



KENTUCKY KERNEL'S HOOPS PREVIEW

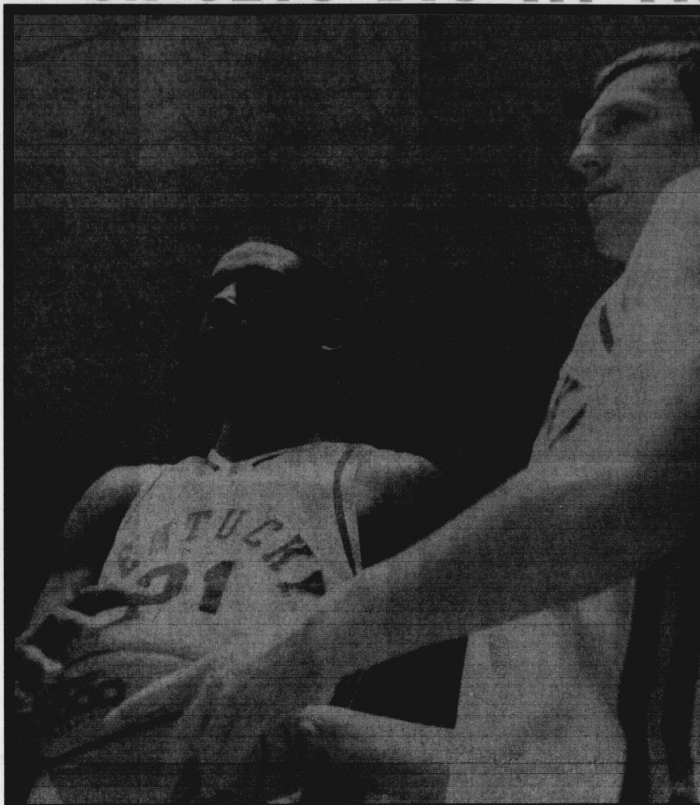
November 4, 2003

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COLLEGE BASKETBALL

UK GETS BIG IN THE MIDDLE



By Ben Roberts
STAFF WRITER

When the Wildcats take the Rupp Arena floor tonight for their first exhibition game of the season against Team Nike, the eyes of curious UK fans will be fixed on two men.

Two very big men.

The over 7-foot-tall freshmen Shagari Alleyne and Lukasz Obrzut will be welcomed additions to a team coping with the loss of departed big men Marquis Estill and Jules Camara. The pair are the first men that tall to wear Wildcat uniforms since Sam Bowie left for the NBA in 1984.

With differing backgrounds and styles of play, Alleyne and Obrzut are expected to distinguish themselves from each other early on in the season.

At 7 feet 3 inches, Alleyne is the taller of the two newcomers. The Bronx, N.Y., native has a 97-inch wingspan, and equipment manager Bill Keightley said Alleyne's size 21 shoes are the largest he's seen a UK player wear since he took the job in 1992.

Head coach Tubby Smith is hoping Alleyne will use his dimensions to the team's advantage.

"He's such a long guy," Smith said. "He's going to alter a lot of shots, but we've got to teach him to block shots without fouling. That's our main concern right now and something we're still working on."

Alleyne's performance in last month's Blue-White Scrimmage was a step toward that goal.

The freshman center tallied 15 points, 10 rebounds and three blocked shots for the Blue team. He also played 37 minutes, more than anyone on the team, and committed no fouls or turnovers.

After living and playing in New York City, Alleyne said his time at UK has been a pleasant change.

"I've been learning a lot from my teammates and coach Smith," Alleyne said. "It's been a great experience to get away from New York City and come to a small town like Lexington. Everyone is real hospitable down here, and it is a little less crowded than New York."

One thing Alleyne said he never experienced is the atmosphere he expects to encounter tonight at Rupp Arena.

"They've told me about Rupp Arena," he said. "They said it really gets loud in there, so I have to prepare for that. I've never played in front of 25,000 people before."

Alleyne said he is also excited about the opportunity to play with Obrzut.

"It's been great playing against him every day," he said. "He's able to show me new things and I'm able to show him new things. We're able to make each other better."

Obrzut, who stands at 7 feet 1 inch, is the first Polish player in the history of UK basketball. He left Poland when he was 19 years old to play for Bridgton Academy in North Bridgton, Maine, where he averaged 12 points and eight rebounds last season.

He said the ability to pursue basketball and academics is what led him to the United States.

"In Europe it's impossible because we don't have anything where you can go to college and play basketball at one time," Obrzut said. "I had to decide when I was in Poland what I wanted to do. Did I want to go to the United States to study and play basketball, or did I want to stay in Europe and sign a professional contract? I wanted the opportunity to study."

JOHN FOSTER | PHOTO EDITOR

Sky high

UK freshman centers Shagari Alleyne (7 feet 3 inches) and Lukasz Obrzut (7 feet 1 inch) are the first 7-footers to play for UK since Sam Bowie left for the NBA in 1984. The Cats hope the two can fill the void left by Marquis Estill and Jules Camara.

See BIG on A2

21 SHAGARI ALLEYNE

HEIGHT: 7'3"

WEIGHT: 258

PRONUNCIATION: SHAG-GAR-ee Ahh-LEAN

HOMETOWN: Bronx, N.Y.

10 LUKASZ OBRZUT

HEIGHT: 7'1"

WEIGHT: 257

PRONUNCIATION: WOO-kash OHR-shoot

HOMETOWN: Gdowice, Poland

Kentucky vs. Team Nike

Tuesday, 7:30 p.m.

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Series Record: Team Nike leads 1-0

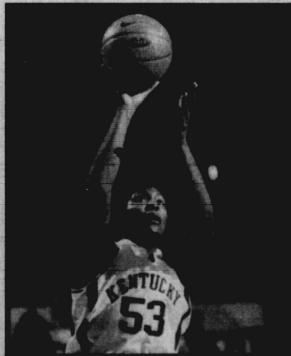
INSIDE



Helm eager to return to form under new coaches

Senior center SeSe Helm led the UK women's basketball team in rebounding last season with 6.5 rebounds per game. She was also third in scoring with 11.7 points per game.

KERNEL FILE PHOTO



After her scoring average declined last season, former second team all-SEC center SeSe Helm wants to lead the Wildcats again

By Lindsey Keith
STAFF WRITER

Through all the tough times in her past three seasons, SeSe Helm has stood tall in her 6-foot-4 frame and persevered.

She faced another tough task this off-season, when new coach Mickie DeMoss pushed her to ensure her senior season would be a success.

DeMoss told her to get into shape after her scoring average dropped to 11.4 points per game in her junior year, down from 17 points per game the year before.

Once again, Helm faced her challenge head on.

"I focused on conditioning, on

getting into shape and losing some weight this summer," Helm said.

She was pushed harder than ever in her career this summer by trying to answer any questions about her passion for the sport.

After last season, Helm said she was ready for a change.

Helm said the coaching change was not personal but a business change that needed to happen for the UK women's basketball team to be successful.

"Difficult times are never easy for anyone," Helm said of her three seasons under former head coach Bernadette Mattox. "We made the best of the times, and that time made us stronger."

"The new coaching staff has

brought us a whole new world," Helm said. She said this year's team is more excited to play basketball than any other team she's been on.

Helm said DeMoss also inspires success.

"Coach DeMoss, she is a little woman with a lot of power, a lot of heart, a lot of pride, and she's strong-willed," Helm said. "We see that in her and see what it takes to win championships. And we admire her for that."

"We want to not just win games, but win championships," Helm said.

Helm said the team realizes that DeMoss and her coaching staff left their previous jobs for a chance to win at UK.

The Cats were 11-16 overall last season and 4-10 in conference

See HELM on A2

Passed up by other SEC teams, freshman guard longs to lead

By Terra Ramsdale
ASSISTANT SPORTS EDITOR

As a five-foot-five point guard from Oak Ridge, Tenn., Angela Phillips wanted nothing more than to play basketball in a competitive conference for a team that wanted to win.

But because of her size, many SEC schools overlooked Phillips.

It was not until Kentucky, still under the leadership of Bernadette Mattox, spotted Phillips that she was able to find her niche with a Division I team.

At the time of Phillips' recruitment, Kentucky was anticipating the loss of senior point guard Rita Adams to graduation in the spring of 2003. Adams had been the Cats rock solid point guard for four years. She started 73 games, ranked fourth on UK's all-time steals list with 267 and totaled 400 career assists and 983 career points. Adams created a point guard position that would be tough to fill.

But it seems as though Phillips may possess what it takes to fill the shoes head coach Mickie DeMoss would like her to fill.

Though she did not start in Kentucky's first exhibition game Sunday, Phillips did play 23 minutes filling in for senior point guard Raquel Ellis. Phillips tied for fourth in scoring in UK's 73-64 victory with nine points. She also had six assists and two steals.

"I didn't think that she would come out with that much poise being a freshman and being so small at the point guard position," senior forward Shambrica Jones said. "She had us going. She was calling plays and we just reacted to her. I think she has the mental set of a senior out there."

Though she is a freshman, Phillips said she could still lead the team.

"I think the team is looking for a leader," Phillips said. "There are a lot of good followers on this team and I have always been a leader, so I led them and they followed. We play well together."

As a freshman trying to prove herself, Phillips feels that all the hard work she produces will benefit her and the team.

"I want to make the team the best it can be," Phillips said. "I've always been in winning programs and I think with the great staff we have here, we have a chance to do something special. And if I can help them win in any way,

then I want to."

Phillips' winning instinct was instilled in her as a high school basketball player at Oak Ridge High School. The Lady Wildcats were undefeated in the 2002 regular season when Phillips averaged 14 points and eight assists per game. She transferred to Oak Ridge specifically for basketball and devoted herself as a leader to head coach Jill Pruden and the team for four years.

Phillips believes that both the will to win and the competition is something that Kentucky and Oak Ridge have in common, as well as the coaching styles of the staffs.

"My high school coach and Coach DeMoss are a lot alike," Phillips said. "They are the most intense, competitive people I have ever been around. It is a challenge for me and I want to be challenged."

DeMoss said she has already taken notice of Phillips' desire in practice.

"She comes to practice with the same attitude and work ethic every day," DeMoss said. "She is a pleasure to coach."

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UK's 5-foot-5 point guard Angela Phillips is looking for a leadership role on a team with six seniors.

PHOTO FURNISHED BY UK ATHLETICS

BIG

Continued from page A1

While Obrzut's 12-points-per-game average for Bridgton may seem meager compared to other UK recruits, he achieved those numbers on a team that sent seven players to Division I universities.

Last season was also Obrzut's first in the United States. He said he's just now getting used to the different styles of play.

"The difference is how strong the American players are," he said. "Players in Europe are maybe not as strong, but they are quicker. I'm teaching myself how to play with (stronger) players."

Being the second tallest player on his team is another change for Obrzut.

"It is a good experience for me because I've never played against that big of a player before in my life," he said. "I'm teaching myself how to play against Shagari, and he's teaching himself how to play against me."

Smith said he likes the improvement he has seen from both players over the course of the off-season.

"I like where they are at this point in practice," he said. "There will be a lot of opportunities for them to play."

Although he has shied away from starting freshmen in the past, Smith said he is leaving the door open for Alleyne and Obrzut this season.

"Every position is open," he said. "No one has a starting spot on my team until they prove it, and they have to prove it every day."

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HELM

Continued from page A1

However, the team had only one senior. And of the games lost, six games were lost by 10 points or less.

"We have learned what it takes to win, been told what it takes to win and experienced what it takes to win," Helm said of the first few weeks of practice.

She said they always knew what it took to compete, but now they know what it takes to win in the SEC.

Shambrica Jones, a 6-foot senior forward, has been Helm's teammate throughout her college career. Helm and Jones actually introduced each other to their fiancés two years ago.

Jones said Helm talked her into giving a boy her

number before Helm would give her a present she had bought. Jones and the boy hit it off immediately, and a few weeks later, Jones introduced Helm to her new fiancé.

Jones said she expects Helm to be back in full form by the season.

"She is the 'man in the middle,' our 'big man,'" Jones said.

"I think she will lead the team in scoring and be the big offensive player for us. She started off in a slump and had to lose a few pounds. Coach put the pressure on her to do it, and she did. Now she is getting up and down the floor better."

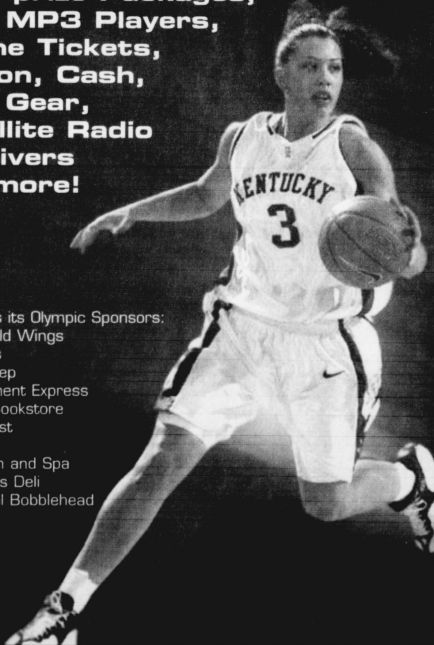
Jones said regardless of Helm's play, off the court Helm is a soft-spoken woman. "Helm is big on the outside," Jones said. "But in the inside she is a little teddy bear."

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Team Nike first of many tests



KERNEL FILE PHOTO

Blowing by the competition

Sophomore guard Kelenna Azubuike is in UK's projected starting lineup, replacing senior guard Antwain Barbour who will sit out to serve a suspension. UK plays four non-conference opponents ranked in the preseason Top 25, giving it one of the NCAA's most difficult schedules.

Fear the mighty swoosh.

Last season, after needing a last-second 3-pointer from Keith Bogans to defeat the obviously non-sedentary Athletics in Action, the Cats fell to Team Nike 84-75.

Do not be alarmed if tonight is a repeat.

In fact, do not be alarmed if UK only wins by 50.

But keep in mind, anything can happen.

Last season, UK had 45 practices before its exhibition opener. This year, Tubby has had only 36 sessions to prepare his Wildcats because of the new game schedule.

After an off-season traffic incident, senior guard Antwain Barbour will ride the bench for the two exhibition games and the regular season opener against Winthrop.

The lineup tonight will be small, with sophomore guard Kelenna Azubuike starting and Tubby passing up a chance to start one of the freshman "big men."

Plus, Team Nike beat the Miami Hurricanes 88-86 Sunday.



Steve Ivey
SPORTS EDITOR

But the point of these exhibitions is to begin the Cats' long march on the nation's most difficult path to the Final Four in San Antonio, Texas.

UK plays four non-conference opponents ranked in the preseason coaches poll Top 25: Michigan State (No. 3), North Carolina (No. 10), Louisville (No. 16) and Notre Dame (No. 19).

And that's exactly how it should be. I'm from the Cincinnati area, and every year all I hear about is how good the University of Cincinnati Bearcats are. Bob Huggins leads his team to a spectacular record against a schedule full of cupcakes. The problem comes when the team gets highly seeded in the NCAA tournament and gets bounced in the second round when it has to face a real team.

Eighty miles down Interstate-75, that won't happen.

Normally such a tough schedule may mean a few early losses and a lower ranking in the polls in exchange for a team that's prepared come March. But this year's team has seen its share of tough games already.

And assuming a much more confident Barbour returns to the starting lineup after serving his time, the only non-senior starting for the Wildcats would be junior forward Chuck Hayes.

Hayes, by the way, spent his summer competing for the U.S. team in the Pan-Am games.

Sure, the home schedule isn't terribly strong. Tubby of course tried to sell the challenge of playing teams like Winthrop, "a three-time champion in their conference," and Tennessee Tech, coached by former UK assistant coach Mike Sutton, "who knows exactly what we do. It's almost like you're playing against yourself," Tubby said.

But traveling to Detroit for the Basketball with Michigan State and heading to Anaheim, Calif. to face UCLA in the John Wooden Classic is exactly how to prepare for the Southeastern Conference and NCAA tournaments.

Besides, getting a bunch of top-notch schools to commit to a home-and-home series isn't always possible, especially when we've already set series with Indiana, Louisville and North Carolina.

A regular season record of 24-3 or better is not out of the question.

At Media Day, head coach Tubby Smith agreed, saying the 2003-04 squad is "very capable of being as good, or better, than last year's (32-4) team."

San Antonio, here we come.

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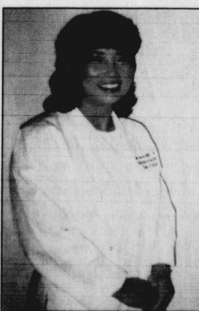
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Tough play from Hayes continues in off-season

Head coach Tubby Smith says junior forward Chuck Hayes has a secure spot in the starting lineup, plays tough even in practice

By Chris Fisher
STAFF WRITER

“I worry about our players getting hurt sometimes when he goes through the lane.”

— UK head coach Tubby Smith on the play of junior forward Chuck Hayes.

A dream came true for junior forward Chuck Hayes over the summer.

He momentarily traded in the white and blue for the red, white and blue as he and 11 of the nation's other top collegiate talents represented the United States at the Pan-American games in Santo Domingo, Dominican Republic.

"It was one in a million," Hayes said. "Growing up I've seen the all the Dream Teams, all the world championship teams, and to put on that jersey, that made me apart of history. Nobody can take that away from me."

Following six days of training in Orlando, Fla., Hayes was one of 12 players selected by Michigan State head coach Tom Izzo after flashing his hallmark traits — toughness and rebounding.

On a team that included five All-Americans from last season, Hayes led Team USA in rebounding (7.6 minutes (29.2) and was second in scoring (11.2).

Hayes burst onto the national scene last season as the Notre Dame Fighting Irish came into Rupp Arena boasting a top-10 ranking and a for-

midable front-line. Hayes overpowered Notre Dame's frontcourt, rebounding for career highs in points (17) and rebounds (16), while adding five assists and three blocks as the Cats beat the Irish 88-73.

Averaging 8.6 points per game and leading UK in rebounding (6.8), Hayes recorded a team best five double-doubles last season. As a further credit to his versatility, he led the Cats in free throw shooting, connecting on a 78.8 percent clip from the free throw line.

But it's Hayes' hard-hat and lunch-pail blend of defense, rebounding and toughness that makes it difficult for Coach Smith to get him off the floor.

"That's the luxury I have as a coach, to have somebody be a utility player who can do so many things and be willing to do those things," Smith said. "That's what makes Chuck such a beautiful person and player. He is such an unselfish guy that he will do whatever it takes to help the team. It will be tough to get Chuck out of the lineup."

Hayes' defensive capabilities were on full display in the NCAA Tournament's Midwest Regional semifinal in Minneapolis last season as Hayes shut down Wisconsin's Kirk Penney, who exploded for 17 points in the first half. In the second half, Hayes welcomed the defensive assignment and limited Penney to only three points on three shots in the second half.

As the Cats' resident enforcer, Hayes' reckless abandon sometimes even scares Smith.

"A guy like Chuck Hayes, he's just a bruise," Smith said. "He uses his body as a weapon. I worry about our players getting hurt sometimes when he goes through the lane."

Even teammate Erik Daniels, who has bulked up over the summer, knows that facing Hayes is a challenge every time.

"He has a football player's body," said Daniels. "We work each other pretty hard. But it's made me a lot better."

Freshman forward Sherray Thomas said there's never a day off when he plays against Hayes in practice.

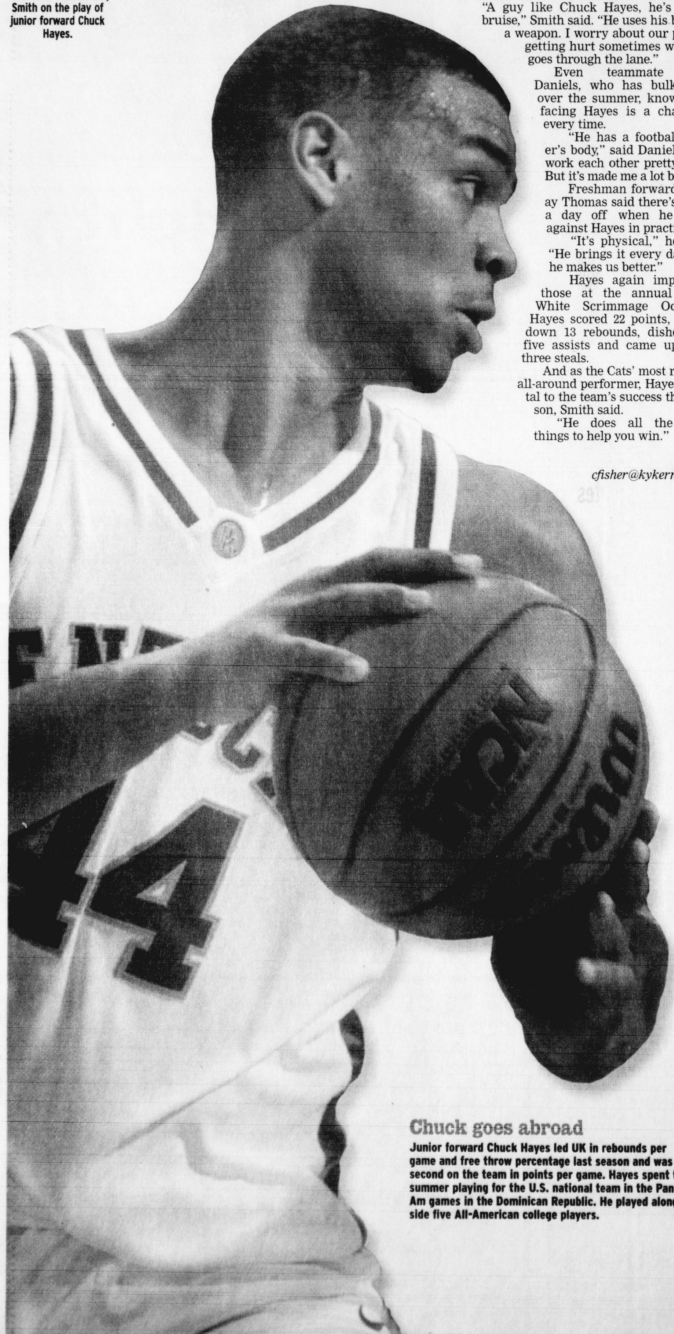
"It's physical," he said. "He brings it every day and he makes us better."

Hayes again impressed those at the annual Blue-White Scrimmage Oct. 25. Hayes scored 22 points, pulled down 13 rebounds, dished out five assists and came up with three steals.

And as the Cats' most reliable all-around performer, Hayes is vital to the team's success this season, Smith said.

"He does all the little things to help you win."

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Chuck goes abroad

Junior forward Chuck Hayes led UK in rebounds per game and free throw percentage last season and was second on the team in points per game. Hayes spent the summer playing for the U.S. national team in the Pan-Am games in the Dominican Republic. He played alongside five All-American college players.

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Guard play remains key for Cats



UK guards (left to right) senior Gerald Fitch, sophomore Keleena Azubuike, senior Cliff Hawkins and senior Antwan Barbour will provide a deep backcourt for the Cats this season.

KERNEL FILE PHOTO

By Tim Wiseman
STAFF WRITER

Despite the media frenzy around UK's two 7-footers, UK's main attraction remains its deep backcourt.

This season, head coach Tubby Smith has a backcourt of seasoned veterans and rising stars, a group he hopes will spark the team offensively.

"I think we are capable of scoring more points this year because we have more offensive weapons," Smith said.

With so many weapons in his arsenal, Smith will face a challenge: finding playing time for all his guards. A challenge, Smith said, made more difficult by the team's schedule this season.

"The strength of our schedule creates a real dilemma for us as far as getting the playing time that we would like to get," he said.

Headlining the list of guards are seniors Antwan Barbour, Gerald Fitch and Cliff Hawkins. Joining them are sophomores Keleena Azubuike and Brandon Stockton, as well as junior Josh Carrier.

The bevy of backcourt players gives UK the chance to try multiple looks on offense, Stockton said.

"We have used a lot of combinations in practice, and that's something we are going to be able to do all year."

Last season, Stockton had to provide a stopgap while Hawkins sat out the fall semester. Now, Hawkins is back at the point, the position where Smith believes he will shine.

"Cliff is an excellent penetrator and can really find the open man when he draws the defense," Smith said. "That's what Cliff does best."

When Hawkins slices through the defense, he will look to find one of UK's outside shooters.

A year ago, Fitch was one of the top-10 three-point shooters in the Southeastern Conference and a consistent scorer for the Cats. He returns to the shooting guard position this season.

And with Keith Bogans gone to the NBA, Fitch knows he must become a leader for the Cats.

"I feel like I can play Keith's role," Fitch said. "I'm not too worried about it. I've been a leader before."

As always, Smith's focus is on defense. He said he likes the defensive presence his guards bring.

"Our strength is in the backcourt where we can put

a lot of pressure on the ball," Smith said.

For tonight's game, Smith expects Azubuike to join the starting lineup alongside veterans Hawkins, Fitch, Erik Daniels and Chuck Hayes.

Azubuike wowed fans last season with highlight-reel dunks and offensive fireworks. Now, Smith wants to put Azubuike on the floor as much as possible.

"(Azubuike) is a very explosive player," Smith said. "We just need to find opportunities where he can help us."

Entering last season, many expected that explosiveness to come from the transfer Barbour. But a broken hand cost him a month's worth of games and left him on the sidelines for much of UK's winning streak.

Barbour will sit out tonight's game against Team Nike, but his backcourt mates are ready to carry the burden as a unit.

"If everyone has the right attitude, we'll be fine," Azubuike said. "We can't be selfish or anything like that. We have a lot of versatility in the backcourt, so if everyone does their job, plays good defense and plays as a team, we'll be alright."

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SEC MEN'S BASKETBALL PREVIEW

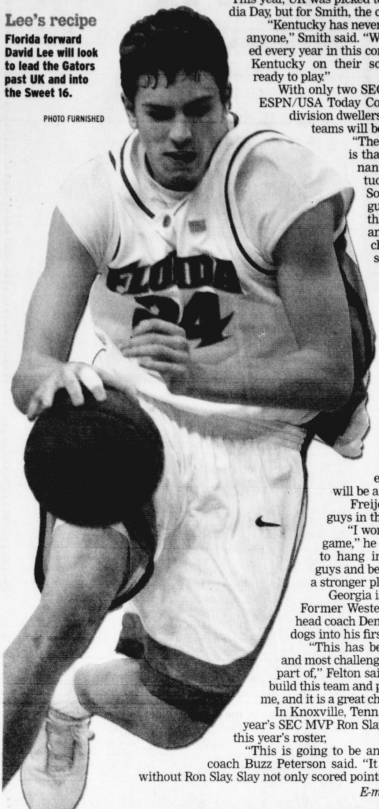
Yet again, Cats and Gators top the field in SEC East

By Derek Poore
SCENE EDITOR

UK was picked to finish no better than third in the SEC East during the 2002-2003 season. Head coach Tubby Smith said, "I just hope we can survive." The Cats coasted to an undefeated conference record and finished first in the Associated Press Top 25 poll.

Lee's recipe
Florida forward David Lee will look to lead the Gators past UK and into the Sweet 16.

PHOTO FURNISHED



This year, UK was picked to win the SEC at SEC Media Day but for Smith, the challenges are the same. "Kentucky has never been able to sneak up on anyone," Smith said. "We feel that we're the hunted every year in this conference. When teams see Kentucky on their schedule, they will come ready to play."

With only two SEC teams in the preseason ESPN/USA Today Coaches' Top 25 — eastern division dwellers Florida and UK — many teams will be battling for recognition.

"The best thing about the SEC is that there are no real dominant teams other than Kentucky and Florida," said South Carolina senior guard Michael Boynton. "I think it is pretty wide open and we really have a chance to compete this season."

The league's MVP will reside in Nashville, Tenn.

Vanderbilt senior forward Matt Freije, preseason player of the year, has added strength that head coach Kevin Stallings said will work wonders in the post.

"I feel he will be as strong a player as he has ever been," Stallings said. "He has always been a great player but with his weight he will be a stronger player."

Freije wants to handle big guys in the post. "I worked a lot on my low post game," he said. "I wanted to be able to hang in there with the larger guys and be able to handle myself as a stronger player."

Georgia is adjusting to a new staff. Former Western Kentucky University head coach Dennis Felton leads the Bulldogs into his first season in Athens, Ga.

"This has been the most interesting and most challenging job I have ever been a part of," Felton said. "The idea that I get to build this team and program is what attracted me, and it is a great challenge and opportunity." In Knoxville, Tenn., the Volunteers lost last year's SEC MVP Ron Slay and have no seniors on this year's roster.

"This is going to be an interesting year," head coach Buzz Peterson said. "It is going to be different without Ron Slay. Slay not only scored points, but he was our leader."

E-mail dpoore@kykernel.com



Some new faces could make for another wild, wild West

By Ben Roberts
STAFF WRITER

With no Western division teams ranked in the preseason Top 25, all six squads will be jockeying for position in the standings throughout SEC play.

Mississippi State took the regular season division title last year with a conference record of 9-7, but the Bulldogs will have to replace starters Mario Austin, Michal Ignerski and Derrick Zimmerman if they want to repeat that success.

Bulldogs head coach Rick Stansbury said lack of experience would be a factor for every team in the division. "It's difficult to replace players like Mario Austin and Derrick Zimmerman to the draft," Stansbury said. "But we feel our chances are good to win the West because everybody lost key players. You can replace the talent, but you cannot replace the experience."

Auburn is the only team in the West that didn't lose three or more starters from last season. The Tigers have 10 lettermen returning from a squad that had more success in the 2003 NCAA Tournament than anyone in the division.

After securing one of the Big Dance's final at-large bids, Auburn upset St. Joseph's and Wake Forest before falling to eventual national champion Syracuse by two points in the Sweet 16.

Auburn head coach Cliff Ellis said his team's unexpected NCAA Tournament run last year should carry over to this season.

"The trip to the Sweet 16 last year should give the returning players on the team a lot of confidence coming into this season," Ellis said. "We just have to build on what we have and try to be as successful as we can be."

Another pre-season favorite for the Western division crown is LSU. The Tigers will be led on the court by forward Jaime Lloreda, who averaged 12 points and nine rebounds for the team last year and is the only player from the Western division to be named preseason first team All-SEC.

While LSU, Mississippi State and Auburn seem to be clear-cut contenders in the West, the division's other three teams could prove to be surprises when league play begins in January.

Alabama finished 7-9 in the conference last season and Arkansas and Ole Miss will both welcome a talented batch of newcomers to their programs this year.

"Unless you are Kentucky or Florida, you play the spoiler role in this league," Ole Miss head coach Rod Barnes said. "I like that. There aren't high expectations from fans and the media, so you just go to work quietly and get the job done."

Email broberts@kykernel.com

Timmy!
Mississippi State guard Timmy Bowers will have to step up his game with the loss of backcourt mate Derrick Zimmerman.

PHOTO FURNISHED



SOUTHEASTERN CONFERENCE 2003-04 OUTLOOK Predicted order of finish by the Kernel sports desk

 <p>KENTUCKY WILDCATS Coach: Tubby Smith (164-47, 6 years) 2002-03 record: 32-4 (16-0 SEC, 1st East), NCAA Elite 8 Player to watch: Gerald Fitch, senior guard Outlook: High hopes are nothing new for the Cats, but repeating last season's perfect run won't be easy for the experienced team.</p>	 <p>LOUISIANA STATE TIGERS Coach: John Brady (102-81, 6 years) 2002-03 record: 21-11 (8-8 SEC, T2nd West), NCAA First Round Player to watch: Jaime Lloreda, senior forward Outlook: Losing Ronald Dupree (15.8 ppg) and Collis Temple (10.8 ppg) hurts but Lloreda will lead a hungry bunch of Tigers.</p>
 <p>FLORIDA GATORS Coach: Billy Donovan (149-74, 7 years) 2002-03 record: 25-8 (12-4 SEC, 2nd East), NCAA Second Round Player to watch: Anthony Roberson, sophomore guard Outlook: Three returning starters and highly-touted freshman forward Mohamed Abukar could make the Gators formidable again.</p>	 <p>MISSISSIPPI STATE BULLDOGS Coach: Rick Stansbury (100-60, 5 years) 2002-03 record: 21-10 (9-7 SEC, 1st West), NCAA First Round Player to watch: Timmy Bowers, senior guard Outlook: The Bulldogs lost the middle with Mario Austin, but they will rely on strong guard play this season.</p>
 <p>TENNESSEE VOLUNTEERS Coach: Buzz Peterson (32-28, 2 years) 2002-03 record: 17-12 (9-7 SEC, 4th East), NIT First Round Player to watch: Brandon Crump, junior forward Outlook: Crump should fill the scoring void left by the departed and always vocal Ron Slay so the Vols compete for the East title.</p>	 <p>AUBURN TIGERS Coach: Cliff Ellis (172-111, 9 years) 2002-03 record: 22-12 (8-8 SEC, T2nd West), NCAA Sweet 16 Player to watch: Marco Killingsworth, junior forward Outlook: A mature group of 12 upperclassmen will look to lead Auburn back to the Sweet 16 come March.</p>
 <p>VANDERBILT COMMODORES Coach: Kevin Stallings (62-59, 4 years) 2002-03 record: 11-18 (3-13 SEC, 6th East), No postseason Player to watch: Matt Freije, senior forward Outlook: The 'Dore-mats of the SEC East look to ride the play of Freije to greater success and a postseason berth this season.</p>	 <p>ARKANSAS RAZORBACKS Coach: Stan Heath (9-19, 1 year) 2002-03 record: 9-19 (4-12 SEC, T5th West), No postseason Player to watch: Jonathon Modica, sophomore guard/forward Outlook: Modica, a Smackover (Ark.) H.S. grad, will need to lay the smackdown to lead a young Hog team back to SEC prominence.</p>
 <p>GEORGIA BULLDOGS Coach: Dennis Felton (first year) 2002-03 record: 19-8 (11-5 SEC, 3rd East) Player to watch: Steve Thomas, senior forward/center Outlook: The departure of Ezra Williams and Jarvis Hayes and a new head coach could mean a down season for the Dawgs.</p>	 <p>OLE MISS REBELS Coach: Rod Barnes (99-61, 5 years) 2002-03 record: 14-15 (4-12 SEC, T5th West), No postseason Player to watch: Justin Reed, senior forward Outlook: Former SEC Freshman of the Year Reed will need help from seven newcomers to improve upon last year's disappointing finish.</p>
 <p>SOUTH CAROLINA GAMECOCKS Coach: Dave Odom (34-31, 2 years) 2002-03 record: 12-16 (5-11 SEC, 5th East), No postseason Player to watch: Carlos Powell, junior forward Outlook: South Carolina couldn't shoot the ball last year (.296 from 3-point land, .421 from the field) and it shouldn't change.</p>	 <p>ALABAMA CRIMSON TIDE Coach: Mark Gottfried (99-62, 5 years) 2002-03 record: 17-12 (7-9 SEC, 4th West), NCAA First Round Player to watch: Kennedy Winston, sophomore forward Outlook: Losing four starters from a team that finished below .500 in the conference last season will not bode well for 'Bama.</p>

TUESDAY KENTUCKY KERNEL

Saul Smith returns to UK, but this time he's not in the spotlight | PAGE B6



November 4, 2003

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Scholarship program losing money

KEES pays for more than half of UK's tuition, but it may exceed available funding by \$3.3 million

By Ryan Garrett
STAFF WRITER

A financial aid program that many UK students depend on is in threat of major cuts, according to a report released Monday.

The Kentucky Educational Excellence Scholarship

may not be able to keep up with the demand students are placing on it, a legislative research commission report said.

KEES, which was first granted to 1999 Kentucky high school graduates, awards students based on their academic achievements

in high school and ACT scores if they go to in-state schools.

Many students say the program was a major reason they came to UK.

With a projected need of \$69 million for the 2005-2006 fiscal year, the cost of awards from the KEES program is expected to exceed the funding available by \$3.3 million — almost 5 percent.

The report does not say

how this will affect current KEES recipients.

Rita Wells, scholarship coordinator for UK's financial aid office, said students who graduate high school with a 4.0 grade point average and a 28 or higher on their ACTs receive \$2,500 per year over a four-year period — more than half of the \$4,546.50 tuition for full-time

See AID on B2

Students worry about effects of keg policy

Council members still think keg tagging policy will pass; proponents praise students for wanting to be involved

By Keren Henderson
STAFF WRITER

Despite the questions raised by students at a forum Monday night, two Urban County Council members said the proposed keg tagging ordinance will pass Thursday.

More than 40 students, many from Student Government, questioned council members and police on how the policy would affect them.

"We are talking issues and addressing questions from practical to legal," said SG President Rachel Watts, who convinced the council to postpone voting on the ordinance so that it could involve students in the issue.

Several concerned students had focused on the fear that police will use the tagging system to target college keg parties.

"We don't have the time or inclination to just show up at parties," said Sgt. Richard Bottoms of the Lexington Police's Alcohol Beverage Control Unit.

"We are not going to go party hunting." Other students asked if keg tagging really would prevent underage drinking.

"This is not just another feel-good ordinance as some people suggest," said Councilman Dick DeCamp. "This will make adults think twice. Students need to understand that this is a much bigger issue than they think."

The keg tagging policy has been proposed as a way to curb underage drinking in Lexington. Under the policy, a person who purchases a keg must register the keg under his or her name so that the keg can be tracked. The next formal voting of the proposal will be Thursday at 7 p.m. in council chambers.

Braphus Kaalund, an SG representative, brought up the legality of keg tagging. "The city can't supplement alcohol-control laws without a vote from the (Kentucky) General Assembly," he said.

David Holmes, the commissioner of law, responded. "Pre-emption does not affect keg tagging," he said. "This is some-

Students need to understand that this is a much bigger issue than they think."

— Council member Dick DeCamp

See KEG on B2

A BUSY ELECTION EVE



JOHN FOSTER | KERNEL STAFF

Gubernatorial Candidate Ben Chandler visited UK's free speech area outside the Student Center Monday afternoon to urge students to vote in today's elections. His opponent, Ernie Fletcher, also spent the day traveling and urging Kentucky citizens to vote.



Candidates for governor pursue student votes

Professors say the candidates haven't done enough campaigning to actually get students to the polls

By Laura Bogenschutz
STAFF WRITER

Though it was young activists who won college-aged men and women the right to vote in 1971, young people today aren't taking advantage of that opportunity, professors said.

James Hertog, an associate professor of telecommunications who teaches about political advertising, said of today's elections, "I expect that overall, young voters will turn out at a lower rate than old voters; it's a norm."

Both candidates for governor said they have tried to reach out to that demographic, but students and professors said it's still not enough to get many students to the polls.

To gain votes, both Republican Ernie Fletcher and Democrat Ben Chandler have tailgated at UK football games.

"Fletcher targeted UK by tailgating at the UK-UofL game," said Ryan Watts, a member of Fletcher's press team.

Chandler regularly tailgated with people like former UK basketball coach Joe B. Hall and the UK basketball team, said Julie Stewart, deputy press secretary for the Chandler campaign.

Chandler also allowed student media access on a campaign bus tour around Campus Invasion, which sent college students all over the state to pass out pamphlets, she said.

"I think we have done quite a bit to reach out to college voters," Stewart said.

Either the candidates or their running mates have also appeared at political debates at Kentucky's universities, including the Oct. 8 Gubernatorial Convocation in Worsham Theater.

Despite the effort, students said they still feel ignored in the whirlwind campaigning.

"I have not seen any campaigns on or around campus trying to get students involved," said A.J. Brownell, a political science sophomore. "I would not have a clue about the candidates if I did not watch the news and read the paper."

Other students are just

See YOUNG on B2

Fletcher, Chandler use last day wisely

ASSOCIATED PRESS

Kentucky's Democratic and Republican nominees for governor spent the eve of Election Day crisscrossing the state in a final push to win support in Tuesday's election.

Democrat Ben Chandler had planned to campaign through the night

See DAY on B2

This is one of your best chances to express an interest and indicate how you think the state should be run."

— James Hertog, an associate professor of telecommunications, on why people should vote.

International students seek help to steer clear of the shivers

Many international students come unprepared for winter; the Lending Closet accepts donations to warm them up

By Seth Sparks
CONTRIBUTING WRITER

When cold weather hits Lexington, it can be simply an annoyance to most students.

But for some, it's a change in living conditions, which can leave them unprepared.

Out of the 300 international students who come to UK a year, about 200 lack winter coats, said Amber Burrus, health insurance officer at the Office of International Affairs.

This problem first came to the attention of the office several years ago when international students were arriving without certain goods like kitchen utensils and clothes.

Since then, the office has established the Lending Closet, a room-size storage area where students can find warm clothes for no charge.

"International students come here and find that they can't get loans," Burrus said. "They find that they are completely responsible for themselves, so it's easy to get strapped for cash."

The Lending Closet relies on donations for its sup-

ply of winter clothing.

There are approximately 1,500 international students on campus, and the exact number of coats needed — especially men's coats — is not known, said Karen Slaymaker, assistant director for international student services.

"The need is hard to estimate," she said. "But we always need more winter coats than we have."

Many of these students come from places like Africa, India and China where the year-round climate is often very warm, she said.

When bio-medical engineering graduate student

See COATS on B2

How to Donate

Those interested in donating coats or other items to the Lending Closet may bring items to the international student office on the second floor of Bradley Hall.

Extended Forecast

Wednesday Windy Sunny	Thursday Partly Cloudy	Friday Partly Sunny
72 55 HIGH LOW	75 53 HIGH LOW	72 51 HIGH LOW

For more weather check out kykernel.com

INSIDE
Students get lucky at Keeneland | PAGE B3
Young, single grads helping economies | PAGE B2

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The Low-down



(Young, single, college graduates go) where you have opportunity but when they get there, they also create opportunity." — Robert Lang, demographer with the Metropolitan Institute at Virginia Tech University, on the relationship between college graduates and strong economies.

College grads help economies blossom

WASHINGTON — Young, single, college-educated people flocked to Southern and Western cities during the late 1990s, helping to spur their rapid growth and booming economies, the Census Bureau reported Monday.

Between 1995 and 2000, Naples, Fla.; Las Vegas, Charlotte, N.C.; Atlanta; and Portland, Ore., were the major cities that saw the greatest growth among single people 25 to 39 who had college diplomas, according to the bureau's first-ever report on the subject. Rankings were based only on people who moved into the metro area from another U.S. address.

Robert Lang, demographer with the Metropolitan Institute at Virginia Tech University, said such residents help spur the economy because they generally earn good salaries and spend more freely than older, married people.

Single, college-educated residents also may be more likely to create jobs by opening their own businesses, Lang said. These are the people who go "where you have opportunity, but when they get there, they also create opportunity," he said.

Jack Wert, executive director of the Naples-Marco Island-Everglades Convention and Visitors Bureau, said the area saw an influx of younger adults mostly because software and high-tech companies opened in the region.

Metro areas in the Northeast and Midwest were the least likely to draw young, single college graduates. Philadelphia, Detroit and Cleveland were the only three of the 20 most-populated cities that lost them. Growth in St. Louis was relatively flat.

Atlanta, Denver, Phoenix and Dallas-Fort Worth all saw big gains, as did the area of San Francisco-Oakland-San Jose, Calif. — the center of the high-tech boom of the late 1990s. However, it has some of the highest housing costs in the country, which has forced many couples and families to move out.

The Census Bureau ranked metropolitan areas according to how many single, college-educated people 25 to 39 moved in from another metro area between 1995 and 2000, and then compared it to the number of people in that group who lived there in 1995.

So, in Naples' case, that region gained 483 people for every 1,000 who already were there, for a top-ranked rate of 483. It was followed by Las Vegas (409); Charlotte, N.C.-Gastonia, N.C.-Rock Hill, S.C. (344); Atlanta (282); and Portland-Salem, Ore. (280).

By comparison, the Philadelphia area had a net migration rate of minus-17 — the lowest of the 20 major cities.

The report was based on responses to the 2000 census long form distributed to one in six U.S. households.

Fight over Ten Commandments ends

WASHINGTON — The Supreme Court steered clear of a contentious religious dispute on Monday, ending the legal fight of a judge who wanted to put a 2 1/2-ton granite Ten Commandments monument back on display in an Alabama courthouse.

The defeat for suspended Alabama Chief Justice Roy Moore was expected. The court has already taken on one divisive case about government and religion, a challenge to the phrase "one nation under God" in the Pledge of Allegiance.

Moore said he would go state-to-state to keep alive his political crusade for the Ten Commandments, even though justices rejected his final appeals without comment.

Lower federal courts had ruled that Moore violated the Constitution's ban on government promotion of religion when he placed the monument in the rotunda of the state Judicial Building in the middle of the night two years ago. The display was moved this summer over Moore's objections.

The biblical law is represented several places in the Supreme Court's marbled building, including a frieze in the courtroom that depicts Moses holding two tablets with the commandments.

"That is pure elitism and hypocrisy," said the Rev. Rob Schenck, president of the Washington-based National Clergy Council.

In appeals to the Supreme Court, Moore argued that lower federal courts do not have authority over a state's chief justice. Moore was suspended as chief justice for defying a federal court order to remove the monument.

The Supreme Court's action is not a ruling on the thorny question of whether the Ten Commandments may be displayed in government buildings. It merely reflects the high court's unwillingness to hear the appeal.

AID

Continued from page B1

resident undergraduate students.

"It gives them more ability to come to UK," Wells said.

The average award for the 2002-2003 fiscal year was \$1,184, and KEEES provided more than \$58 million to more than 56,000 college students last year, the report said.

Tyler Yeager, a journalism junior, said the KEEES scholarship influenced his decision to come to UK.

"I already knew I was going to college," he said, "but it had some leverage on making me stay in the state."

Yeager, who used the grant money from his freshman year to buy a computer, said he would have looked more closely at scholarships from other schools, had it not been for the program.

Chris Winburn, a political science junior, also benefited from the program.

Like Yeager, Winburn said his KEEES grant affected his decision when he was deciding what college to attend.

"That had a huge impact on where I went to college," he said. "I was definitely going somewhere in-state so I could use that money."

According to the report, state grants have become more important to students as the cost of post-secondary education rises and federal financial aid shifts from grants to loans.

The KEEES program, along with need-based student financial aid programs, is funded entirely by net profits from the Kentucky Lottery, a fact which has led to concern that the funds will have to be cut if no other source of funding is provided, the report said.

Arch Gleason, president and CEO of the Kentucky Lottery Corporation, testified before the Subcommittee on Postsecondary Education that marketing surveys show people would be more likely to participate in the lottery if they knew the proceeds supported education, the report said.

However, the Kentucky Lottery Corporation is prohibited from mentioning government programs and services in promoting a lot-

tery.

The possibility of the award cuts is not the only concern raised in the report. As tuitions increase, the KEEES awards may not provide as much of an incentive to excel in high school or to attend a Kentucky college, it said.

Also, the program grants awards based on letter grades instead of number grades.

Because letter scales fluctuate between schools, students with the same number scores can receive different amounts of money based on the letter scale their schools use.

The final draft of the report will be released Dec. 1.

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DAY

Continued from page B1

as part of a 31-hour grand finale, starting at 5:30 a.m. Monday in Cincinnati, and finishing at noon Tuesday when he plans to vote in Woodford County.

Republican nominee Ernie Fletcher had a less busy schedule. He started in Worthington Monday morning and was scheduled to complete his campaigning at a 9 p.m. rally in Lexington.

While the candidates were busy campaigning, a group of union state employees, the state workers complained with the Kentucky Registry of Election Finance against Fletcher.

In their separate complaints, the state workers claimed Fletcher improperly sent a mailing to them at work asking for their "sup-

port."

Fletcher's campaign sent out about 5,800 such letters, spokesman Wes Irvin said in a telephone interview.

"There's nothing inappropriate with Ernie setting the record straight on state employee issues," Irvin said. Chandler, along with his wife Jennifer, spoke Monday afternoon to about 150 people at a rally outside the UK Student Center.

Chandler said he was unaware of the complaint filed by the union state employees.

"Did that happen today?" he asked. "I've been working too hard, so I can't tell you anything about it until I find out some details."

Meanwhile, Fletcher spoke to an enthusiastic crowd in a hangar at Bowman Field in Louisville. He said Kentucky was on the brink of real change in

Frankfort if he is elected.

"With your help, we can deliver a message to the Frankfort good of boy politicians, the political insiders and the special interests there," he said.

Fletcher promised to balance the state budget without raising taxes and to make Kentucky "a top-notch educational state." He also said he would reduce health insurance premiums and improve Medicaid "without kicking our seniors out of nursing homes."

Fletcher also promised to bring people into state government who have "rock-solid values" and a "history of getting things done."

He said Chandler would not shake up the political establishment in Frankfort.

Chandler continued to say how important voter turnout is for Tuesday's election — which he said was why he was campaigning for 31 hours straight.

"Turnout is definitely the key. The whole question is who is going to vote. If we get our people out, we're going to win this election, and we're confident that we're going to get our people out," Chandler said. "We've got a good ground game. We feel like we're doing very well in Louisville, and we feel like we're going to do very well here."

Following Chandler's five-minute speech, he headed to Louisville where he was holding two events.

"I don't think anybody is tired," he said. "We're energized and feeling good."

Going to the polls

For up-to-the-minute information on who's winning or to find out where to vote, go to www.fayettecountyclerk.com/fcweb/voterinfo.jsp.

Polls in Lexington open at 6 a.m. and close at 6 p.m.

YOUNG

Continued from page B1

plain fed up with the constant barbs being dished between the candidates.

"The negative ads are the most visible part of the election," said James Clapp, an education senior. "There is just not much interest in this election."

While there seems to be

a lack of student interest in this gubernatorial election, there have been examples when young voters have swayed the vote.

Former Minnesota Gov. Jesse Ventura was voted into the governor's mansion, largely due to young, male voters, Hertog said.

"There tends to be a lot of personality voting, image voting," he said.

Older voters are more apt to vote because they have more of a current

stake in who wins, he said.

"I think older voters tend to be more stable in a sort of ideological sense," he said. They are not connected by a single issue, but instead have "a basket of beliefs and basket of issues," he said.

While many students said they don't vote because they don't feel connected to the area or issues, Hertog said that's the wrong opinion to have.

He urged students to

make their choices known.

"This is one of your best chances to express an interest and indicate how you think the way the state should be run," he said.

"This is an opportunity to be taken seriously. "Those who want to be in office will listen to those who vote," Hertog said. "(If you don't vote), you will be ignored eventually."

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KEG

Continued from page B1

thing the city can legally do."

Other questions from

COATS

Continued from page B1

Nirmal Ravi first came to UK from southern India, he had already talked to

students included privacy issues, enforcement measures and environmental concerns.

Many students said they left unsatisfied.

"While I understand their goal, there still seems to be a lot of holes," said Andrea Naseman, a commu-

nications junior. "Students don't support this. Maybe we hadn't been the inspiration for the ordinance."

Margaret Kannensohn, a Fayette County Attorney, said students need to be mature about drinking and be responsible.

International students can go by the Office of International Affairs in Bradley Hall and choose from different clothes, coats

and even things like kitchen utensils in the Lending Closet.

"We usually have nice things to offer to students," Slaymaker said.

"Winter weather could be harsh," Burrus said. "Students always need winter coats."

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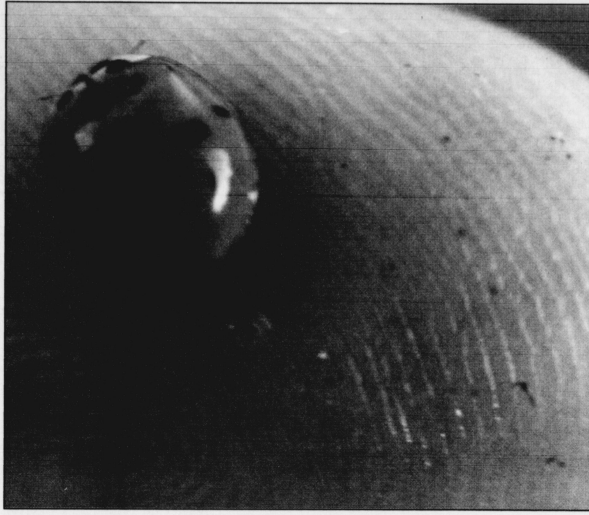
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It looks like a lady, but that doesn't mean it acts like one

Beetles have been seeking warmth and filling dorms, houses and even classrooms recently. One UK professor said they will only get worse before they get better. They do bite, but they aren't sucking for blood, said Lee Townsend, an extension entomologist in the UK Department of Agriculture.

JOHN FOSTER | KERNEL STAFF



Ladybird beetles invading dorms looking for warmth, will remain until temps continuously dip, expert says

By Hilary Schiffer
STAFF WRITER

Ladybugs are supposed to be a sign of good luck. But recently, UK students feel less than lucky to have the red-shelled, black-spotted bugs in their territory.

Contradictory to common belief, these bugs aren't even ladybugs — they're Asian ladybird beetles. The ladybird beetles aren't native to the United States — they were brought here from Asia to help with gardens, said Lee Townsend, an extension entomologist in the UK Department of Agriculture. Townsend said that because of the larva smell, predators are not doing their job in eliminating them.

Since the Asian ladybird beetles were brought to the United States in 1993, they have spread throughout the West and are now multiplying and invading UK's cam-

pus, seeking warmth for hibernation, Townsend said. The most common places for them to look are inside houses, dorms and close to lights.

UK students have had many encounters with these bothersome beetles. Rebekah Mann, a radiology freshman, has had several problems with the ladybugs in her dorm room.

"We had a jar of all of them in our room," Mann said. "We couldn't even count them in it. It was so gross."

Jonathan Humphrey, an English freshman, has also had to deal with the Asian ladybird beetles.

"I got hit in the face by five five or six times when I was walking," Humphrey said.

Joey Lawhorn, an integrated strategic communications junior, was working at

the YMCA after-school program when he noticed the massive amount of bugs around Lexington.

"The teachers told me I couldn't take the kids outside because there were swarms of bees," said Lawhorn. "Turns out it was just a lot of ladybugs."

"I was playing tennis and one bit me on the shoulder," Lawhorn said.

Emily Vied, a social work junior, said she feels as if they are taking over her off-campus house.

"I found like 400 on the floor in front of my door," Vied said. "They are invading my house."

UK professors are also reporting unwelcome run-ins with the ladybug look-alikes.

Biology professor James Krupa has encountered problems with the ladybird beetles in his classroom.

"Never have I seen them so bad," Krupa said. "It keeps getting worse and worse."

The problem is not expected to get any better. Townsend said the beetles will be around until the temperature drops below 50 degrees for several days at a time.

Townsend offers one suggestion for curbing the critters until the temperatures get cooler: "The best thing to do is to vacuum them up," he said. "Insecticides don't work because of the beetles' hard outer covering."

Other than being an annoyance, Asian ladybird beetles do have the tendency to bite.

"They do bite, but they are not sucking for blood," Townsend said. "They just want to know if you're worth it, and you aren't."

Townsend explains that people aren't in real danger. "They aren't harmful but just an annoyance," Townsend said. "They can stain fingers yellow if you kill them."

E-mail kernel@uky.edu

UK students win \$22,000 at Keeneland

By Chris Johnson
CONTRIBUTING WRITER

On her last day in the U.S., Christie Hegarty gambled away her debts.

The 19-year-old former UK exchange student from England was part of a group of five UK students who placed a \$2 Pick Four bet and walked away with over \$22,000 at Keeneland Oct. 25.

Patricia Barros, Ann and Dennis Nainan and Jennifer Bean were the other winners.

Hegarty, who had never been to Keeneland or any racetrack in England, made her bet based on horse names, odds and gut instinct. "Christie asked me which bet won the most money," said Bean, a hospitality management and tourism senior. "I told her 'the Pick Six or the Pick Four.'"

The Pick Four bet, which requires the gambler to correctly choose the winners of four consecutive races to win, cost the group 40 cents apiece, and netted each member \$3,200.

The odds against correctly picking the four winners out of the 35 total horses running on that Saturday were not very conducive to trying it.

"The probability of winning in this bet is 5,544:1," said Indrias Berhane, a statistics graduate student and teaching assistant. "That is the equivalent of an 18 thousandth of 1 percent."

"To up the odds, we all decided to go in together."

said Dennis Nainan, an electrical engineering junior and Zambian exchange student. "Whatever we won we split, and we all made different bets."

"The [winning] horse in the last race was at 36:1 odds," Bean recalled. "When it came in, we were making so much noise that the usher gave us some empty box seats to sit in and told us to be quiet."

When the usher discovered the reason for the pandemonium, he looked at their ticket and told them to hold on to it.

"We thought it would be worth maybe \$500," said Patricia Barros, a finance management and Spanish senior and a Brazilian exchange student.

"The usher looked at it and said it would be in the thousands. Then when it came up on the board, we thought it said \$2,000."

The group quickly realized the true value of the prize, \$22,833.20.

"We were all saying, 'I can't believe it, oh my God, I can't believe it!'" Barros said. Bean took the ticket up to the cashier's booth.

"They just started counting out \$100 bills and sticking them into huge envelopes," Barros said.

"I thought it would be more difficult to get the money," said Dennis Nainan, "but they just gave it to us in cash."

After signing multiple IRS forms, presenting identi-

fication and the subtraction of taxes, the group cleared slightly over \$16,000, which quickly found the very bottom of Bean's tightly held purse.

The students were still elated.

"Patricia was swinging her arms and hit some old man in the face," Bean said. "(It was) completely surreal," Hegarty said. "I thought it was a dream, and I was going to wake up and be poor still!"

"I phoned my mum in England, and she started crying (She) was worried about me because of all my debts, so this has helped a lot," Hegarty said.

The group went back to Bean's home and spread all the money out on a living room table.

"We all just sat at the house and stared at the money," said Barros, who lives with Bean. "It was the most money I've ever seen in one place."

Hegarty's \$3,200 became \$2,000 in British pounds, which is enough for a semester's tuition at Sunderland College, where Hegarty is a student.

Hegarty used her money to get out of debt. Barros paid off credit card debts, as did Dennis Nainan. Jennifer Bean bought a new cell phone and paid off personal debt.

Keeneland has seen its share of huge winners, according to sources inside the track.

"It was not the largest prize given out this fall meet, though it was one of the largest," said Rich Burris, assistant manager at Keeneland. Burris said three people split a \$640,000 prize during simulcast betting earlier in the fall meet.

"The \$22,000 doesn't cut into the revenue of the track, which is dumped into a pool of revenue for every race track in the nation. This pool is evenly allocated to every track, so the money came out of every track's share, not just Keeneland's, according to Laura Moses, pari-mutuel accountant (accountant in charge of betting) for Keeneland."

All of the revenue generated by the track goes into maintenance, purses for the jockeys, trainers and horse owners, and state and property taxes. What is left goes to local charities, hospitals and children's funds.

E-mail kernel@uky.edu

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CAMPUS CALENDAR
Week of October 27 - October 2

The Campus Calendar is produced by the Office of Student Activities, Registered Student Orgs. and UK Depts. can submit information for FREE online ONE WEEK PRIOR to the MONDAY information is to appear at: <http://www.uky.edu/CampusCalendar>. Call 257-4867 for more information.

ELECTION DAY! Tues 4

MEETINGS
Alpha Phi Omega, Pledge Meeting 6:00pm, Active Meeting 7:30pm, Old Student Center, Rm. 359
Green Thumb Environmental Club, 7:00pm, Student Center, Rm. 106
TNT (Tuesday Nights Together), 7:30pm, Baptist Student Union, 429 Columbia Ave. (behind W.T. Young Library)
College Life, North Campus: 4:00-5:00pm, Patterson Hall Lobby, Center: 5:00-6:00pm, Haggin Hall Lobby, South: 5:00-6:00pm, upstairs of Commons Market, Rm. 307
UMUJA, 5:00pm, Basement of Lafferty Hall, Rm. 108

ACADEMIC
Math Tutoring, All 100 Level Classes, 6:00-10:00pm, 307 Commons
Chemistry Tutoring, All 100 Level Classes, 6:00-8:00pm, 307 Commons
Physics, All 100 Level Classes, 6:00-8:00pm, 307 Commons
Biology Tutoring, All 100 Level Classes, 6:00-8:00pm, 307 Commons

ARTS/MOVIES
Kentucky writer Silas House to Read at UK, 7:30pm, W.T. Young Library Auditorium
X TV Series "Get Backers" 7:00-10:00pm, Student Center, Rm. Center Theater, Free!

SPORTS
UK Fencing Club, 8:00-10:00pm, Buell Armory
UK Womens Rugby Practice, 4:45-7:00pm, Club Sports Field (rugby pitch)
The Kwon Do Club Practice, 6:30-8:00pm, Alumni Gym's Loft

SPECIAL EVENTS
3 Ball Tournament, 7:00pm, Cafe Den in the Student Center, Free pizza and drinks provided!

MEETINGS Wed 5
Table Francaise, French conversation group, 3:00-4:30pm, Student Center, Rm. 231
WaterGardens Programming Assembly, 4:00pm, Student Center, Rm. 205
Free Food for the Body and Soul, 7:00-8:30pm, St. Augustine's Chapel
Encounter-Bible Class, 7:30pm, Student Center, Rm. 230
Creative Writing Corner Co-ordinators, 6:30-8:00pm, Young Library, Rm. Writing center B108

ACADEMIC
Job Search Strategies for Government Employment, 4:00-4:50pm, Career Center
LCC Republicans Meeting, 10:00pm, Coward Building, Rm. 210
Math Tutoring, All 100 Level Classes, 6:00-10:00pm, 307 Commons, 9:00am-7:00pm, Mathskeller (POT)

SPORTS
UK Womens Rugby Practice, 4:45-7:00pm, Club Sports Field (rugby pitch)
Safety Walk, 7:00pm, Lobby in front of Student Government, Contact jps@stubs.org if you want to participate
Comedy Caravan, 8:00pm, Cafe Den in the Student Center

ARTS/MOVIES
Art II News - Latin American Art, 12:00pm, UK Art Museum

MEETINGS Thur 6
UK Lambda Meeting, 7:30pm, Student Center, Rm. 231
UK College Democrats, 7:30pm, Student Center, Rm. 206
Jambury International Meeting, 7:30pm, Student Center, Rm. 229
Voices for Choice weekly meeting, 6:00pm, Student Center, Rm. 215
CBU 7:30pm, Worship Theater in the Student Center

ACADEMIC
Student Coalition for Better Education, 4:00pm, Student Center, Rm. 119
Math Tutoring, All 100 Level Courses, 9:00am-7:00pm, Mathskeller (POT)

ARTS/MOVIES
Single Songwriter, Dave Tamkin, 8:00pm, Cafe Den in the Student Center, Coffee and refreshments will be available.
The World in Your Canvas, 11:00am-5:00pm, Student Center, in the Readall Gallery
True Girl: Seven Female Visionaries Before Feminism, Noon-5:00pm, UK Art Museum Galleries

SPORTS
UK Fencing Club, 8:00-10:00pm, Buell Armory
UK Womens Rugby Practice, 4:45-7:00pm, Club Sports Field (rugby pitch)

SPECIAL EVENTS
Rugby League, 8:00pm, Singletary Center
Freshman Focus, 7:30pm, Baptist Student Union, 429 Columbia Avenue (behind W.T. Young Library)
Thursday Night Worship Service, 8:00pm, Wesley Foundation

INTERNATIONAL/RECREATION
UK Duesage Tees, 5:00pm, Garrigus Building, Rm. 109

ACADEMIC
Math Tutoring, All 100 Level Courses, 9:00am-5:00pm, Mathskeller (POT)

SPORTS Fri 7
Friday Football, 3:00pm, Good Barn Field, across from Commonwealth Stadium
The Kwon Do Club Practice, 6:30-8:00pm, Alumni Gym's Loft

ARTS/MOVIES
UK Lambda Movie "Get Real", 8:00pm, WTY Library, Rm. Auditorium

SPORTS Sat 8
UK Hockey Game vs. Louisville, Midnight, Lexington Ice Center, \$5.00 at the door
The Kwon Do Club Practice, 11:00am-12:30pm, Alumni Gym's Loft

MEETINGS
Newman Center Mass, 9:00am, 11:30am, 5:00pm, 8:30pm, Newman Center 320 Ross Lane
College Worship Service, 8:12pm, Southside Church of Christ

ACADEMIC Sun 9
Math Tutoring, All 100 Level Classes, 6:00-8:00pm, 307 Commons
Chemistry Tutoring, All 100 Level Classes, 7:00-10:00pm, 307 Commons
Physics Tutoring, All 100 Level Classes and 211/213, 7:00-10:00pm, 307 Commons
Biology Tutoring, All 100 Level Classes, 7:00-10:00pm, 307 Commons
Statistics 200, 291, 420-7:00pm, 307 Commons

SPORTS
Ultimate Frisbee, 10:00pm, Haggin Field

DIALOGUE

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B4 TUESDAY, NOVEMBER 4, 2003 KENTUCKY KERNEL

QUOTE OF THE DAY

"You will be ignored eventually,"

— Caveat emptor to non-voters, from telecommunications professor James Hertog.



IN THEIR OPINION

Pell Grants need to be in tune with rising tuition

The federal Pell Grant program, designed to increase college enrollment of low- and middle-income students, has been the victim of fiscal ignorance for many years. While its popularity has remained steady since its inception more than 25 years ago, one of the key attributes of the program has fallen by the wayside.

The Pell Grant formulas and standards used to judge eligibility and how much of a financial award an eligible student should receive are supposed to be revised yearly to keep up with changing economic times.

The formula stayed the same without revision for nearly a decade, and while that in and of itself is a major problem (Congress must pay yearly attention — it is a valuable and popular program), the federal government's recent attempts at revision are producing even more conflicts.

Advocacy groups have taken issue with the Department of Education's most recent attempt at revision, which uses state tax data figures from 2000 in calculating an "up to date" formula, accurately stating that the United States is very different economically than where it was three years ago.

Setting standards for the economic environment of today using data from times when the economy was in far better shape is adding insult to the injury of having the Pell Grant program

go so long without adequate revision, the critics say.

But while using 2000 data for 2003 determination is indeed absurd, critics must not be so quick to use just that one factor in judging the effectiveness of revising the Pell Grant program.

The downturn in the national economy, for example, has also seen more students applying for Pell Grants, and its critics must understand that with an increase in applicants, there is a definite possibility of students receiving less federal aid money simply because there are more of them receiving it. Even if the government is using outdated standards, it is still very possible that the current Pell Grant awards are equitable.

Whatever the case, the Pell Grant program is a valuable one, and arguments against its revisions, though valid, are also not solving the problem that more and more students still cannot afford to attend college.

Congress must work diligently to create standards that are more in tune with the current cost of higher education, and at the same time, critics of Pell Grant revisions must realize that there are also more factors at work than mere dollar amounts.

This editorial originally appeared in the Daily Free Press at Boston University. Its views do not necessarily represent those of the Kernel.

Rep. Lee seems unrealistic about abortion rights

As the member of the Kentucky General Assembly who represents the University of Kentucky in the House of Representatives, I read your newspaper regularly. I find it independent and educating.

Your front page photograph of my colleague, Rep. Stan Lee, in the Oct. 29 edition was absolutely perfect in capturing the body language of a man who was lecturing to young women on the "evils" of abortion.

He has his right hand up, shaking a finger at his audience, advising his listeners that a legal right which women have is "the equivalent to murder."

Rep. Lee just doesn't get it. He refuses to believe that there are no pro-abortion groups, only pro-choice advocates. He refuses to recognize the law of the land as set forth in Roe v. Wade and uses moralistic rhetoric to avoid

looking at the real issue of unplanned pregnancies and the personal, individual challenges it causes for women. And, as a self-described conservative, he advocates for the violation of the most conservative of beliefs — that women should be able to control their lives and their bodies.

At the same time, he is opposed to actual sex education in public schools. He calls for "abstinence only" curricula, thereby overlooking a couple thousand years of human history.

Thank you for publishing such a terrific body-language explanation of Rep. Lee's beliefs.

As I have suggested to Rep. Lee previously, if he is so committed to life beginning at conception, there are already thousands of babies and children in Kentucky who have been born and are awaiting adoption by caring parents. My husband and I already have three children who keep us very busy. Rep. Lee is a prosperous lawyer. He and his wife have no children.

I will pay a lot more attention to his professed concern about babies and children in

Kentucky after he adopts two or three.

REP. KATHY W. STEIN (D-LEXINGTON)
KENTUCKY HOUSE OF REPRESENTATIVES

Fletcher has no concern for the environment

I was very surprised that you endorse Ernie Fletcher for governor. I would like to see the sources of your figures on new jobs, tax reductions, etc. I will bet they came from the Bush-Fletcher camp.

The Bush-Fletcher camp has used the war to divert attention from a lot of other issues. In particular, no one seems concerned about the environment. Yet Kentucky has several merchant power plants in planning or construction phase that will pollute our air and water if not highly regulated.

The League of Conservation Voters, at <http://www.lcv.org>,

gives Fletcher a zero percent score on votes affecting the environment. The local chapter of the Sierra Club asked Fletcher and Chandler to answer some questions regarding the environment. Fletcher did not even have the decency to respond.

Go to <http://www.sierra.com>, and click your way to the Cumberland, Ky., chapter to read Chandler's responses.

DAVID M. ALLEN
UK STATISTICS PROFESSOR

Fletcher lacks the commitment to do job well

As a US representative, Ernie Fletcher has missed many, many votes — including more than 50 votes since the primary election. He even missed votes to attend fundraisers to further his own political career rather than representing Kentucky in many key votes. These missed votes include votes on the Family Farmer Bank-

ruptcy Relief Act of 2003, the House Congressional Resolution 49 (against anti-Semitic violence), the Tax Relief, Simplification and Equity Act, and many many votes on issues that matter to Kentuckians.

Recently, Fletcher even missed a vote that will cost at least 8 million workers their overtime pay instead of securing overtime pay to struggling families. Fletcher opted to attend a Lexington fundraiser.

Ernie Fletcher is now running for governor of Kentucky — a position with far greater power and responsibility than the one he has now.

He lacks the commitment to do his job currently, and we cannot afford to gamble with Kentucky's future. He has been an irresponsible and self-serving representative, and would probably be an irresponsible and self-serving Governor.

Ben Chandler on the other hand, has always been an extremely responsible and diligent statesman. He would make an excellent governor and has my support.

KRISTA ELLIOTT
POLITICAL SCIENCE SENIOR

ENDORSEMENTS WEEK IN REVIEW

Here's a look back at Kernel political endorsements from last week. If you want to sound off on any of these, e-mail the Dialogue desk at dialogue@kykernel.com

FLETCHER FOR GOVERNOR

Though both candidates in this year's gubernatorial race seem viable leaders for the Commonwealth, Ernie Fletcher's record and ideas make him the better choice for governor.

Fletcher's support for lowering state small business taxes — currently 65 percent higher than surrounding states — would make Kentucky more competitive with its neighbors in attracting new employers to the state. Another part of his business initiative is the elimination of needless business regulations. Studies show that reducing 5 percent of business regulations would give employers an additional \$450 million to invest in health care or more employees.

One of Fletcher's main priorities is cutting wasteful spending from the state budget and eliminating needless state positions that have been established by previous administrations as political favors. He intends to direct revenue generated by these cuts in large part to higher education. This means the state will be paying a higher share of education costs to stabilize tuition bills.

Fletcher also pledges to bring a federal biomedical research lab to Kentucky as a collaboration between UK and UofL, using existing biomedical infrastructure in the state. Such a lab would bring millions to Kentucky and could also lead more high-tech jobs.

Fletcher is right — it is time for a change in Kentucky. Help bring about that change by voting for Ernie Fletcher and Steve Pence today.

GALBRAITH FOR ATTORNEY GENERAL

Gatewood Galbraith should be Kentucky's next attorney general because of his clear commitment to nonpartisan independence. While he has long been a figure in Kentucky politics, he has consistently played the role of gadfly rather than playing up to the whims and currents of Frankfort corruption.

There is no doubt most Kentuckians are fed up with the partisan politics, the nepotism and the shady road construction contracts. The attorney general is the state's chief law enforcement officer and should take up an issue such as corruption as top priority.

Galbraith's positions on marijuana use are well known; he uses the drug openly and has long campaigned for decriminalizing the drug.

Although he supports enforcement of laws on offenders from Kentucky prisons to rehabilitation. This approach to freeing up space and funds is far more logical than Gov. Paul Patton's recent decision to release hardened criminals to free up revenue.

GRAYSON FOR SECRETARY OF STATE

Trey Grayson should be Kentucky's next secretary of state. His platform regarding education and getting young people involved in voting is a strong plan. He wants to institute a mandatory civics class in Kentucky high schools as a way of encouraging people to get involved at a young age and eventually increase voter turnout.

Grayson, 31, also said he believes his age will be beneficial in helping to get young people engaged — regardless of political orientation — in government.

In terms of elections, Grayson would like to put a dent in Frankfort corruption by combating voter fraud. He said he would like to initiate a dialogue in politics about how no branch of government would tolerate corruption. He said he would like the offices of the Secretary of State and Attorney General to work more closely together on this issue.

We think Grayson's specific goals, experience and ability and his plan to connect with younger voters make him an ideal candidate for Secretary of State.

MAKE YOUR VOICE HEARD

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

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Smith eager to follow family's footsteps

Ben Roberts
STAFF WRITER

Saul Smith is back. The coach's son who spent four years under the microscope of UK fans has returned.

And he couldn't be happier. "I'm really excited," Smith said. "I'm just happy to be a part of something special like UK basketball again."

Smith's detractors from his playing days seem surprisingly happy with his return as well. When he was introduced at Big Blue Madness two weeks ago, Smith was given a standing ovation from the crowd in Memorial Coliseum.

Smith appreciated the support fans showed that night. "It definitely brought the tingles back," he said. "UK basketball fans are by far the best in the world of any sport there is. So for them to show the appreciation they did that evening was special to me and I thank them for it."

Smith is returning to UK basketball as the team's manager, a position his brother G.G. held two years ago before taking an assistant coaching job at Tennessee Tech.

Some of Smith's duties this season will include on-court player instruction and breaking down game film.

Smith is hoping to use this opportunity to follow in the footsteps of his brother and his father Tubby by becoming a coach himself.

"Being a coach and being able to teach, that's what

I've prayed about. That's what I've always wanted to do," Smith said. "I've been around it all my life."

Smith placed ninth all-time in assists at UK, and his 143 games played placed him third behind former Cats Wayne Turner and Jamaal Magloire. He said his time spent as a player at UK would help him greatly in providing instruction to this year's Wildcat squad.

"I think it will help me a lot," Smith said. "Point guards are basically coaches on the floor; they call a lot of the plays. You have to be a leader to be a great point guard, and you have to be a leader to be a great coach."

Smith said this team has plenty of great coaches. He cited his father and assistant coaches David Hobbs, Scott Rigot and Reggie Hanson as people who could teach him more about the game over the course of the season.

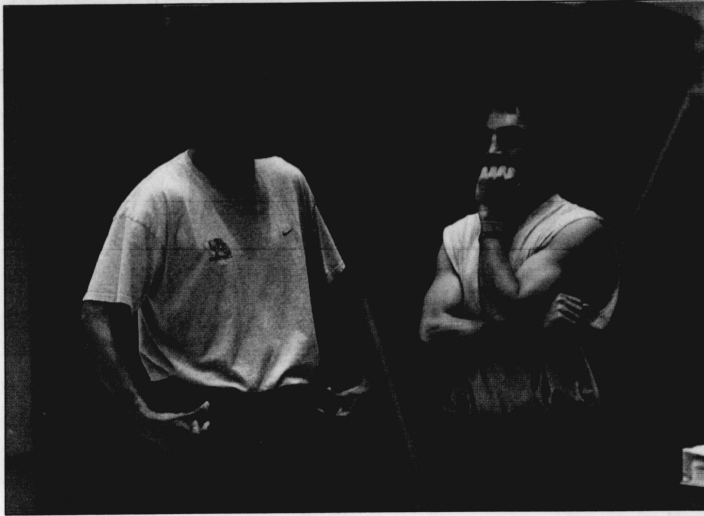
"I can definitely learn a lot more from the great coaching staff we have now," Smith said. "Every one of these coaches who are here have been a part of winning programs."

"And the fact that I'm the youngest is awesome because it means I'll get to learn from all of them."

But one of his father's traits that will not rub off on him is the signature "Tubby stomp" on the sidelines, he said.

"My shoes aren't as expensive as his or as durable," he said. "I've got to save mine; I can't go buy new ones."

E-mail
broberts@kykernel.com



New UK basketball manager and former UK point guard Saul Smith receives advice from assistant coach Reggie Hanson during a practice Oct. 23 at Memorial Coliseum.

“Being a coach and being able to teach, that’s what I’ve always prayed about.”

— SAUL SMITH, UK BASKETBALL MANAGER

UKFootballNotebook

THE LINE



By the Numbers

202

Plays between Arkansas and UK in the 7 OT thriller, breaking the NCAA record of 198 plays in a game set by Ole Miss and Arkansas in 2001.

41

Consecutive games in which Derek Abney has caught a pass.

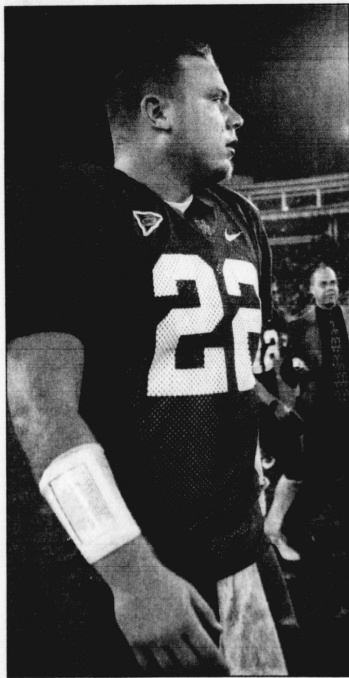
10,146

Yards of total offense in Jared Lorenzen's career. He became the fourth player in SEC history to reach the 10,000-yard plateau.

Quoteworthy

"Sweet Pea is a motor and he always keeps going and always keeps the defense in the game."

— UK linebacker Durrell White on Vincent "Sweet Pea" Burns playing with a sprained ankle



JONATHAN PALMER | KERNEL STAFF

UK quarterback Jared Lorenzen left the field dejected Saturday night after UK's 71-63 loss in an NCAA record-tying seven overtimes. Lorenzen rushed for three touchdowns and threw two.

By Jeff Patterson
ASSISTANT SPORTS EDITOR

Sure the players were exhausted, Arkansas quarterback Matt Jones slipped through the fingertips of UK nose tackle Ellery Moore, linebacker Chad Anderson and the rest of the defense as the overtimes wore down.

But UK defensive coordinator Mike Archer said a lack of focus on defense, not exhaustion, led to UK's 71-63 loss to Arkansas Saturday.

"I don't fault their effort, but we don't play smart at the end of games," Archer said. "We revert back to bad habits and old habits."

UK head coach Rich Brooks agreed with Archer's assessment, calling the team's tackling poor. "I was very disappointed with the tackling in our secondary," Brooks said. "I thought we missed more tackles than we did the last three or four games."

There were many times during the course of the game when Arkansas back DeCori Birmingham shed arm tackles for big gains. Birmingham had six rushes of more than 10 yards — three of which came in the first quarter. Jones added three runs of more than 10 yards. But most of the missed tackles came at or behind the line of scrimmage.

The stat-padding seven overtimes resulted in a total of 334 yards rushing on 71 carries for Arkansas.

UK linebacker Durrell White said the defense did its best at containing Jones.

"I thought we put a lot of good pressure on the quarterback, getting him to scramble around," White said. "We knew he could beat us with

his feet as well as his arm."

Archer warned his defense about Jones.

"We put a tape together and showed our players," Archer said. "Our players didn't believe me until it happened and that irritates me."

In the end, Archer loved his players' desire, but their focus killed him. "We had many opportunities to get off the field and win the game on defense," he said.

NO MORE TEARS

During post-game interviews no player cried. No player talked about bad breaks. Everything resembled the Florida game except for the players' attitudes. Many were too tired for emotions.

"This one felt like we gave it 100 percent," said wide receiver Derek Abney. "I think that is part of the reason I'm not very emotional."

INJURY UPDATES

Defensive end Vincent "Sweet Pea" Burns hobbled his way through the end of the game with a sprained right ankle. Burns should be ready for Vanderbilt Nov. 15.

Linebacker Dustin Williams has been bothered by a sore back but shouldn't miss any playing time.

E-mail
jpatterson@kykernel.com

NCAA RECORDS SET SATURDAY

MOST PLAYS, BOTH TEAMS (OVERTIME): 202
BREAKS RECORD OF 198 (ARKANSAS VS. OLE MISS, 2001)

MOST POINTS, BOTH TEAMS (OVERTIME): 134
BREAKS RECORD OF 127 (ARKON VS. EASTERN MICHIGAN)

MOST OVERTIME PERIODS: 7 (TIES RECORD BY ARKANSAS VS. OLE MISS, 2001)

MOST POINTS SCORED IN OT PERIODS, BOTH TEAMS: 86 (BREAKS RECORD OF 80 BY ARKANSAS VS. OLE MISS, 2001)

KERNEL TOP 25

- 1 Oklahoma
- 2 Southern Cal
- 3 Louisiana State
- 4 Virginia Tech
- 5 Florida State
- 6 Miami
- 7 Ohio State
- 8 Michigan
- 9 Georgia
- 10 Texas
- 11 Iowa
- 12 Texas Christian
- 13 Washington State
- 14 Michigan State
- 15 Purdue
- 16 Minnesota
- 17 (T) Nebraska
- 17 (T) Tennessee
- 19 Florida
- 20 Mississippi
- 21 Bowling Green
- 22 Northern Illinois
- 23 Pittsburgh
- 24 Oklahoma State
- 25 Louisville

VOTERS: STEVE HEFF, JEFF PATTERSON, DEREK POONIE, JOHN FOSTER, BEN ROBERTS, TIM WISEMAN

CLASSIFIEDS

Continued from page B5

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Student Entrepreneurship

Stop On Pop!

Carrot Top reveals
how he turned from
college student to
comedy superstar

page 02

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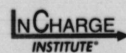
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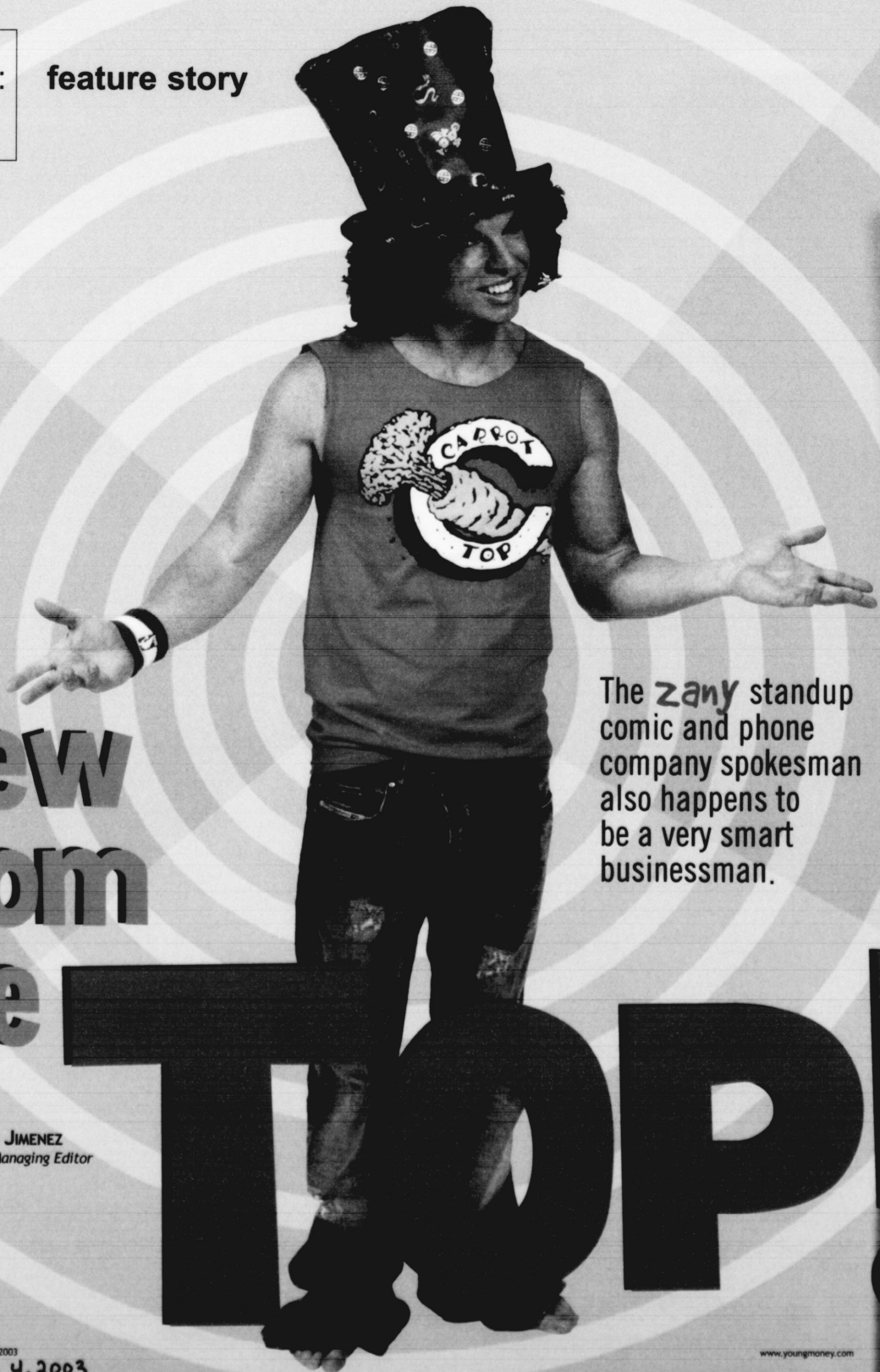
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a
VIEW
FROM
THE



The zany standup comic and phone company spokesman also happens to be a very smart businessman.

By DANIEL JIMENEZ
YOUNG MONEY Managing Editor

FOR INFORMATION ON CARROT TOP
TOUR DATES, VISIT www.carrottop.com



It's funny how life works sometimes.

I remember walking through Beverly Hills in 1995 during my first trip to California and hoping to see a celebrity. I happened to peer through the window of a café and immediately spotted a slender young man with bright red curly hair having lunch inside with a friend. Eight years later, I find myself chatting with the same man about his life as a comic and the long road he took to stardom.

Carrot Top, otherwise known as Scott Thompson, grew up on Florida's Space Coast and attended college at Florida Atlantic University. The former marketing major got his start performing at campus talent shows and local comedy clubs before moving on to national college tours and MTV appearances.

He got his first big break appearing on *The Tonight Show* in 1992, which launched him into the national spotlight. The National Association of Campus Activities named him College Entertainer of the Year and Comedian of the Year in 1993. He also earned the title of "Best Male Standup Comic" from the American Comedy Awards that same year.

The busy comic writes all his own material and goes on the road more than 200 days a year. He travels with a semi-truck full of stage props that he builds himself for the most part. For example, he invented a paper-cup-and-string-telephone with a third cup for call waiting. When he's not working, the carefree bachelor lives comfortably near Orlando, Fla., in a lakefront home full of rock memorabilia and replicas of famous artworks.

Carrot Top is a shrewd self-promoter who also helped create the posters, t-shirts, hats, photos, autobiography and a new concert DVD sold through his business headquarters at Carrot Top Inc. His popularity has soared since he started appearing in AT&T's television ads for "1-800-CALL-ATT." The campaign has been a huge hit for AT&T and the company renewed his contract earlier this year.

During an exclusive interview with *YOUNG MONEY*, comedian Carrot Top discussed his college days, how school has helped his career, and the pros and cons of being America's most recognizable ad spokesperson.

YM: What was your college experience like?
CT: I didn't really have a plan of attack when I got in college. I'm sure a lot of kids do that when they get out of high school. They don't have a clue of what they want to do. They just say, "Well, the next step is college." So you go and just like everyone else I went. People are saying to me, "What do you want to do when you grow up?" And I would say, "I don't know." So I actually sat down and started thinking, "What do I like?" And I always

liked business. I always thought marketing in general was an interesting kind of thing. I always liked commercials and billboards. For some reason, I was stimulated by marketing and fascinated with how commercials would sell a product. So I got my degree in marketing.

YM: Did you start thinking about a comedy career while in school?

CT: No. I still wasn't thinking about that. I was still thinking about graduating. I was just trying to figure out how to pay my bills. I thought I could make an extra \$100 or \$200 doing the standup comedy thing. Right before I graduated I was actually doing pretty good. On the weekends, I would go down and play these clubs in Key West or West Palm Beach or surrounding areas of Florida and then I'd go back to school for the week. Sometimes I'd book a show on a weeknight and drive down to Miami for a 30-minute spot somewhere then go back to college. I was also delivering credit reports to banks in the afternoon. It was definitely a busy schedule. I'd go to school, deliver credit reports until about 7, then I had a night class, then I'd go do comedy. Looking back, I don't know how the hell I did it.

YM: What happened after you graduated?

CT: I was still doing comedy but I didn't have a clue what to do. I had my degree in marketing but I didn't have a real direction about where I wanted to go to get a real job. I was making just enough money where I was paying my bills. I moved to Orlando kind of in a funk. I didn't know what to do, where to go next. I started a job shucking oysters and delivering bread. I didn't have a clue what to do with myself. I got a degree in marketing and there I was shucking oysters. I think that happens a lot [to college graduates] unless your family has a lot of say so.

YM: I feel your pain. I graduated college and got a job at Walt Disney World selling fast food.

CT: Exactly. Even I thought that you get out of college and automatically you're hired by this big firm. And that's not what happened. I learned the hard way. Then one night some lady walked into a bar and said to me, "You remind me of a comedian that I saw on New Year's Eve. You're so funny!" I told her that it wasn't me she saw but she said, "Are you sure? You really look just like him." I remember that the next day I decided to quit my job. I called up a club buddy in West Palm Beach and asked him if he had any comedy gigs I could do. He said he had a gig for me so I went down there and I never looked back. I just kept doing the comedy thing. I wasn't even thinking about getting another job. I said,

"I'm going to try comedy until it doesn't work."

YM: Do you think having a marketing degree helped you in terms of promoting yourself?

CT: Absolutely. I still use [those skills] every day. I was just on the phone yesterday with my artist talking about our ad and our t-shirt that we sell. I design all the logos. I get the ads that come through and decide how it should be laid out. It's all marketing. It's how you promote yourself. It's the whole show business thing. It's the business side of the art. Just the idea of the name Carrot Top is all [a marketing strategy]. My real name is Scott Thompson. I could have gone by that name, but when I started doing comedy I thought I needed to go by something that has a little more of a hook. Carrot Top is a nickname that people call me and I thought that it was more marketable. I could picture [the name] on t-shirts. I could see it in print. It could be something that people remember. It's even easier for people to make fun of, which is fine too. It's all marketing related.

YM: Did landing the spokesperson job on the AT&T commercials have a major impact on your career?

CT: The AT&T thing was the biggest, broadest thing that ever happened to me. That came out of nowhere. I was doing my act and I think it was helpful that I was a prop guy and kind of different. It was more of a character that they were looking to use for the campaign as opposed to a guy that just tells jokes. I'm on my third year doing it and they've spent probably a billion dollars on the promotion. The down side is that you're always going to offend some people with commercials. Period...I know that the commercials are definitely in your face and that's going to happen because they're trying to sell a phone service. Commercials annoy most people just in general. The blessing is that everyone knows who I am because of the commercials. The only other down side in terms of marketing myself is that many of them know who I am, but they have no clue that I do standup comedy.

YM: What are your future career plans?

CT: Before I got the AT&T thing I never even knew I was going to have that. I would be asking myself, "I wonder what I'm going to do next." So I try not to look too far into the future because I think that everything happens and will happen for a reason. I think doing films or sitcoms would be a lot of fun. I just don't know what's going to happen in the future. I'm open to all those things. It really depends on where people see me going. ©

WHICH CREDIT CARD IS RIGHT FOR YOU?

Learn the basics on how to evaluate credit card offers

By Emily Davidson, TrueCredit

You've seen the ads and been tempted by the giveaways — but how much do you really know about credit cards? Wading through offers to find a credit card that suits your student lifestyle can be tricky. If you know a little about how credit works and your options, you can start your credit career off on the right foot.

Here's a crash course in credit cards:

Statistics—The prevalence of credit cards among college students has been growing fast over the last few years. According to Nellie Mae, 83 percent of undergraduate

students in 2002 had credit cards, a 24 percent increase in credit usage from 1998. Plus, undergrads now have a whopping 4.25 credit cards to their name on average. There's a downside to all this credit mania — the number of bankruptcies filed by people under 25 is also escalating, up 33 percent between 1991 and 2000. Now that you know the credit stats, let's move on to some of the details.

Economics—Think you're ready for a credit card? Opening a credit account has its benefits: You'll have access to emergency funds, you can start building your credit history, and your purchases are protected if damaged or stolen. It also has its dangers:

You can easily rack up serious debt, interest rates can cost you, and you might damage your credit history if not careful. Opening a credit account is only a good idea if you are sure you can use it responsibly.

Accounting—How can you find the card that is right for you? There are four major factors to take into consideration when looking at credit card offers:

Card Type—Credit cards come in all sorts of shapes and sizes. Standard issue financial institution and bank credit cards are most common. Credit unions are another good source and will often offer equivalent rates. If you don't qualify for an ordinary credit card, investigate secured credit cards that use a savings account as collateral.

Annual Percentage Rate (APR)—As a student, your interest rates will probably range between 10 percent and 18 percent. This is higher than the rates an established

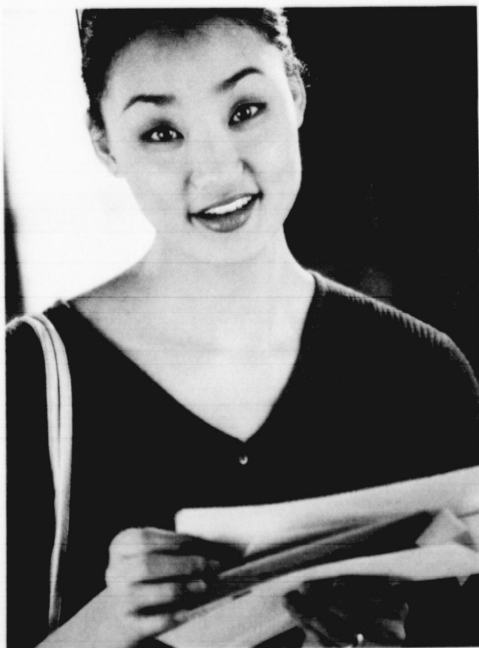
borrower would receive but better than the rate for people with poor credit histories. Read the APR offer closely to see the terms for the introductory rate. The lower the rate, the less your credit spending will cost.

Annual Fees—Most standard credit cards don't come with annual fees. Some premium or reward cards, such as airline mileage cards, charge annual fees. Look at the small print disclosure to see if your card has a hidden annual fee. Also keep an eye out for excessive late fees, transaction fees and over-limit fees.

Grace Period—The grace period on a credit card is the amount of time between when you make a purchase and when interest is applied to the purchase. For many cards, the interest-free grace period is about 25 days. Cards with small or non-existent grace periods will cost you more.

History—Once you start using your new card, it's a good idea to check your credit history online to see if the account is being recorded correctly. Your credit report should have accurate information about the account's name, open date, balance, monthly payment and credit limit. You can learn more about your credit profile online at www.TrueCredit.com. After a few months, you'll want to check again to make sure your payment history is being reported properly. Late payments can damage your credit score for up to seven years and can lead to problems receiving new credit in the future.

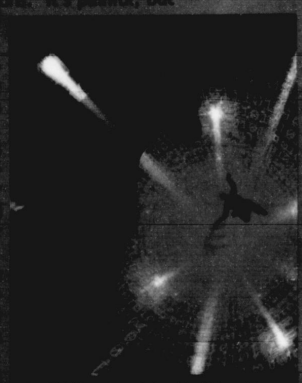
Philosophy—The lethal student combination of a limited income and a lot of opportunities for spending makes it easy for young credit card users to end up in deep debt. Using your new credit card to pay a regular monthly expense (like gasoline or cable) is a good way to start; you'll know what to expect from your bill and can pay it in full each month. Having a conservative credit philosophy will help you graduate with your debt under control. ☺



How To **AVOID** Common College Dept Traps

One of many traps for
first time you are living with
and the first time you
can schedule. It is also
time to make financial
planning you will
be doing with your
parents.

"Financial aid can get you thinking about
your parents' money. It's painful, but
definitely a trap."
to get the
information
at a certain
time of the
year.



By Eri Kaneko, Columbia University

WHAT'S YOUR FICO SCORE?

Not Knowing Could Cost You Money

By Maria T. Ollia

When Melissa, a 24-year-old marketing manager from Manassas Park, Va. applied for a loan to buy her first condo, the news from her loan officer wasn't good. "He told me my FICO score was in the low 600's, too low to qualify for a mortgage," she said.

Like many first-time borrowers, Melissa was unfamiliar with the power of her own credit history. "I had some random store credit cards I had taken out in college. When I moved, I forgot to forward my address and so I had overdue balances that weren't paid."

FICO is Key

Lenders look at several factors—your income, employment record, and savings when granting credit. But as Melissa found out, when applying for a loan, your credit score can make or break the deal.

Your credit score measures your credit worthiness—the likelihood you will repay your debts. Credit scores are based on a numeric computation of the data contained in your credit report. There isn't one universal credit scoring system—credit reporting agencies and lenders also have their own credit score models—but when you're applying for credit, FICO is big.

FICO is short for the credit score system offered by Fair Isaac Corporation, the company that invented the credit risk score model most widely used by the financial industry.

Peter Bielagus, author of "Getting Loaded: A Complete Personal Finance Guide for Students and Young Professionals," says "FICO isn't the end-all number, but it is a quick fix, much in the way a GPA doesn't describe the whole student but carries enough weight to make you study harder."

Calculating Risk

FICO scores range between 300 and 850. The higher the number, the better risk you represent to lenders.

Your credit score not only determines whether you get credit, but under what terms. With a lousy credit score you might not qualify for the best credit card or auto rate. You may have to pay extra points on

a mortgage—or like Melissa—not qualify for credit at all.

According to Bielagus, "A good FICO score of 750+ can mean your interest rate on a home loan will be 4 percentage points lower than someone with a 500 score. This can mean over \$200,000 in saved interest on a house."

DETERMINING YOUR FICO SCORE

PAYMENT HISTORY
OUTSTANDING DEBT
OTHER FINANCIALS



While the exact mathematical formula for determining FICO is a closely guarded trade secret, in terms of broad categories, approximately 35 percent is based on your payment history and 30 percent is based on your level of outstanding debt. So paying bills on time and not overextending yourself go a long way in improving your credit score. Length of credit history, new credit,

and type of credit—a healthy, modest mix of credit cards and installment debt is good—are the other categories. And as new information is added to your credit report, your credit score changes.

Know Your Score

You need to know your score to improve it. For Melissa that meant pulling her credit reports, contacting her creditors and paying off her overdue balances. Working with her loan officer, she eventually did get her mortgage.

Consumers actually have three FICO scores—each FICO score is based on the data from one of the three national credit reporting agencies: TransUnion, Equifax, and Experian. You can buy one or all of your FICO scores along with the corresponding credit report and view it online at www.myfico.com for \$13 each. For \$15 you can also order your credit report and a credit score directly from the credit agencies at transunion.com, equifax.com and experian.com.

Credit control is cool. And knowing your FICO score is a powerful financial tool that will help you develop good money habits and manage your credit responsibly. ☺

TROUBLE UNDERSTANDING CREDIT SCORES? YOU ARE NOT ALONE.

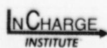
- 44.6 percent of cardholders claim they are "not too familiar" or "not at all familiar" with how credit bureaus work
- Almost 60 percent of cardholders have never obtained their credit bureau score
- Just 17.8 percent of cardholders checked their credit bureau report before they applied for credit
- 39 percent of cardholders are unaware of how lenders utilize credit scoring

Source: Cardbeat[®] Credit Cardholder Survey 2003, Aurilemma Consulting Group, Inc.

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enough for
your children's
education, or just
part of it?



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NOV 4, 2003

7

08: a matter of opinion

youngmoney.com Poll Results

We asked our website visitors to take our quick poll. Here's what they told us:

Which of the following would you most rather have?

- 48% More money
- 15% Better looks
- 22% Healthier body
- 28% More intelligence

**Based on 165 respondents*



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SURVEY RESULTS:

HOW Honest ARE YOU?

You've probably heard the saying "Honesty is always the best policy." But are most people really honest? YOUNG MONEY readers told us how they really feel about telling lies or cheating.

Are most people generally honest?

Yes 44% No 56%

Have you ever cheated on an important test?

Yes 49% No 51%

If you caught a classmate cheating, would you report it?

Yes 34% No 66%

Would you report a friend who was cheating?

Yes 17% No 83%

What is the appropriate consequence if a student plagiarizes part of a report?

Lower grade	27%
Fail assignment	51%
Fail class	16%
Expel	6%

You find a wallet filled with cash lying on the street. Would you try to find the owner?

Yes 78% No 22%

Have you ever taken credit for work done by someone else?

Yes 37% No 63%

**Based on 70 respondents.*

Nov 4, 2003



"Are online banks safe?"

Dear YOUNG MONEY,

How credible are Internet banks like NetBank, ING Direct and Virtual Bank, and are they really safe since there are no physical branches?

-John Mathers

Dear John,

Internet banks are just like any other bank. The number one thing to check when choosing an online bank or any other bank is to make sure that they're insured and regulated by the FDIC (Federal Deposit Insurance Corporation). (Editor's Note: FDIC-insured institution deposits are insured for up to \$100,000.)

The second thing you should do is to check that the bank offers the products and services that are right for you. If you're the type of person who feels more comfortable dealing with a live person, then online banking may not be for you. If you're used to paying your bills electronically, then maybe online banking is right for you.

It's important to look at all the types of products offered by each bank. If you're thinking of buying a house, then what kind of program can they offer you? If you're just starting out, then access [to your bank branch] may be very important to you. If you take money out of ATMs often, then use a bank that has many ATM locations. You need to understand your habits as a customer.

Catherine Pulley
American Bankers Association
(As told to YOUNG MONEY staff)

Nov 4, 2003

EXTRACURRICULARS MEAN *EXTRA* POINTS TOWARD YOUR CAREER

Most college campuses offer a dizzying array of clubs and organizations to fit just about every interest, talent, personal preference and career goal a student could possibly have. If you joined each group that struck your fancy, you could easily end up spending all your time rushing to meetings or participating in special events, with little time left for academics, sports, or just kicking back and hanging out. So if you're worried about having enough time for other activities, you should get involved in those campus organizations that are most likely to help you build skills and experience relevant to your future career goals.

Narrow Your Focus

Extracurriculars can be great résumé builders. The key is to target a possible career direction and then identify the organizations or positions within an organization that will point you in that direction. For example, if you think a career in finance is in your future, then serving as treasurer of an organization or club, no matter what the nature of the group, can be a real boon to your résumé. Similarly, handling the publicity for an event can get you one step closer to a career in advertising or public relations. And writing the newsletter for an organization or school paper, regardless of the subjects you write about, will help you build a portfolio of press clips for a career in journalism.

Show Your Commitment

Sometimes, involvement in a campus organization is not so much a skills builder as it is a show of commitment to a particular career field. Participating in the Economics Club shows future corporate employers that you mean business. Involvement in student government shows a serious interest in politics or public service. Tutoring fellow students or people off campus not only helps you learn how to teach, but it also demonstrates your desire to educate others.



Hone Your Skills and Get Leadership Experience

As you select your extracurricular activities, keep these guidelines in mind:

- Identify the skills needed for your target career field and look for positions within campus organizations that will allow you to hone those skills.
- If you aren't certain of your future career direction, view campus organizations as a way to explore various types of jobs and fields in order to help with your career decisions.
- Try to hold an office within an organization rather than being only a member; employers love leadership experience.
- If you don't have time to hold an office in an organization (or if you don't get elected or appointed to one), look for other leader-

ship opportunities, such as heading up committees for special events.

- Aim for variety in your extracurricular experiences throughout your college years. Most employers like to hire grads who can show they've worked with a wide range of people in a variety of settings and who have well-rounded interests.

Membership in campus organizations is just as important a component of your overall experience as are part-time jobs and internships. Chosen wisely, and carried out with enthusiasm, involvement on campus can strengthen a résumé as well as any off-campus experience can, and it can introduce you to people whom you may not otherwise have met. ©

By Michelle Tullier, MonsterTRAK

You arrive at work, ready to go for a productive day. But your cheery "Good Morning" is met with a withering glance from your cubicle mate. Or maybe you're in a meeting, and one of your co-workers—someone you trusted—presents one of your ideas as his own.

These are just a few of the scenarios that can occur when you work with "difficult" people. Whether it's the person who spends the whole day complaining about his workload (instead of working on it) or the person who throws a temper tantrum whenever the photocopier isn't available, you will encounter difficult people at work. Your success depends on your ability to deal with these people—and avoiding becoming "persona non grata" around the water cooler yourself.

Many "difficult" people act that way because they feel threatened or frustrated. The frustration builds, until it finally explodes on an unsuspecting target. The person who steals your great idea may be feeling pressure to perform or insecure about his abilities; and using your work may be the way to get in the boss' good graces.

The key to dealing with difficult people at work is understanding basic human nature, according to Andrea Sutcliffe, author of "First-Job Survival Guide." "Sometimes you have to look beyond the surface to understand people and their actions," she says. Are they having trouble at home or not feeling well? Did they just get reamed out by a manager for a small mistake? These factors, and many others, could contribute to a negative attitude that directs itself to the closest target—which just may be you, standing there wanting a signature on a requisition form.

Whatever the reasons for the behavior, the most important thing to remember when dealing with difficult people is to remain professional. Do not engage in verbal sparring or roll your eyes whenever your nemesis speaks. Eve Luppert, author of "The Rules of the Road: Surviving Your First Job Out of School," suggests that you kill them with kindness and a consistently upbeat attitude. It's really hard to hate someone who smiles all the time and never has anything bad to say. Follow the golden rule: treat others how you would like to be treated. That means no lying, gossiping, backstabbing, or excessive complaining.

CAN'T WE ALL JUST GET ALONG (AT WORK)?

Take off the gloves. There are better ways to deal with difficult people on the job.

By Kristen Gufstanson

If a situation escalates to where you don't even want to get out of bed, do something. Sutcliffe recommends that the best option is to have a face-to-face discussion—do not address the problem with an e-mail or memo. Present your case in a non-accusing, non-confrontational manner. Outline what you think is the problem and ask for the other person's point of view. Listen to what he says. You may get angry and want to deny everything, but hear him out.

Finally, offer a solution. Even if the problem is not your fault, come up with ideas about how you can work together productively. Don't let the meeting turn ugly. If it does, leave the room before you say anything you'll regret, and bring in a third-party mediator, like a boss or a manager.

If there is a serious problem with a co-worker that is interfering with your productivity, it is important to bring in a supervisor and to document the situation. Keep your own notes, with dates and details, to present should the situation escalate. As a last resort, consider finding a new job if things do not improve.

It is important to remember that at work, like in life, you won't like everyone, and everyone won't like you. It's just a fact of life. Once you learn to accept this, you can focus your energy on finding a way to maintain good working relationships with difficult people. ☺

GUARANTEED WAYS TO MAKE PEOPLE HATE YOU

The fastest way to create a conflict with a co-worker or supervisor is to show any one of these types of behaviors at work:

- Lying
- Gossiping
- Constantly complaining
- Showing up late for meetings
- Not taking responsibility for your work
- Having a negative attitude
- Losing your temper with a co-worker/boss
- Acting like a know-it-all
- Ignoring your co-workers or boss when they talk to you
- Always wearing a frown on your face
- Making fun of the people you work with
 - Telling offensive jokes
 - Blaming someone else when you are at fault

Source: *How To Work With People, InCharge® Institute of America*

ARE YOU INTERESTED IN EVERYTHING? YOU CAN STILL PICK A MAJOR OR CAREER

One day you're interested in philosophy, and the next day you think a career in journalism would be cool. The following day you lean towards a major in finance, and the day after that you swing way back to your fascination with archaeology. Eventually, you'll start the circle all over again, perhaps with four other interests. In short, you like everything—or so it seems—to the point that you're practically immobilized when it comes to choosing just one major or career to pursue.

You aren't alone. In fact, campus career counselors often meet with students, and even graduates, who are in your shoes. With all of the career possibilities you can explore, it's easy to do nothing, because you're trying to keep your options open. This may result in drifting from interest to interest without doing anything to explore each area or plot a career direction.

Getting your career bearings when you have too many interests isn't as difficult as you might think. Here's a four-step approach you can use:

1. Rule Out What You Clearly Don't Like

You may think you enjoy everything, but you really don't. We all have dislikes and even hates. So work on identifying what you don't like and what you don't see yourself pursuing as a major or career. If you're iffy about a particular major or career at this point, keep it under consideration. For now, rule out only those possibilities that are definitely not for you.

2. Prioritize What You Want to Explore Further

Once you've eliminated the don't likes from your list of possibilities, take the majors and careers remaining and prioritize them as best you can, given what you know about each one, which may be very little in some cases. Which three or four areas are you most interested in exploring further, and which can go on the back burner?

This is a critical step, because in order

to explore majors and careers, you have to start somewhere. I know that sounds simplistic, but you may have to remind yourself of this concept. By prioritizing what you should explore and then starting your exploration, you move closer to figuring out your career direction one small step at a time.

3. Start Exploring Your Top Priorities

• Learn More About Yourself.

Consider, for example, working with a campus career counselor to get a better sense of your skills, personality, values, likes and dislikes. In addition, find out whether or not those traits match up well with the majors and careers you're researching.

• Explore the Actual Major or Career.

Learn about the major or career through reading, talking to people who are in that major or career and, if possible, participating in an experiential activity—an internship or a co-op—to get a hands on sense of what the major or career is all about.

4. Use What You've Learned to Reprioritize and Eliminate

Once you have a better picture of yourself and the majors and careers you've explored, you'll more than likely change your list of initial priorities. Perhaps you'll even drop some of those options from consideration. It's unlikely that you'll be able to narrow your options to just one major or career at this point, but that's normal and



for the best in many ways. The idea behind this process is not necessarily to eliminate all but one major or career, but rather to reduce your initial list to one you can more easily manage.

As you might guess, this process is neither quick nor easy—at least not if you do it right. But if you're willing to invest some time and energy, you'll slowly be able to replace your debilitating confusion with action-oriented exploration that gets you moving toward an informed decision about your major or future career. ☺

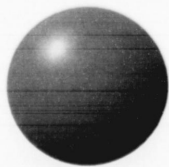
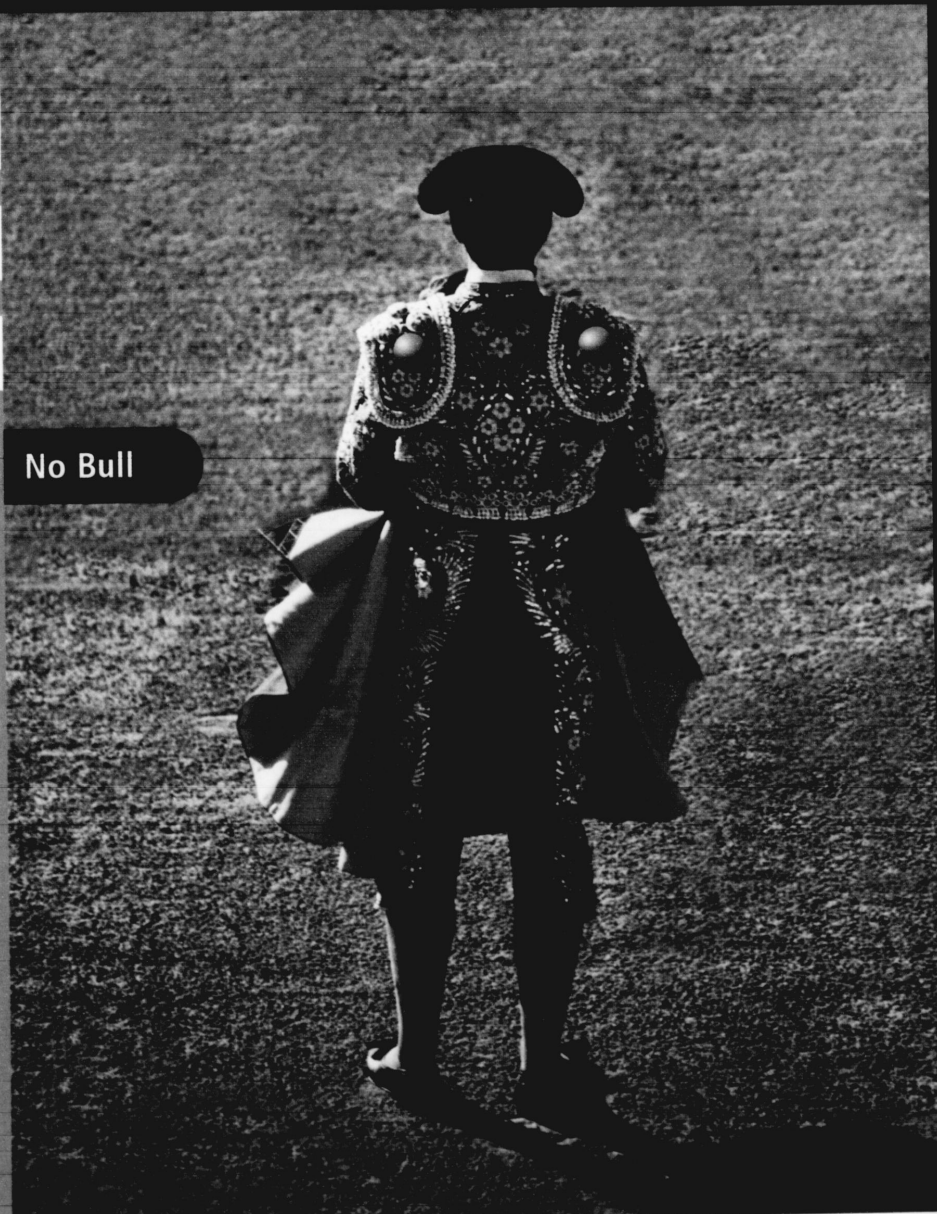
By Peter Vogt, *MonsterTRAK coach*

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Nov. 4, 2003

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FREE HELP FOR YOUNG ENTREPRENEURS

Learn where to find resources for starting your own company.



Two thirds of college students expect to be entrepreneurs at some point during their career, according to a recent nationwide poll by Students in Free Enterprise. This is not a surprise, given the economic downturn during the past few years.

"There's certainly been an opportunity for people to spend time developing an idea they're passionate about," says Carol Carter, founder of LifeBound, an educational resource for high school and college students interested in starting their own business.

Ryan Allis is no exception. While his classmates brush up on their interviewing skills, Allis won't be looking for a job when he graduates from the University of North Carolina in three years. Dazed and confused? Hardly.

At 19, Allis is the founder of Broadwick Communications, a software development

company he started during his freshman year with a friend. Working out of a small office space he rents off campus, Allis juggles a full course load (he's an economics major) and leads the Carolina Entrepreneurs Club, a campus organization he founded.

He is currently working to publish his first book, "Zero to a Million." Broadwick Communications currently has 20 customers and is finally turning a profit, says Allis. But it's still a work in progress. "You have to decide between eating, sleeping, work and going out," he says.

In other words, starting your own business as a college student isn't so easy. The Small Business Administration (www.sba.gov) says approximately one-third of all small businesses fail after just two years. "It's a lot easier to be an entrepreneur when you're 30, when you have an MBA and know lots of people," admits Allis.

Here are some suggestions on how to become your own boss effectively and the resources that can help along the way.

Developing Your Idea

So you have an ingenious idea that's going to make you the next Bill Gates. Don't keep it a secret. Share it with those you trust. Allis started his company after mingling with fellow student leaders at the first Carolina Entrepreneurs Club meeting last year on campus. It was a smart place to meet other ambitious student entrepreneurs.

Investigate your campus organizations for an entrepreneurs or small business organization. If you don't have one, you can always take charge and start one. While on campus, talk to business professors who may offer you free advice on how to design your business model. They can be invaluable resources in terms of adding both theory and experience to your drawing board.

Another helpful source worth checking out is the Service Corps of Retired Executives (www.score.org). SCORE is a

national network consisting of 10,500 volunteer business executives and professionals, mostly retired, which offer free business counseling.

"The SCORE site meets small business owners' needs by providing 24/7 access to email advice, as well as a wide range of online resources for both start-up and growing businesses," says SCORE's CEO, Ken Yancey.

You'll learn from SCORE that there are many organizations that offer projects that allow you to test and develop your entrepreneurial skills with fellow students. One such organization is SIFE, Students in Free Enterprise (www.sife.org).

Turning the Wheel\$

Your business plan is fully polished. You have a team of reliable, motivated and dedicated business partners (maybe just you and your roommate). Now you need money to make money. Some schools sponsor business plan competitions and winners receive seed funding.

For the last 14 years, Massachusetts Institute of Technology's Sloan School has hosted its \$50,000 Entrepreneurship Competition and it ranks as an important event for many investors. Otherwise, says Allis, "If you're trying to raise less than \$100,000, your best bet is going through people you know and the bank."

Unfortunately, most college students aren't able to get a loan of any substantial size approved by the local bank. That's when the U.S. Small Business Administration can help. Currently, there are more than \$30 billion in free government grants for small business and about \$10 billion for entrepreneurs in the form of low interest small business loans. Check the SBA's site for a wealth of financial resources.

But for others, funding your business may simply mean waiting on tables. Bottom line: "Don't quit the job that's paying your bills," says LifeBound's Carter. ☺

By Farnoosh Torabi, Columbia University

Shattering the 7 myths student entrepreneurship

By Michael Simmons, New York University

Why Starting a Business Now May Be the Best Way to Achieve Your Dreams

According to a 1997 Gallup study, seven out of 10 high school students say they want to start their own business. And why not? Starting and running your own business while still in school is a great opportunity to grow, learn, network, and accumulate wealth. However, only a tiny proportion of students actually start a business.

Because of a lack of direct experience with entrepreneurship, students develop unfounded beliefs about it that can stop them from starting a company. In this article, I will address these "The 7 Myths of Student Entrepreneurship":

1. I don't have enough money—Many of America's largest corporations started on a shoestring budget out of somebody's garage. A successful Web development company a friend and I started in high school cost only \$80 to set up. To compensate for a low budget, you have to be creative, resourceful and make realistic plans. To get in the right frame of mind, you may want to read Seth Godin's e-booklet, *The Bootstrapper's Bible*, available on Amazon.com.

2. I don't have enough time—Many of America's largest corporations were started in people's spare time. Perfect examples are Hewlett-Packard, Microsoft, and Dell, all of which were started on part-time schedules. All of us have 24 hours in a day. If the business is important to you, you will prioritize it over less important activities and create a business model that fits your schedule. For example, one student at California State University started a business teaching finan-

cial skills to high school students during summers. With the money he earned from starting the business, he is putting himself and his brother through school in addition to paying off all of his other expenses.

3. I'm not smart enough—Says who? SATs and grades have very little correlation to people's potential to be successful entrepreneurs. In fact, "50% of millionaire entrepreneurs never graduated college and 75% of U.S. presidents were in the lower-half club in high school," according to Mathew Lesko in his book, *Free Money to Change Your Life*. Some examples of businesses started by individuals while still in school are Microsoft, Dell, Napster, Netscape, FedEx, Apple, Tripod, and TheGlobe.com.

4. I'm not creative so I can't come up with good ideas—There are many books in the library or book store with low-cost business ideas. One specific book of ideas for student entrepreneurs is *Generation Inc.: The 100 Best Businesses for Young Entrepreneurs*. Or you can find young entrepreneurs at your school or in the media and ask them how they came up with their business idea. Networking with other youth entrepreneurs will also adjust your own mindset to be open to ideas for a business. Also, there are a lot of business ideas already out there that work, that you could replicate or modify slightly.

5. I can't because the economy is bad—Many of the most successful corporations were started during recessions. During recessions talent is easier and cheaper to find, rent is lower, and there is less competition. All of this adds up to recessions being one of the most opportune times to start a business.

6. I don't have enough experience—Microsoft, Dell, Kinkos, and Yahoo are just a few of the many successful companies started by people with no business experience. Your experience can certainly affect the

success of your company, but you have to start somewhere. If your first business fails financially, then you still will have gained the unique experience, learning, network and growth from running the business that will give you an edge over your peers. I've heard many people say they'd rather employ somebody with a failed business than somebody with no experience at all. Companies would rather you fail and learn on your dime than on their dime.

7. I can't because I'm afraid of failing—According to most statistics, the majority of businesses fail financially after the first few years. In fact, the most successful people in the long-term often have the most failures in their life. So, it is OK to fail. The key is whether you fall forward. You can fall forward in front of your other classmates with the network, experience, and personal growth you got from starting your business. According to Napoleon Hill, a bestselling author who researched the habits of extremely successful people such as Andrew Carnegie, Thomas Edison, and Henry Ford, "Every failure has within it the seeds for equal or greater success." It is your decision whether you plant these seeds.

Taking Action

Now that you are more aware of unfounded beliefs that you or others may have, you are more prepared to make the decision of whether or not student entrepreneurship is right for you. Below are resources to take advantage of as you begin your journey:

- ▶ Youth Venture (youthventure.org)
- ▶ Students in Free Enterprise (www.sife.org)
- ▶ Collegiate Entrepreneurs' Organization (www.c-e-o.org)
- ▶ Service Corps of Retired Executives (www.score.org)
- ▶ Professors, mentor networks, or entrepreneurship centers at your school @

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GET A ROOM! SIX SECRETS TO FINDING GOOD HOTEL DEALS

By Brad Jaehn, Orbitz hotel expert

So hostels aren't your thing. You want a vacation that's a break from dormitory life.

Well, finding an affordable hotel that fits your budget and tastes can be a snap, if you know how to work the system. Mostly, hotel bargain hunting comes down to timing and location:

Choosing to stay weeknights or weekends. At many business destinations, such as Chicago, try to stay over on a Friday or Saturday. That's when hotels geared toward business travelers lower their rates to try to fill up rooms. If you're heading toward a leisure destination, like Orlando, you're better off staying over on a weeknight to secure a lower rate.

Be flexible with your choice of neighborhoods. Generally speaking, reserving a hotel room close to all the major tourist attractions will cost more. Find a nice hotel in an outlying area.

Choose to visit a destination during off-peak periods. With the tourists gone for the season, hotels tend to significantly lower their room rates.

Pay in advance for your hotel reservation. If you can swing this, you'll see some significant savings. We're talking a 4-star hotel in a major city for less than \$90 a night. On Orbitz, we call these pre-paid hotel deals OrbitzSaver rates.

Look for special promotions. When you reserve your hotel accommodations, find out if you can take advantage of any special promotions, such as a free breakfast or dinner. Those types of offerings can add value to your hotel stay without raising the price.

Consider booking a package. If you need to fly into your destination, compare the price

of a pre-packaged deal versus booking air and hotel separately. Many times these combinations will give you a better deal—plus extras, such as airport transfers or event tickets.

Last bit of advice: Check age restrictions. Some hotels require that the guest reserving

the room be 25 or older, especially during Spring Break and other rowdy times. ☹

The best hotel deal that Brad got when he was a student traveler in '94 was a 4-star hotel in Paris for \$29/night with a bathroom and shower en suite—and he found it on the Internet.

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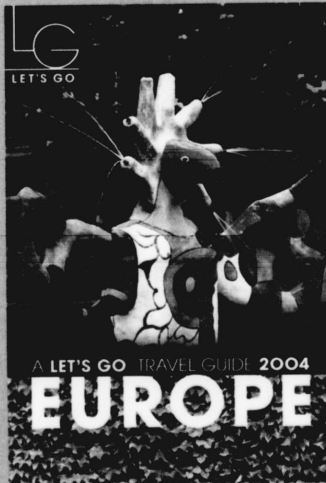
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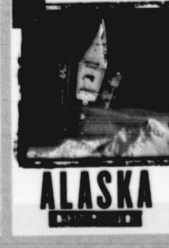
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Nov. 4, 2003

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ATTENTION CAR SHOPPERS:

BE CAREFUL WHO YOU TRUST

Check out our seller comparison guide before going car shopping.

You've probably heard that buying a used car is a better deal than a new one, which depreciates significantly the minute you drive it off the lot. But where do you go to find a good deal with low risks involved? Here is a brief assessment of the most popular sources for buying used cars.

The upside of buying from someone you know is that he or she will be less likely to sell you what has become a "repair shop nightmare," at least not without warning you. However, there are also several downsides to consider. First, your friend may have an inflated idea of the value of the car and will resent your trying to negotiate a lower price. Second, if something does go wrong with the car, an unexpected repair charge could put your friendship in jeopardy.

Even with these possible negatives, a friend may still be the safest source for a used car purchase.

Price: Varies according to seller's concept of car's value.
Risk: Moderately low. After all, you do know where the seller lives.

Most people generally feel more comfortable "wheeling and dealing" with someone they don't know. You can "grind" the seller on the price and then, if not satisfied with the deal, walk away without endangering a friendship. One key to buying at a good price lies in finding sellers who need to sell their cars.

The reason most people elect to sell their own cars is because they want more than the wholesale price that a dealer or wholesaler is willing to pay. Their rationale is that by selling the car themselves they stand to make more money, even if it means endur-

ing more aggravation. However, this does not mean that their prices should be higher than, or even the same as, the retail price charged by a dealer.

The reasons for the lower prices are as follows: First, unless the car has some manufacturer's guarantee left, the private owner has no practical way of providing a warranty. Second, private owners do not have the same expenses or overhead as a dealer. For both these reasons, the private owner's car should be priced below its equivalent on a dealer's lot.

Price: Varies according to seller's concept of car's value.
Risk: You can keep the risk moderately low if you have the car inspected before buying the vehicle.

The major advantage of shopping the used car lots of new car dealers is that they frequently have the widest selection of low-mileage, late model used cars. Chances are that a new car dealer's used cars will be more expensive than other sources because the dealer is selling only the "cream of the crop" of cars taken as trade-ins. Most new car dealers offer the added advantage of a stronger used car warranty and they usually have people who know how to service your car.

Price: The asking prices of a franchise dealer's used cars are generally the highest of any source. They are also usually in the best condition and have the best warranties. Dealers will almost never sell below the wholesale value of the car.

Risk: Moderate to low.

Often, used car dealers who are not affiliated with a major new car franchise are the

sellers of last resort. Their cars are the ones no one else wants to peddle. Their selection is often heavily peppered with fleet cars and cars bought at auctions. Many of these dealers are interested in only one thing: Today's Sale.

One potential advantage of dealing with an independent is that often it's easier to get them down closer to the wholesale price. First, they don't usually have the back-up capital of a franchise dealer so they are more likely to accept a low deal than to let your money walk off their lot. Second, because they won't have as much overhead to account for, they can afford to accept smaller margins, if you have the financial ability to "write a check" right here, right now, you have serious negotiating power.

Price: Moderate.
Risk: Very sensitive to going market prices.

Risk: Moderate to very high. Quality of car is almost always a key concern. Car's history is frequently unknown. Warranties can be next to worthless.

To learn how to save money on a used car, log on to www.carsmartbuyer.com



Story By Bob Elliott, 10.10.03, MONEY Automobile Columnist

LIFE IN THE FAST LANE

Young women love to drive fast, even more than guys do, according to a study of drivers age 18 to 24.

Agree it is acceptable to drive 10 mph over the speed limit on highways

Females	56%
Males	46%

Agree it is acceptable to drive 10 mph over the speed limit on local roads

Females	21%
Males	13%

Have been in an accident in the past three years

Females	45%
Males	33%

Have received a speeding ticket in the past three years

Females	37%
Males	48%

Source: The Hartford Financial Services Group, 2003

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20: me, a stockholder?

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REAL ESTATE INVESTING IS NOT JUST FOR THE RICH

By Jeffrey Koelemay, Virginia Tech University

When we think about "investing in real estate," one of the first ideas that come to mind is that of purchasing property outright. For centuries, it was a privilege granted only to the very rich, based on the simple fact that common folks simply did not (and still don't) have the economic power to afford multiple properties.

Most people struggle hard enough to make a single mortgage payment, let alone multiple ones; and so the concept of real estate investments eluded the general populous — until now. In the modern era, there is a way for individuals and small investors to get involved in real estate markets: Real Estate Investment Trusts (REITs).

Congress created REITs in 1960, as lawmakers believed that the only way for average investors to gain access to significant commercial properties would be by pooling their resources. REITs were designed to combine the capital funds of many into a single economic package, to be used for commercial real estate ownership and financing. However, REITs went underutilized for more than 30 years because they were restricted to mere ownership, and prohibited from actually operating or managing their properties.

REITs are only meant to produce income, and are not allowed to pass losses on to shareholders, so they had a difficult time competing with the heavily tax-sheltered world of real estate ownership and depreciation during these years. But the Tax Reform Act of 1986 changed everything. It drastically cut back on opportunities to use real estate for tax sheltering and finally empowered REITs to operate their own properties, which eliminated conflicting interests with third-party management.

REITs have still only come into fashion in the last decade. Real estate markets were slumping heavily in the early 1990s, and when credit and capital for purchases were hard to come by, investors finally discovered the benefits of going in as a group via REITs.

REITs are legally required to pay out 90 percent of their taxable income to shareholders every year, and they support the communities in which they are centered

with the taxes paid on properties owned. REITs has finally given investors the freedom of liquidity in real estate investments. They are traded publicly on the major stock indexes and no one person is tied exclusively to the properties in question.

REIT investments are also useful for diversifying and stabilizing your portfolio as a whole, since real estate markets don't always follow the trends of the general marketplace. For example, in the last three years the Standard & Poor's 500 index has lost more than 10 percent; and REITs have gained more than 14 percent.

On the flip side of the coin, in the late '90s while the stock market was booming, REITs were losing money. But REIT investments are generally stable for long-term capital growth, due to the relatively stable and predictable stream of rent payments being made. REITs are also somewhat protected from rising costs in the marketplace, since rent costs tend to increase during periods of inflation. Also, property is still a physical asset with a long life, making it a safe investment for the long term.

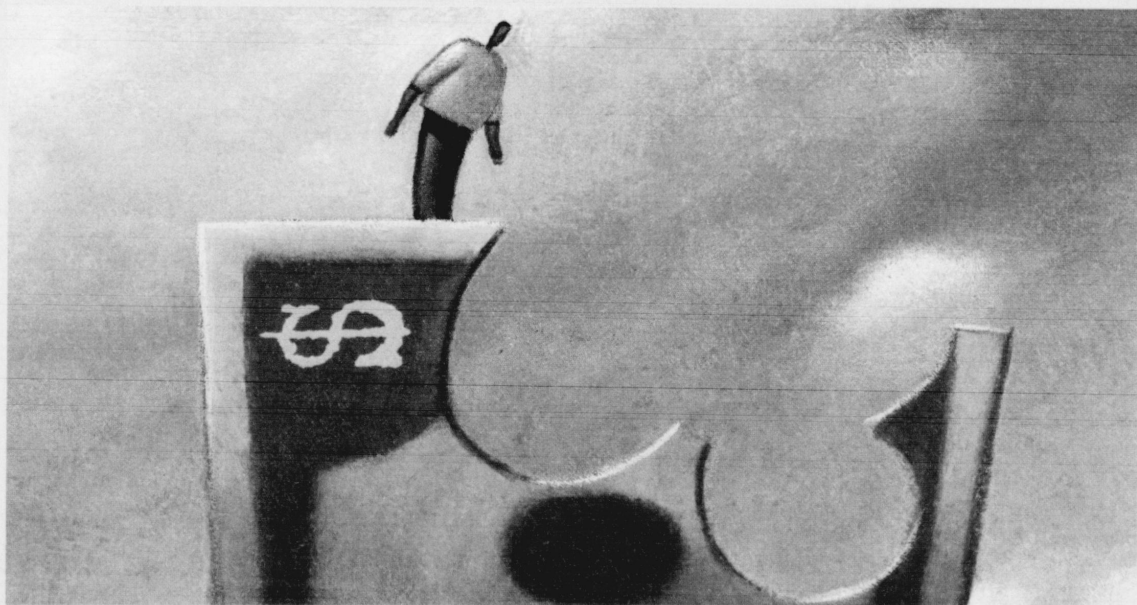
But as proven time and time again, there are no can't-miss investments. The key to successful investing is still patience, and REITs follow the same rules of probability that govern the rest of the marketplace.

Remember, whatever your investment, the longer you can commit to leaving your money in, the more likely it is that you will reap gains over time. And of course, if you've got the money, actually purchasing property can work for you as well. For most people, this investment takes the form of purchasing a home for themselves, though some buy property to earn rental income as well.

A general rule of thumb is to look for a home that costs two to three times as much as your yearly income, and you'll want to commit to at least five years of ownership before resale to make sure you get a proper return on investment. ☺

For more information about REITs and your investment opportunities, visit the National Association of Real Estate Investment Trusts at www.nareit.com.





SMALL STOCKS: BIG PROFITS OR BIG PROBLEMS?

Chris Lahiji wants to take Wall Street's bull by the horns and turn it into flank steak. The motor-mouthed 19-year-old Los Angeles resident's goal is to become the youngest mutual fund manager ever.

"All institutions want me to fail," he claims. "I mean, how bad would it look if a 19-year-old kid beats their a—?"

What is Lahiji's idea of a sound investment? Ultra high-risk penny stock companies whose shares trade at \$5 and below, usually for good reason. Typically, but not always, if a stock sits in the cheap seats, either the company is struggling or is on the verge of bankruptcy.

But to Lahiji, penny-stock land might as well be Candyland, as he claims his investments have earned 136 percent over the past several months. Lahiji insists he screens out more than 6,000 stocks to find the right investment. His portfolio recommendations have included baker Montana Mills, financial website Hoover's, and lottery ticket maker GTech.

He brags that he has a loyal following on his financial website Lahiji.com. According to Lahiji, his picks are so popular that he has the rare ability to move markets on his recommendations.

"I buy stocks that people can relate to—companies that make materials for wedding gowns and chips for sound systems," Lahiji explains.

While that may all sound exciting, financial experts warn against investing in the far reaches of the stock market—especially penny stocks—right off the bat.

"Only 1 percent of the people who invest in penny stocks make a fortune and most lose a fortune," cautions Fred Siegel, president and portfolio manager of Siegel Group, Inc., host of Talking Money on WWL-AM in New Orleans, and author of the book "401(k)s for Cowards." "Even if you make money investing in penny stocks, if you do it for too long, you'll eventually lose everything you make. It's essentially gambling."

Siegel advises young people to focus on getting out of debt first by paying off their credit cards. If there is money left over, he suggests investing in what he likes to call "chicken stocks." These are shares of companies with a track record of higher profits every year for 12 years and that have increased their dividends for 12 years in a row. Examples include insurer AFLAC, retail giant Wal-Mart, medical stalwart Johnson & Johnson, food supplier Sysco Foods, and medical supply company Stryker Corp.

Siegel and Hugh McNaughton, investment representative for Edward Jones in Santa Ana, Calif., both advise not jumping into penny stocks, as Lahiji recommends. "You can't win that game in the long run," McNaughton warns. "Don't put all your money on the roulette wheel on red, and definitely don't put all your money in penny stocks... 90 percent of all small businesses fail."

If you want to take a flyer on penny stocks, McNaughton recommends that you put a small percentage of your money in a small cap mutual fund to spread the risk between thousands of companies, as

opposed to one or two shots in the dark. He also recommends that no matter what the investment, whether large cap growth stocks, such as software guru Microsoft, or mid-cap players, such as filmmaker Pixar, you "dollar-cost average" into the stock or fund. Dollar-cost averaging is an investment strategy where a person invests consistent amounts of money at regular intervals.

Basically, you set aside a certain amount of money into the fund each month, say \$50, and have it automatically deducted from your bank account, so it doesn't touch your hands. The advantage is that you buy more shares in down markets and fewer shares in up markets, using the power of compounding your money to your advantage.

Meanwhile, once you get your first job, be sure to set aside at least the company match in a 401(k) retirement plan. Most companies will match a percentage of your retirement contributions. It's free money, it's sound investing, and it's a great way to lower your tax bite.

That's the tried-and-true way of making wealth slowly. Of course, Lahiji would likely find these methods to be too old school for his new age style. "Small company investing is the way to go," Lahiji counters. "You're helping the economy grow from the bottom up."

Just as long as those small companies don't go belly up. ☺

By Michael R. Abramowitz

Nov. 4, 2003

22: entertainment



Interactive Games Rule @ 'PlayStation U.'

By Scott J. Smith,
YOUNG MONEY Entertainment Editor



What is a gamer? Most think a gamer is a young, anti-social male with a penchant for Dungeons & Dragons, Star Trek conventions, and maliciously blasting computerized bad guys into the next dimension. That stereotype is far from the truth.

A recent study by the Pew Internet & American Life Project shows that computer, video, and online games are woven into the fabric of everyday life for college students. And games are more a part of college students' social lives than previously suspected.

Of the 1,162 students surveyed on 27 campuses across the country, all respondents said that they have played computer or online games at one time or another. And 65 percent admitted to being regular or occasional game players.

"In some ways electronic games are to this generation what cops 'n' robbers was to an earlier one—everyone plays them, everyone knows them. They are almost an automatic part of what teenagers and college students do for fun and leisure," said Steve Jones, professor of communication at the University of Illinois at Chicago and senior researcher at Pew Internet.

The new report shows that college students integrate gaming into their daily lives, playing games between classes, while visiting with friends, or as a brief distraction from writing papers or doing other work. Gaming also forms part of a larger multi-tasking setting in which college students play games, listen to music, and interact with others.

Jones says that one of the study's most striking findings was that students say game playing enhances their social lives. Students cited gaming as a way to spend more time with friends. One out of every five gaming students felt that gaming helped them make new friends as well as improved existing friendships. And 65 percent of students said gaming has little to no influence in taking away time they might spend with friends and family.

"In some ways the line between playing an online game and socializing is likely to become blurred—the game may well be a form of socializing," Jones said.

T.L. Taylor, assistant professor of communication at North Carolina State University, agrees with Jones that a need for socializing or community is a large reason for gaming online. After all, when a player can log on to a game and be one of 40,000 or so people playing at any particular time, there's a great chance for socializing, making new acquaintances, or renewing old ones.

"Massive multiplayer online games debunk the stereotype of the isolated gamer," Taylor said. "People now have relationships with extended communities in virtual worlds."

The large number of college-aged women who say they play video games also surprised researchers. In fact, women are more likely than men to be regular players of online games—approximately 60 percent of women compared to 40 percent men. About the same number of men and women reported playing video games.

"We saw that game playing is frequently a way for women to beat back boredom,"

said Jones. "Generally, men actively sought out game playing, while women did it because they felt there was nothing else to do."

The online games most commonly played by both male and female college students are non-gender specific fare like billiards, solitaire, crossword puzzles, poker and other arcade and card games. One of the reasons these games are most common is that they are not intended to be a lengthy distraction from studying.

On the downside of game play, though, is that nearly half of the students agreed that gaming keeps them from studying "some" or "a lot." In addition, about one in 10 admitted that his or her main motivation for playing games was to avoid studying. And much to an educator's chagrin, one-third of the students admitted to playing games during class time.

Students' commitment to gaming comes as little surprise considering their long history of interaction with video and computer games. By high school, 77 percent of respondents had played computer games, and just over two-thirds of them had been playing video games since elementary school.

"Today's college students have grown up with these technologies," said Jones. "To them, the Internet and email are as commonplace as telephones and television—and equally as indispensable." □



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

FUN JOBS: CAREERS IN THE GAMING INDUSTRY

What is the main quality one must have to be successful in the computer gaming industry? Many game company job listings simply read, "Qualified individuals must play and love games." If you fit the profile, here are a few positions you may want to consider.

ARTIST
Does design sketches for modelers and creates 2-D textures and skins to produce game-play environments.

BETA TESTER
Finds "bugs" and notifies programmers of glitches in game-play.

BUSINESS
This category includes—but is not limited to—human relations, public relations, accounting, office management, and other non-"techie" tasks.

DESIGNER
Maps out game worlds both prior to and during production, creating design documents that describe all aspects of the game, including characters, levels, and weapons.

LEVEL DESIGNER
Blends art, architecture, design, game play, and technology to create the 3-D levels of the games.

MODELER
Generally use computer generated polygons to create 3-D models of a game's players and weapons. Modelers also animate the models they create.

PROGRAMMER
Codes the game engine in order to tell the computer how to display 3-D screens and execute game-play.

TV IS POPULAR STUDY PARTNER FOR STUDENTS

Most college students admit they sometimes watch TV while they do schoolwork.

Which activities are you sometimes involved in when you are watching television?

Eating	77%
Talking on the phone	58%
Schoolwork	56%
Surfing the Web	32%
Sending/receiving email	30%
Sending/receiving instant msgs.	28%
Using computer (not the Web)	24%
Listening to music	19%
Reading for leisure	14%
Working (other than schoolwork)	10%
Other	4%

Source: Student Monitor, Fall 2002

www.playstation.com

Nov. 4, 2003

ENTERTAINMENT WEEKLY 23

24: youngmoney.com

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YOUNG MONEY LIVE! COLLEGE TOUR PHOTOS

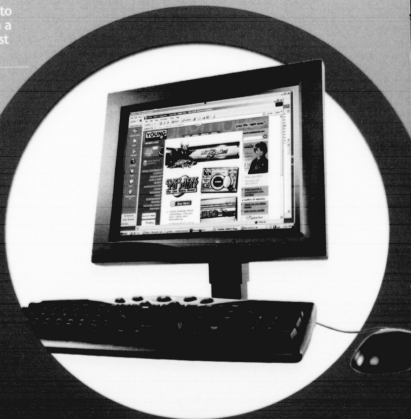
Check out photos from our college campus fall tour. Thousands of students received free gifts and complimentary issues of **YOUNG MONEY**. Sixteen lucky students also won free airline tickets to anywhere in the U.S.! Stay tuned for info on upcoming events.

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Here's your chance to win a free subscription to **YOUNG MONEY** magazine. You could also win a \$100 ShareBuilder investment account to invest in the stock market.

QUESTIONS OR COMMENTS?

We'd love to hear from you. Email us with your comments anytime.



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

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- Put a down payment on a car.
- Take a friend to dinner 57 times.
- See 152 movies.
- Buy 676 gallons of gas.
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What would you do with \$1,150?

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

Produced by the Florida Department of Health, College Advocacy Initiative. For more information about STRIKE, go to www.STRIKE140.com.

STRIKE



GRADUATING SOON? TIME TO GET OUT YOUR CHECKBOOK!

By Jose Vazquez,
YOUNG MONEY Financial Aid Columnist

What to do when you need help paying back loans.

This year, thousands of students will graduate and get that expensive piece of paper that says they survived college. And of those students, close to 85 percent will have a common fear: paying back all those student loans.

By mid-November this year, the average graduate will be looking at a bill of \$18,900, according to a recent study by Nellie Mae. Graduate degree students, hold on to your hats: those extra few years in school cost an average of \$45,900.

A student loan repayment bill can be as shocking as getting a fork stuck in a light socket, and often lasts longer. On top of that, student loans are harder to run away from than the FBI.

School loans are almost immune to bankruptcy, and students that don't pay their bills face stiff penalties, such as poor credit ratings, IRS penalties, and garnishment of wages—not ways to begin a life after college.

However, with today's job market, some students don't have the cash to begin paying the full amount due on these loans. While loan consolidation seems an attractive option considering today's lower rates, it may not solve all of your problems. When consolidating, you can combine most student loans into a package, making for a single low monthly payment.

The downside of this strategy is that lowering your payment doesn't necessarily mean you have less to pay, but rather that it will take longer for you to pay it all back. Ten years is the average time it takes to pay back student loans. That average is increased when consolidating and can as

much as double that amount of interest you pay! So in the end, you may simply pay more when you consolidate.

Just look at these numbers: If you ran up a \$15,000 bill at about 8 percent, the total tab should come to \$21,839. On the flip side, if you consolidate at the same amount, your bill will come to just over \$25,800! That extra \$4,000 could have been part of a down payment on a car or house, or paid for that after-college spring break you couldn't afford while you were in school.

If you are having problems making your payment, there are repayment options out there. The problem is that they all cost you more money over time.

Graduated Repayment: A Payback Plan That Won't Completely Break the Bank!

This plan lets you start off by paying smaller monthly payments that increase over time. This method is great if you are at entry-level job, and plan on working your way up the corporate ladder. One of the benefits is you still can pay off the loan in the 10-year time period. On the down side, you'll end up paying 5 percent more than you would have with normal repayment.

Income Sensitive Repayment: Save Now, Pay Later.

Like graduated repayment, this option also allows for low monthly payments that gradually increase. The payment simply follows your salary, so it is a bit more flexible



than graduated repayment. The bad part of this option is that repayment takes 15 rather than 10 years. And as we mentioned before, the longer the loan the more in interest you pay.

In case you're looking for other ways to lower the cost of your loans, some lenders have payment incentive programs that will cut your rate by as much as two percentage points after making a set number of payments. If your lender doesn't allow for any other alternative methods, then try another lender.

In the end, student loans were worth the cost because they helped get you through school. So take the time to seek out help in deciding the best way to pay them back. ☺

Jose Vazquez, a marketing major at Western Illinois University, has been awarded 27 scholarships, amassing more than \$100,000 in aid to date. He is the author of the book "Free Cash For College: The Everyday Students Guide To Financial Aid," which can be found at www.vazquezmedia.com. He can be reached at scholarshipguru@youngmoney.com

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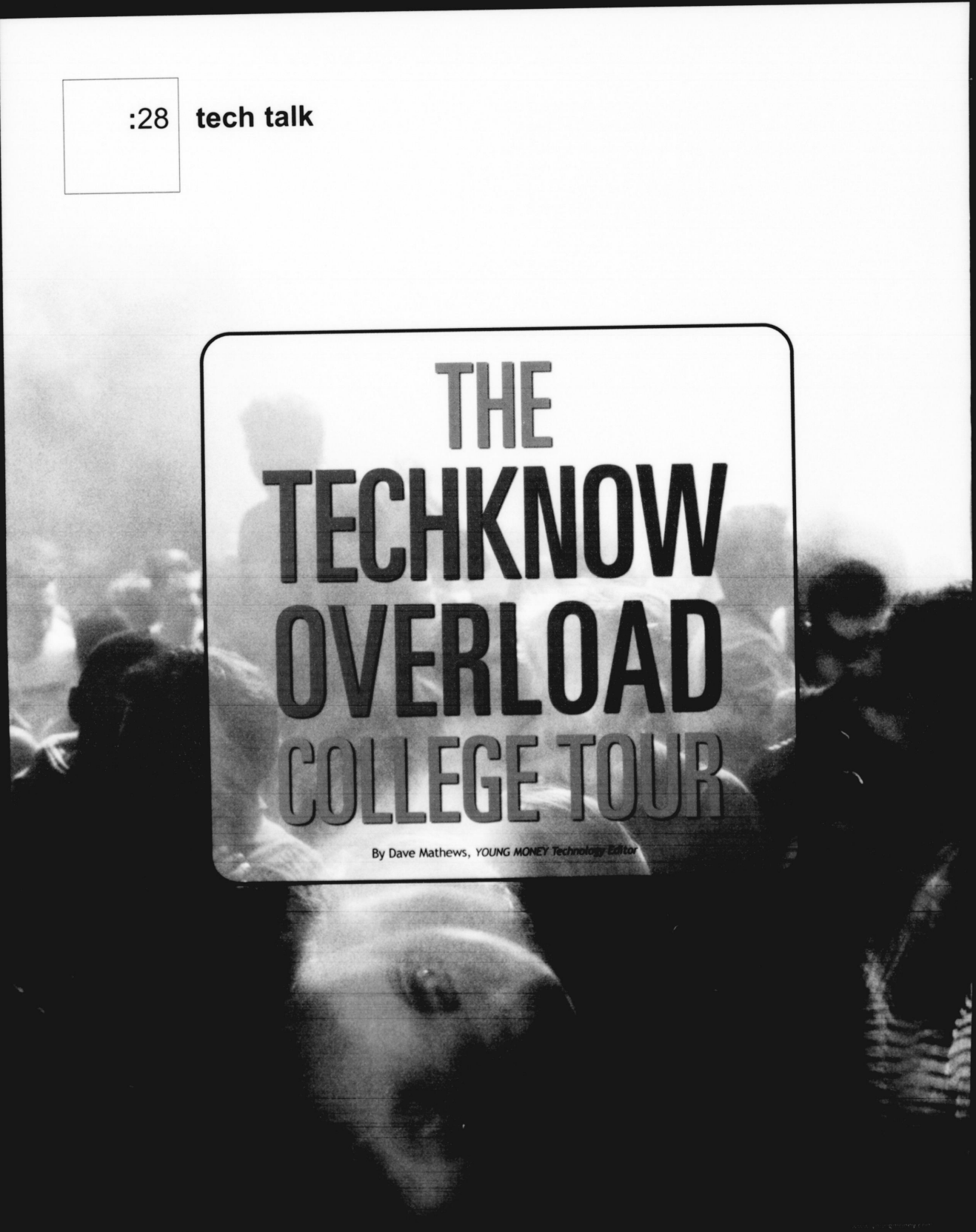
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:28 tech talk



THE TECHKNOW OVERLOAD COLLEGE TOUR

By Dave Mathews, *YOUNG MONEY* Technology Editor

One of my favorite trips I take each year is to Las Vegas in January. Sure, it's not the beach in the middle of winter, but it is a lot warmer in the Nevada desert than in most parts of the country. The relatively good weather is not what keeps bringing me back, however. The biggest attraction is the International Consumer Electronics Show—or CES for short.

This party of hundreds of thousands of visitors is thrown by the CEA, otherwise known by those of us in the digerati as the Consumer Electronics Association. Thousands of vendors give us a first glimpse of—and, more importantly, let us touch and play with—the latest and greatest gadgets that will rock our cars, light up our lives and bring communication to our pockets. Everything from tiny cameras, mobile phones with organic LCD displays and DLP (Digital Light Processing) televisions are on display.

The real treat, however, comes from the technologies that let you communicate online with mobile handheld devices or access your MP3 collection sitting on your PC with a twist—from your boom box! DVD players and video game consoles are moving into computer territory as well, with the ability to display your digital pictures while playing MP3s at the same time.

The problem with this show is that you must be a member of the press or work at a store that sells consumer electronics (or say that you do) to get an entry pass. The general public is not allowed. Add to this the expense of a trip to Vegas and the trouble of the show may suddenly outweigh the benefits.

Too bad you cannot get some of these awesome products to come to you. But maybe you can! It seems that the CEA may soon visit your school quad with their TechKnow Overload® tour! Coming this fall, 25 college campuses in the North, East and Midwest will see the tour, while 25 more campuses in the South and West will be visited in the spring of 2004.

Matt Britton, vice president of sales and marketing for event promoter Mr. Youth, LLC, says, "The tour is here to show college students the latest in cutting edge technology from the founders of the largest consumer electronics show in the world."

Some of these products showcased in their six tents will not even be on the market yet, giving you a first look. Britton adds, "Sponsors like Samsung will be showing their Matrix phone as well as their line of other mobile phones."

Let's hope they show off the ones with built-in digital cameras! If you are into

console gaming—and who isn't these days—contests will be held on campus for you to brag your friends as well as giveaways every hour at the event.

Although this tour will not cost you anything initially, I think that you should start saving your money today. From what I get blown away with at CES every year, it is going to be hard to resist the products that will be on display. If the tour is not coming to your college, get your buddies together for a road trip! The giveaways, like t-shirts and key chains, plus the knowledge you will bring back, should be worth it.

So even if you dream of gambling in Vegas at CES, watch for the campus tour dates at www.tkotour.com and let this must-have gear come to you. Batteries may not be included, but one attendee will get a chance to win everything within the ultimate dorm room. If you are the winner, you better invite me over for your first digital party. e



Dave lives in Texas where he broadcasts as the "Gadget Guy" on TV and radio. More stories and even video reviews of technology products can be found at www.davemathews.com.



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DO YOU KNOW SOMEONE WITH A DRINKING PROBLEM?



Have you ever felt you should cut down on your drinking?



Have people annoyed you by criticizing your drinking?



Have you ever had a drink first thing in the morning
to steady your nerves or get rid of a hangover?

One "yes" answer suggests a possible alcohol problem. If you answered "yes" to more than one question, it is highly likely that a problem exists. In either case, it is important that you see your doctor or other health care provider right away to discuss your answers to these questions.

Source: The National Institute on Alcohol Abuse and Alcoholism (NIAAA)

ARE YOU ASKING FOR TOO MUCH OR NOT ENOUGH?

By Michael Chatman, *YOUNG MONEY* Columnist

I nearly dropped the phone. My head was ringing like a cash register in the express lane. The man at the other end of the line wanted me to speak at a corporate convention. Corporations had real money. I needed real money.

Up to this point in my life, I'd done a lot of public speaking. But most of it was in churches. They didn't have real money—they had love offerings. There's a difference. A "love offering" is a collection of plates laden with quarters and nickels and garnished with an occasional dollar bill.

But now I had a live one on the line—a corporation. Corporations paid up-front cash. My mind was racing. Finances had been thin ever since I set out on my speaking career. I could hope to earn \$200 from this one speech. The man gave me the dates for his meeting. I put him on hold and called Sandy, my wife, into the room to help me check the calendar.

But now, Sandy pointed out a problem. The speaking date, according to the calendar, fell right in the middle of our vacation. But why be inflexible? I tried to get Sandy to hear the beautiful cash-register sounds I was hearing, but she was tone deaf.

"No amount of money is more important than our time together as a family," she stated firmly. I sighed, politely told the man I wasn't available, and hung up the phone.

But this was one very determined man. He kept calling me back, trying to entice me to come. Each time he called, I tried to convince Sandy. "He wants me really, really, bad," I whined. "Maybe \$300 bad." But she stood firm; family vacation was simply too important. With each call, the tension between Sandy and me escalated.

The man called one final time. I'd grown impatient with his persistence, and I decided to make him an offer he had to refuse. I would set a price so outrageous that he'd have to stop calling.



"Your convention date falls right in the middle of my vacation," I said. "I can only come on one condition." My mind scrambled, jingling the coins that were lying there. "If you pay me... (I paused and shot for the moon)... \$2,500." I'd never in my life seen \$2,500 in one place.

But why stop there? "You'd have to fly my family out to be with me," I continued. "And you'd have to put us up in a beach resort for three days and pay all the expenses. Then I would come."

Those were three conditions, not one. But it didn't matter. It felt good to demand the impossible!

His answer was immediate. "That's great!" he said. "We'll do it." I dropped the phone. Sandy walked into the room just as I picked up the phone—and my jaw—from the floor. She knew what was up. I covered the receiver with my hand and tried to smile.

"I tried to make him an offer so ridiculous that he had to turn it down," I explained, trying to break it to her slowly. Her brows furrowed as I continued.

"I told him I'd come to his event if he is willing to pay me \$2,500 and all the expenses to fly you and Bradley to join me." I paused for effect. "Plus pay the expenses for three days in a beach resort. But he said, yes! What am I going to do?"

A smile creased her face. "Take it, stupid!" she said laughing. She's flexible. I love her for that.

I wonder how many times opportunities pass us by simply because we are afraid to ask. I'm not suggesting that you adopt the same materialistic motivation I had. But could there be times to dream the impossible dream and go after goals bigger than we think possible? Not necessarily for money or fame or power, but for the satisfaction of knowing you accomplished something that you thought was beyond your reach.

There's overwhelming evidence that people who are not afraid to ask for what they want are more likely to receive it than those who never ask. Have you asked? You have nothing to lose. Be sure to use language that is appropriate for the person you are asking. Their answer may just surprise you. ☺



Michael Chatman has spoken to more than two million young adults from coast to coast. He is also the author of "Mom... Dad... What Were You Thinking? Seven Ways to Build Wealth and Prove You're Financially Smarter Than Your Parents."

You can contact him at info@michaelchatman.com.

32: you've got to be joking

COLLEGEHUMOR.COM PRESENTS:

20 WAYS TO FAIL AN EXAM

1. As soon as the instructor hands you the exam, eat it.
2. If it is a math/science exam, answer in essay form. If it is long answer/essay form, answer with numbers and symbols. Be creative. Use the integral symbol.
3. On the answer sheet (book, whatever) find a new, interesting way to refuse to answer every question. For example: I refuse to answer this question on the grounds that it conflicts with my religious beliefs. Be creative.
4. Do the exam with crayons, paint, or fluorescent markers.
5. Come into the exam wearing slippers, a bathrobe, a towel on your head, and nothing else.
6. Bring things to throw at the instructor when she/he's not looking. Blame it on the person nearest to you.
7. Get a copy of the exam, run out screaming "Andre, Andre, I've got the secret documents!!"
8. Every five minutes, stand up, collect all your things, move to another seat, and then continue with the exam.
9. Bring a black marker. Return the exam with all questions and answers completely blacked out.
10. Bring a water pistol with you. Enough said.
11. If the exam is math/science related,



12. Bring cheat sheets for another class (make sure this is obvious... like history notes for a calculus exam...otherwise you're not just failing, you're getting kicked out too) and staple them to the exam, with the comment "please use the attached notes for references as you see fit."
13. When you walk in, complain about the heat. Strip.
14. One word: Wrestlemania.
15. Bring some large, cumbersome, ugly idol. Put it right next to you. Pray to it often. Consider a small sacrifice.
16. Get deliveries of candy, flowers, balloons, telegrams, etc., sent to you

- every few minutes throughout the exam.
17. During the exam, take apart everything around you. Desks, chairs, anything you can reach.
18. Complete the exam with everything you write being backwards at a 90 degree angle.
19. Bring a musical instrument with you, play various tunes. If you are asked to stop, just explain, "it helps me think." Bring a copy of the student handbook with you, challenging the instructor to find the section on musical instruments during finals. Don't forget to use the phrase "told you so."
20. Answer the exam with the "top ten reasons why professor _____ sucks."

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