for more info contact Chris Sweat at 245-5887  
SPORTS  
UK Women's Volleyball vs. Louisville, 7pm, Memorial Coliseum, Free with Student ID  
SPECIAL EVENTS  
Karaoke Night, Student Center Gameroom, 8pm, Free Popcorn

**THURSDAY, 10/01**

ACADEMIC  
Free Math Tutoring for Math 109 & 123, Room 201 Frazee Hall, call 257-8703 for times  
MEETINGS  
Amnesty International meeting, 7:00pm, Room 113 Student Center  
UK Lambda meeting for Lesbian/trans people, 7:30pm, Room 231 Student Center  
SPORTS  
Wild Water Cats meeting, 7:30pm, Rm 123 Seaton Center  
UK JV Football vs. Hargrave Military Academy, 7pm, Commonwealth Stadium

**FRIDAY, 10/02**

FALL BREAK—ACADEMIC HOLIDAY  
ACADEMIC  
Orientation for Internships, Co-ops, & Shadowing 10am-12pm, Rm 111 Student Center  
SPORTS  
UK Hockey vs. Butler University, Midnight, Lexington Ice Center, \$4 at the door  
UK Women's Soccer @ Wake Forest 1:30pm  
UK Men's Soccer @ Marshall  
UK Women's Volleyball vs. Mississippi State, 7pm, Memorial Coliseum, free with Student ID

**SATURDAY, 10/03**

SPORTS  
UK Football @Arkansas 7:00pm  
UK Women's Soccer @ Clemson 7:00pm  
UK Hockey vs. Butler University, Midnight, Lexington Ice Center, \$4 at the door  
MEETINGS  
UK Buddhist Association meeting, 10:00am, Room 124 Kastle Hall  
UK Akido Club meeting, 1-3pm, Alumni Gym Loft, for more info contact Chris Sweat at 245-5887

**SUNDAY, 10/04**

SPORTS  
UK Men's Soccer vs. Western Michigan, 2:30pm, UK Soccer Stadium, free with Student ID  
UK Women's Volleyball vs. Mississippi, 2pm, Memorial Coliseum, free with Student ID

## UK FOOTBALL

# Mumme launches tirade at practice

By Aaron Sanderford  
SPORTSDAILY EDITOR

After watching his team sleepwalk through yesterday's practice at the E.J. Nutter Training Facility, Hal Mumme could take no more.

The UK head coach exploded, unleashing a curse-laden temper tantrum rivaling Rick Pitino. He pulled the offense into a massive huddle, ripped into them for poor execution, littering at least four sentences with the F-word before throwing his visor to the ground in disgust.

"Do you want to win?" he asked in a booming, angry voice.

Seemingly shocked by their coach's outburst, the offense barely answered, provoking an even louder reaction.

"Do you want to win this fucking game?" he screamed.

This time the answer was yes, and he told the Wildcats (3-1, 0-1 Southeastern Conference) that they had better improve their focus and execution or they would find themselves losers this weekend at No. 20 Arkansas (3-0, 1-0 SEC).

Simply put: He was not a happy camper.

No sooner had those words been said, Mumme then turned his attention to special teams, especially kicker Seth Hanson. Under the weight of an entire team ready to finish a poor practice and a teamwide desire to

run from the wrath of their coach, Hanson missed five of his first seven attempts.

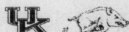
"We're not leaving until you hit three," the UK coach said. "I don't care if we have to stay out here all day."

After missing a couple more, Hanson's teammates

UK vs. Arkansas

### Cats and Hogs

First meeting



KENTUCKY 3-1 (0-1 SEC) NO. 22 ARKANSAS 3-0 (1-0 SEC)

Oct. 3

6 p.m.

War Memorial Stadium  
Little Rock, Ark.

started showing frustration on the sidelines but mustered some verbal support. When Hanson finally made his last field goal, a kick from the right hash mark, Mumme called the whole team together for a few last words.

Too far to hear but too close to hide, Mumme's emotion fumed in several jerky gestures, a suddenly protruding chin and squinting angry looks. With this snapshot of his mood, the sec-

ond-year coach gave a glimpse into the importance of Saturday's game for the Wildcats.

For this UK program on the rise, a hump game like the one in Little Rock, Ark., this weekend creates intense pressure to maintain momentum.

The SEC is in the midst of a power shift, with Alabama falling, Georgia rising and Florida fighting to maintain its grip. Every game is a must-win. Florida still stands up front, Tennessee is closing fast, LSU is back and Georgia is gaining ground.

With the top four spots fairly secure, the race for the SEC's next two spots is growing fierce. But the race creates a bottleneck, one that reared its ugly head yesterday when Mumme punished his team by not allowing players or coaches to speak with the media. It was the first time in two seasons that UK players were kept silent.

As the media pack got an explanation from Sports Information Director Tony Neely, Mumme walked by, his eyes focused on the ground in front of him. A shocked media contingent, ready to talk to the Top Cat about his furor, was turned away.

"Guys, I'm sorry, but coach isn't real happy with the way practice went, and he's not going to allow any players or coaches to do interviews today," Neely said. "I apologize."

the loss of senior Scott Padgett after this year.

Bob Gibbons, of All-Star Sports, said Stone's versatility will fit the UK mold perfectly, and he could turn into a second coming of Padgett.

"He is a Top 10-type prospect," Gibbons said. "He faces the basket and is an excellent passer. What you have in Stone is a bigger Scott Padgett."

Stone told the Huntsville Times before his press conference that he knew he wanted to attend UK all along.

"I've been ready for a while," Stone said. "I've liked Kentucky since I was a freshman. I knew that was where I wanted to go. But I wanted to give some of the other schools a chance."

Stone joined Bogans and Stewart two weekends ago on the UK campus for his official visit. The Cats offered all three scholarships and signed all three within a week and a half.

## Sports Short

### Top recruit Stone commits to UK

STAFF REPORT

The third gem of a potentially top-ranked recruiting class for UK basketball has verbally committed to the Cats.

Marvin Stone, a 6-foot-10 power forward from Huntsville, Ala., announced late Monday that he would join fellow recruits Keith Bogans and John Stewart at UK next year.

Stone is considered a top 10 prospect by many recruiting analysts and should give the Cats needed depth at the power forward position to offset

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BLUEGRASS BATTLE

# Revenge motivating Cats

The Cats and Cards mix it up in Lexington tonight for Kentucky volleyball supremacy

By Dave Gorman  
SENIOR STAFF WRITER

Senior middle blocker Jenny Muzzev remembers breaking her hand a few days before the team lost to intra-state rival University of Louisville last season.

"(U of L) came, had a little hitting practice and left," Muzzev said. "It got ugly; it was bad. It's the kind of match you just want to put your head in your shirt and pretend it never happened."

Muzzev was selected to the All-Tournament Team of the Kentucky Conference Challenge when UK won the tournament.

The Cats also won the Butler Invitational and hold a 10-4 overall record. They are 1-1 in the Southeastern Conference.

The U of L women's volleyball team comes to town to face off against the Cats tonight at 7 p.m. in Memorial Coliseum. The Cards (9-2 overall, 3-0 Conference USA) won its last two matches and sports a No. 22 national ranking.

This match marks the 37th meeting between the two teams. UK leads the series, 25-11.

That was then, this is now, right?

"It's still in the back of our minds," junior outside hitter Jennie Reed said. "We have a whole new team, new coach. They are beatable just like any team. It's important for us to

just play and have fun. We're winning."

The last time UK played a nationally ranked team, the Wildcats faced the No. 16 Arkansas Lady Razorbacks. The Cats were swept in three games and recorded a low .084 hitting percentage.

"We gave Arkansas like 75 percent of their points," Muzzev said.

Yet the Cats still lead their opponents in every statistical category. UK has 734 total kills on the season to their opponents' 676. They have more assists, 623-589. UK serves better — 91 aces to 75. The Cats have also made 82 more digs and 53 more block assists than their foes.

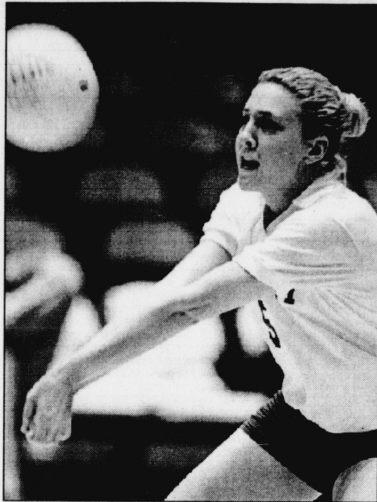
Coach Jona Braden still sees room for plenty of improvement, though.

"We need to refine everything," Braden said. "We have to eliminate our mistakes and unearned points by the opponent, and keep their opportunities down to a minimum. We have to serve, attack, dig and block better."

In 1997, when the Cats lost to U of L in five games, senior outside hitter LaTanya Webb tried the school record for kills in a single match with 36.

One of her goals at the beginning of the season was to break that record.

So wouldn't it be fitting for her to break the record against UK's rival, who they have lost to two years running?



Sophomore Stacey Wallace plays a ball against Western Kentucky earlier this year. UK takes on rival U of L tonight at Memorial Coliseum

"It would be sweet," Webb said. "But it won't be that sweet if we don't win. Winning would be great for the fans."

UK isn't exactly thrilled to share the court with the rival Cardinals.

"I can't stand 'em," Muzzev said.

"You can't like Louisville," junior outside hitter Katie Eiserman said. "It's against the law. It's important we beat 'em. It's a personal thing."

FOOTBALL PARTNERS

# Couch, coach are perfect fit

UK quarterback Tim Couch and head coach Hal Mumme have formed an odd, but creative, couple to the Cats to the top

By Spencer Fordin  
FLORIDA INDEPENDENT ALLEGATOR

They make an odd couple, but Hal Mumme and Tim Couch are a match made in Bluegrass Heaven.

These two men, one with a scheme and the other with a dream, are restoring Kentucky football to non-Vanderbilt status — quickly.

And though they haven't won the big game as of yet, at least they haven't beaten themselves.

In contrast to a former Heisman hopeful who shall remain nameless, (unless you're a cursing Colts fan), Couch's game against the Gators will never be an all-stars hanging over his shoulder.

Maybe that's because only a pair of people really believed Kentucky could take UF, so the setback takes nothing away from

Couch's performance.

Although he was victimized by several drops on Saturday, the junior still completed more than two-thirds of his passes.

And though he threw two picks, they weren't entirely his fault. One was off of a tipped pass, and the other was a product of his team's desperation.

"I thought that was the best game Tim's played since I've been here," Mumme said. "That was just a magnificent performance."

"He field-generated the game to perfection."

That perfection might have left Kentucky 16 points short of victory as time expired, but it will go a long way toward crowning Couch as the nation's top college player.

He looked like it on Saturday. But as good as he has looked between the lines, he might never be able to live up

to his advance billing.

While Couch came into college as one of the most earnestly recruited players in recent years, the word was mum on Mumme.

The trigger-happy coach came from Valdosta State as an unknown commodity, but everybody knew exactly how bad Kentucky was. After all, this is a school that has had only one winning season since 1965.

Since he arrived, all Mumme has done is completely revamp the Cats, turning an outdated option team into a wide-open winning one.

And in the process, he has given Couch a legitimate chance to fulfill his promise.

Whether they end up winning more than they lose on Saturdays, these two different men have been drawn noticeably closer — and their names might end up linked together forever.

"I just try to be an extension of him out on the field," Couch said. "And I think that's what he's most proud of."

Alligator columnist Spencer Fordin can be reached at Altoen88@aol.com

STORM SURGE

# Tigers are all washed up

Hurricane Georges forces Auburn to change normal practice pattern before game with UT

ASSOCIATED PRESS

AUBURN, Ala. — One day after a tornado warning cut short Auburn's practice, torrential rain forced the Tigers inside Tuesday, but coach Terry Bowden was taking it all in stride.

"Rain forced us inside two days last year the week we played Georgia, and we ended up having our best game," Bowden said.

Auburn will need to have its best game this Saturday if the Tigers expect to beat No. 3 Tennessee. Trouble is, the remnants of Hurricane Georges have disrupted Auburn's preparations.

Auburn lost its indoor practice facility in April 1992 when it collapsed during an ice storm, and the Tigers have been without one since.

John Watson, an Auburn booster and owner of a Dothan-area construction company, recently donated his crew to help build a new one, but the \$1 million facility won't be ready until next season.

So when bad weather hits,

the Tigers usually try to wait it out. But the heavy rains Georges brought into Lee County made that impossible.

That forced Auburn to hold its Tuesday practice in Beard-Eaves Coliseum, where Bowden joked the Tigers "would be in the corridors working on long passes."

"If we can get outside tomorrow, we'll be ok," Bowden said.

Freshman tailback Michael Burks was the only Auburn player unable to return to campus following a weekend off. A native of Kenner, La., Burks could not make the trip back because of the numerous road closings. But Bowden expected him to arrive sometime Tuesday evening.

"They originally thought it was going to hit New Orleans so he went home to be with his mom," Bowden said. "He called me Saturday night and I said, 'Shoot, stay until you think she's safe.' Then the roads were closed and he couldn't get here."

Defensive end Leonardo Carson spent the weekend in Mobile helping his mother se-

crete the house.

"I did a lot of rushing around, helping my mom put things away, getting my little sister's bike in the shed, boarding up for them and helping them go to the grocery store," Carson said.

He was able to make it back to Auburn Monday and Bowden said he had not heard of any players' homes suffering damage.

Still, the shrill sound of the tornado warning sirens was able to stir up emotions in several players. The sirens cut short Monday's practice and when they sounded again on Tuesday, receiver Mark Keith Cooper shuddered.

Cooper, a junior from Miami, said Tuesday he vividly remembers Hurricane Andrew in 1992. Cooper said he and several family members scrambled from room to room as Andrew approached, only to have the windows break and part of the roof blow off everytime they thought they were safe.

"We had two bathrooms and everyone crowded into them and we had to hold a mattress against the window to keep the wind from blowing in," he said. "I still have flashbacks."

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ON CAMPUS

# Mobster coming to talk gambling

Collegiate athletes, with recent events nationally, are still being tempted with the money and consequences of gambling

By Amber Scott  
STAFF WRITER

A former New York mobster is coming to UK to share his insight on collegiate sports gambling.

Michael Franzese, a major organized crime figure in the 1970s and '80s, will speak of his experiences with gambling in the mob to create an awareness of the potential problem with gambling at UK.

He will be speaking at 7:30 p.m. on Thursday in the Concert Hall of the Singularity Center. UK Athletics Director C.M. Newton citing recent college campus scandals that have validated his fears of a growing trend of college campus sports betting, is particularly interested in educating UK student athletes to prevent scandals from happening here.

"I'm concerned about it at UK," Newton said. "What I'm trying to do is create an awareness among all of our students of the potential problem and certainly through the education and monitoring of our own student-athletes."



Franzese

The last incident of sports gambling at UK occurred in a 1951 basketball season point-shaving scandal. The result was a suspension of the UK basketball team in the 1952-53 season.

"It's a societal issue, not just a college campus issue," Newton said. "But to think that it's not going on across college campuses is naive."

Franzese is going to help Newton in his endeavors of educating students against the temptation of sports betting.

His speech will cover college bookmaking operations and their connection to organized crime and why professional and collegiate athletes are potential targets of this activity. The lecture is mandatory for all UK student-athletes, coaches and staff.

"A lot of people think that the issue of sports betting, which is illegal, is just fun and games, but it's an activity that's controlled by organized crime, and it's an activity that is widespread on campuses," Newton said. "(Franzese) is an interesting guy, and one that I think will bring an element of awareness to this whole issue of sports betting that people don't realize."

Franzese's motivational speaking is in high demand not only by universities, but also by the NBA, NCAA, Major League Baseball and the Federal Gaming Commission. His lecture at UK is free and open to

## POLICE

Continued from page 1

"He said he had to get his shit together, and that he had a girlfriend in Las Vegas," Birk said. "I don't think he was doing anything wrong, except for maybe making a lot of noise or disturbing the peace."

"The officer came over and asked if he had harassed anyone or really bothered anyone."

"He asked a girl for ice because he said that he hadn't had anything to drink for more than eight hours. He took a drink and tried to give the cup back, but she didn't take it," she said.

Birk said the man talked to police for 20-30 minutes before the police responded.

The police did not arrest the man, but asked him to leave campus.

"Unless someone is posing a danger to themselves or others, then there is nothing that UK police can do," said Bandy, who described the man as "highly excitable."

"He was just being an individual," Bandy said. "It takes all kinds."

UK Police Chief Rebecca Langston said UK police do not necessarily cite someone for public intoxication unless the person is posing a threat. Instead they ask the person to leave or escort the person off campus.

"No arrest was made, but we have his name and description in our database," Langston said. Since no arrest was made, police did not release the subject's name. "If he comes back, then we will certainly take further action. We do know mental instability was involved."

"We do our best not only to consider the safety of students, faculty and staff, but to consider the safety of anyone else who might be here."

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# Put up the Brita, this is science

Making it safe: Water Watch Program gets LCC, UK students involved in stream testing

By Nicole Hardin  
CONTRIBUTING WRITER

If you are an environmentally conscious student, this workshop is for you.

In cooperation with the Kentucky Water Watch Program of the Division of Water, Lexington Community College is holding a free workshop to train volunteers on how to determine water and habitat quality of local streams.

The workshop takes place from 9 a.m. to 3:30 p.m. on Saturday at LCC in the Oswald Building.

"This workshop is good for any students, or anyone wanting to help monitor our streams

in Kentucky," said Jean Watts, a coordinator for the water quality workshop. "There are so many small streams in Kentucky and not enough government funds to properly test them all."

Many students help out over the summer by testing local streams for any toxins, Watts said.

The Kentucky Division of Water uses data from the Water Watch Program to help provide information on stream segments that otherwise would not be monitored.

Ken Cooke, the state's coordinator for the Water Watch Program, said the program op-

erates in three phases.

First, volunteers visit the streams and collect scientific and photographic information about the stream.

Next, this information is shared with local leaders, such as the mayor or the city council. Then the Water Watch team, made up of full-time division employees, as well as volunteers, works with the local leaders to find a consensus solution to the problems.

Cooke said the program offers valuable field experience for students majoring in fields related to biology and natural resource management.

"College students usually help us with some of the intensive surveys before mid-terms," he said. "Hopefully, students can also receive some extra credit from professors for the work they do here, of course

that's up to individual professors."

Cooke said several students have used their work with the Water Watch Program as an independent study course.

"Some students have received permission to pick a certain stream, study it for the semester and put together a presentation about the stream," Cooke said.

The workshop will give basic and advanced training for volunteers who want to learn how to conduct biological and chemical habitat and visual assessments on community streams and rivers.

Those who want to volunteer can call Watts at 257-6109, or toll free at 1-800-928-0045, ext. 473. Internet registration is also available at <http://water.nr.state.ky.us/ww/cc>.

# '60 Minutes' spot angers students

David Cash's defends his appearance on TV news magazine after role in rape, murder

By Alexa Capelote  
and Erin Ross  
DAILY COLLEMIAN

BERKELEY, Calif. — Students reacted with skepticism Sunday night after watching UC Berkeley sophomore David Cash defend his role in the death of Sherri Iverson on the national news program "60 Minutes."

In addition to students watching the 15-minute segment on their own televisions, 30 students gathered in the lounge of Cash's dormitory to watch the show, which featured interviews

with Cash, Iverson's mother Yolanda Manuel and UC Berkeley Chancellor Robert Berdahl.

The interview was Cash's first since he became nationally known two months ago. When approached by a Daily Californian reporter after the segment aired, Cash smiled, shook his head and said, "I don't want to give any quotes."

Students watching the interview said they were most affected by Cash's admission that he witnessed friend Jeremy Strohmeyer restrain and threaten to kill Iverson in a Nevada casino restroom and

did not tell his friend to stop.

When asked by Ed Bradley whether he verbally confronted his friend, Cash responded, "Verbally I did not say that but my body language certainly suggested it."

But some students said they did not buy Cash's defense.

"That is bullshit, utter and complete bullshit," said freshman Elliott Otto. "What was he brandishing his finger at him to say 'hey boy?'"

Some even said Cash seemed to contradict his own details of the minutes before Iverson's death, when he saw Strohmeyer restraining the girl in the restroom.

"Based on what I saw, it was not something I wanted to stick

around and see materialize," Cash said. "At the time I made the best possible decision."

But he later said he felt Iverson was in no danger.

"Technically I could have stopped it," he said. "Based on what I saw, I did not feel her life was in danger."

Otto said Cash's defense is hypocritical and contradictory.

"His whole story is all screwed up," he said. Freshman Meredith Jefferson, who watched the segment from her Foothill dorm suite, said, "It sounds like he keeps changing his story."

Students also said, though, that the way in which the show edited the segment was strongly biased against Cash.

## Boston U. student paper loses \$163,000 in lawsuit

By Seth Carlson  
THE DAILY FREE PRESS

BOSTON — A Suffolk County Superior Court jury yesterday ordered The Daily Free Press to pay a former employee nearly \$163,000, saying the paper was discriminatory when firing her in 1994.

After deliberating for about six hours, jurors ruled that part of the reason office manager Karen Miranda was fired was because she had cervical cancer.

Miranda hugged her lawyer after hearing the verdict, saying, "Thank you for everything."

Miranda was awarded \$53,900 in wage compensation and \$109,000 for emotional distress. If the jury finds the Free Press' actions "outrageous," it could punish the paper further by awarding Miranda more damages today.

The Free Press will not stop printing as a result of the judgement, said editor Gene Johnson, a College of Communications senior.

Depending on Miranda's final award, the Free Press may have to consider declaring bankruptcy. The company has about \$140,000 in cash.

The Free Press is owned by Back Bay Publishing Company, a nonprofit corporation run by Boston University students.

Free Press attorney Mike Field said \$109,000 for emotional damages is excessive and that he will ask the judge to lower the award.

"We think the emotional damages are not justified by the evidence," he said.

Jurors determined that Miranda was fired in part, but not solely, because of her illness — citing what Field described as "mixed motives" behind her dismissal.

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## LOANS

Continued from page 1

in college.

"When students graduate they often don't realize how much debt they have accumulated, because they borrow in increments over four, maybe five years," Taylor said. "Most students don't keep up with this, they file their loan paper work away in a folder and don't look at it again until they have to make payments."

In addition, 36 percent of all borrowers surveyed in 1997 said they experienced hardship from their student loans as opposed to 25 percent in 1991. Forty-five percent of undergraduate borrowers surveyed in 1997 said they would borrow less if they could do it all over again, as opposed to 31 percent of all borrowers in 1991.

In an effort to educate students about their loans and the responsibilities that come with

them, UK requires students to attend counseling sessions when they borrow money through the William D. For Federal Direct Student Loan Program and the Federal Perkins Student Loan Program.

Students accepting Perkins Loans must go to a counseling session once a year, while students accepting direct loans have to attend a session before they receive their first loan.

In addition, all students must go to exit counseling before leaving UK.

"We try to stress to students the financial responsibility that comes with accepting a loan," Taylor said. "I think students like to pick careers that are fulfilling without realizing that the financial rewards might not be enough to cover their expenses."

The student loan survey included responses from 1,096 undergraduate, graduate, vocational and professional student borrowers who began repaying their loans between January 1993 and July 1996.

NATIONAL NEWS

# Mother looks for help

U. Virginia baby case has mom seeking pro-bono help from university's law students

By Patrick Walters  
And Michael Greenwald  
CAVALIER DAILY

CHARLOTTESVILLE, Va. — Paula Johnson, who is examining the possibility of a lawsuit against the university hospital in the highly publicized baby-switch case confirmed by DNA results Sept. 1, is requesting pro-bono work from University Law School students.

The request, though, has sparked questions of conflict within the university administration.

University Law School officials posted the request for pro-bono work on the Law School's Web page, said Cynthia Johnson, Paula Johnson's attorney. "Every year they send out sheets for you to fill out" in regards to pro-bono work, she said.

She declined further comment on the matter.

Paula Johnson said in an interview that she thinks the matter is serious and wants to bring public awareness to the situation.

"There's no way the university can justify this," she said. "Nobody can take back the fact that I did not have my child for three years."

She said any lawsuit she might file against the university would not be motivated by financial gain.

"They could settle for \$500 million" and it would not matter, Paula Johnson said.

But she said the baby-switch could not be the result of a criminal act, as university hospital officials originally suggested.

"It had to have been an accident — there's no motive," she said.

University Rector John P. Ackery III said while he would not publicly ask Law School students not to do research on the case, he advised them to

consider it carefully.

"My view is that it's a matter of personal choice," Ackery said. "One student might turn down the work while another might not."

He said, though, students should consider all aspects of the situation before taking any action.

"It seems to me a student

"The university law students can do whatever they want. It's the opportunity of a lifetime."

— Paula Johnson, who is suing UVA

would want to consider [carefully] a case against their own institution," Ackery said. "If my son or daughter was in law school, I would have a concern with this."

Law School Dean Robert E. Scott could not be reached for comment.

Albert Turnbull, Law School associate dean of admissions and placement, also advised caution to Law School

students on the matter, though he said he has no knowledge of any students volunteering so far.

"I think that a law student might want to think carefully before [participating in a possible case] against their own university," Turnbull said. "I'd think twice about it. Some members of the Board of Visitors have suggested this may create a significant conflict of interest for Law School students."

seems they would be inherently conflicted," Board member Terrence P. Ross said. "They're driving up their own tuition by suing the university."

"The students end up paying for it," Ross said. He said, though, that no lawsuits have been filed in the case yet.

But Paula Johnson said Law School students should take care.

"The university law students can do whatever they want," she said. "It's the opportunity of a lifetime."

She added it is not a conflict of interest because University Hospital and the Law School are "separate entities."

STATE NEWS

# 2 escape kidnapping

By Misty R. Wilson  
COLLEGE HEIGHTS HERALD

BOWLING GREEN — Two students were briefly kidnapped Friday night around 10:30 from outside their College Street apartment by a man demanding money. Bowling Green Police say the robbery could be linked to similar instances that have occurred over the past few months.

Monticello students Virginia and Mary Booher were loading their car for a trip home when a man wearing a ski mask pointed a gun at them and demanded money.

"I thought he was going to kill me for \$22," said Virginia Booher, a junior.

The money the sisters had wasn't enough for the man. He demanded they drive him to an ATM and withdraw more. He told them he was running from

"America's Most Wanted" and needed the money.

As Mary Booher, a senior, drove the Geo Tracker from their Carriage Hill apartment, she said she kept in mind that many people were on the patio at Baker Street Caf . She threw on her emergency break at the four-way stop beside the bar and honked her horn. She yelled to Virginia, "Baker Street!"

While the man pointed the gun at Virginia's head, Mary jumped out of the car, yelling, "He's got a gun!" and ran inside to call the police.

After a brief moment, Virginia escaped from the vehicle and joined her sister inside Baker Street. The man ran toward campus.

According to the police report, a man fitting the description the Boothers gave was picked up by police at the 500 West Park Street shortly after the incident. The woman

described an African American man, stocky or muscular build, about 200 pounds, the police report read.

When the man was brought in, "witnesses and victims" could not identify him, according to the report. But both Virginia and Mary say they were never asked to identify the suspect, and they haven't been told anything by police.

Bowling Green Police spokesman Pat Thomas said about a dozen similar situations have occurred since July 15. The police are questioning whether the acts were committed by one person.

"We're not convinced they're by the same person," Thomas said. "There are similarities and dissimilarities."

Thomas said they have talked to several suspects who fit the recurring description. A former Western student, who wished to remain anonymous,

said a similar incident happened to him about a month ago.

He and his friend were sitting in an apartment on Chestnut Street when a man fitting the same description came through the door and demanded their money.

"They didn't have any money in their wallets, but the man saw an ATM card and demanded they drive him to a bank."

The former student said the man told them he was running from "America's Most Wanted." He said he identified who he thought robbed them in a police lineup about three days ago, but he hasn't heard anything from the police since.

Though the man approached these students near campus, Thomas said the incidents have not been isolated to this area.

"He's been all over town," Thomas said.

# Jury orders Vandy to pay

Medical center found negligent for failing to notify woman that she received HIV-tainted blood in 1984 transplant

By Neil Vigdor  
VANDERBILT HERALD

NASHVILLE — When the American Red Cross begins a three-day blood drive on campus tomorrow, the non-profit organization will have an HIV and antibody detection system in place, which Vanderbilt Medical Center was not able to benefit from in 1984.

For failing to notify a woman that the blood she received in a 1984 transfusion might have been tainted with HIV, VUMC was found negligent by a Nashville circuit court jury of five women and one man last Wednesday, and was ordered to pay \$4.36 million to the woman's widower and her estate.

"I would call this case rare in that it's been going on for so long," said Denver-

based attorney Bruce Jones, whose client Ronald L. Amos originally filed the lawsuit with his late wife Julie L. Amos against VUMC in 1991.

"I'm sure there's a certain amount of relief involved, but it was more of a vindication."

After receiving a blood transfusion during jaw surgery at Vanderbilt in 1984, Julie Amos remained unaware that she was carrying HIV until her two-month-old daughter died of pneumonia in 1989.

Amos fell ill in 1991, and later died at age 32 in 1992. Her husband tested negative for HIV, Jones said. "He was pleased that the jury saw the issues the way it presented them," Jones said of his client, who now resides in Kalispell, Mont.

The Amos' case against VUMC suffered an initial setback in 1993 when a fed-

eral judge ruled the issue was past the three-year statute of limitations on a medical malpractice case.

But the case was allowed to continue because of another judge's ruling that lack of notification prevented the Amoses from seeking litigation in a timely manner.

"The jury determined it was negligent," Jones said of VUMC's failure to notify his client and his late wife.

Not until April 1985 did the first-ever HIV test appear, according to the communications manager for the Tennessee Valley Blood Services Region of the American Red Cross, Diana Sims.

Between the time of Julie Amos' surgery in 1984 and April 1985, she did not receive any other medical procedure requiring a blood transfusion, Jones said.

"It's a tragedy, but it's nobody's fault," said Charles Wilcox, CEO of Tennessee Valley Blood Services Region, which settled with Ronald Amos out of court in 1995. "You can't do what's not there. Obviously, that's why Vanderbilt is going to appeal."

# Good news, bad news on drinking

Survey says teen drinking is still on rise, but designated driver numbers are up, too

ASSOCIATED PRESS

CHICAGO — A survey of teen drinking found good news and bad news — more than half of the youths ages 16 to 19 said they drank during the preceding month, but nearly two-thirds said they always appoint a designated driver.

Still, even the good news in Tuesday's study had a twist: Eighty percent think it's fine to drink as long as there is a designated driver, and nearly half think that designated drivers can still drink.

"We're not impressing on kids the fact that getting drunk can be dangerous," said Dr. Richard Heyman, a Cincinnati pediatrician and chairman of the substance abuse committee at the American Academy of Pediatrics, which released the study.

The results mirror a much larger government-supported study of 51,000 high school students released in December.

The telephone survey, conducted between Aug. 24 and Sept. 3, has a margin of

error of plus or minus 4 percentage points.

Both surveys found that teens generally drink to get drunk, with the new results showing nearly 30 percent down six or more drinks each outing.

Fifty-one percent said they consume between two and five drinks at a sitting.

"They don't stand around like an adult with their beer in their hand at a cocktail party. They take a six-pack," Heyman said. "They are mind-altering drinkers."

Findings include: Sixty-one percent said they'd consumed alcohol within the preceding month.

Nearly a third mistakenly

think a can of beer is less intoxicating than a shot of vodka.

Boys and girls average about the same number of drinking days a month — 5.6 days and 5.2 days respectively. Boys are more likely than girls to have had six or more drinks in the preceding month — 32 percent vs. 22 percent.

The average age when drinking begins is 14.

Sixty-four percent say they avoid drunk driving by always appointing a designated driver when drinking with friends.

Eighty percent think it's OK to drink with friends as long as there is a designated driver.

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Tales from the weird

**This story kicks!**

SIDNEY, Iowa — A sheriff's deputy has gotten the boot over his karate skills. Jeff Keeton, an eight-year veteran, was fired following reprimands to stop practicing on his colleagues. Fremont County Sheriff Steven MacDonald said one employee who suffered an injury and missed work for 10 weeks is seeking partial disability payments.

"Some of us aren't in shape for that," MacDonald said. "I told him this wasn't the place for it."

But Keeton, who has appealed his firing, said the injuries were self-inflicted. "He was demonstrating on me," Keeton said. "It was an alleged injury. It's all rather bizarre. If anyone was injured, it was me. I was kicked in the shin."

— Source: www.usa today.com/states/weird-news.html

They said it

"We will forever hold you accountable for following a theory rather than the evidence."

— John Ramsey, in a letter criticizing the investigation of the death of his daughter, 6-year old JonBenet Ramsey.

"We'll just kind of stay out of this one."

— Jennifer Bray, police spokesperson for the Boulder police.

By the numbers

636

The number of days since the murder of JonBenet Ramsey

0

The number of suspects arrested in the case

100,000

The reward, in dollars, offered by John and Patsy Ramsey for anyone who has information leading to the arrest of a suspect

**Chain reaction**

Readers are encouraged to submit letters to the editor and guest opinions to the Dialogue page. Address comments to: "Letters to the Editor" Kentucky Kernel Dialogue Editor 35 Enoch J. Grehn Journalism Building Lexington, Ky. 40506-0042

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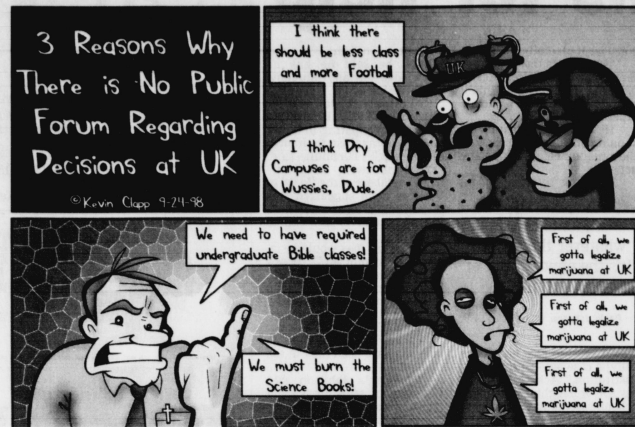
Send electronic mail to kernel@pop.uky.edu.

Letters should be about 150 words; guest opinions should be no longer than 500 words. All material should be type-written and double-spaced.

Include your name and major classification (for publication), as well as your address and telephone number for verification, which will be kept confidential.

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READERS' FORUM

**Expressions**

**Christians often in conflict about the role of gays**

To the editor:

The Sept. 25 Greg Laber column contained several inaccuracies. The most blatant of which was the statement, "In Washington, political vendettas apparently carry more weight than the laws of the justice system Counsel Ken Starr has sworn to uphold."

Because of the nature of the impeachment process, there is a different set of rules than those that apply in a normal criminal investigation.

There is no "reasonable doubt" clause that allows for the acquittal of the president. The Senate Judiciary Committee is responsible for determining what is and is not impeachable, under the auspices of "high crimes and misdemeanors." Because this is handled by a political body, it is a political process, not subject to the requirements of due process that normally apply to criminal proceedings.

Starr's report is a reflection of these differing rules. It is appalling that opinion polls reflect the notion that it does not require a person of honorable character to lead our great nation.

What has happened to the idea that a leader must be held to a higher standard of conduct than those he leads? It is a sad comment on the ethics of society when the purported living embodiment of America is a lecherous womanizer, and no one has a problem with it.

CHRISTOPHER D. THOMAS  
 WEST POINT, KY.

**Greeks aren't doing enough to end the stereotypical behavior**

To the editor:

The other night I was studying in the amazing new William T. Young Library. I was enjoying the new, quiet atmosphere when suddenly three guys came sprinting through the area in which I was studying and headed for the stairs. They weren't just trotting. They were in all-out sprint mode, not to mention laughing at the top of their lungs. Somehow I didn't think their excitement was due to their love of books. I sensed a prank had gone down, and I was thankful it wasn't pulled on me.

Actually, I was more annoyed than thankful. What the hell were these jokers doing acting like that in the library? Were they just stupid freshmen?

Due to my closed, ignorant mind, I also thought they could be frat boys. "No," I thought, "they swear up and down that they are unfairly stereotyped." I almost gave them the benefit of the doubt until I saw them come back up the staircase, presumably thinking the coast was clear. I gave them a closer, disapproving look and happened to notice the shirt one was wearing. Bearing Greek letters, the shirt stated that this particular band of Greeks was better than the rest of the general population.

My "ignorant" suspicions had been confirmed. Now that they were back, they had some more fun by pulling the elevator alarm. I'm sure they were just testing the alarm as "community service," but it bothered me. That attracted some more of the "brothers" trying to have a good time. Now that a good pack had assembled, the rejoicing was very loud.

So, fraternity members, do you see how the frat guy stereotype gets perpetuated? Having your pledges "study" for a given amount of time sure looks good on paper, but I've seen the harsh reality of what really goes on. I try not to stereotype you guys, but things like this make it very hard.

I realize that not all members act this immaturely, but the ones that do are giving all of you a bad image. I want my mental image of a UK fraternity brother to be the same as yours, not of a group of guys running around squealing like little girls. And if you are "just better than me," I guess I'd better practice my sprints.

ADAM SAMPLES  
 PHYSICS JUNIOR

Let us know what you think: send letters to kernel@pop.uky.edu.

Meg Marquis  
 CONTRIBUTING COLUMNIST

**Putting the smack down an OK option**

How many of you watch MTV's "The Real World"? You don't have to answer out loud, I realize this is a guilty indulgence for many. For those of you who would rather die than watch it, I will fill you in on what happens.

One of the roommates in the house was leaving the show and was being rather rude to all the other housemates. She was being particularly evil to one of the male roommates, who has a bit of a temper himself. In a last fit of meanness, she made a few derogatory remarks to his face. Angered, he slapped her. Her reaction? Laugh and drive away. My reaction? Pure shock.

I wasn't really shocked that he hit her — she deserved it, in my opinion. My shock stemmed from the fact that she didn't hit him back. It is true, of course, that no one should feel the need to use physical force on another human being. But, I am also a firm believer in the "Do unto others" rule (although returning a sock in the face was maybe not exactly what Luke 6:31 was referring to).

Anyone who knows me knows that I would never hurt a fly, but if someone hit me, I would be strongly inclined to return the favor. It seems to me there would be less violence towards women if women began fighting fire with fire. I have never had a man hit me, and consequently, I cannot understand what it is like.

I know that if anyone (male or female)

ever hit me, I would be so mad I wouldn't be able to hold back from letting loose with a few good hard knocks of my own.

I'm sure that some of you are thinking that the only way I could be so confident in my boxing skills is if I was a 6-foot, 200-pound Amazon woman who happened to have studied with Jean Claude Van Damme. Not so. I am not the smallest girl in the world, but I am by no means ready to star on "American Gladiators," either.

Nonetheless, the fury that would be unleashed by someone striking me would have some serious repercussions. Unless someone hit me so hard as to knock me out, they could count on me pretty much pounding their butt into the floor.

So ladies, I give you full and complete permission to hit anyone who hits you first. Guys, I think most of you already feel you have that right and have had it for a long time now. But the same holds true for you. I see nothing wrong with balancing out the equation a bit.

As a matter of fact, it might actually decrease the occurrence of violence. I think that if I hit someone first with the mistaken impression that I could get away with it, I might not be so likely to strike first again if they gave me a black eye and knocked out a few teeth.

Physical violence may always exist out there, but I see no reason that I, or any other person, should have to put up with it.

LaQuita Wilson  
 CONTRIBUTING COLUMNIST

**Simple cures for a complicated disease**

Students can be seen walking across campus dazed and confused about their upcoming exams and papers. Many scatter about, trying to locate friends or faculty members who may hold the key answer to a chemistry or biology question.

I, not unlike an innumerable amount of students on campus, started the semester off with "procrastinitis." This highly contagious disease prowls around college campuses. UK is well aware of the disease, hence the disbursement of the cure-all pill for procrastination — Vivarin — which has been spotted at the bookstores and even Commons Market. But students must combat the evil Vivarin brute and its affiliated disease in order to move from procrastination to academic excellence.

After my freshman year, I learned that good study habits determine success in college. Before this time period, I depended 20 percent on osmosis, 40 percent on my actual knowledge of the subject and 40 percent on faith when preparing for an exam. Now that I actually look over material for my exams weeks in advance, I find life less stressful. I do not know how many people out there have decided to give up Vivarin and Surge and dedicate time to studying in advance, but judging from the number of people I saw partying Saturday, I would say not many.

So, just in case the revelation has not been made to some, I would like to offer a

few tips on how to admit your illness and take steps towards curing "procrastinitis" and obtaining stress-free nights.

•Recognize that procrastination has a hold on your mental state. Admit that you become disillusioned and allow yourself to believe that a 10-page paper, which is 40 percent of your grade, can be accomplished in one night.

•Admit that one of the causes of your disease, laziness, can be prevented. Motivate yourself to use more than 10 percent of your brain power no matter how hard it may hurt.

•Find a positive reason to approach your studies. I can testify to the amount of fear that I allowed to augment about the course after the long delay in my studies. Eventually, I approached my work with dread because time allowed me to magnify the course's difficulties.

•Establish a schedule. Write down goals for the semester and for the future. But, you must remember to carry them through.

I ensure that all of these steps will lead you to achievement (the amount of achievement depends on each individual effort). I believe procrastinitis can be cured. So if you happen to be one of those dazed and confused students attempting to prepare for an exam — stay away from the pills. And if your first exams have already passed, fear not. You have enough preparation time for the second set.

IN OUR OPINION

## Innocent until ...

Due process deserves our respect

Due process is a marvelous thing. While many might doubt its strength and ability to reach the absolute goal of justice, due process is key to the survival of our nation's democratic system.

It grants individuals the right to stand before a jury of their peers and to be judged.

What isn't allowed is the senseless, hurry-up decisions the public often forms.

A case in point would be Gov. Paul Patton's recent woes with the grand jury investigation of his 1995 gubernatorial campaign.

The grand jury recently indicted two of his aides Andrew "Skipper" Martin Jr. and Danny Ross, and teamster's union officials Lon Fields Sr. and Robert Winstead. The indictments do not specify what these four men did, and many politicians and people throughout the state are questioning why Patton has not dumped them out on the Capitol front steps.

There is one basic answer — he has no reason to.

Being indicted is not the same as being convicted.

Too often in this country, the public and government officials are rushing to conclusions before all the facts are in.

A comparison can be drawn from these indictments to President Clinton's problems with former White House intern Monica Lewinsky.

House Speaker Newt Gingrich was not stupid when he said Republicans are going to wait (and therefore, the public must wait as well) for all the legal processes to finish before making a final judgment.

Yes, Patton is looking at dismissing Fields and Winstead, and if he chooses to do so because he thinks there was wrongdoing, then so be it. But he is not going to dismiss them because they were indicted; he has said all along he thought wrongdoing was evident, and that he was going to take action for it. But yelling at Patton to fire the other two just because of the indictments is ridiculous. Patton has gone out of his way to emphasize how important Martin and Ross are to his administration. Firing them for the indictments would be like impeaching Clinton right after his taped deposition was released. The common sense is nil.

Due process benefits all Americans, not just those who are facing the criminal justice system. It allows us to act civilized, not to act like hungry vultures looking for prey without checking for vital signs.



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- High mountain
- Andes native
- Having a drab color
- Marathon
- Romantic, in a way
- Uniform
- "Excuse me!"
- In the best shape
- Above poet
- Visitor
- Guest
- Type of exam
- Some provincial people
- Top
- Kite part
- "High —"
- 1941 movie
- Conical
- Type of crow
- Wooded area
- Injured
- Lock of hair
- Greek cheese
- Hadrem rooms
- Private teacher
- Wheel part
- Private manor
- Award

**DOWN**

- Young lady's reminder
- "Do — others"
- Round reminder
- Elton's rival
- Jimmy Carter's daughter
- Carver
- Band leader
- Lombardo
- Worthwhile
- Singer Gorma
- 10 more beautiful reminder
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**CUSTOMER SERVICE REPRESENTATIVE NEEDED.** A regional medical equipment company needs a part-time customer representative that will answer the telephone, file charts, and other clerical duties. This position requires a person that can work 20 hours a week, and the company is willing to work with your school schedule. If you are interested, please call Sharon Hall or Jamie Booker at 276-0663.  
**DANAHARES SHOE DEPARTMENT** now hiring for all retail stores. \$7-12/yr. Flexible hours. Call Cafe Express 277-9177.  
**EXCITING NEW JUICE BAR AND WORKOUT STUDIO** seeking part-time help and class instructors. Located downtown. Call 253-2634.  
**FADZU'S** has part-time hours, free food, flexible scheduling and great benefits. Apply in person. 130 Winslow (Euclid) behind Kennedy Bookstore.  
**FITNESS ENTHUSIASTS:** If you are interested in an above average income while improving your health, we may have your career. Strong opportunities for advancement Call 245-3130.  
**FOOD SERVICE:** Central Baptist Hospital has immediate openings on our team of dynamic food service professionals for Dietary workers and Cooks. The qualified candidate must be a high school graduate or equivalent with 12 weeks of Food Services and/or cook experience preferred. We offer an excellent salary and benefits package. Qualified applicants may apply in person at the following location: Central Baptist Hospital, Attn: HR, 1760 Nicholasville Road, Lexington, KY 40503, EOE.  
**FREE ROOM & BOARD** in exchange for helping disabled person. Lots of free time for study and work. Phone 252-0394.  
**FULL AND PART TIME POSITIONS** available in the Georgetown area. First and second shift cooks and cashiers. Call 266-9006.  
**FREE ROOM & BOARD** in exchange for helping disabled person. Lots of free time for study and work. Phone 252-0394.  
**GLOBAL EXPANSION, \$3000/mo. commission/bonus,** looking for part/full time work in sales and marketing, no experience necessary, must be motivated. Call my associated, 323-3047.  
**GREAT HARVEST CUSTOMER SERVICE** Outgoing, fun-loving, high energy person needed to join team of great people who work together in a good, clean healthy environment. Will be in a Part time position: front desk clerk, night auditor, bell person, house porter, restaurant servers, banquet set-up, banquet servers. FREE medical insurance after 90 days. Benefits Package & Great Bread! Start at \$6.00/hr. Apply at Great Harvest! Palomare Centre at Harrodsburg Rd. and Main St.  
**GYMNASTICS INSTRUCTORS NEEDED.** Looking for people with gymnastics experience to teach boys and girls classes. Call Amerisport at 252-5231.  
**HARLEY HOTEL** is accepting applications for the following positions: front desk clerk, night auditor, bell person, house porter, restaurant servers, banquet set-up, banquet servers. FREE medical insurance after 90 days. 401K Plan, excellent benefit package. Apply in person: 2143 N. Broadway, Lexington, KY 40505, EOE.  
**HIRING ALL POSITIONS** full and part-time, Yearlings', lower level Civic Center.  
**HIRE/FEMALE DANCERS** (adult entertainment) for a part-time customer representative that will answer the telephone, file charts, and other clerical duties. This position requires a person that can work 20 hours a week, and the company is willing to work with your school schedule. If you are interested, please call Sharon Hall or Jamie Booker at 276-0663.  
**IDEAL HOME COUNTRY CLUB** now hiring, 1815 Richmond Rd., Lexington, KY 40507. Looking to hire full and part-time servers, full and part-time bussers, full and part-time kitchen staff. Apply Mon.-Sat. from 3-5 p.m. If you need further information, please call 266-1121.  
**KEYHOLDER NEEDED** at the Body Shop, Fayette Mall. We need an energetic retailer for part-time key. Bonus offered. Apply in person.  
**LANDSCAPE COMPANY** has immediate openings for PT and FT workers. Competitive pay, flexible hours. 269-3271.  
**LEASING POSITION AVAILABLE,** full-time plus benefits, weekends required, drug test and background check required. Apply at Choke Creek Apartments, 3522 Creekswood Drive.  
**FREE PREGNANCY TESTING**  
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**278-0214**  
**CONFIDENTIAL PREGNANCY ASSISTANCE**  
**Birthright**  
 2134 Nicholasville Rd. 277-2635  
**kernel on-line**  
 @www.kykernel.com  
**TEACHERS/SPEAKERS:** \$3K/month commission/bonus. Seeking career minded individuals with leadership and communication skills to develop sales and marketing company in local area. P/T/FT. Must have positive attitude and meet appearance. Call my rep for appointment 271-3708.  
**TELEPHONE INTERVIEWERS NEEDED** One of Kentucky's oldest Market Research and Public Opinion firms needs dependable people to do a residential job conducting telephone surveys ABSOLUTELY NO SELLING!! Located

**LEXINGTON CITY BREWERY** is now hiring day and night servers and cooks. Will work with your school schedule. Apply in person at 1050 S. Broadway next to Winn-Dixie between 1:30 and 5:00 PM or call to schedule an appointment. 259-2739.  
**LOOKING FOR PT BABYSITTER.** Experience and excellent references needed. Mornings and early afternoons, 15-20 hrs/week. Call 266-7382, Brett or Allison.  
**MATERIALS DISTRIBUTION ASSOCIATE** Central Baptist Hospital is seeking individuals to work full-time and twelve-hour weekend days, weekly pay, and a great resume builder. No sales and no gimmicks. Call 9am-9pm, 276-5104. Ask for Shannon or Julie.  
**NO INTERVIEW FOR FEDERAL CONTRACT WORK** well above minimum wage. Flexible schedules. If you have 2 or more years of college or military experience we may have a position for you. Anyone interested can call 278-6799, ask for Jennifer or Shad. We also have positions available which don't require college or military.  
**OFFICE CLERK** afternoon/evenings 253-9198. 1 dozen delivered in gift box \$25.98. Imperial Flowers 233-7486. Call VISA, MC, DIS, and AE.  
**PART-TIME MARKETING POSITIONS** Earn top pay. Flexible schedule. Call toll free 1-877-777-4262.  
**PART-TIME YOUTH MINISTER NEEDED.** Covenant Presbyterian Church, Cynthiana, KY. Duties include designing a youth program (ages K-12). Interested candidates send resumes to: Laura V. Hehr, RR6 Box 244, Cynthiana, KY 40301.  
**PERSONALITY:** If you have a great attitude, work hard, and have good communication skills, this could be your career opportunity. No experience necessary. Call 264-0043.  
**PHIL DUNN'S COOKSHOP** now hiring PT and FT bakery help. Will train. Apply in person 431 Old Vine St.  
**PT HELP NEEDED** to lead track for local distributing company. \$7.50/hr., must be 20 years old, 371 m.m., Call 252-2434 for appointment.  
**PT WAITRESS/CASHER.** Days approx. 1h-2 PT night 7:00-2:00, 3 days/week. Apply in person. Sontino's Italian Cuisine, 450 Southland Dr.  
**QUADRIFLE MODEL PROFESSIONAL** seeks caregiver, attractive salary, benefits commensurate with experience (non-union with suitable experience may apply). Mornings, evenings or 3rd shift available. Resumes with references to P.O. Box 8623, Lexington KY 40504.  
**RICHMOND PLACE RETIREMENT COMMUNITY** currently hiring for servers. We offer excellent hours and schedules to meet your needs. Work from 4:00PM - 8:00PM and still have time to study or be with friends. Apply in person to: 3051 Rio Dosa Dr. (Across from Charter Ridge Hospital) Monday - Saturday, 9:30AM - 8:00PM, EOE. Drug free environment.  
**STELLAR COFFEE COMPANY** now hiring at Brighton Place Shopping Center. European-style cafe. Call Leslie @ 606-226-6329 for interview.  
**TEACHERS/SPEAKERS:** \$3K/month commission/bonus. Seeking career minded individuals with leadership and communication skills to develop sales and marketing company in local area. P/T/FT. Must have positive attitude and meet appearance. Call my rep for appointment 271-3708.  
**TELEPHONE INTERVIEWERS NEEDED** One of Kentucky's oldest Market Research and Public Opinion firms needs dependable people to do a residential job conducting telephone surveys ABSOLUTELY NO SELLING!! Located

less than 2 miles from campus. Good pay, flexible hours. Day, evenings and weekends, both full and part-time positions available. Call Mon-Fri between 10 a.m. and 5 p.m. at 278-9299.  
**THE CHOP HOUSE** specializes in great steaks and chops, now hiring greeters, servers, and chefs. Experience preferred but not necessary. All availability a plus. M-F, 2-4. 2640 Richmond Rd.  
**TRI-STATE ROOFING AND SHEET METAL.** looking for PT warehouse help, 1-6-M-F. Driver's license needed. 233-4546, ask for Sidney Collins.  
**TUMBLEWEED SOUTHWEST MESQUITE GRILL & BAR** is growing again. Accepting applications for Cooks, Servers, Cashier, Prep Cooks, Host/Hostess, Dishwashers, Excellent benefits, full/part-time available, flexible hours, college students welcome. Free extra cash for the holidays. Come in and talk with Charmaine at 3101 Clayhill Mill, Lexington, KY 40503.  
**WANTED CREATIVELY MOTIVATED PEOPLE** part-time/full-time sales. Call for interview. Leave message. All calls returned. 885-7360.  
**WE ARE SEEKING** dependable, hard working, self-motivated persons for part time hours. You must have your own car. Positions will allow experience in graphic design, marketing, sales, manufacturing. Possible class credit. Close to campus. Flexible hours. Apply in person 9-11 or 2-3 M-F. 390 Southland Dr. or call Mark at 277-3996 for further info.  
**WEST** is looking for part-time office help. Apply in person at 181 Trade Street, EOE.

**PERSONALS**

**HI! SMAX ON MAX:** Best cards on International all on DOM. Price cards in town! Check it out! 304 South Limestone.  
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**ADDIS RINGS (FREE SALE)** Court Sports, corner S. Limestone and Euclid. 255-5125  
**ADU CONGRATULATIONS** on getting into grades last semester. Keep up the good work!  
**ADU FRANCIE T:** Congrats on getting into UK Medical School. We're so proud of you! Love your sisters.  
**BEAUTIFUL ROSES 1 dozen, cash carry \$19.98.** 1 dozen delivered in gift box \$25.98. Imperial Flowers 233-7486. Call VISA, MC, DIS, and AE.  
**BEST PRICES IN LEXINGTON:** Addis and Nike! Court Sports's Limestone 4 Euclid. 255-5125  
**BIGGER, BETTER BROWNSKINS,** 20,000+ sq. ft. of club space. Lexington's hottest dance club. Multi-level dance stages and platforms. Ultimate 100's of 80's and 90's dance music. Reduced admission with college ID. Located in South Hill Station, corner of Bolivar and Upper St.  
**CALL NOW: GIRLS! GIRLS! LIVE @ 10-900-776-0000 ext. 3909.** \$3.99/min. Must be 18 yrs. Serv'd (69) 649-9434.  
**FREE CASH GRANTS!** College Scholarships, Business, Medical bills. Never repay. Toll free 1-800-218-9000 ext. 6102.  
**HOUSEPLANTS WITHOUT THE HASSLE.** Luwasa pots have a water meter to let you know when to water. Perfect for dorm rooms. EQUINOX NURSERY, Nicholasville 837-2751.  
**IF YOU SAW THE ACCIDENT** that occurred Saturday night, September 19 at 10:30pm on the corner of Euclid and Transylvania, please call Brian at 971-9247.  
**JOJO'S WEEKEND SPECIAL.** All you can eat \$7.95/person Fri. 5 p.m. thru Sun. night Dine-in only at Jojo's Bayou Gumbo, University Plaza 254-7047.  
**MOVING SALE!** Sale items include: large entertainment center, bedroom dresser (black lacquer), large area rug (9x11), glass coffee table, beautiful pastel oil painting, vacuum cleaner and other misc. Call for information after 6 p.m. 245-9667  
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**NFL JERSEYS!** Sanders! Dunn, etc. Court Sports, corner of S. Limestone and Euclid. 255-5125  
**NIKE FOOTBALL CLEATS!** \$29.99! Court Sports, corner of S. Limestone and Euclid. 255-5125

**Continued**  
 More CLASSIFIEDS, page 10

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 2134 Nicholasville Rd. 277-2635

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 We are now hiring for the following positions:  
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 America's largest supplier of public safety equipment has immediate openings for part-time positions:  
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**CLASSIFIEDS**

Continued from page 9

**PSYCHICS TELL YOUR FUTURE- PSYCHIC HOTLINE!!!** 1-900-288-6500 w/extensions: 6401-6402, 6403, 6404. **DATES GUY & GALS DATES!** **DATELINE HOTLINE!!!** 1-900-773-2320 w/extensions 5545, 5546, 5547, 5548. Serv-U (619) 645-8434. **INTERNET SECRETS HOTLINE!!!** Over 30 min bogging internet secrets that will dazzle you senses. 1-900-740-4448 w/extensions: 3469, 3470, 3471, 3472. **Girls, Girls, Girls!** Talk to them live. "LIVE" \$3.99 HOTLINE!!! 1-900-329-0859 w/extensions: 5841, 5842, 5843, 5844. Serv-U (619) 645-8434 **SPORT PICK & ENTERTAINMENT HOTLINE!** NHL-NFL NBA scores! Spreads!!! 1-900-420-2300 w/extensions: 5129, 5130, 5131, 5132. **"CONFESSIONS" HOTLINE!** 1-900-268-2277 w/extensions: 1881, 1882, 1883, 1884. **PHONE CUSTOMER CHARGE ONLY** \$2.99 per minute!!! \$3.99 for "LIVE" (for ONLY 2.99) per minute MUST BE 18 YRS/PROCALL CO. 660/954-7420.

**NOTY/SHEP PUP FREE** to good home, 18 weeks, has shots, 361-8454.

**SIGMA KAPPA AND DELTA GAMMA** thank Justin G.

**SIGMA KAPPA PLEDGES:** Your bids will be waiting for you tonight at the house at 9.

**SPORTS NEWS!!!** Points Spread!!! 1-900-420-2300 ext. 8433, \$2.99/minute. Must be 18 yrs. Serv-U (619) 645-8434.

**SPOTLIGHT YOUR EVENT in the CAMPUS CALENDAR!** Meetings? Lectures? Entertainment? The Campus Calendar is a great way to let everyone know the happenings on campus. Postings in the Campus Calendar are FREE to registered student organizations and UK Departments. The Campus Calendar appears weekly in the Kentucky Kernel. To post an event in the Campus Calendar simply... fill out a request form online at <http://www.uky.edu/StudentCenter> and follow the instructions or stop by the Student Activities Office in room 203 of the Student Center and fill out a request form. Submit your events TODAY! Questions? Call 237-8867.

**TAN 3 MILES FROM CAMPUS.** Chinese Shopping Center. New bulbs. Clean, friendly surroundings. Single visit, \$3.00. 15 visits \$37.50. 20 visits \$40.00. Expires 9/30. Sanyue Tanning 269-4866. Thin-tab 100 available here.

**TAN 3 MILES FROM CAMPUS.** Chinese Shopping Center. New bulbs. Clean, friendly surroundings. Single visit, \$3.00. 15 visits \$37.50. 20 visits \$40.00. Expires 10/30. Sanyue Tanning 269-4866. Thin-tab 100 available here.

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**FEMALE grad/prof roommates** wanted for nice, older home. Cycling distance to campus. All new appliances. Quiet neighborhood. \$200-225. Call Betty at 278-7285.

**FEMALE ROOMMATE WANTED** to share partially furnished 2 BR house, walking distance to campus, must tolerate dog. \$300+ 1/2 utilities. Call 266-2395.

**FEMALE ROOMMATE WANTED!** Split level house, furnished and utilities included. \$300. call 223-7147 after 5pm.

**ROOMMATE FOR** 3 BR, 1 1/2 BA house in south Lexington, \$325, includes utilities and 2 rooms. 273-5528.

**ROOMMATE NEEDED** Nice place, private BR/BA, 10 minute drive to UK, \$325 includes bills. 276-3428.

**ROOMMATE WANTED** for large 3 BR apartment. \$200 + utilities. Ashland Park area near campus. 266-0960.

**TWO SENIOR NURSING STUDENTS** seeking another senior or professional student to share 3 BR apartment. 361-9138.

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\* Source: Morningstar, Inc. July 31, 1998. Morningstar is an independent service that rates mutual funds and equity investors. The top 10% of funds in an investment category receive this star and the next 22.5% receive one star. Morningstar's performance ratings reflect historical risk-adjusted performance, and are subject to change over time. They are calculated from the account's three-, five-, and ten-year average annual returns in excess of the relevant performance benchmark. The top 10% of funds in an investment category receive this star. The overall average return for all categories is published annually. \*\* Source: Money Magazine, January 1998. The average performance for each of the periods are: 3-year: 15.1%, 5-year: 12.1%, 10-year: 10.1%.

Ranking	CREF Bank Account	CREF Global Equities Account	CREF Equity Index Account	CREF Growth Account	CREF Bond Market Account	CREF Bond Conservative Account
Number of Domestic Equities Accounts Rated	4,212	4,212	4,212	4,212	4,212	4,212
Number of International Equities Accounts Rated	N/A	N/A	N/A	N/A	N/A	N/A
Number of Domestic Equity Accounts Rated	4,212	4,212	4,212	4,212	4,212	4,212
Number of International Equity Accounts Rated	N/A	N/A	N/A	N/A	N/A	N/A
Number of Fixed Income Accounts Rated	4,212	4,212	4,212	4,212	4,212	4,212
Number of Domestic Equity Accounts Rated	4,212	4,212	4,212	4,212	4,212	4,212
Number of International Equity Accounts Rated	N/A	N/A	N/A	N/A	N/A	N/A

\*\* These top ratings are based on TIAA's exceptional financial strength, strong operating ability and overall operating performance. Based on assets under management. \*\* "Standard of Care" Insurance Rating Agency, 1998. Lower investment returns may occur. Morningstar's analysis of the TIAA-CREF fund's performance is based on the TIAA-CREF fund's performance relative to the TIAA-CREF fund's benchmark. For more complete information, including charges and expenses, call 1 800 842-2776 extension 1509. See the CREF and TIAA Risk Factor Account prospectuses. Read them carefully before you make an investment.