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THE Kentucky Kernel

Thursday, February 16, 2006

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SG meeting gives rise to unrest

By Sean Rose

THE KENTUCKY KERNEL

The Student Government Senate passed an act to form a committee on campus safety during last night's meeting despite heated discussions that were unruly at times.

The act, co-sponsored by Sen. Mallory Jenkins, a vice-presidential candidate, forms a six-person committee for the fall made of half senators and half students that would conduct safety walks and give semester safety assessments.

The act passed two weeks after a resolution urged the forming of a similar committee from one of Jenkins' opponents Sen. Andy Bates, a presidential candidate.

Bates said that he felt that "there is an extreme ulterior motive" with a similar act following his resolution in between outbursts by other senators.

At several points Senate President Nick Phelps called members out of order and shushed for quiet, expressing his frustration with the Senate.

"I'm really disappointed in this body," Phelps said. "When things get done and they don't get brought to peoples' attention, then things don't get done."

A resolution to expand the 221-RIDE night route was tabled last night under a similar heated atmosphere. The senate will hear the resolution at the next meeting in two weeks.

Many senators wanted more details on how much the expansion would cost, citing that they did not want to approve a resolution without knowing they had funds to go forward with the action.

Between bickering by several senators speaking out of order, Sen. Ben Carter, also Operations and Evaluations Committee chairman, expressed his anger at the Senate's attitude.

"To assume that somebody is doing something for ulterior motives is a little ironic," Carter said. "Does anybody think that this does anything better for the student body or are we wasting 10 minutes of our time?"

The senate approved to give \$10,000 from their budget surplus toward the development of Channel 50.

The TV station will show around 20 movies a month while also acting as a communication channel for UK organizations such as SG.

"Channel 50 is going to 'become UK,'" Phelps said.

A referendum from UK Green Thumb environmental club was passed and will appear on the SG ballot this March.

The referendum asks if students are in favor of a six to eight dollar raise in student fees to go toward renewable forms of energy at UK.

Green Thumb obtained over 1000 signatures on a petition that would put the referendum on the ballot but were told that it would not be approved because the petition forms were changed while Green Thumb was receiving signatures.

"The only problem is the one we caused," Phelps said of the potential disqualification of the signatures.

The first vote of a constitutional amendment passed last night as well. It must be approved in two weeks by a three-fourths majority.

The amendment would put the SG Supreme Court in charge of handling campaign violations instead of the Election Board of Claims, an appointed committee.

The group will appoint members for the committee at the next meeting, pending the outcome of the amendment.

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Party Plan to be uncorked

Town and Gown Commission discusses possible revisions to city ordinance

By Cara Blevins and Brad Hall
THE KENTUCKY KERNEL

Better communication and an added chance at redemption are among the proposals to improve the Lexington Area Party Plan ordinance, and could come

as early as the March 22 meeting. "The Party Plan shouldn't be a catch-all law," said Clay McGuffin, executive cabinet secretary for the College Town Initiative, at last night's Town and Gown Commission meeting. "The Party Plan is very vague

and should focus more on large, high-risk parties."

McGuffin, a history junior, proposed that a gathering of 20 or more people should constitute a party.

"Twenty is a number a lot of people can agree on," he said. "Residents would do a better job in keeping tally on who all is at a party."

Mike Meuser, a member of the Aylesford Neighborhood As-

sociation, criticized the idea of 20 people constituting a party. He said it ignores what is really high-risk about parties and that counting 20 people would make this ordinance unenforceable.

Still, the improved communication shouldn't stop with the students, McGuffin said.

"Landlords have no idea when their house is struck with the Party Plan," he said. "When

See Plan on page 2

BLACK HISTORY MONTH



TRICIA SPAULDING | STAFF

UK administrator William Turner, a 1968 graduate of UK, has been vice president for university initiatives and associate provost for the past year and a half. His office in Patterson Office e tower is decorated with pictures of family and mementos of his history and heritage.

INVISIBLE NO LONGER

UK administrator seeks more racial visibility

By Dariush Shafa
THE KENTUCKY KERNEL

Editor's note: This is the second article in a five-part series highlighting several key people and institutions in UK's black community — and showing how their pasts will impact UK's future.

William Turner remembers being invisible.

He was one of many people on campus that could seemingly be seen through.

It was the 1960s, right in the middle of the Civil Rights Movement, and Turner was a student at UK.

"It was a place where most majority group members can't imagine the loneliness and the estrangement," said Turner, now UK's vice

president for university initiatives and associate provost for multicultural affairs.

"When you walk across campus and other human beings seem to look right through you."

Turner came about a decade after UK was desegregated.

"I had a role ... in follow-

See Turner on page 3

"Diversity is the kind of evolution of what was the point of reforms in the 1950s and '60s ... a kind of social formation where we acknowledge and appreciate each other's differences but rally around a common set of values."

- William Turner

New ratings system could fix Cats' problems



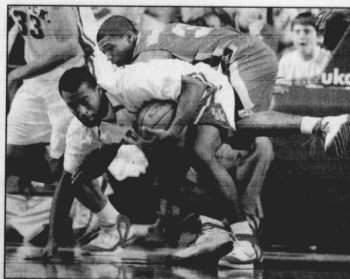
Chris Johnson
KERNEL COLUMNIST

Houston, we have a solution. Take away minutes. For the past few games, Brandon Stockton had been out on the floor with the announced starting lineup, huddling up with them before the opening tap.

The senior guard would stand with the starters for a while, talk into the huddle, put his hand in with the rest and walk to the bench as the five walked to center court.

"I was telling them that we

See Cats on page 2



KEITH SMILEY | STAFF

UK sophomore guard Joe Crawford grabs a loose ball away from Georgia freshman guard Billy Humphrey during the first half.

UK 68, UGA 61

New look lineup lifts UK over UGA

By Jesh Sullivan
THE KENTUCKY KERNEL

Earlier this week Tubby Smith introduced a new point system in practice in hopes that renewed competition for starting spots would help jar the UK men's basketball team out of its defensive funk.

Smith hinted that the lineup might get a major facelift depending on who flourished under the new arrangement. Last night against Georgia he made good on that claim, and the new-look Wild-

cats answered the wake-up call. They held the Bulldogs to 35 percent shooting on their way to a 68-61 win in Rupp Arena to snap their three-game losing streak and improve to 16-9 overall and 6-5 in the Southeastern Conference.

"It was pretty clear who the starters were going to be the last two days of practice," said junior forward Sherya Thomas, who came off the bench to lead Kentucky in scoring with 13. "Ravi had excellent practices and Bran-

See Basketball on page

Basketball

Continued from page 1

don played well. That's the kind of senior leadership we need."

Despite the jolt of energy from the starters, it was the reserves who put the Cats in the driver's seat. Trailing 10-7, Smith went to the bench. Thomas promptly sparked a wave of UK buckets, scoring the first six points of a 15-0 UK run that put the Cats up 22-10. Twice in a row senior guard Patrick Sparks found Thomas deep in the paint for dunks.

"(The assists) just got me going," said Thomas. "It got my confidence up and I started making shots."

But the Bulldogs went on a 15-2 run of

their own at that point, retaking the lead at 25-24 with 1:42 to go in the half.

"Their 1-3-1 gave us a lot of trouble during that stretch," said Smith. Georgia used the zone defense to force UK into five of their season-high 26 turnovers during the run.

Randolph-Morris scored four of his ten points on the last two possessions of the half to send the Cats into the locker room with a 28-25 lead.

In the second half the Cats twice ran the lead up to 14 points, largely because of inside dominance and good shooting. UK scored 24 of its 44 points in the paint after the break and outrebounded the Bulldogs 25-13 in the second period to give them a 46-26 edge for the game.

But despite the stellar post play and 50-percent shooting effort, the outcome was in doubt with just 1:40 remaining.

After falling behind 57-43, Georgia went to a full court press and forced the Cats into another barrage of turnovers that keyed an 11-2 burst and closed the gap to 59-54 on a layup from freshman guard Billy Humphrey.

"We never really finish the game in the right way," Smith said. "Late game situations are something we have to improve on."

But four more points from Thomas and a run-out dunk from Rondo sealed the victory.

Smith said his experiment with the new practice system worked.

"Other than taking care of the basketball we played okay," he said. "We're going to (grade players) every day from now on."

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Cats

Continued from page 1

can't dig ourselves a hole," Stockton said. "We need to get out and get a good start and do things right."

Stockton got a chance to put up or shut up last night, as part of the top five in the new evaluation system implemented by coach Tubby Smith in practices that determines the starters for the games.

Stockton said he thought the starters showed the team what he had been talking about in the pre-game huddle.

"The guys know now that this is how we can play," he said. "The effort's gotta be there."

It was the only cure for a team with no motivation.

"It's good to shake things up every now and then," said Moss. "I think it's OK."

Moss said the dethroned starters shook off the shake up.

"We're a team," Moss said. "We just want to win games."

That hadn't appeared to be the case in recent contests, including last weekend's loss to an obviously outmanned Vanderbilt squad and last Tuesday's defeat to a talented Tennessee team.

But with minutes up for grabs, all of a sudden the Smith-isms, like diving for loose balls, rebounding, and especially playing defense, all don't seem so bad.

"Coach said his players that play defense, and do the little things, got to start," Stockton said.

The implemented rating system, wherein each drill of each practice is evaluated on tape and the coaches decide who played the best, was a hit with the coaches and the players.

"We're gonna do that every day," Smith said.

"He asked us if we thought it was a good idea, and we all said yes," Stockton said.

Smith said he was pleased with the

way the new starters played.

"I thought they gave good minutes," the coach said. "They didn't make a lot of mistakes."

UK finished the game with a season-high plus-20 rebounding margin (46-26). It also leashed the Dogs on defense, holding them to 34.9 percent shooting.

The first step off the bubble is beating the teams you need to beat.

Georgia, for the second time this season, has proven itself to be the perfect tonic for a struggling UK team.

But it takes more than single-digit wins over cellar-dwelling conference opponents to ease UK's way from the purgatorial bubble.

With five games left, the Cats are off and running on what they Stockton terms a "new season."

But Sparks and the Cats know they've got their backs against the bubble.

"We need every game pretty bad," Sparks said.

Now they're motivated.

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Plan

Continued from page 1

tenants are given a citation, they don't know whether or not the offense will count as an enforcement action towards the Party Plan ordinance.

Mike Muth, the father of Brian Muth who died before the beginning of last school year in an alcohol related incident, said in a four-page letter he sent to the commission that landlords should be more responsible and know if their property has received a strike in the plan.

Lexington landlord Craig Hardi, said it isn't that simple.

"How can you hold us responsible if we can't find out if there are illegal activities taking place?" Hardi asked.

McGuffin said that the police should immediately notify a landlord about a strike on their property, but which Major Barry Cecil of the Lexington Police Department also said would not be an easy task.

"It's impossible to make contacts because landlords aren't the problem," Cecil said. "We will look into putting together a website where you can query crime on specific properties that way it wouldn't put burden on us to publish it and it wouldn't put burden on (landlords) to file an open records request."

The commission also discussed adding another strike to the current two-

strike system, giving offenders another chance before facing a one-year party ban.

"We decided to bump it to three because the three strike system is used in baseball and has been successful in other areas of government," said McGuffin.

Mallory Jenkins, a Student Government senator, said that the vagueness of the plan sometimes confuses students.

"I talked to students who got a noise violation and a strike towards the Party Plan while having band practice," said Jenkins. "It would be helpful to students just to know what counts as a strike towards the Party Plan."

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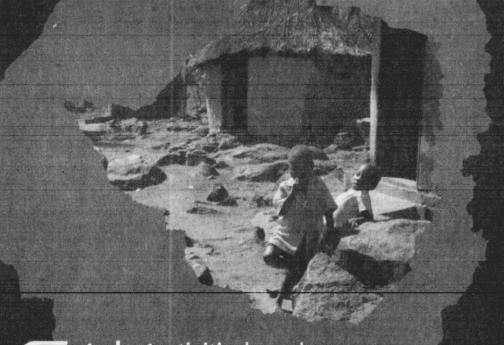
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Turner

Continued from page 1

ing the lead of those who desegregated the University of Kentucky. I was in the next wave," Turner said. It took some getting used to for the Eastern Kentucky native, whose dorm had more people than his hometown.

"You had to grow accustomed to faces that looked at you with kind of a vacant expression, and I was from a town where everyone talked to each other," Turner said.

Turner was born in 1946 in Lynch, Ky., in Harlan County, the fifth of 10 children of William Earl Turner, a coal miner with a third-grade education, and Naomi, who finished the 10th grade.

"My parents grew up when, by and large, working class black people were not candidates for education beyond high school," he said.

But his parents also turned that into a powerful life lesson.

"Our parents taught us there were people who had a better house and a better standard of living and a better this and a better that, but that they were not better than us," he said. His parents also taught him a way to a better life.

"We were raised up in an era of segregation where we understood that in order to be mobile, we would have to be twice as good as a white person and settle for opportunities half as good," he said.

Despite the Brown v. Board of Education decision that made segregation illegal, Lynch Colored High School was still segregated when he attended four years later.

"It was not equal. We had the hand-me-down books," he recalled, but said that didn't affect the quality of his education. "I'm one who personally bears witness to the fact that not all aspects of segregated life were bad.

"I received a perfectly good education from first-rate teachers," he said, adding that most of the 52 students he graduated with finished college. "When I came to the University of Kentucky in 1964, I was about as prepared as anyone else."

During his time at UK, not all of his learning was done in the classroom. Much of his learning came from a friendship with then faculty member John Stephenson, who later be-

came president of Berea College in Berea, Ky. until shortly before his death in December of 1994. A picture of Stephenson now hangs in Turner's office, along with pictures of Vivian, his wife of 36 years, and his three children and two grandchildren.

"I think one of the things I took away from my relationship with John Stephenson is that teachers can have a profound effect, more profound than they sometimes realize," he said. "I vowed that if given the opportunity, I would be an open, approachable person who would give to students (also)."

"John was important to me in the sense of (learning from him) that the race label, what is your 'baggage,' those simplistic barriers are so easy to penetrate, and if you can get to a point beyond the stereotype and the labels to the person, you'll be surprised how easy it is to get along," he said.

He also took a class taught by Doris Wilkinson, a professor of sociology and the first full-time black faculty member, who is still at UK today.

"(Bill) is bright," Wilkinson said. "And having come from Eastern Kentucky gives him — as an African-American male — a different perspective on the racial dynamic."

Turner also went on to be involved in student groups, including being president of the Black Student Union in 1967.

"He was active in campus events and a popular student among all racial groups on campus," Wilkinson said. "Even his instructors liked him!"

Turner went on to graduate in 1968 with a bachelor's degree in sociology. In 1971 he got his master's in sociology and in 1974 he completed a doctorate in sociology and anthropology from Notre Dame and authored several books about blacks in Appalachia.

In 2004, Bill Turner returned to Kentucky, this time as a member of the administration, a father and a grandfather, the latter two requiring him to call on lessons learned in his youth.

"Your family was very important, your family name, your relationship to your elders and the sense of community that enveloped us like fog on the mountain," he said. "If someone could say to my grandchildren that they know I tried to be a good person, that's all I could

want to leave."

Just as important to him was his new duty, which wasn't really new to him at all, after his activism and involvement in college.

"This work I do now in Multicultural Affairs and this battle for diversity is not something I fell into as a result of this job title," he said. "It's the same as what I was doing 40 years ago (as a student), they just changed some of the words."

His new position does give him some important hindsight.

"If I knew then what I knew now, I would have spent my time not picketing basketball games for basketball players. I would have been more concerned that we don't have more black doctors and lawyers," he said. "I wish that all people in the Commonwealth of Kentucky would focus (as much) on the quality of our life, the quality of our education, the quality of our educational institutions as they focus on our athletic institutions."

He also said he has some ideas for the university's pursuits in the field of diversity.

"The university is at a critical point in history with regard to being a top-20 university and we won't be able to make that claim unless we look like one with a ... diverse (population)," he said. "I also have a goal for the flagship institution, for where I work, to become a beacon light regarding diversity and regarding excellence across Kentucky, where people can look and see where Kentucky found its roots again."

Wilkinson, who now works alongside her former student, is confident in his ability.

"He brings specific competencies to the position that he occupies, including his exceptional interpersonal skills," Wilkinson said. "I am amazed at the level of energy that he continues to display and the enthusiasm that he demonstrates for the various tasks he is assigned."

Turner said he takes his goal seriously.

"I still believe we are our brother's keeper — our brothers and sisters — and I will continue, God willing, trying to fulfill my purpose in this regard," he said, quoting Martin Luther King Jr. "I'm saying that I cannot be satisfied until justice rolls like water and righteousness like a mighty stream." — E-mail

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WHAT'S THE DEAL? | Demystifying campus trends

Spring break antics don't always stay in the past

I'll never forget the first night of last year's spring break when I broke my toe by stubbing it into the balcony guardrail of my 14th-story suite. What was supposed to point forward and look skin-colored suddenly jolted 90 degrees to the left and turned bruise-purple. Out of anguish, I quickly reached down and popped my toe back into place. Needless to say, I was still stuck in the resort town for six more days with nothing other than a giant purple-looking monster on my foot.

You've heard it in the Vonage Broadband commercials a million times: People do stupid things. Well, that saying holds especially true for college students while vacationing during the week-long celebration known as spring break.

You also hear every year in some spring break marketing campaign the words, "What happens at such and such stays in such and such." However, as large as this campus may appear, it always seems that everyone (including those you didn't vacation with) already know about the stupid things you may have experienced before you

even set foot out of the plane that brought you home.

Before each spring break, students are given advice — better yet, survival tips — in order to help see that everyone has the safest traveling experience possible. Not that listening to a little insight every once in awhile will hurt you, but I am going to take a further approach and offer my thoughtful simplicity to allow you to really grasp the concept of playing it safe when out of school territory: Don't be stupid.

We are all guilty of having done something utterly stupid or embarrassing before, such as regurgitating some pizza you ate in front of about 500 people at the local amusement park (OK, maybe that's just me), and afterwards we all think, well, "What was I thinking?"

Fortunately, growing up is a phenomenal result that comes out of stupidity (especially in your younger years). However, let's be rational and realize there is not a lot of room for error once you get to this point in your life. Not only are we considered young adults, but we have a whole generation of youth and old age looking for us to become the future leaders of the world (Can I get an Amen? No, OK).

Much like I mentioned in an article last semester, I imagine it to be very challenging having to explain in a law school application why you

were arrested as a sophomore in college because during spring break some dude spit on top of your head from over a balcony and you thought it would be wise to start a fight over it.

And yes, they actually ask questions like that on the graduate school entry applications. Whatever rash decisions our brains are capable of making at times of stress and vulnerability, it's never worth it to actually carry out those decisions.

While on spring break, be smart. Just because you are 1,376 miles away and feel invincible to all sober spectators, you still can't get away with anything.

On the other hand, if you happen to be at a high point in your life right now people with a lower state of mind will be out to get you. That means, even if you go the entire spring break week with a halo around your head, be cautious because the second you slip up the slightest bit, anything can become quickly blown out of proportion.

Always watch what you do and look after your friends. Whether you are traveling out of the country or going back home to visit the local pub bartender, safety is a measure that can never be overlooked.

With spring break less than a month away, prepare. And don't let any rumor mill begin with you.

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Kenny Moyer
FEATURES EDITOR

looking monster on my foot.

FEATURES BRIEFS

Pam Anderson 'nays' the Kentucky Derby

FRANKFORT, Ky. — Pamela Anderson will not be attending the Kentucky Derby this year as a means of protesting "forcing horses to race for our amusement."

The 38-year-old actress and member of People for the Ethical Treatment of Animals has vowed to never return to the annual horse racing event because of her opposition to all forms of animal cruelty.

"It makes me want to avoid Kentucky altogether, which is sad because there are so many great people there," said the "Barb Wire" and "Baywatch" star.

"Like most people, I don't want to support cruelty to animals, whether it's forcing horses to race for our amusement or scalding chickens alive for our plate," she said. "We have to be more evolved than this."

Although she attended the derby in 2001 and 2003, Ander-

son has been involved in anti-fur ads and a campaign to raise awareness of alleged abuse of chickens in processing plants that supply Kentucky Fried Chicken, based in Louisville, with poultry.

KFC's parent company, Yum! Brands, is the present sponsor of the Kentucky Derby. Anderson said she was not pleased with the sponsorship, although it was not the main catalyst for her opposition.

"I'm not shocked that KFC is sponsoring the Derby," said Anderson. "It's greedy companies using poor animals all the way around."

Abandon breakup rumors — Cruise and Holmes still firm

LOS ANGELES, Calif. — Whatever you have heard about Katie Holmes and Tom Cruise breaking up, it's not true, said Arnold Robinson, publicist for the couple.

Robinson's statement came in response to a cover story article in the Feb. 27 is-

sue of Life & Style magazine, which will be published on Friday.

"It should be known that the story is 100 percent false," said Robinson in the statement on Tuesday. "Mr. Cruise and Ms. Holmes are still engaged and are moving forward with their wedding plans, as well as planning for the arrival of their child."

The Hollywood couple announced their engagement in June and Holmes' pregnancy in October. The article claims that Holmes, 27, and Cruise, 43, "plan to keep the charade of their romance until after their baby's birth this spring."

"We stand 100 percent behind our story," said a representative from the magazine. "Makes you want to jump up and down on a couch, doesn't it?"

— Compiled from AP and wire reports by Features Editor Doug Scott.

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Rx for Healthy Hospitals Health Care Marketing

Our panelists are...
Jeff Murphy
Director of Marketing & Public Relations - St. Joseph's Hospital

Rebecca Towles Brown
Director of Marketing & Public Relations - Baptist Hospital East/Louisville

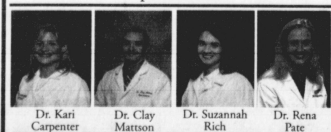
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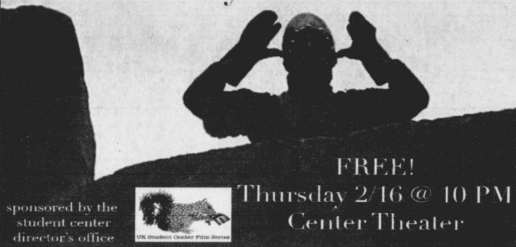
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Play takes 'intimate' look at race, class

By Charlinda Turner Brashear
THE KENTUCKY KERNEL

Love letters from a far-away sweetheart, scandalous undergarments and gossiping friends will surely play a role in your Valentine's Day weekend plans if you attend the opening of "Intimate Apparel" today at the Guignol Theatre.

"It's about dreams, and how and why people have to give up their dreams — it's about hope," said Nancy Jones, the play's director and professor of theater at UK.

"Intimate Apparel" is set in 1905 Manhattan. The main character is Esther, a single African-American woman who sews fashionable undergarments for a very diverse clientele. Esther's clients range from society women to prostitutes. Each day she encounters people of different races and social classes.

"Race does play into it. Her relationship with each person she encounters — her clients are at different ends of the spectrum," said Morgan Persely, a theater freshman who plays the role of Esther.

The play is part of the celebration of Black History Month at UK. African-American playwright Lynn Nottage wrote the play,

FYI

"Intimate Apparel" at UK's Guignol Theatre Feb. 16-18 and Feb. 23-25 at 7:30 p.m. Feb. 26 at 2 p.m.

Tickets are \$5 for students, \$10 for faculty, staff and seniors, and \$15 for the public.

which has received numerous prestigious awards.

"She wanted to give that unnamed Negro woman (from the time period) a persona, a history and a purpose," Jones said. "It's pretty interesting to see how people back in 1905 made money besides being maids," said Debra Faulk, a theater senior who plays the role of Mrs. Dickson.

Esther begins to correspond with George, a laborer on the Panama Canal, who she has never met. Neither Esther nor George can read or write, so they must rely on the help of others to communicate. They are both lonely people. Eventually, Esther marries George.

"The first time they see each other is on their wedding day. They're really complete strangers," Persely said. "They've both led each other to believe they're something they're not."

"It's a well-written play.



Julie Fitzpatrick | STAFF
Debra Faulk, left, and Morgan Persely, right, play Mrs. Dickson and Esther in the final dress rehearsal of the play 'Intimate Apparel.' The play opens tonight at 7:30.

It shows diversity," said Jack Wollman, stage manager.

The elaborate "intimate apparel" Esther sews for her clients adds character to the play. The costumes consist of corsets and period dress, among other things.

"It's a very sexy play," said Jarrett Pelzer, a theater freshman who plays the role of George. "The costuming is beautiful." The music for "Intimate Apparel" is ragtime music by Scott Joplin, the "King of Ragtime." Andreas Kirtley,

a music graduate student, arranged the music and will be the accompanist for the performances.

"It will definitely surprise people," said Laine Comley, a theater senior who plays the role of Mrs. Van Buren.

"Intimate Apparel" runs Feb. 16-18 and Feb. 23-25 at 7:30 p.m. and Feb. 26 at 2:00 p.m. Tickets are \$15 for the public, \$10 for faculty, staff and seniors, and \$5 for students.

E-mail
features@kykernel.com

In art museums, portraits unveil religious taboo

By Paul Richard
THE WASHINGTON POST

WASHINGTON — All depictions of Muhammad — or so we hear daily — are now and have always been forbidden in Islam. Art's history disputes this. True, that strict taboo today is honored now by almost all Muslims, but old paintings of the prophet — finely brushed expensive ones, made carefully and piously by Muslims and for them — are well known to most curators of Islamic art.

There are numerous examples in public institutions in Istanbul, Vienna, Edinburgh, London, Dublin, Los Angeles and New York.

Four are here in Washington in the Smithsonian Institution on the Mall. Three are in the Freer Gallery of Art. The fourth is next door in the Freer's sister museum, the Arthur M. Sackler Gallery.

These portrayals of Muhammad are not big or new or common. Most were made for the elite. And most were bound in books. These were lavish volumes that were political in purpose, and were designed to celebrate and dignify self-promoting rulers. What their paintings show is this: Once upon a time — in the era of

the caliphs and the sultans and the shahs when the faithful felt triumphant, and courtly learning blossomed — the prophet did appear in great Islamic art.

Old portrayals of Muhammad come from Sunni lands and Shia ones, from the Turkey of the Ottomans, the India of the Mughals, from Uzbekistan, Afghanistan, Syria and Iran. The oldest that survive were painted circa 1300. The newest were produced about 200 years ago.

These such pictures, from Turkey, Afghanistan and Uzbekistan, are in the collection of the Metropolitan Museum of Art in New York.

Contrary to widespread assumptions today, says a statement issued by that museum's Islamic specialists, "the traditional arts of Islam, whether Sunni or Shiite, often did reverently depict the prophet, as abundantly attested by manuscript illuminations ranging in time from the 15th to the 18th century and in space from Turkey to Bengal. Pictorial representations of the prophet remain accepted by many Shiites to this day, although they have been generally frowned upon by most Sunnis since about the 18th century."

"Of course such depictions exist," says Sayyid Syeed, secretary general of the Islamic Society of North America. "What is important to remember is that they were never widely available. Had they been, the common people surely would have re-sented them. But they were made for powerful dynasties, and no one could take them to task."

"Today the consensus is strong. From Morocco to Indonesia, our tradition prohibits such images."

Those rough cartoons from Denmark were intended to enrage. They do what they set out to do. Published in a bunch, they disrespect the faith. The paintings of the prophet found in grand museums aren't like that at all.

They were once imperial luxuries. The rulers who commissioned them were attempting to ally themselves with God-approved, courageous figures of the past.

The paintings of the prophet were not made for walls. They staid in costly bindings. Sunlight hasn't dimmed them.

The robe the prophet wears usually is green, his turban clean and white. Often, out of piety, his youthful face is veiled. When it isn't,

we are shown that his brow is clear, his manner calm, his dark beard neatly trimmed. Angels swarm around him. Because sunlight hasn't dimmed them, the colors of his garments still glow like those of gems. In many of these pictures his halo is aflame.

"The Prophet Muhammad's Night Journey" (1556-1562), a Persian painting touched with gold, has been for 60 years among the prized possessions of the Smithsonian's Freer Gallery of Art.

The volume that contains it is called the "Haft Awrang," or "Seven Thrones." Its full-page illustrations are exquisite, opulent, anonymous. Its poems are by Jami (1414-1492), an associate of kings.

Three other paintings of Muhammad are owned by the museum. "Ascension of the Prophet" is an Indian image circa 1800. "The Prophet Enthroned and the Four Orthodox Caliphs" is 14th-century Iranian. "Ascension of the Prophet to Heaven," also Iranian, is from the 1550s.

For reasons that include "cultural sensitivity" and today's bloody news, none of these old paintings is currently on view.

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7. Social Sciences

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Completed registration forms and entries (except for Design and Fine Arts) are due no later than March 3, 2006.

Entry forms, official rules, and further information about the competition may be obtained in Room 115 Bowman Hall or will be available on the web at <http://www.uky.edu/eureka/Oswald>.

Contact Source: Evie Russell
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UK Department of Theatre

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by Lynn Nottage
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IN OUR OPINION

Privacy and security lacking in new dorms

If the word "bathroom" came up during a friendly game of word association, an adjective that would probably come to mind for just about everyone would be "privacy."

But privacy isn't guaranteed if you're a resident in one of UK's four new dorms — New North, Baldwin, Smith and Ingels halls. Students should not have to be concerned about privacy while they're using the bathroom. And their possessions shouldn't be subjected to someone else from the other room wandering through the bathroom and entering a dorm that's not their own.

The new dorms feature semi-suite set-ups, where two rooms share a bathroom. Both doors lock from the inside when you're using the bathroom, but the doors aren't lockable from the outside. The door can be picked with a coin, as New North Hall resident Grace Shear noted in The Kernel last week.

UK wants to change the locks, but the change will have to wait until the summer, when students have left the dorms. The locks must be changed — but at the same time, UK shouldn't sacrifice other safety concerns to do so. Garry Beach, the fire marshal for UK's Environmental and Health Services division, points out that the locks aren't broken, and changing the locks would create havoc during an emergency.

"The hardware itself is functioning as designed," Beach said. He, along with UK Residence Life Director Jim Wims, argue that people could potentially be locked inside a bathroom if the door could

be locked from the outside, which would violate fire codes and complicate any sort of emergency.

Only two privacy issues have occurred, according to Wims. So the majority of students seem to have figured out how to treat the people in the adjoining dorm as their roommates.

Bathroom privacy is a concern; the greater worry should be that people in one room could enter the other dorm with the intent of ruining or stealing people's belongings — while those students are away. That's why it's important to get to know the students in that adjoining room, Beach said.

"You live in the other room and I get to know you and we need to respect each other's privacy," he said. "Now, that might be easier said than done, but I think that was the intent — to create a four-person complex. That's like a little community with those two rooms sharing a bathroom."

A similar type of set-up has succeeded for years in Kesselbrand Hall. So far, it seems most UK students have figured out how to make this work.

That still doesn't excuse this lack of privacy — and, more importantly, security. One solution could be to give students the ability to lock their bathroom door from the outside and give resident advisers and dorm directors backup keys in case of an emergency, something that already happens with hallway door keys. UK must make this a top priority to address over the summer and ensure that everything's ready to go at the start of fall semester.

UK TV ads will benefit PR in top-20 drive

UK has engineered a new series of television advertisements extolling the university's push for top-20 status, and the focus is in the crowd that stand out in their academic and research accomplishments.

These commercials are well-thought out and well done, and they promote the right facets of the university's plan: the focus on research, fundraising, and education of current students, the new push for top-20 status.

A major facet of UK President Lee Todd's top-20 initiative is reaching out to the rest of the commonwealth to show how the university will help to make all of Kentucky better for its citizens.

These commercials aim to show Kentuckians how UK has impacted healthcare, education and economic development throughout the state.

Undergraduate recruitment doesn't need to be relegated at this time; the top-20 plan now has a direction, and most important for Todd and the university is to let

people know, in a forum the university can control, what the pros of the initiative are.

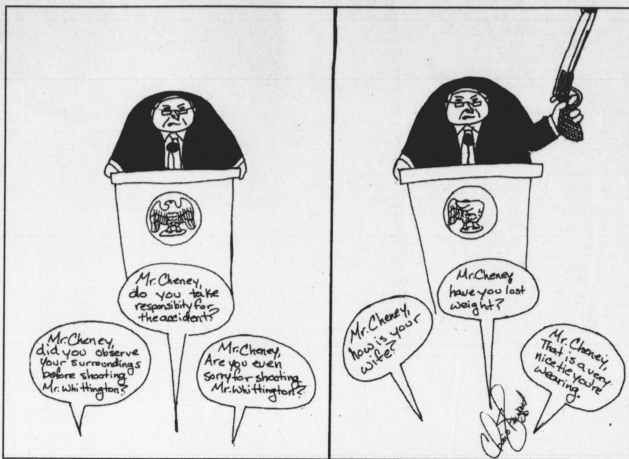
The \$140,000 price tag for the ads is economically sound — a small price to pay for a new message that is on point with the new standards the university has set for itself.

The new advertisements are a well-executed plug for the top-20 initiative and the university's aggressive direction toward achieving that end.

At the same time, UK will receive some positive publicity in areas away from Lexington.

President Todd said, "We've taken a bold initiative to change Kentucky. The people of Kentucky deserve to hear how their support for this university will make this an even better place to live."

We agree. Congratulations to Todd, the university, and the marketers responsible for making the new batch of commercials and pointing the university's public relations in exactly the right direction.



CHRIS STEWART, THE KENTUCKY KERNEL

"Fighting Dems" don't represent progressive values

Paul Hackett is throwing a temper tantrum. And the left has no need to feel bad for him.

Hackett was against Sherrod Brown to be the Democrat's Senate candidate this year against Republican Sen. Mike DeWine of Ohio. His sole political accomplishment is almost not losing to U.S. Rep. Jean Schmidt, R-Ohio, in a special election in a district that normally votes strongly Republican.

On Tuesday, Hackett dropped out of the Senate race — and out of politics altogether, he claims — citing pressure from the party establishment. And, of course, the "netroots" organizers who supported both of his candidacies are predictably outraged.

But why? Typically, these people are the ones fighting for the Democrats to nominate more genuine lefties, constantly up in arms about the party's support for candidates like Bob Casey (who is anti-choice) in Pennsylvania and Joe Lieberman (who never stops pushing GOP talking points) in Connecticut. And rhetoric aside, Brown was more liberal than Hackett. So shouldn't it follow that grassroots Democrats are happy that the party finally picked a true liberal, even in a "net state"?

It's because of something else: Hackett was at the vanguard of the so-called "Fighting Dems," a group of veterans who are running for Congress as Democrats. They are widely perceived by the grassroots left as the Democrats' panacea this upcoming election cycle.

de, the people who will help "us" finally gain control of the national legislature.

But there are two major problems with their logic, which is why I'm not sad to see the leader of the Fighting Dems squadron take a nosedive.

First, the Democrats tried the veteran thing with John Kerry in 2004, and it simply didn't work.

Everyone on the left deluded themselves into thinking "there's no way the Republicans will stoop so low as to attack a veteran's war record," but guess what? They did. And it worked amazingly well.

You would think anyone who'd ever heard the term "Swift Boat" would know that candidates couldn't use military service as a proxy for an appealing national security policy.

But I guess expecting the Democrats to learn from their mis-

de, the people who will help "us" finally gain control of the national legislature. But there are two major problems with their logic, which is why I'm not sad to see the leader of the Fighting Dems squadron take a nosedive.

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You would think anyone who'd ever heard the term "Swift Boat" would know that candidates couldn't use military service as a proxy for an appealing national security policy.

But I guess expecting the Democrats to learn from their mis-

wrong to kill innocent Vietnamese, he should have stayed home in the first place and he certainly shouldn't have bragged about it 30 years later as a campaign tactic.

When it comes to character, I want my anti-war candidates' personal lives to reflect anti-war values. "I was for U.S. imperialism until I was against it" doesn't cut it with me.

But it does with the Fighting Dems supporters — even many who are just as long-haired and vegetarian as I am. Maybe they think they're helping the progressive cause now, but I doubt they'll years down the road, when it's clear that the Fighting Dems mentality merely sets back efforts to promote genuine anti-war candidates — and a more widespread anti-war mentality.

Brenton Kenkel is a philosophy and political science sophomore. E-mail bkenkel@kykernel.com

"...I want my anti-war candidates' personal lives to reflect anti-war values."

takes is like thinking Sisyphus will finally push that boulder over the hill.

Second, and more important, the Fighting Dems strategy works to propagate the notion that candidates who spent time in the military will somehow be better public servants than those who didn't, all else being equal.

Is that true? Do taking orders from a drill sergeant and shooting at foreigners give you a better abil-

Until the law is clear, UK has no business policing downloads

I was disappointed when I read the editorial entitled "Downloading enforcement helps protect students" in Monday's Kernel. Right below an editorial about the importance of free speech, the editorial board endorsed a practice where university officials preemptively enforce untested, hotly contested law by monitoring everything that goes in and out of personal computers attached to the university network.



Mark Kidd
STUDENT COLUMNIST

This policy makes it easier to punish so-called offenders based on an interpretation of intellectual property (IP) rights advocated by vested corporate interests.

In a disturbing parallel to the recent domestic spying scandal, UK and The Kernel feel that it is the right of telecommunication services providers and the organizations that govern them to record and review the communications activities of the network's users, in this case sharing music they enjoy with other network users.

In a society with clearly established policy

on copyright infringement and what actions should be taken against offenders, this behavior may or may not be justifiable. Our current situation is far from that simple, a legal reality not reflected by the editorial or the published statements by the university administration.

The problem becomes apparent when closely reading some assumptions and assertions made in Monday's Kernel. The first is that either our administration or the RIAA is capable of making a fair and legal determination of "illegal downloading activities," which has yet to be clearly defined by existing IP law in the United States.

The principle of "fair use" is one area where consumer protections extended during the VHS vs. Beta legal debate have been inconsistently or inconclusively applied to internet file sharing.

Does the UK legal counsel have a copy to decide whether downloading a time of a song you already own on vinyl or cassette would be your right as a consumer? Many people believe it is, but officials within the recording industry argue that it is not.

More controversial yet, how about underground DJ mashups of popular music, a vibrant, flourishing art form that depends on peer-to-peer networks to distribute their cre-

ations because official channels are not available. Is UK ready to censor an entire genre of music when its legality has yet to be firmly established?

Another claim presented as fact by the editorial is that "students may be able to rationalize illicit file-sharing to themselves, but their claims are unlikely to stand up in court against the RIAA." A quick search on the engine of your choice will reveal that the RIAA's legal crusade against file-sharers is so far based primarily on intimidation. As of today no cases have made it to trial to test the legality of this new and intrusive kind of enforcement by organizations that lack the oversight of regular law-enforcement agencies.

Thousands of lawsuits have been filed by the RIAA, which takes advantage of the American legal system by forcing those who stand accused to spend more money to even begin to defend their innocence than it will take to plead guilty.

The United States currently faces the prospect of growing disagreement from the international community as well as its citizens on the intrusive measures that the RIAA, its lobbyists, lawmakers and now the UK administration have been undertaking to punish music fans. France has recently joined a growing

group of industrialized nations that have enacted or are considering provisions to extend legal protection to peer-to-peer software users from overzealous media conglomerates.

In this same Monday issue a Kernel columnist advocated importing songs from Russia as a way to skirt some of these untested and conflicting regulations in our legal codes.

If it eventually becomes clear that file sharing will be made illegal in the United States, an editorial board with the students' interests in mind would be remiss not to point out the question of whether that hypothetical situation would be fair and ethical in the first place if it means members of the university staff monitors personal student communications.

As for the conclusion, "The new UK policy may restrict students' freedom on the internet to some extent, but it will end up saving students from themselves."

Was this editorial written in the best interest of the students of UK? I am not ready to decide that the Kernel, the University of Kentucky administration or the RIAA is in a good position to "save" any students from their freedom to communicate without fear of being constantly monitored.

Mark Kidd is an English senior. Email markstardart.net

Submissions

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

E-MAIL

opinions@kykernel.com

Note to Readers

The Opinions page provides a forum for the exchange of ideas.

Unlike news stories, The Kernel's unsigned editorials represent the views of a majority of the editorial board.

Letters to the editor, columns, cartoons and other features on the Opinions page reflect the views of their authors and not necessarily those of The Kernel.

Columnists Needed

The Kernel is looking for new columnists to write for the Opinions page on a regular basis.

Columnists of all interests will be considered, but The Kernel especially seeks those who have an interest in campus and local issues.

E-mail opinions@kykernel.com if you are interested.

WOMEN'S BASKETBALL NOTEBOOK

Improved Roddy boosts Cats' depth

By Chris DeLottel
THE KENTUCKY KERNEL

The UK women's basketball team enters tonight's game against Ole Miss coming off what was perhaps its best effort of the season — save the win over No. 1 Tennessee — in Sunday's 79-50 win at Arkansas.

The 29-point victory was UK's largest ever in Southeastern Conference competition. Sophomore forward Eleia Roddy played a huge part in the win, coming off the bench to record her fourth career double-double by knocking in a career-high 17 points and 11 rebounds.

Head coach Mickie DeMoss heaped praise on Roddy yesterday.

"She's been instrumental all year," DeMoss said. "I give her so much credit for how hard she worked in the off-season. She's such a coachable player. Every night out she's going to give it all she's got. She always gives us 110 percent."

Roddy's solid play off the bench has allowed her fellow post players to be more aggressive.

With Roddy ready to come in, sophomore center Sarah Elliott and senior center Jennifer Humphrey do not have to be as concerned with foul trouble or fatigue. Elliott said she appreciates Roddy's effort.

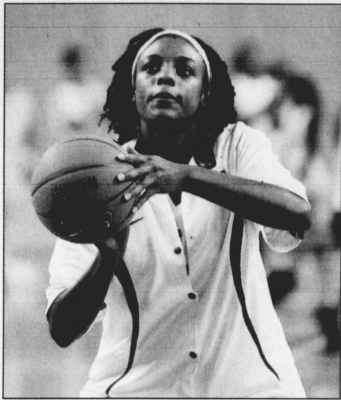
"Eleia's a great player on the floor," Elliott said. "She's out there giving it all she's got, going after loose balls. Eleia is a great ballplayer."

Roddy, Elliott and Humphrey may play a key role in UK's (17-6, 6-4 SEC) game tonight against under-sized Ole Miss (14-10, 4-7 SEC).

"We have the size advantage," DeMoss said. "We'll certainly look to go inside at every opportunity we get."

The 7 p.m. game is UK's last at Memorial Coliseum this season.

The Cats' final home game is against Alabama on Feb. 27 at Rupp Arena.



HILLY SCHUPPER | STAFF

Sophomore forward Eleia Roddy warms up before a game earlier this season. Roddy's emergence has been key to the Cats' success.

Tonight's Game

UK vs Ole Miss
7 p.m.

Road Warriors

With last week's back-to-back road victories at South Carolina and Arkansas, the Cats improved to 8-2 away from home this season, including 4-1 in the SEC.

DeMoss had only won one conference game in her first two seasons as coach at UK. She's not sure what is different about this team.

"I don't know," she said. "They seem to be relaxed when we go on the road. They seem like they're trying to do something. We do play well on the road."

The players agreed with DeMoss that life on the road is more laid back.

"We're relaxed," Roddy said. "We don't have class or

anything else to worry about. We can just focus on the game."

"We got a lot of experience on the road last year," Elliott said. "That helps a lot. We execute what we are supposed to do."

Vying for the bye

At 6-4 in league play, the Cats are currently in fourth place. The top four finishers receive byes in the first round of the SEC tournament, which will be held March 2-5 in North Little Rock, Ark. While she said she has not emphasized the bye because it "puts too much pressure" on the players, DeMoss acknowledged the importance of the extra day's rest.

"It's really big," she said. "It's such a grueling tournament. It's obvious that it's very important to get that bye."

E-mail
cdlotel@kykernel.com

Sexual Health Study: Women Only

This anonymous study invites UK and LCC female students to take part in a survey about sexual behaviors and beliefs pertaining to sexually transmitted diseases and cervical cancer. Women who self-identify as lesbians are especially encouraged to participate in this survey. To participate you must:

- Be female between 18-25 years of age
- Have had sex with 2 or more partners (male or female) in the past 3 months
- Be a full time UK or LCC student

Your participation and the answers you provide are entirely anonymous. The survey can be completed in about 30 minutes. You will be compensated \$20 for your time. For more information contact Richard A. Crosby, PhD at 257-5678 ext. 82085.

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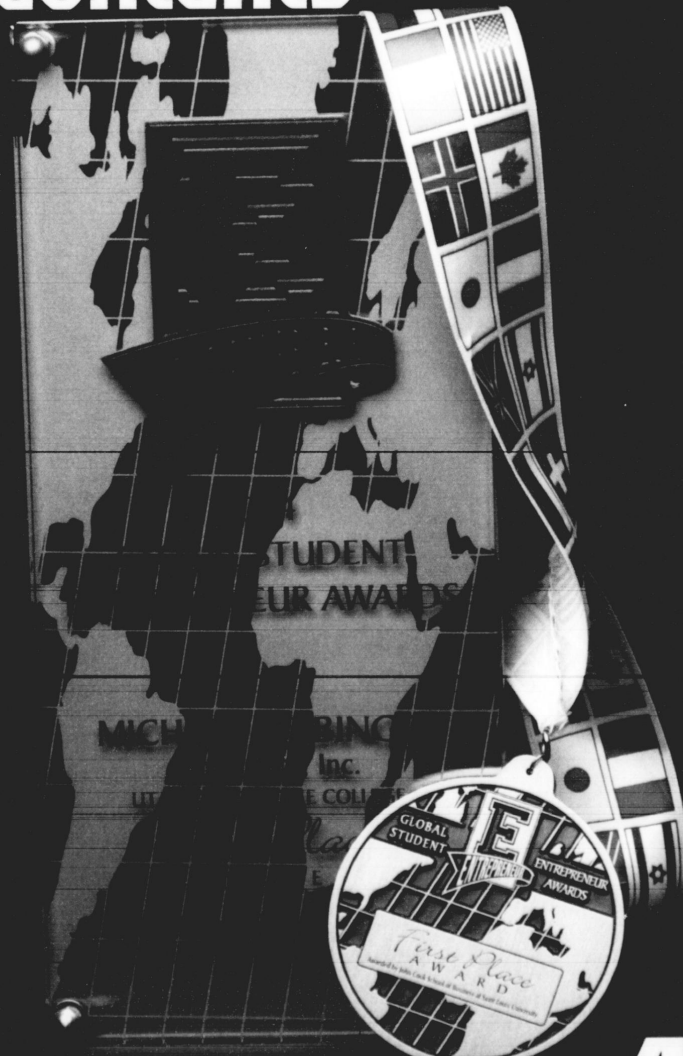
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Spring Break or Spring Broke?

Here's a typical spring break scenario: A starving student named Mike gets a big fat check from the financial aid office. His best friends are going to spend a week partying in Florida so Mike figures he'll just use \$1,000 from his loan to pay for the trip. Bad idea.

There are good reasons why students need to spend their money on school expenses no matter how tempting other options may sound. The average college student graduates with almost \$20,000 in school loans, so why would they want to add to their post-graduation debt? Don't forget that our buddy Mike will eventually wind up paying for that same vacation later in addition to interest charges.

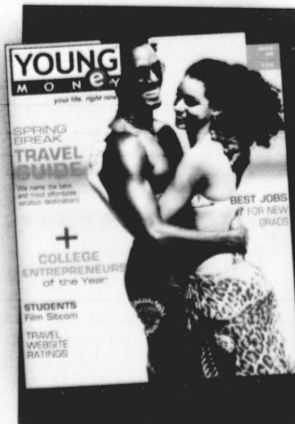
Many students apply for the maximum amount of student-loan money available to them. But the temptation to spend all that cash can be very hard to resist. Some borrowers may see no harm in using the money now because they figure they'll just pay it back later. But you might not be so eager to spend that money if you take the time to think about some possible consequences.

The worst thing that could happen is you'll simply run out of money before the semester ends. That scenario happens more often than people care to admit. That's why you should calculate all your living and school-related expenses (i.e., tuition, textbooks, room and board) before accepting a student loan. Next, add up all your sources of income such as scholarships, part-time campus jobs, summer job income or money from parents. Finally, subtract your school expenses from your total income to know how much money you should borrow.

Student loans are typically easy to get, but—with few exceptions—they must be repaid beginning six months after leaving school. If you default and if the collection agency finds you and you refuse to pay, the Justice Department takes over to get you to pay. Your wages may be garnished, federal tax refunds could be withheld and you won't receive any further federal student aid until your loan status is back in good standing. **Keep in mind you will still owe the loan money whether or not you complete your degree.** Also, in some cases, borrowers who defaulted on their federal student loans can lose their professional licenses.

I'm not saying you should never treat yourself to a trip, new clothes, stereo, etc. You can still pay for those things occasionally, as long as you can get the funds from someplace else without having to borrow any money. Your student loan debt is probably going to be with you long after graduation. Don't make it linger more than it has to.

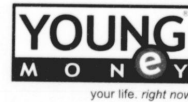
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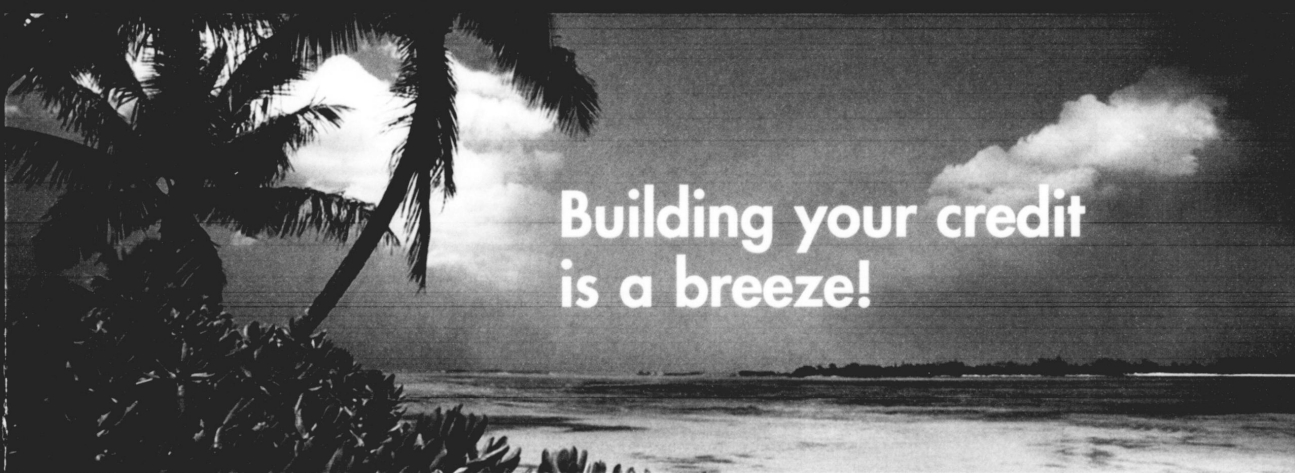
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Adam Blake

Adam Blake

COLLEGIATE ENTREPRENEURS' OF THE YEAR

By Daniel Jimenez
YOUNG MONEY

The Global Student EntrepreneurSM Awards are collegiate entrepreneurs' version of football's Heisman Trophy. Last year, 18 regions, including all of North America, the Caribbean, Australia, New Zealand, Sweden and China participated in the competition. From that group, 10 regional winners came together to compete for first-place honors and a grand prize of \$10,000. The innovation and social impact category winners each earned \$3,000.

The awards were presented at the recent Collegiate Entrepreneurs' Organization annual conference in Orlando. Since 1998, the GSEAs were run by the John Cook School of Business at Saint Louis University. However, the Entrepreneurs' Organization (EO), a global community of entrepreneurs, will be the new facilitator of the GSEA program beginning in 2006. For more information, please visit www.pscf.org or www.conetwork.org.

FIRST PLACE AWARD ADAM BLAKE TEXAS CHRISTIAN UNIVERSITY

Adam Blake is a junior at Texas Christian University majoring in finance and entrepreneurial management. Blake has always been interested in the theory and practice of investing money. Early in his freshman year, Blake noticed that TCU students were spending enormous amounts of money to rent houses and saw an opportunity to begin investing in rental properties. That same year, he earned his Texas real estate license and formed B&B Acquisitions, LLC with a partner.

After forming the company, he began conducting due diligence and found a few properties with astonishing returns. Blake acquired four properties in his first summer at TCU and rented them all out to students.

Since then, B&B Acquisitions has moved on to property management, buying and selling for short-term gains, and commercial real estate investment and development.

B&B Acquisitions currently owns and manages an investment portfolio worth nearly \$3 million that contains real property, stocks and options. Blake is now raising capital for his new company, Blake Venture Corp.

The biggest keys to my success have been staying determined and being surrounded by good people who are encouraging. It has been hard from the beginning to buy property and be a landlord at such a young age. The first bank I went to for a loan the banker basically laughed in my face and sent me on my way. I also have people around me who



encourage me to keep succeeding, make smart decisions, and try new things. These are people like my father, first partner Jordan, mortgage broker, people at TCU like David Minor. I know I can go to any of these people with any questions and get good advice.

HOW WERE YOU ABLE TO FIND THE MONEY TO ACQUIRE THE ORIGINAL PROPERTIES YOU RENTED OUT TO STUDENTS?

I started buying my first residential properties with a partner, Jordan Bastable, who had access to the initial capital. After the first couple of houses we bought, it became a little easier. My dad co-signed on the first four houses to help me establish credit, and since then I have been able to obtain financing on my own. I also got my real estate license so I could start earning commissions on purchases and crediting them to the closing costs.

WHAT ADVICE WOULD YOU OFFER FOR COLLEGE STUDENTS WHO ARE INTERESTED IN BECOMING ENTREPRENEURS?

The first thing I would say is to take advantage of your youth and the resources available at your school. People in the business world are very responsive to young entrepreneurs and more than willing to help, mentor, and give free advice. Once you have started a business it is important to efficiently manage your time between working and going to class/studying. It is hard to go to class and focus on school when

there is work to be done and you feel like your learning much more running a business than you could in a classroom.

WHAT ARE YOUR FUTURE BUSINESS PLANS?

My plans right now are to liquidate my residential assets and focus more on commercial real estate investment. I have also started a new company with a partner met through the GSEA awards, Adam Farrell. The new company is Silicon Solar Housing Solutions Inc. It is a subsidiary of his company that sells solar products. We already have two patents pending on new products. We have incorporated the company in Texas and plan on getting office space there and hiring two full-time employees by February 15th. Most of my time in the future will be spent with this new company.

**CREATIVE/INNOVATIVE AWARD
ADAM FARRELL
CORNELL UNIVERSITY**

Inspired by a ninth-grade science project for which he designed a miniature solar house, Adam Farrell founded Silicon Solar at the age of 15. At the same age, he also began installing residential solar systems. With only a few hundred dollars and a small workshop in his bedroom, Farrell began selling solar cells and educational kits with the intention of increasing student awareness of solar energy. Shortly thereafter, his business expanded to

design and manufacture solar integrated products, including solar lights, fountains and portable systems, among many other energy products. His customer base grew from his next-door neighbors to higher institutions of education and the U.S. government, serving more than 58,000 customers.

Operating out of 10,000 square feet of company-owned property, Silicon Solar has grown into one of the world's largest providers of solar energy products. Farrell has further developed his business and engineering skills as an applied economics and management major. He is also a varsity track athlete at Cornell University.

WHAT IS THE MOST INNOVATIVE ASPECT OF YOUR COMPANY?

Silicon Solar Inc. was founded on the very principle of innovation design. Our ability to develop new applications for solar energy products has enabled us to remain ahead of our competition and new market entrants. The innovative aspect of Silicon Solar is our ability to create value-added products that enable solar power to bring a new value to standard products including telecommunications equipment, portable power systems, lighting systems and irrigation water systems.

NAME ONE OF THE BIGGEST LESSONS YOU HAVE LEARNED ABOUT ENTREPRENEURSHIP.

I think the biggest lesson I've learned about entrepreneurship is the ability to determine which projects to pursue and which projects to turn down. As an entrepreneur, you're always exposed to new opportunities; and it's important to have an ability to determine which projects are worth pursuing. This [ability] ties closely with time management and opportunity costs. I find that while being in college, on a varsity sports team, running a business, and having a girlfriend, it's important to manage your time properly and choose the proper projects that fit your schedule and have the most value.

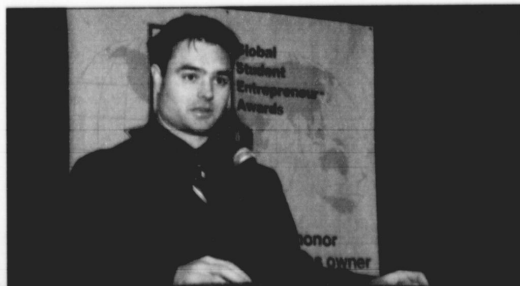
WHAT MOTIVATED YOU TO START YOUR OWN COMPANY?

I have been surrounded by entrepreneurs within my family and have always had the desire to create something new and market it in some way. The ability to take an idea and turn it into something real that is offered worldwide is an excitement that really drives me toward owning and operating my own company.

WHAT WAS THE BIGGEST OBSTACLE YOU HAD TO OVERCOME?

The biggest obstacle to overcome was the age barrier that was present when trying to move

Bryant University's Troy Byrd introduces the Global Student Entrepreneur Award winners.





More than 800 college students and faculty members attended the GSEA ceremony.

quickly in the business world with any type of scalable business. It's difficult for other people to take you seriously when you're talking about a \$100,000 line of credit at the age of 16.

SOCIAL IMPACT AWARD JASON DUFF OHIO NORTHERN UNIVERSITY

Jason Duff recently graduated from Ohio Northern University with a degree in business management. Duff's entrepreneurial career began by stocking vending machines at age 10. As his vending route grew, so did his commitment and aspirations. At age 18, Duff obtained his real estate license and became Ohio's youngest Realtor®, providing him the opportunity to invest in property and learn the trade.

In 1998, Duff created Community Storage & Properties, Ltd., to help his hometown grow by developing and revitalizing commercial real estate. Standing behind his company mission of improving quality of life and economic stability, Duff researched the needs of his community and recruited a new bank, grocery store, investment office and industrial park—all properties owned, developed and managed by his company.

Duff also plays a big role in several community growth organizations and has been the driving force behind several government/private capital improvement projects, contributing to growth and reinvestment dollars well exceeding \$3 million. Community Storage &

Properties operates more than 500 self-storage units at four locations, numerous commercial and residential rentals, and more than 70 outdoor advertising displays.

WHAT IMPACT HAS YOUR COMPANY MADE IN YOUR COMMUNITY?

The mission of my company is to purchase and manage projects that enhance the quality of life, economic stability and future potential of the communities in which I invest. I believe in investing in small town America and in areas that the "big box" developers overlook. Downtown communities are being [renovated] at an incredible pace and I see them as viable investment opportunity for my company. I purchase property, reinvent it, and secure tenants that bring value to a downtown district.

Specifically, I have improved Lakeview, Ohio by opening a new bank, grocery store, and independent investment office, yielding new jobs and residual development in the surrounding area. Clustering service, retail, and manufacturing is an art and knowledge that I plan to share as I expand into other communities. Our impact is both tangible by the new businesses that occupy our storefronts and intangible by the perception changes in the communities we operate.

WHY IS COMMUNITY INVOLVEMENT SUCH A KEY TO A COMPANY'S SUCCESS?


My success is based on knowing my market and, more importantly, my customers. Being a

small business, I understand the importance of cash flow, finding and retaining good employees, and the importance of staying competitive. The health of our local economy is based on the success of our local companies—and I support local business by contributing both my time and resources to local non-profit organizations. Through those organizations I meet people, work with people, and learn more about their needs—an amazing source of new leads and referrals.

HOW DID YOU FIND THE MONEY TO START YOUR BUSINESS?

At age eight, I started my business with money that I had saved and made selling candy bars out of small honor system boxes at local business. As my vending route grew so did my aspirations to learn and develop my skills as an entrepreneur. At 16, I sold my vending business and my parents assisted in getting financing to purchase my first income producing property.

WHAT ARE YOUR FUTURE BUSINESS PLANS?

I plan to continue to develop and expand my presence as a serial entrepreneur. I am not limited by industries or businesses and plan to continue my personal mission to remove complacency from my life and the lives of others. I will continue to develop the businesses that I have created and may start a few more. I'm always listening, watching, and ready to act. 



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What's the "DEAL" with Donating?

By Elizabeth Hart, Virginia Tech

Read on for the most common charity programs college students are exposed to, and reasons you might get back from what you give.

It seems that the last thing college students want to do when they make money is give it away. But as we start to make money and enter into the business world, philanthropy is both a corporate and personal monetary situation that will resurface throughout our lives. From Girl Scout cookies to disaster aid, students should learn to properly discuss, decline, or designate money for these situations on four levels: local, university, national and global.

LOCAL GIVING

- Where you'll see it: 5k races, Girl Scout cookies, High School fundraisers
- Why give? Local giving tends to mean instant results: combining community donations for a cause quickly shows the "big picture." Also, the more local the giving, there tends to be a nice return (a washed car, a local coupon book, etc.)
- The Myth: "I can't escape the entire fifth grade knocking down my door to sell me wrapping paper!"
- Do it right: It wasn't that long ago when you may have washed a car to pay for sports camp, your class trip, or a tuba for yourself (and it wasn't always that easy then either!) With catalog ordering, there's nothing wrong with helping out once or twice—and telling others you've already participated. If you don't feel like ordering anything at all, a few dollars of a straight donation is always a welcome and polite way out.

UNIVERSITY GIVING

- Where you'll see it: Your college student campaign asking you to "give back."
- Why give? Donating to your school is investing in your degree—if your school

prosper academically and aesthetically, it (and your degree) will be sought after. University giving is largely misunderstood—tuition rarely covers much of a public school's expenses, as most academics and extra curricular activities go underfunded.

- The Myth: "Student-ask programs are selfish. Why give to a school you already pay thousands in tuition to?"
- Do it right: "Class gift" or 'Senior Giving' programs benefit the campus and academics—not normally parking, or athletics, or faculty salary. Many collegiate programs include perks of being a donor, like preferred sports seats, free t-shirts, discounts, or giveaways. Give towards something with personal meaning, such as new swimsuits to your old team, or a bench where your friends hung out. Find out if young alumni giving is also a spirit competition for your school at <http://acc-challenge.org> and www.bigtenchallenge.org.

NATIONAL GIVING

- Where you'll see it: Hurricane Katrina Relief and 9/11 response.
- Why give? It's all about patriotism and social responsibility. Does social responsibility exist anymore? You bet. It's in the world's largest ever charity donation from Bill Gates, Marriott's work with the Children's Miracle Network, Ralph Lauren's Breast Cancer awareness line, Camp Mariah Carey, and The Tiger Woods Foundation. Sure, big businesses and celebrities can give more because they earn more, but they set a social responsibility trend that should span over various incomes. Students on a smaller, yet still important, scale can keep the concept going.
- The Myth: "Others will take care of it, and my small donation won't make a difference!"
- Do it right: If you don't have much to spare, donate with a group or sponsor one specific item. Giving up a cup of coffee or movie rental once monthly can yield \$40 to donate


anywhere yearly. If giving monetarily can't be in your budget—you can always volunteer time.

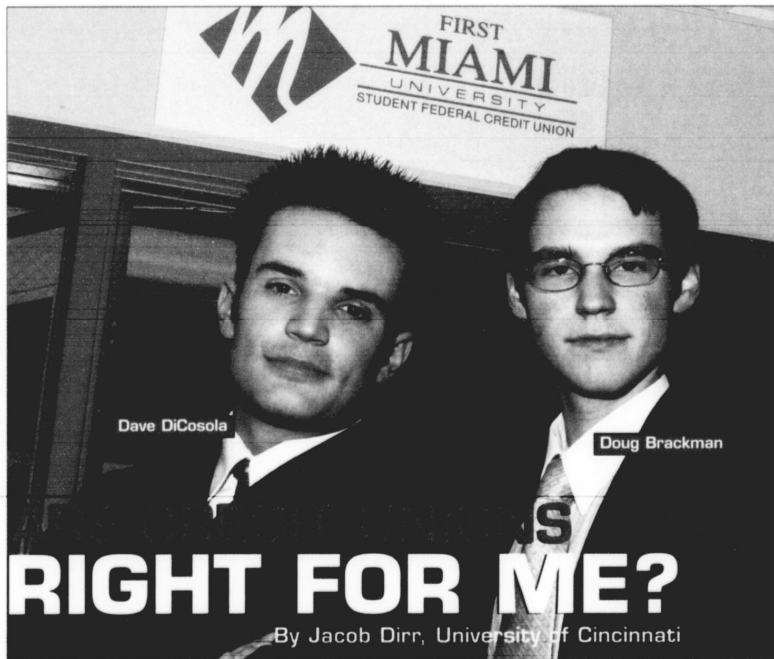
GLOBAL GIVING

- Where you'll see it: TV infomercials for kids in need.
- Why give? The international experience. U.S. money will go five times as far in a developing country. It's large scale but can be personal. (Some programs set up a pen-pal program between needy kids and their sponsors.)
- The Myth: "All global fundraisers are frauds that will send me junk mail!"
- Do it right: Research before to make sure your charity is legitimate. If you don't want to give long term, most non-profit orgs allow donating once with no further obligations. If you do not plan to be a continual donor, clearly (but politely) state that you wish to be placed on a do-not-call list.

So what does this mean for you? Philanthropy is ultimately a decision for students to make when able to invest in an altruistic form. Chances are, no one will ever make you donate anywhere, but requests for help will never go away as our generation becomes the next global and corporate citizens. During natural disasters or marching band practice, our responsibility is to budget outward when we can, and prepare ourselves to make the reward the experience.

PLACES TO DONATE

- Locally:** Look for events like "Relay for Life" (www.cancer.org), or schools and shelters in need.
- University:** Search your college's alumni page.
- Nationally:** www.redcross.org, www.unitedway.org, www.hsus.org (The Humane Society). Look up any cause you are interested in.
- Globally:** www.feedthechildren.org, www.salvationarmy.org 



Whether it's for paying holiday bills or a new biology textbook, most college students are eventually bound to search out a loan. If so, borrowing from a credit union is an option that can offer advantages for first-time borrowers but frequently lacks consideration in comparison to traditional bank loans, credit experts say.

"Joe Student is always mispending with his debit card," says Dave DiCosola, a Generation Y Credit Union consultant. "Most students just need some money to get by and have never had a loan before."

DiCosola is also the president of First Miami Student Credit Union, at Miami (Ohio) University. One of two student-run credit unions in the country, First Miami offers students an education in financial literacy. Often though, students fail to consider credit unions when they are seeking loans, he says. His colleague has noticed the same thing.

"We use the analogy that credit unions are the Buicks of the financial world and banks are BMWs," says Doug Brackman, CEO of First Miami, and co-founder of Generation Y Credit Union Consulting. "Nobody wants to shop for a Buick."

A 2003 Harris Poll found that half of those eligible for credit unions say they're either "not very familiar" or "not at all familiar" with what credit unions are or with what services

they offer, according to Katye Long, a Credit Union National Association spokesperson.

"College students are often not considering a credit union as a loan source," says Long. "The reason for this is that they may not be aware of credit unions in general."

Unlike banks, a credit union is a cooperative financial institution, owned and controlled by the people who use its services — its members, who each hold an equal stake in the union. Operating as non-profit, credit unions are an option students should consider when funds run low, proponents say.

"They are designed for middle-to-low-income people," says DiCosola. "Banks treat millionaires the same way, and they charge them the same way."

Credit unions don't serve the general public; instead they serve their members, the equivalent of bank customers; who qualify through employers and organizational affiliations. Profits are then turned into higher dividends (savings account interest) and members may receive lower rates on loans, Long says.

At First Miami, students are often looking for loans averaging around \$1,500, says Brackman, to take a vacation or buy a laptop for class.

"We don't get too many student loans, but we see some car loans," he says. "Credit unions are really the best for small loans."

However, Fritz Elmendorf, a spokesperson for the Consumer Bank Association, which represents banks nationwide, warns that while credit unions are enticing to students because they offer lower fees, it is not always the case.

"Students are particularly interested in ATM access," he says. "Credit unions typically only have one office. It's a question of where are the ATMs and how much do you pay to use them."

Online banking also attracts students; and even though credit unions offer the service, banks have more options, such as e-mail account alerts, he says. Still, credit unions offer their own advantages, such as lower rates on credit cards and a chance for young people to learn about the financial process.

"At credit unions we realize it is almost an education process," says DiCosola. "Sometimes we give members a break on fees; they will pile up and you have to help the kid out."

He likens credit scores and loans to a life-long game. "If you don't know the rules how do you plan on winning? This is a game you play if you want to or not, and you have to be educated early."


The first step to learning the game is establishing credit, done most easily by getting a credit card with a small spending limit.

"Buy a t-shirt, use your credit card and pay it off right away," says Brackman. "It is so much easier to get a loan when you start off with higher credit."

Long says there are marked advantages to getting an initial credit card at a credit union. According to CUNA's 2004 Credit Union Fees Survey, credit unions also charge less in fees for their credit cards. The average late fee for a regular card at a credit union is \$15.68 vs. \$36.50 at a bank, while the average over-credit-limit fee is \$15.50 at a credit union vs. \$29.23 at a bank, the survey found.

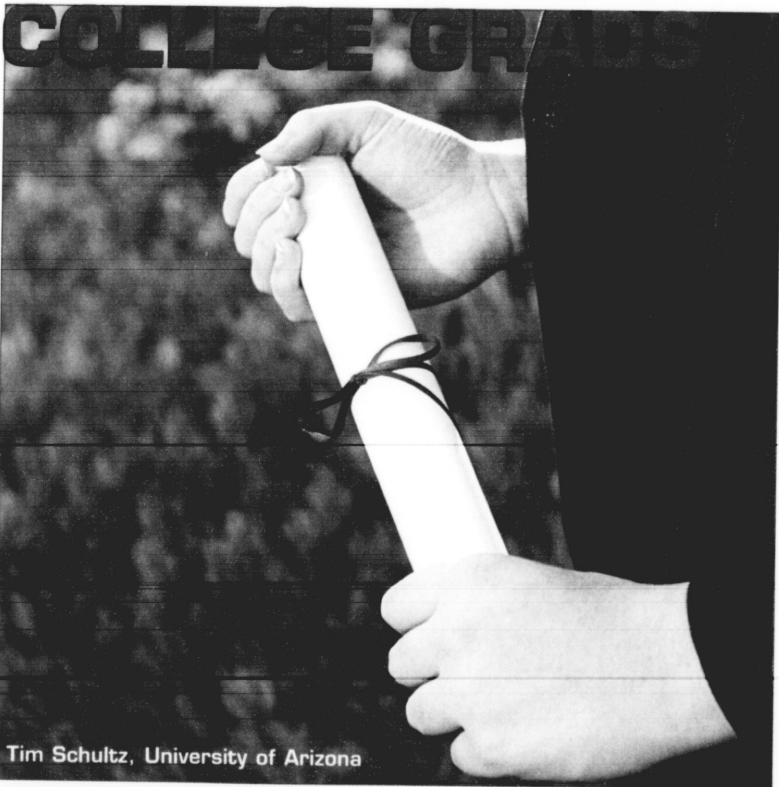
"Furthermore, the average grace period at a credit union is 24 days vs. only 21 days at a bank," says Long.

Most of the new members walking into First Miami have a thin grasp of financial issues and, as a student once "hammered by credit cards," DiCosola explains that makes him nervous.

"Young people think short-term," he says. "They don't realize what its like to have credit left over in 40 years. It's frustrating as a person who is involved in the [finance industry]. It is also why I'm doing my part to help." 



BEST ENTRY-LEVEL JOBS FOR



Tim Schultz, University of Arizona

It's the typical college senior dilemma. After four years of hard work have gone into earning a degree in a field that now provokes second and third thoughts, it's time to start making a mark on the world.

The only thing many recent or soon-to-be graduates are sure of is they want a good job after being in school for so long, but have no clue in what industry or for what company they want to work.

I myself am in this exact situation. Degree in hand, I have applied for 20 jobs and sent my résumé to 20 more employers but have yet to receive a single response, save for a simple rejection letter from Google. Even worse is that, despite my four-and-a-half years of journalism coursework, I still don't have a clear idea of what I want to do with my life, and have a pile of student debt looming over my financial future.

Simple solace is here, though, in ink and paper form. The Princeton Review is simplifying the recent graduate's job search with the 2006

edition of "Best Entry-Level Jobs," co-authored by Ron Lieber and Tom Meltzer. The book features 74 different companies' entry-level jobs. Those employers hire more than 26,000 people annually. There is a myriad of different information presented in the text, including data for deciding if a job is the right one, all the way to tips for helping you land the job. "It's a good book even if you're thinking of changing your career in the first couple of years," said Robert Franek, editor of "Best Entry-Level Jobs."

The book prefaces the job listings with useful sections on maximizing networking, writing an effective résumé and cover letter, and tips for acing the job interview.

Jobs are listed alphabetically by company or organization, and information pertaining to each one is organized so that it can be quickly reviewed according to what criteria are most important to each reader. Categories include information on salary and benefits, training and advancement, job responsibilities, locations, longevity, what it's like to work for that company and what kind of competition can be expected for the job.

The authors share a wealth of testimonials from people currently in the positions documented in the book, and those testimonials helped determine which companies were highlighted. Franek said the co-authors conducted between seven and nine interviews of recent graduates currently working at each company.

One testimonial from a grad with City Year, a volunteering program, talked about relationships with co-workers. "The camaraderie is excellent—[there is] a ton of outside-of-work social gathering, hanging out, etc. Some of my best friends are corps members I serve with."

Another entry-level jobber's testimonial discussed his experiences with Deloitte, a financial services firm. "I am almost never bored. When I am at work, I am always thinking and keeping myself busy and the time flies by. Sometimes the amount of work can be a little overwhelming, but that makes the time go by faster."

"Best Entry-Level Jobs" presents a wide-spectrum of companies, each with their own advantages and perks.

- Go behind the scenes of a live news show as a desk assistant with ABC News.
- Gain life-changing experiences and make life-long friends working with Americorps.
- Employment at Electronic Arts guarantees \$100 toward the purchase of a video-game console.
- Start climbing the corporate ladder with General Electric's Corporate Leadership Development Program.
- Enjoy the generous benefits package offered by Internet giant Google.

Franek says all of the companies mentioned in the book are great to work for and offer excellent opportunities, but the Oxygen Network and The Princeton Review really stood out as two of his favorites.

"It's wonderful what so many companies do for young employees," Franek said.

Wherever your interests lie and despite what your diploma lists as your specialty, the 2006 edition of "Best Entry-Level Jobs" has options for anyone looking to get in on the ground floor or at least land a great post-college job.

"I think finding your passion and finding a job where you can accommodate that passion is really where the value lies here." **ET**

MonsterTRAK is the #1 online resource for college students when searching for full-time, part-time, internship and entry-level opportunities. www.monstertrak.com.



Working a Career Fair for the **BEST RESULTS**

By Laurie Kahn

Career Fairs, whether offered at colleges and universities or sponsored by an outside organization, can offer an excellent opportunity for help juniors and seniors to research a variety of careers and companies, to make informed major decisions about employment. However, due to the sheer size of the events and number of employers and participants, these career fairs also can be overwhelming.

Career fairs are excellent resources to learn about different industries, which companies are hiring, average starting salaries, required skills, training programs and growth opportunities.

To make the most out of these events, plan ahead. At All About Careers, we recommend that job seekers: 1) Conduct research 2) Attend events with appropriate materials and 3) Find a way to differentiate themselves from competing job candidates.

Companies host booths to meet potential employees. Representatives, usually hiring managers or recruiters, bring and display materials about their respective companies. Those materials include background, products and services information, and information on the benefits of joining their firm. Representatives are available to briefly talk with attendees and to exchange information on the next steps involved in the interviewing process.

To make attending a career fair a more productive experience, job seekers should follow these tips:

RESEARCH


- Find out in advance which companies will be attending. These lists are usually available online or through career assistance offices.
- Prioritize which companies are most important to visit, and plan time to visit each booth. If a company looks interesting, visit its website so you can be knowledgeable when talking with booth representatives.

COME PREPARED

- Schedule enough time to work the room and visit every booth on your target list.

- Have prepared questions to ask at each booth to gain a better idea of whether the jobs the companies are offering are interesting and to determine if you have the appropriate skills. Take notes – don't forget a pen and paper!!!
- Don't work the room in a group. You will appear more confident and professional if you separate from friends and concentrate efforts on the jobs and companies that interest you the most.
- Take clean copies of a résumé. Be sure to have a friend or teacher double check for typos and grammatical errors. A sloppy, wrinkled résumé with errors is a real-turn off to prospective employers. To make a really strong impression, have materials, including business cards, developed by a professional resume writer or career services organization.
- Dress to impress! Find out in advance what attire is appropriate. If this information is unavailable, wear a suit. It is always better to dress up than down. The person you meet with could be your next boss! Save the clunky jewelry and ultra-trendy clothing for social occasions. Be sure to cover visible tattoos and remove extra piercing. What is fashionable to college students may appear unprofessional to hiring representatives.
- When meeting with a recruiter, have a firm handshake and look the person in the eye.
- Demonstrate your confidence and maturity. Thank those you speak with for their time. If appropriate, ask for a business card and follow up with a formal, hand-written thank you letter.

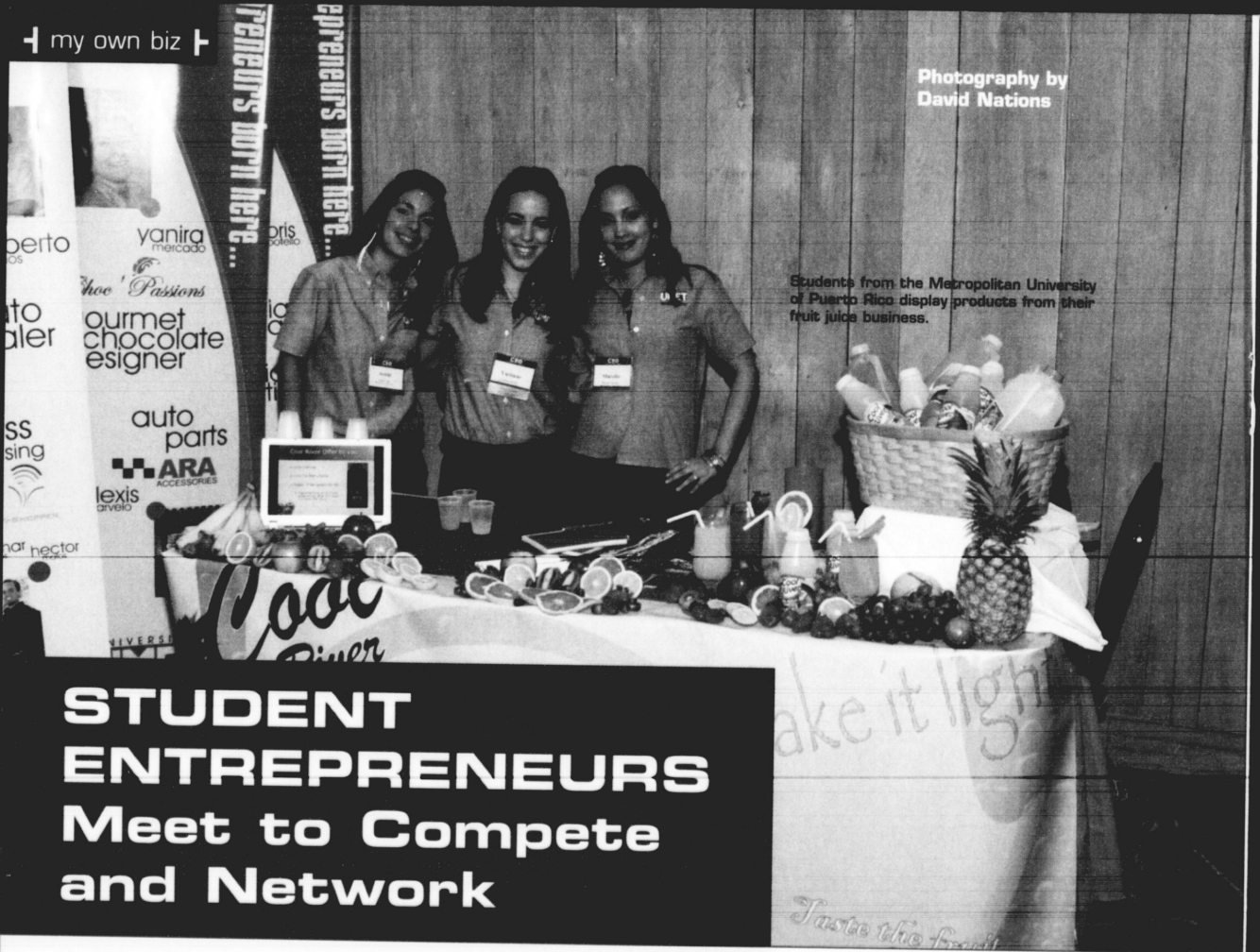
For candidates who don't have a clear idea about their job path, career fairs can prove to be even more beneficial. It is a great way to research different industries, companies and positions. It is perfectly acceptable as a college upperclassman or recent graduate to be unsure of career direction; this is the place to gain information! Be upfront about skills, experience and careers that are being considered. The recruiter should be able to help narrow a search.

Career fairs are a great way to research, practice networking and to hone in on an ideal job! Be prepared to take full advantage of the opportunities these events can offer. 

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

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my own biz



Photography by David Nations

Students from the Metropolitan University of Puerto Rico display products from their fruit juice business.

STUDENT ENTREPRENEURS Meet to Compete and Network

By Lauren Berger
University of Central Florida

Exclusive coverage of the 2005 Collegiate Entrepreneurs' Organization annual conference.

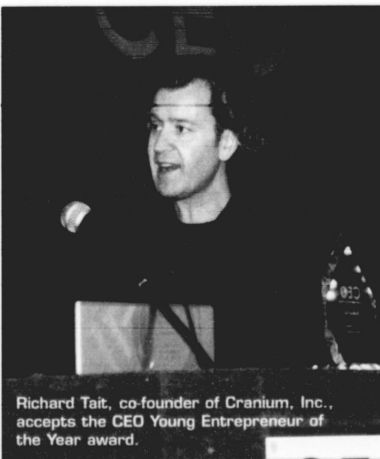
Brandon Labman and Mathew Smith of George Mason University won a regional award for their job placement business.



Calling all ambitious college students! Most of us have brainstormed some plan, whether it is for a company, product or service, which we hope will make us absolutely rich and famous. Brainstorming plans is a good start, but those ideas will always remain just dreams if you never take any action. That is why more than 800 student entrepreneurs from all across the country recently met in Orlando, Fla., to learn how to make their own business dreams become reality.

The students came to participate in the 2005 Collegiate Entrepreneurs' Organization (CEO) national conference. My job was simple: To listen, observe, meet new people, and learn about entrepreneurship. In only one day I learned a semester's worth about business plans, ideas that other students have, and how to develop a great idea of my own.

"This event is my favorite all year," said Sara Buckett, a student attending the conference. "All of the idea makers come together and get to meet one another."



Richard Tait, co-founder of Cranium, Inc., accepts the CEO Young Entrepreneur of the Year award.

THE CEO MISSION

CEO was started in 1983 in Chicago, Ill. The organization's mission is "to inform, support and inspire college students to be entrepreneurial and seek opportunity through enterprise creation." CEO provides excellent resources through networking, leadership training and other chapter programs. Schools all over the country have their own chapters of CEO that meet on a regular basis to help students learn about building their ideas and networking with other entrepreneurs who have ideas of their own.

Guidebooks, professional entrepreneurs, youth magazines, small businesses and ambitious students lined the halls of the Sheraton World Resort in Orlando for the conference, which was billed as "The Wonderful World of

>>2005 CEO Individual Awards

Elevator Pitch Competition

- 1st place: Christopher Surdi, San Jose State University
 2nd place: Stephen Kurz, Cornell University
 3rd place: Josiah Weaver, Embry-Riddle Aeronautical University
 4th place: Jonathan Parry, Clarkson University

Student Leader

- 1st place: Michael J. Oliveri, Bryant University
 2nd place: Laura Westercamp, University of Iowa

Chapter Advisor

- 1st place: David Minor, Texas Christian University
 2nd place: Scott Petersen, Brigham Young University

Entrepreneurship." A complete weekend of speakers, panel sessions, networking breaks, workshops and competitions was planned for all collegiate members attending the conference. "When the Going Gets Tough," "How to Build a Business to \$1 Million in Sales Before You Graduate" and "Six Steps to Self Employment" were just some of the workshops available. The students in attendance represented 115 different colleges and universities all over the country.

"The best part of the weekend is the networking opportunities we get," said Alex Zines, an undergraduate from Embry-Riddle Aeronautical University in Daytona Beach. "I've never been around so many people with so many unique ideas."

In one workshop entitled "The One Page Business Plan" students were taught basic steps for building their business plan, which is one of the most vital parts of the entrepreneurial process. Professor Peter Hackbert of Sierra Nevada College led an exercise where participants took their individual ideas and developed business strategies, mission statements and objectives. This exercise helped students to envision their ideas and determine if they could be turned into reality.

The workshop encouraged student entrepreneurs to develop personal vision statements. A vision statement says who your company is, what it is going to do, how long it will take the company to achieve the goals you set, and the rate at which your company will grow. This "one page" business plan could then be submitted by entrepreneurs to angel investors and venture capital funders. Students were free to ask as many questions as they wanted, and some of them even had the

opportunity to read their business plans for the speaker to critique.

"With all of this information I can now make my idea come to life," said Brian Henderson, a student at the workshop.

BUSINESS IN AN ELEVATOR

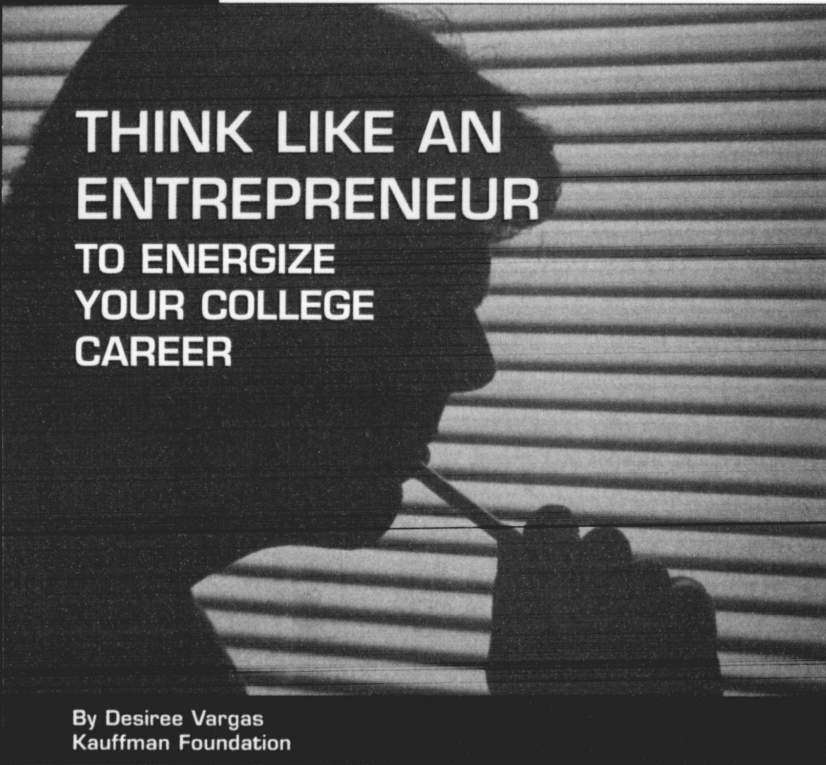
Could you pitch a business plan in the time it takes you to ride up an elevator? That was the question of the weekend at the conference. Every year, the conference has an elevator pitch competition. Students get a limited amount of time to pitch their companies, products and services to a panel of judges and a live audience.

Christopher Surdi of San Jose State University won the competition and earned \$2,500 along with a scholarship to attend the GrowAmerica™ Funding Academy (www.fundingacademy.org), an Orlando-based nonprofit group that teaches entrepreneurs how to raise money to build their business.

Last year, the winner was Charles Cudjoe from Embry-Riddle Aeronautical University whose product was solar powered cell phone chargers.

"This event is really important – it teaches you to think outside of the box," said Cudjoe. "The recognition I received from this event was very encouraging." **YM**

Does your school have a CEO chapter? Check out the group's website at www.c-e-o.org to find out more about this ambitious organization.



THINK LIKE AN ENTREPRENEUR TO ENERGIZE YOUR COLLEGE CAREER

By Desiree Vargas
Kauffman Foundation

Making your way through college is similar to starting a business.

Thinking like an entrepreneur in school can help you be better prepared for life after graduation.

Imagine you are your own business venture and your college career is the start-up phase. What kind of organization do you want to build? Are you the next dot com, the next dot org, or like nothing the world has ever seen before?

This question may sound like an exercise from grammar school when your teacher asked you what kind of animal you wanted to be. But what it really speaks to is the vision you have of yourself—a vision of who you want to be and where you want to go.

The key to approaching college entrepreneurially is to look at your life in the same way an entrepreneur would conceptualize a new enterprise: observe, create, act, and reflect. In entrepreneurship terms, that means recognizing opportunities, taking calculated risks, networking and marketing, and constantly reevaluating your business plan.

Recognize Opportunities

Entrepreneurs recognize opportunities and act on them. In college, you are exposed to so

many opportunities that it can be difficult to decide which ones you want to pursue. Student activities fairs are an excellent way for you to see what your campus has to offer—or what it's missing.

If people find you funny but you're not sure why, then join an improv comedy group. If you like fencing but there's no club, start one. Or, if you have an interest offered by an organization but you're not the joining type, contact the faculty advisor about doing an independent study. Hold your groans. Independent studies are becoming increasingly popular as students take greater control over their own educations.

But recognizing opportunities does not mean taking every opportunity. The important thing is to find clubs, courses, hobbies, etc. that you are passionate about. They make you more interesting, more versatile, and more appealing to a future employer. Not to mention, most entrepreneurs cite passion, not money, as their leading motivator.

Take Calculated Risks

This does not mean joyriding in an abandoned security vehicle at 2 a.m. or banking on the fact that your roommate has already done her chemistry lab. Taking calculated risks means changing your present path when it makes the most sense for your

goals. Entrepreneurs take risks when they think it will help grow their ventures. The same should be true for your college career. Whether you decide to take extra electives, leave for a semester, or even quit an athletic team, it's important that you measure the consequences against the expected gains.

If you know that changing your major to a subject you actually care about means an extra year of school, but you can skip a year to extend your scholarship—do it. The same can be true with traveling abroad. Even if it means foregoing a leadership position, you're bound to find a part of yourself you never knew existed. Take the risks that expose you to new cultures, new ways of thinking, and, most importantly, new opportunities.

Network and Market Yourself

Whether you believe it or not, college is one of the few times in your life where you are surrounded by people who want you to succeed and who are willing to help you do it. Use them. Most successful entrepreneurs recognize their own strengths and weaknesses. They find ways to highlight those talents, and, more importantly, they create teams to compensate for those shortcomings. If you're working on a group project, identify the students that complement your abilities with their own strengths. You'll learn more, make new friends, and impress the professor with the depth of your project.

Marketing yourself may sound more related to a job interview than a classroom, but that's not the case. In marketing, you're taught to recognize the needs and demands of your target audience and then present your goods in a way they will find appealing. Learn your professors' demands by going to their office hours and study sessions. Most faculty members are there because they want to make a difference in your life. Show them that they are having an impact by meeting with your professors in person.

Write a Business Plan for Yourself

People succeed when they have a goal and a plan of how to achieve it. Entrepreneurs succeed when they take a realistic look at their target, recognize the resources necessary to get there, and treat every obstacle or change of plan as a new opportunity to learn from their mistakes and grow. The same is true for your career. If your plan is to be an international banker but you fail out of Econ 101, pick yourself up, realize why you failed, and take the course again—this time go to class, find a study group, and visit professors during office hours. And who knows, maybe the Brazilian banker interviewing you just might overlook that grade when he sees you know *capoeira* (Afro-Brazilian form of martial arts). **VM**

“What should I do if I can’t pay off my auto loan?”

Dear YOUNG MONEY,

I have an auto loan and I will be getting laid off soon. If the car gets repossessed, can I work out a deal with the bank?

Tom

Dear Tom,

The lender may offer some sort of hardship program to give people in your position a few months to get back on your feet. If your lender is a local bank or Credit Union, go in and talk to them and ask for help. A large, national lender will be more difficult to deal with because of the size of these companies and the fact that you can't talk to someone face to face. Assistance will vary by lender and it's important that you talk to them prior to the cars being repossessed. After repossession a consumer loses most of their negotiating power and, generally, the only deal the lender will want to work out at that point will be a repayment schedule on the amount still owed on the loan after the car is sold at a wholesale auction.

Many people do not realize that the borrower is responsible for any difference between what is owed on the car loan at the time of repossession and what the lender is able to sell the car for... plus repo and legal fees, and other fees. This usually adds up to several thousand dollars. Far too many people think that once the car is taken away it is the end of their worries and debt.

If it were me, I would put the car up for sale immediately if I couldn't afford the payments. It will be virtually impossible to sell the car for enough to satisfy the full loan since most people owe more on their car loans than the car is worth, but it is worth a try.

Now is also the time to start looking for new jobs in order to try to keep up with the car and house payments, as well as other basic expenses such as food, utilities and medicine. It makes no sense to wait for the layoff to happen to start looking for other work.

One of the most important things you can do right now is to sit down and create an income and expense analysis by writing down all income and every expense. Be sure to include savings if you have any that can be used to pay bills. Look very closely for any expenses that can be cut immediately in order to preserve cash. Look for expenses such as cable TV, cell phones, long distance calls, entertainment, etc. All these are fun things, of course, but they are also the non-essential expenses most families can do without for a while. Most of these services are easy to cancel right away.

Your main goal is to find income sources as soon as possible. Contact everyone you know and mention you are looking for work. And, don't overlook having a weekly yard sale or offering to do work for neighbors if you have skills that can be used. It is survival time!

Good luck and please keep in touch.

Mike Schiano

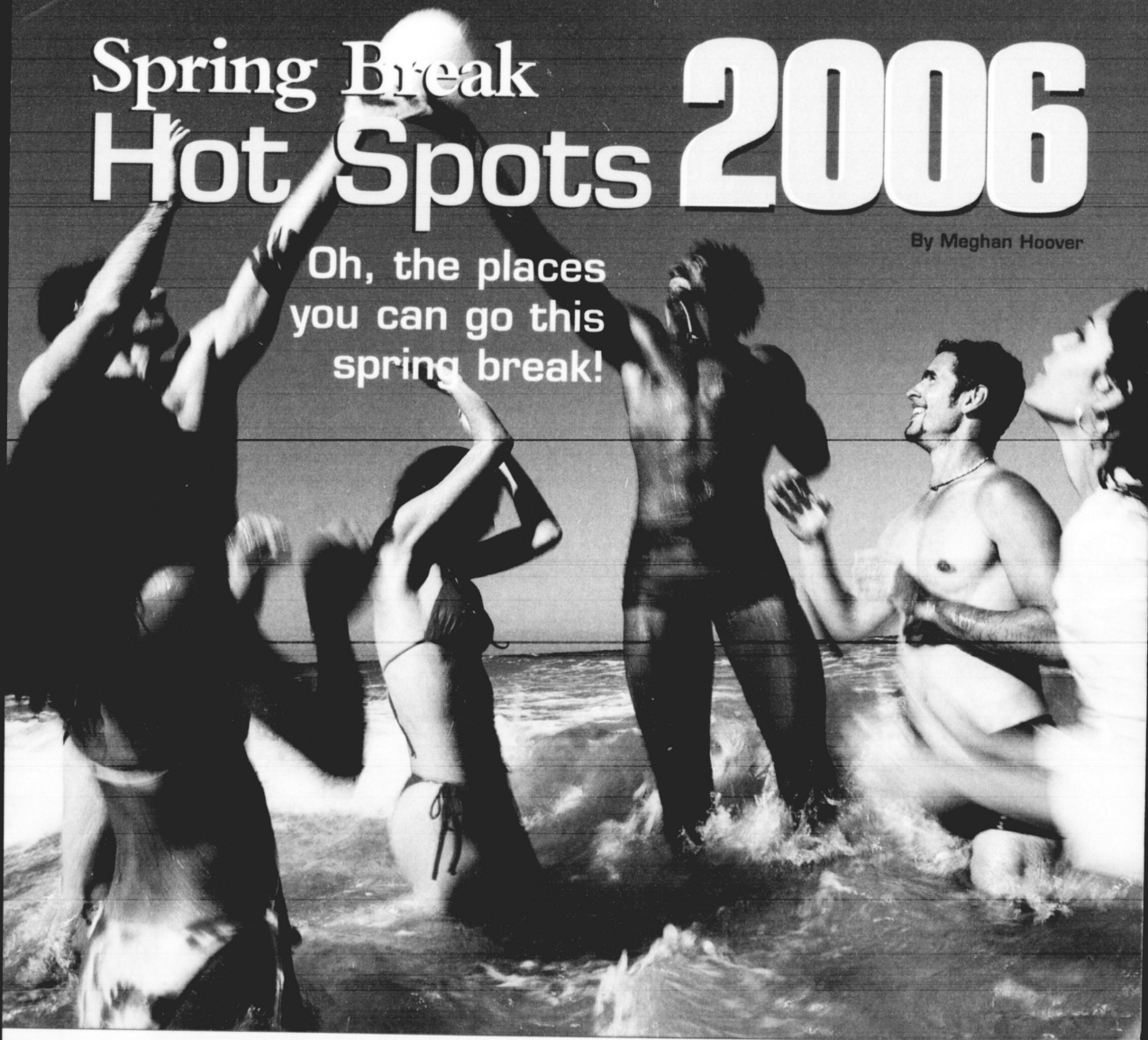
Mike "The DebtBuster" Schiano is a nationally syndicated radio talk show host and book author. His show can be heard via the Web at www.inchargeradio.com. Send your personal finance questions to him at mike@askthetdebttbuster.com.

‡ free to travel ‡

Spring Break Hot Spots 2006

By Meghan Hoover

Oh, the places
you can go this
spring break!



Deciding where to go is always a question as to what type of break you're looking for, how much is it going to cost and how many people can come. The places mentioned in this review are not only awesome suggestions, but answer these questions. Plus, they are all totally affordable!

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Sponsored By

ORBITZ

The most expensive destination on our list is Costa Rica, simply because of the flight costs. However, once there, you can easily live off a budget of just \$25 a DAY. Go to Orbitz.com or Statravel.com for cheap international and domestic flights.

>> PANAMA CITY, FLORIDA

A combination of beautiful girls, tan surfers, hot sun and the best nightclubs has made Panama City one of the top spring break locations for years. With an estimated half million students expected for this year's break, this popular beach town is yet again the place to be. MTV has filmed many shows here because of its thriving nightlife and gorgeous people.

You can look forward to pub crawls, contests, giveaways, beach bashes and so much more. Make sure you book your hotel way ahead of time as they are bound to fill up rather quickly.

Chateau Motel: \$79-\$129 per night. Call 888-84-Beach.
Boardwalk Beach Resort: \$225 per night, beachfront room.
Rate drops to \$174 per night if you stay a week. Maximum occupancy is six people per room. Pool front rate is \$195 per night. Stay one week, rate drops to \$164 a night. Call 800-224-485.
Beach Tower Resort Motel: \$130 per night, four night minimum. Call 800-446-8694.

>> LAKE HAVASU, ARIZONA

This place is not your typical party-on-the-beach-in-a-nice-resort type of spring break spot. Lake Havasu, on the gorgeous Colorado River bordering Arizona, offers a totally unique experience. You party and live on boats! During the day you can either chill on your rented boat, chatting and swimming with other students, or check out one of the many goings-on the lake offers, including fishing, white water rafting, hiking, mountain biking, boating and much more.

If you are not so inclined to spend an entire week on a boat, you can camp or stay in one of the nicer resorts. When the sun sets, head to a boat party or check out one of the many local nightclubs. Spring break at Lake Havasu is not only spectacular for its scenery, but it is fast becoming one of the most popular student destinations; it's unique AND cheap!

Hampton Inn: \$59 per night.
Havasu Dunes Resort: \$96 per night.
Lake Havasu State Park: \$70-\$112 per night. Call 928-855-2884 for info on camping with or without a boat.

>> SOUTH PADRE ISLAND, TEXAS

On the south tip of Texas, on a 5-mile strip in the Gulf of Mexico, South Padre Island annually swarms with more than 100,000 spring breakers. The proximity of Mexico—only 35 minutes away—is only one of many reasons to visit. Go deep sea fishing, play water sports, golf, relax on the beach and then head to Mexico for a night of dancing. Or stay on the island and check out popular clubs such as Louie's Backyard and Tequila Frog's. Plus, you can road trip with all your friends, as the huge condos are not only luxurious but are made to sleep up to ten!

There is little that you can't do on South Padre Island. Additionally, in case you were wondering, Hurricane Rita provided a little beach redecoration, but South Padre Island is still in great shape!

Holiday Inn Sun Spree: \$80-\$300 per night, depending on travel dates.
Golf View Condos: \$450 per week.
South Padre Beach Resort: \$199-\$325 per week. Call Leisure Tours at 800-838-8311 to book reservations.

>> ACAPULCO, MEXICO

Acapulco is not only Mexico's newest hot spot but also the NUMBER ONE international spring break destination. If you are interested in non-stop partying, multi-million dollar night clubs, meeting thousands of spring breakers, gorgeous beaches, pools overlooking the ocean, and scenic mountains, then Acapulco is a must-see!

Considered the "Vegas" of Mexico, Acapulco will attract more than 100,000 spring breakers this season. Some of the greatest attractions are the suspended dance floors, encased in glass, which lift you hundreds of feet above Acapulco Bay for extensive views of beautiful cities.


More than great clubbing, however, the city provides fantastic outdoor activities as well: river rafting, rainforest explorations, shore drives, scuba diving, snorkeling, plus many more adventures await you. It is no wonder Acapulco is the fastest-growing spring break location.

Playa Suites, 7-night package: \$1,079. Price includes daily continental breakfast, air, ground transportation (from airport to hotel), room accommodations and daily beach and pool parties.
Cocoa Cabana, 7-night package: \$1,379. Price includes daily beach and pool parties, breakfast/lunch/dinner, air, ground transportation to hotel, hotel room, plus daily open bar.

>> TAMARINDO BEACH, COSTA RICA

If you are more interested in an international "off the beaten track" vacation, then Costa Rica is the place to go. Surfer capital Tamarindo Beach is a perfect place to stay. Here, on the glorious Pacific Coast, you will find the best of both worlds. If you choose to take it easy, the gorgeous beaches, tropical bars, delicious restaurants, and easy access to several other Nicoya Peninsula's beaches make it an ideal vacation spot, plus the nightlife thrives.

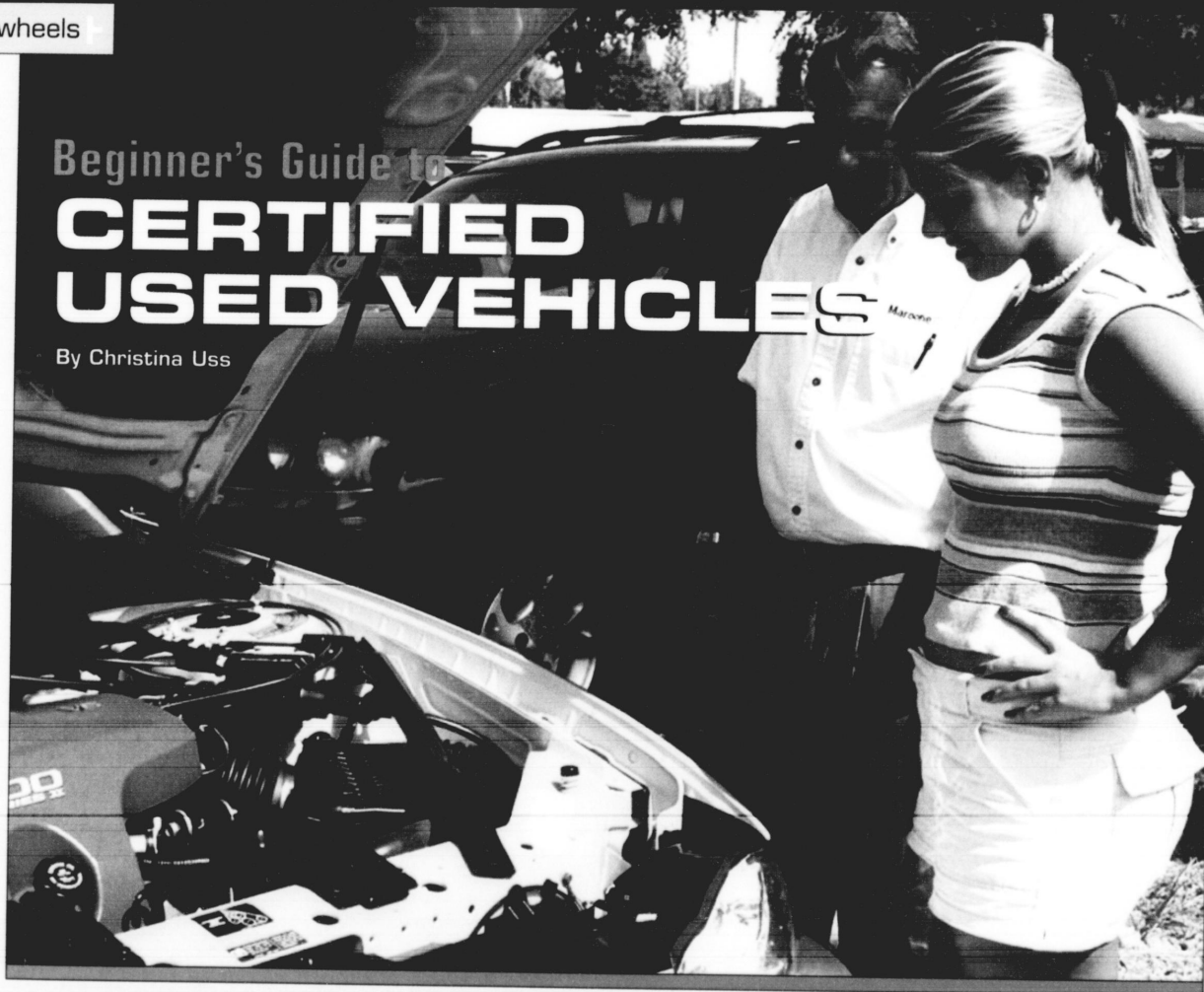
If you are more inclined to explore the area, then you are in for a treat. You can catch a ferry from Tamarindo to the lush Manuel Antonio Rainforest or catch a bus to view the Monte Verde Cloud Forest from swings that glide throughout the treetops. Check out the streets of Jaco for a taste of local culture and great music or go white water rafting in La Fortuna. The beach town of Puerto Viejo de Talamanca on the Caribbean coast is a do-not-miss stop. The nicest thing about Costa Rica is that because of its small size you can fill your one-week spring break with a very authentic, cultural itinerary without having to rush.

Hotel Arco Iris (www.hotelarcoiris.com): \$40-\$50 per night, double occupancy. Call 506-653-0330.
Jaco Beach Hotel: \$296/per person per night, triple occupancy. 

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

Beginner's Guide to **CERTIFIED USED VEHICLES**

By Christina Uss



Ordinarily, buying a used car means buying an unknown quantity. Not so when buying certified used vehicles (CUVs), which come with thoroughly refurbished components and factory-backed warranties. When dealers advertise their factory certified vehicles running "like new," they really mean it.

WHAT "CERTIFIED" MEANS

Factory certification was pioneered over a decade ago by Mercedes-Benz, and today, nearly every auto company offers a certified pre-owned car program. While each manufacturer has different standards, every "certified pre-owned" or "certified used" car will have undergone a thorough inspection, reconditioning, and repair process; and the like-new vehicle will be backed by a factory warranty for a certain number of years or miles.

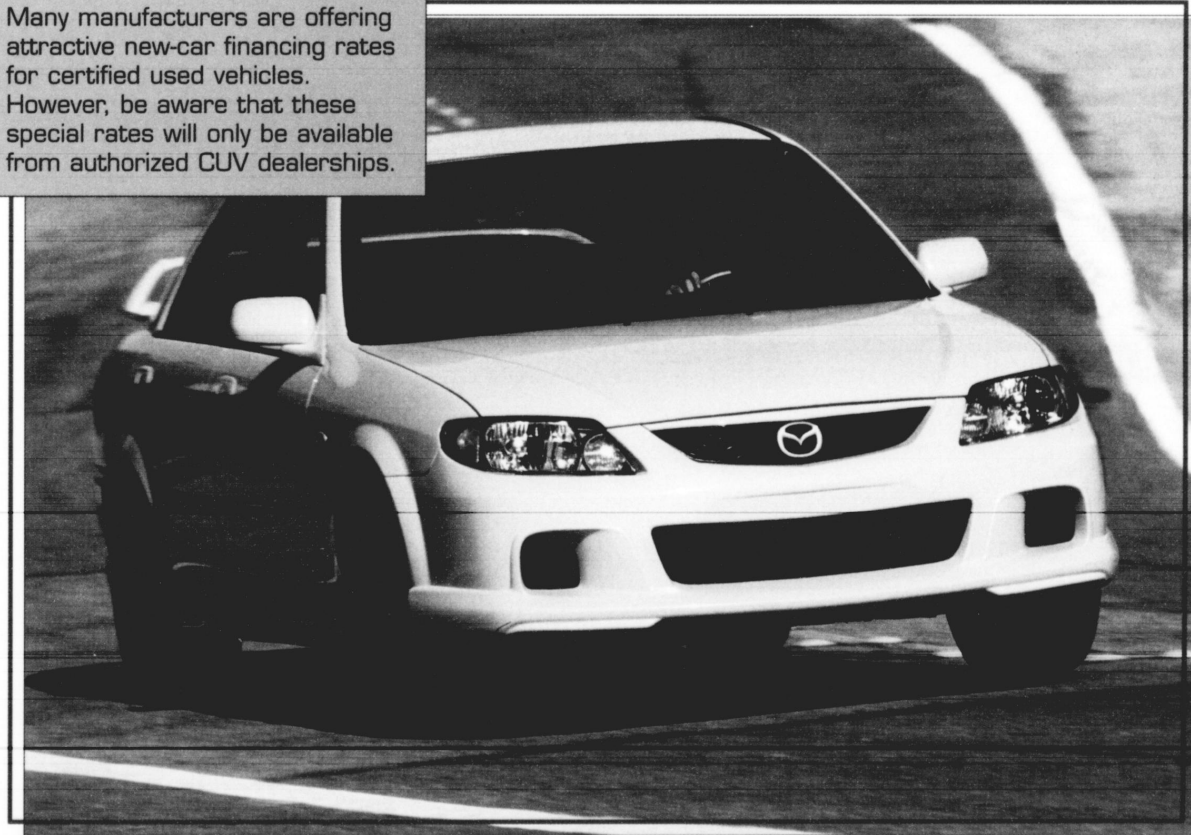
Not every used car can make it into a certification program. Most CUVs will be less than 6 years old and a maximum mileage under 85,000 miles. Norm Olson, sales operations manager for Toyota Certified Used Vehicles, says they meticulously select cars for certification. "We're very conscious of what cars we choose for the program," Olson explains, running a Vehicle History Report on each one to verify no serious prior problems like flood damage.

Once a car is a candidate for certification, each dealership's expert technicians will put it through an intensive 100+-point inspection, checking every single component for damage or wear. Any problem components will be fixed by refurbishing, repair, or replacement. Olson asserts, "Every single thing has standards it has to meet, and everything is brought up to quality. If there's a scratch on the fender, they'll paint it. The dealers don't spare any expense on these: it will look like new, and run like new." Dealerships have to consistently meet strict manufacturer standards (Toyota and Lexus even have independent third-party inspectors check out dealers' repair work) in order to participate in the certification program.

Finally, a CPO car will come with a factory-backed warranty, usually covering comprehensive repairs for a few months and powertrain repairs for a longer period. Unlike an individual dealership's warranty, this manufacturer warranty will be honored at any authorized dealership.

CUV FINANCING OPTIONS

Many manufacturers are offering attractive new-car financing rates for certified used vehicles. However, be aware that these special rates will only be available from authorized CUV dealerships.



CERTIFICATION CHOICES

Most major automotive Internet sites are now offering a distinct shopping category for certified vehicles, so you can check the details of certification before going to the dealer. Shop around. "Not all certified programs are the same," advises Paul Pejza, Manager, GM Certified Used Vehicles.

Sites such as Intellichoice.com and Cars.com compare all manufacturers' certification programs. You'll find that some certified cars must have fewer than 48,000 miles while others can be as well-used as 90,000 miles. Warranties also vary in length and type of coverage.

To pass inspection, every car must meet industry standards as well as any additional standards set out specifically in the manufacturer's certification handbook. Buyers should ask to see the certification and inspection paperwork to confirm the details of the rigorous inspection and repair process. Some dealers will also provide a copy of the Vehicle History Report.

A number of programs, such as Toyota and GM, offer 24-hour roadside assistance with their certified vehicles. Others offer complimentary oil changes, trip-planning services, or other bonuses. You'll even often find new-car-level financing deals for certified vehicles.

PEACE OF MIND

Certification's greatest benefit is providing peace of mind to buyers that they won't get stuck with a lemon. Pejza at GM says, "Manufacturer certification provides consumers with a sense of confidence that they can't get when buying a traditional used vehicle from a private party or


an independent dealer." He notes that GM's strict inspection and reconditioning standards ensure buyers have "no worries...it looks as good as it runs."

J.D. Power and Associates' 2005 Used Vehicle Sales and Certification Study found that 69% of used-vehicle owners cited warranty coverage as the most valued feature of certification. Warranties vary, usually including 3-month, 3,000-mile limited comprehensive coverage. Toyota offers a 7-year/100,000-mile powertrain warranty from the date of the car's original sale, and GM Certified Used Vehicles customers can customize coverage to their specific needs.

What's the catch? Consumers pay a premium between 2 and 8 percent above the uncertified used-car price, according to CNW Market Research. However, the extra cost may be well worth it if it means fewer repairs and fewer worries.

When Norm Olson's daughter recently graduated college and moved cross-country from California to Massachusetts, he knew he wanted her driving something dependable, "so I got her in a certified used vehicle. It's a risk-free thing. You have the factory behind you."

■ Check out the Cars.com "Certified Pre-Owned Incentives" page (www.cars.com/go/advice/incentives/incentivesCPO.jsp) to compare special loan offers from over thirty manufacturers.

■ Toyota Financial Services (www.toyotafinancial.com/finance/certified_used_vehicle.html) allows you to search online for special CUV financing rates in your local area. 

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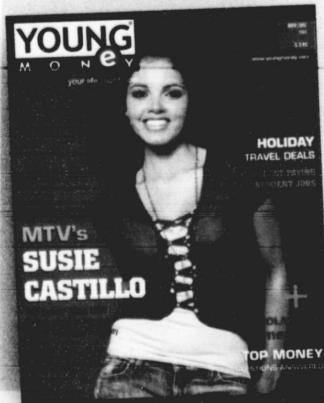
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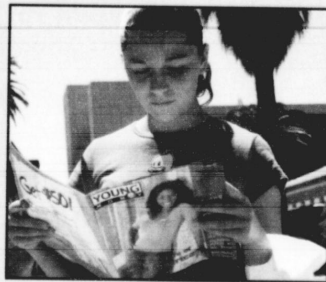
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YOUNG MONEY contributor Mike "The DebtBuster" Schiano is a nationally syndicated radio talk show host and book author.

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Young Grad Believes in AUTOMATIC INVESTING

Tina Dressel, Indiana University

Matt Hollosy, a 24-year-old native of Boston and graduate of Indiana University-Bloomington, has been lucky to have such a great financial role model as his dad.

Being the son of a financial planner allowed Hollosy to get a jump start on investing beginning at the young age of 9, when he would pick his dad's brain on all sorts of personal finance issues. If that is not enough to get your attention, let me tell you a little more about Hollosy's investing advice.

Hollosy admits to speculating on a few stocks, but never on more than 20% of his portfolio's value. His main strategy is what he calls "best of breed," which means that he handpicks each and every stock he owns because it is a strong company and a strong market performer.

Within his portfolio, Hollosy likes to diversify between industries such as consumer products, financials, oil, tech, Internet and healthcare. He thus avoids the pitfalls of uncertainty and risks associated with the likes of corporate scandals such as Enron. He especially likes companies that have a dividend, but doesn't rule any companies out based on this criterion.

Hollosy doesn't just go out and spend the money he makes as dividends. In fact, he never sees this money (except on his account statements) because he participates in a dividend reinvestment plan, which allows him to put the funds he would receive in dividends

into additional shares of stock of that company.

Getting started investing early as well as doing adequate research on investments are Hollosy's two biggest points of advice to novices. You may wonder what constitutes adequate research. Well, one way is simply to be up on the latest local, national, and international news. This can help you determine which sectors are strong now and which may be strong in the future.

His favorite magazine is *Fortune*, because of the variety of articles and industry and investing overviews. He also keeps up on news and performs some stock research online, especially on Yahoo! Finance, Street.com, Morningstar as well as Fortune.com. Using Yahoo! Finance to get information on the profiles of companies and to find financial information, Hollosy is able to begin his analysis of whether a company is a good investment or not. He then analyzes whether the industry of a particular company looks poised for potential future growth.

Hollosy loves the insights and advice George S. Clason provides in his book "The Richest Man in Babylon." He looks to the outspoken Jim Cramer, a contributor to Street.com as well as the host of CNBC's *Mad Money*, as a role model for financial success and knowledge. Billionaire Warren Buffett also ranks highly on his list because of Buffet's vast experiences and skill in choosing stocks that perform well. Although very different in their

MATT HOLLOSY'S KEYS TO INVESTING

- 1) Use automatic deposits into employer 401k
- 2) Reinvest profits
- 3) Keep track of financial news
- 4) Choose industry leaders with strong financials

own right, these three men are known and respected in the world of investing for their talents and successes.

Though Hollosy doesn't have much free time to monitor his investments or even a lot of excess cash flows starting out as a product engineer at an automotive company, he suggests setting aside a certain percentage of your income for investments. For those people who have jobs offering 401(k) plans, he suggests that they take advantage of the tax benefits of the opportunity to save a portion of their money by having it automatically withdrawn from their pay check. How much easier can investing get?

Hollosy hopes that his investments will pay off in the future allowing him to help support a family, pursue an MBA and, ultimately, to retire in his middle-fifties. The skills and experiences he has built throughout his childhood and teens should not serve to discourage those who haven't started investing yet; they should serve as an impetus to jump start your investing from here on out! **VM**

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Stock Spotlight:

HOME IMPROVEMENT STOCKS

By Michael R. Abramowitz

Not many college students own a home. But one day, you will likely take the plunge in home ownership. When you own a home, say "goodbye" to partying every weekend and "hello" to your local home improvement store.

Houses cost a lot more than what you put into your mortgage each month. From window treatments to lawnmowers to roofing to patios, your home can be one gigantic money pit that does give you one reprieve — a sweet-as-all-get-out tax deduction. O.K., you get the picture.

So, how can you profit from the largest percentage of homeowners in nearly 30 years? Well, let's see if your helpful hardware stores are nuts and bolts investments for any portfolio.

>> Home Depot (HD)

Snapshot: The world's largest orange apron dealer is also the world's largest home improvement chain. While founders Bernie Marcus and Arthur Blank have cashed in their stock options, Home Depot remains a homeowner's favorite destination.

PRICE: \$42.55

Pros:

- Home Depot is where the heart is, especially when you consider that it is expected to take in nearly \$81.5 billion in revenues this year with a projection to top \$90 billion next year. Yowza!

- When people suffer from Mother Nature's wrath, Home Depot prospers. In other words, Hurricanes Katrina, Rita and Wilma spurred a massive 17 percent jump in earnings for Q3 2005. People have to prepare and rebuild, so Home Depot is integral on both fronts.

- Trading at 16 times earnings, Home Depot's stock is much more fairly valued than most stocks on Wall Street.

Cons:

- Let's face it. A company that makes this much money should return more than a 0.9 percent dividend yield, or 40 cents a share. If I was an orange apron shareholder, I'd demand a dividend revolt!

- Home Depot has faced a price war with Lowe's that could eventually drag the company into a pricing fist fight with Wal-Mart. However, this has not really been much of an issue.

- Will rising inflation cause the housing market to tumble and the demand for kitchen sinks, et. al., start to, um, sink?

>> Lowe's Co. (LOW)

Snapshot: Lowe's knows that it is firmly in the number two slot for home improvers. With displays that are designed to appeal to women and developing new products for sale, Lowe's is trying to stay on Home Depot's back porch.

PRICE: \$66.34

Pros:

- Lowe's 20-year track record of a 21 percent annual growth rate is the kind of performance that any investor would like to see.

- Like Home Depot, Lowe's has profited tremendously from the recent hurricanes, so much so that the company is on pace to grow annual earnings by nearly 26 percent.

- Once again, just like Home Depot — it's almost like these guys are twin brothers — Lowe's sells for 16 times earnings, making them fairly valued as well.

Cons:

- Ditto on lousy dividend yield. Lowe's has been paying a dividend since the 1960s, yet its yield is a ridiculously, um, low 0.4 percent.

- Insiders have been on a selling spree of late. The theory is that insiders know best about their own company and that a flood of sales is a warning sign for a sell-off. But it doesn't always ring true, because some insiders are not the ones you should really worry about.

- Ditto again. As goes the housing market and interest rates, so goes Lowe's. The only difference is people will still need to fix their leaky faucets and broken air conditioners. But they won't be adding on a pool, porch or patio if the cost of borrowing becomes as steep as 60-foot ladder.

>> Fastenal (FAST)

Snapshot: Think fast! Anyone able to tell me what the heck Fastenal does? Why, it's fasteners of course, and a whole lot more. One of the fastest growing companies, Fastenal supplies hardware to retailers, construction companies and industrial builders.

PRICE: \$40.74

Pros:

- Builder order backlogs are in strong demand for the next year. Backlogs are like an annuity for companies that must feed the construction supply chain. The only problem is if those orders get canceled.

- Fastenal is on the fast track to grow earnings by 15 percent in the next year.

- Life in the fast lane is pretty good, especially when you consider that Fastenal has absolutely zero debt and \$32 million in cash. That's the kind of balance sheet that we can all love.

Cons:

- Trading at nearly 40 times earnings, Fastenal has a long way to fall in the event of a major sell-off in the market.

- As goes the housing market, so goes Fastenal. Every housing sector pundit insists that the glory days for housing are behind us. So, should the housing bubble burst, Fastenal better watch out below, because its stock would turn south with it.

- The company has split its stock numerous times, including a 2 for 1 split in November. If you split your stock too much, you eventually dilute the value of your shares. So management needs to be careful of how many times they take a stock split dip in the investing punch bowl. **Yikes!**

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

* Price quotes are from January 12, 2006.



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College Show "Rolling" Onto the Small Screen

By Susan Johnston
Boston University

Key grip Blake Smith sets up lighting equipment while actress Liz Palmer looks on.

Boston University students have shot a new sitcom for mtvU.

FOR MANY ASPIRING TV PRODUCERS, HAVING THEIR SITCOM AIR ON NATIONAL TELEVISION IS A DISTANT DREAM. But for Reece Cardwell, a second-year graduate student at Boston University's College of Communication, that dream will soon become a reality. Thanks to a collaboration between Boston University, mtvU and MSN, Cardwell and many other BU students had the chance to create a pilot episode for a new student-generated sitcom. In March, mtvU will air behind-the-scenes coverage of the project for three weeks leading up to the pilot's anticipated premiere.

The idea for this innovative new project came from Paul Schneider, who once directed episodes of "Beverly Hills 90210" and "Jag." Schneider now teaches TV writing at BU and said "it was obvious that we had some excellent writers in our television writing program but the students had no outlet for their work."

Wanting students to have an opportunity to showcase their original TV scripts similar to the way film students screen their short films at festivals, Schneider set out to create a TV writing competition to be judged by industry experts. He and the College of Communication approached mtvU, a 24-hour music and news television network broadcast at college campuses across the country and online worldwide.

"It was a no-brainer for us," said Ross Martin, vice president of programming for mtvU. "The network is powered on air and online by student-generated content, so it made complete sense from the moment they approached us. We're really excited to work with the students at BU."

Once mtvU agreed to broadcast the winning sitcom and MSN agreed to fund the project, the next step was to choose a script. Dozens of students in Schneider's Advanced Television Writing class pitched their sitcom ideas and panelists in Los Angeles reviewed the five finalists last spring. Led by Hollywood names like Jason Alexander, Ted Herbert (president/CEO of E!Networks), Greg Malins (executive producer of "Will and Grace") and Rob Reiner (director of "Sleepless in Seattle"), the panel chose "Roller Palace" by Liz Coopersmith, who completed her master's in screenwriting at BU last May.

According to Schneider, Coopersmith's "dialogue and characters are very appealing—they jump off the page!"

The half-hour pilot centers on a Manhattan family who relocate to New Jersey, where the mother marries her high school sweetheart and the daughter finds herself out of place at the local roller rink. "I worked in a roller skating diner one summer," explains Coopersmith. "I found it inherently funny, people who are really enthusiastic about

hot dogs and roller skate. It [the script] is also about culture clash and families combining."

To bring this "fish out of water story" to life, Schneider hand-picked a fourteen-student class to serve as the show's crew, doing everything from choosing the actors and locations to mixing the sound and editing footage. The group met twice a week, learning "the professional model" from industry insiders, then implementing their classroom lessons during film shoots on the weekend.

Location scouts chose Salem, Mass., to stand in for Manhattan, so students drove out to Salem early on Saturday mornings to prepare for a 14-hour day of shooting, which made for a grueling schedule. Cardwell, the show's producer, juggled all the logistical details from catering to transportation to last minute scheduling conflicts. In between takes, she observed that "what looks unbelievably simple on TV becomes unbelievably complicated when you try to do it!"

Still, students get far more than eight academic credits out of the semester-long project—they also get a once-in-a-lifetime opportunity to learn TV hands-on and, hopefully, launch their careers.


Already, Coopersmith, the show's writer, plans to relocate to Los Angeles this month. She said E!Network President Ted Harper, who helped select her script, has been "super helpful and encouraging [with career advice], but I'm trying not to count my chickens before they hatch."

In addition to working behind the scenes, school students also appear on camera in "Roller Palace." Casting directors chose two students from BU's School of Theatre Arts to play the main characters, while Sophomore Andrew Karlsruher served as mtvU's correspondent for the "making of" coverage. mtvU's Ross Martin said Karlsruher will take viewers "from the germ of an idea in Liz Coopersmith's mind to a fully staffed and produced sitcom pilot—the journey is all on tape."



Assistant camera person Shannon Mita listens to instructions from the director.

That journey was also documented using an MSN blog and other MSN technology. Wanting to look outside the Boston talent pool, casting directors held a national casting call online using MSN webcams and chose Sandra Afloarei from Arizona State University to play a supporting role.

Martin believes these types of creative collaborations are just the beginning for the entertainment industry. "College students are inventing the future of digital content every day on campuses across the country," he says. "And mtvU will always be a creative laboratory for that audience." 

For more information, check out www.mtvu.com or read the "Roller Palace" blog at <http://spaces.msn.com/members/BUStcom>.



Sound mixer Asa Frey and assistant director Arestia Rosenberg share a joke during a break in filming.



Arestia Rosenberg rests after a long day of production.



Director Paul Schneider explains a camera shot angle to Rohan Chitrekar, director of photography.

Student Loan Consolidation Can be a **\$SMART MOVE** for Current Students

By Dan O'Keeffe and Amanda Stout



Wittenberg University's Kristyn Russell is not going to wait for student loan debt to overwhelm her or even hang over her head for a second.

Much like in the rest of her very busy life, Russell took charge and made the financially responsible decision to consolidate her loans early and lower the amount she'll have to repay.



"I don't want to be paying off loans the rest of my life."

Kristyn Russell
Wittenberg University

Just like many graduating seniors, Russell would have been faced with the huge task of repaying the \$17,000 in loans she has accrued during her time at Wittenberg in Springfield, Ohio. According to the 2003-2004 National Post-Secondary Financial Aid Study, two-thirds (65.6%) of undergraduate students graduate with some student loan debt, and the average federal student loan debt among graduating seniors is \$19,202 (Stafford and Perkins

Loans). Most students are not well educated on the facts about consolidating loans, such as getting and retaining a fixed interest rate, extending the life of their loans and lowering their monthly payments.

Russell had the advantage of working as an intern her past two summers at Knowledge Works Foundation, the parent organization of Student Lending Works (SLW), a student loan consolidation group. She learned about the benefits a non-profit student loan lender such as SLW can offer a student such as she, even

before her May 2006 graduation date. She is currently consolidating loans while still in college because, "I don't want to be paying off loans the rest of my life," says Russell. "I don't want that cloud to be hanging over my head."

Another benefit of consolidating now is avoiding the interest rate hike the federal government is imposing on student loans. The rates went up once this past July, and analysts are predicting another increase in July of 2006.

Loan consolidation has helped Russell lighten the load on her already encumbered shoulders. This bright, athletic college senior has other things to worry about, including her position

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as the secretary of the Student Senate at Wittenberg and her role as president of the Tiger Pride, an athletic spirit club. And that's not all; Russell also holds positions on the executive boards for her school's Student Education Association and the Honor Council. In addition to those commitments, she is heavily involved with Greek life and serves on the Panhellenic Council.

Somehow, Russell still finds time to spend with her many diverse groups of friends and to pursue her passion for tennis, which she's been involved in since the age of 11. She has big plans for her future as well; and she would like to use her degree in math and science education to teach sixth grade and make efforts to change what she believes is a "flawed American educational system." Over the next 10 to 15 years, she would like to see education reforms made throughout the United States and be a part of that as either a teacher or an administrator within a school or a school system. She also would like to find time to pursue her masters' degree.

With all of her big plans, on top of impending financial decisions and obligations like rent, utilities, car payments, and beginning savings, Russell won't have to worry about how to make her loan payments. Motivated students such as she have taken steps to avoid crippling debt and the dangers of defaulting on student loans.

Russell is now free to pursue her dreams without a dark cloud hanging over her head. If all goes as planned, she would like to pay off her loans within their first 10 years, or ideally in six or seven years. Who knows, we may see Russell realize her dream of becoming the first female president of the United States someday. Or maybe she'll decide on becoming the nation's first female chairperson of the Federal Reserve. **VM**

Editor's note: As with most subjects it is wise to obtain as much information as possible, prior to going forward. Here are three good sources of information regarding the student loan consolidation process:

- > College Loan Corporation
(800) 692-6121
- > Student Lending Works
(877) 338-3328
- > U.S. Department of Education
(800) 433-3243



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Beginner's Guide to **TRAVEL WEBSITES**

By Dave Mathews
YOUNG MONEY Technology Editor

Want to find a cheap airfare online? We compare five popular online discount travel services for you to consider.

The days are getting longer, birds are about to be singing, but you are still stuck under three feet of snow. It's time to book that spring break trip to the South you have been saving up for. You have been saving, right? Well, fear not, as there are ways to find cheap travel without resorting to cramming yourself into a bus filled with questionable characters. You still are probably going to be crammed into a hotel room with your friends though.

There is no question that the Internet has made an impact on our lives, but it has changed the travel business more than any other industry. It used to be that only travel agencies had direct connections into airline reservation systems and agents knew how to read the cryptic information housed within them, such as fare basis codes and ticket classes.

That all changed in 1997 when airline reservation systems became linked to travel websites and the power was shifted to the consumer. We

now take travel research and the ability to check and reserve flights for granted since it is such an easy online process. But there is a trick to searching effectively and buying wisely, as most travel websites actually charge you extra for the service that they provide.

To book your flight, you can head to any one of the major airline sites to search directly for flights, but chances are that you will not find the cheapest flight due to inconsistencies with their own search algorithms. A better choice is to look within the major travel sites that will sort and dig deeply among multiple carriers. This will help you to weed through a larger selection of flights so that you can choose the best times and fares for you.

Websites such as Orbitz, Travelocity and Expedia offer great search technologies, but since 2002 they have instituted a \$5 fee for booking travel through their services. If you are booking a trip with a rental car and hotel along with the airfare, this fee may be worth it in regard to "one-stop-shop" convenience. But you will find some interesting inconsistencies with pricing on these travel sites and much higher taxes than from the airlines directly.

I searched for a weekend trip from Dallas, Texas to my old college town Springfield, Mo., via the major travel sites. It is interesting to see the pricing differences that I found.

TALK F

TRAVELOCITY

Price per person (including taxes and fees): \$248.40

ORBITZ

Price per person (including taxes and fees): \$254.39

EXPEDIA

Price per person (including taxes and fees): \$253.40

If you care more about the price and less about the days, times and airlines that you travel, two additional websites can trim a few more dollars from a journey. The problem that I have with these is that in order to discount the fares further, they can choose flight times that are what I call "extreme off-peak;" and a friend of mine found himself leaving for a trip at 9 p.m. on Saturday and returning home at 6 a.m. the next day. These flights do not let you accrue frequent flier mileage on the trips either. One such site, **HOTWIRE.COM** only let me see rudimentary detail about the flight such as "morning departure and evening return" but offered a rate that was \$50 cheaper than the other websites in my test search.

You may find yourself with a stop-over in a connecting city, which in my test case would triple my flight time. **PRICELINE.COM** is even worse in that regard, as you only get to pick the day of travel and you have to wait for the price offer that you make to be approved—after giving up your credit card information. It's like buying a ticket without knowing anything about the trip. That being said, their service does work well with booking hotels. I find myself staying in better hotels for less money.

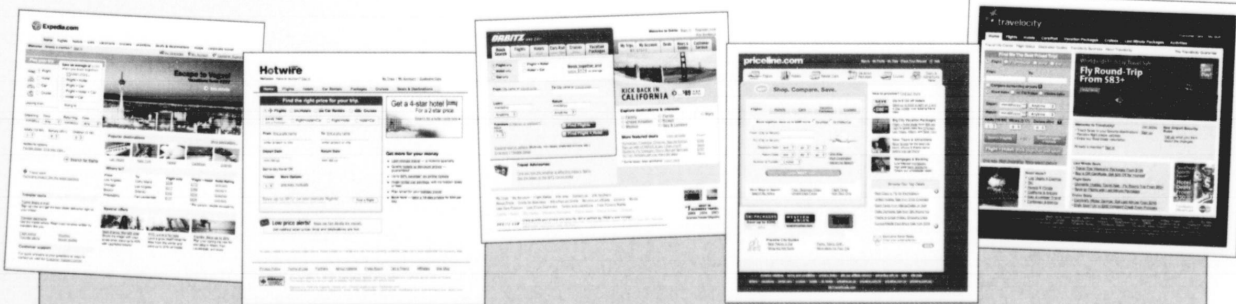
If you are looking for year-round travel savings, sign up for a frequent flier program with the major airlines that come to your local airport. Once you are registered, subscribe to their "net savers" or last minute airfare discounts. A week or two before a flight you will get an email notification of discounted airfares for destinations that have many open seats.

Airlines started offering this feature in the late 1990s as a way to fill planes with customers who would otherwise not travel due to the expense. The catch is that you are limited to specific travel times and frequently need to return on a less-traveled Monday rather than a Sunday. I have explored cities this way that I normally would not have visited.

Armed with this information, it is time to get online and start your travel searching. Book your trip early since seats get more expensive as the planes get full with passengers. For hotels, I personally like to use Expedia and the best flights in my opinion come from Orbitz.

If you want to travel light for spring break, don't worry about taking a laptop as most cities have Internet cafés or hotel business centers where you can drop an email to mom and dad. You may also want to temporarily change your cell phone plan to one that includes multi-city roaming, so that you do not get charged extra exorbitant fees for using it when you setup the party rendezvous. **YTM**

Dave Mathews has flown around the world for both business and pleasure and has accumulated an excess of one million miles in the air. More stories and video clips on technology can be found on his website at www.davemathews.com.



MONEY SAVING TIPS

- Look at nearby cities to fly into for more savings but expect a longer drive
- Check for flights that leave a day early or come back a day later
- Trips with a Saturday overnight stay will often be the least expensive
- Connect through another city—Layovers mean two cities to see instead of one
- Get bumped—Passengers are usually rewarded with travel vouchers and meal tickets for giving up a reserved seat

Vacation suggestions are inclusive
Tons of travel tips and guides are that are great for new travelers
Hotels show distance from local attractions
Photos of hotels are shown to eliminate surprises
Outbound flights are chosen first and then return options

You can choose your airline seat preference

Cheaper flights are clearly displayed
Hotels are suggested for your trip, hotel photos provided
Outbound flights are chosen first and then return options

Clean interface
Competing carriers and pricing are laid out in a matrix

All of the legs of the flights are shown
You can sort selections based on price, departure time or shortest flight
Orbitz will email you if the price drops on the flight you chose
Total price of the tickets is clearly shown, including taxes

Save some extra money; but with an unknown airline and time

Offers traditional flight booking for price comparisons
Gives you rough estimates of travel times
You will not get frequent flier mileage when using this service

Bad: You have to book the flight in order to see the airline and schedule

Make your own offer—Make it reasonable or it won't be accepted

Offers traditional booking for regular flights to compare pricing
You have no idea of the carrier or flight times
No frequent flier mileage earned when using this service

This process works great for hotels to stay in once you get there

Answers to

Top Student Money Questions

Part 2

By Sanyika Calloway Boyce
YOUNG MONEY Columnist

Thanks for taking me up on my offer to help you answer your questions about money, credit, debt, romance and finance and landing (or keeping) a job. For all of you who were courageous enough to ask your questions, I applaud you. For those of you who still have questions that need answering, I hope what follows will offer you some insight and direction.

>>MONEY

What's the best way to lower my credit card interest rate?

It's simple, call the credit card company and ask them for a rate reduction. If you've been good about paying your credit card bills on time and not maxing them out or going over the limit, then you'll be in a much better position to ask for an interest rate reduction. The bottom line is that credit card companies don't want to lose your business. So if they have to lower your interest rate by a few points to keep you as a customer, they usually will do so. Always remind the creditor that there are other companies who want your business and have them look for ways that they can keep you as a customer. They may even offer fee reductions or waivers as a way to keep you satisfied.

>>ROMANCE & FINANCE

I want to buy my girlfriend/boyfriend nice things but how much is too much?

It's hard to put a dollar amount on how much to spend, especially when it comes to birthdays and holidays. Often we want to impress and get the big WOW reaction, but I have been guilty of breaking the bank and maxing out credit cards only to pay the hefty price tag later.


The best advice I can give is to set spending limits upfront on gifts, this will take off the pressure and turn on the creativity. When you stop focusing on the amount you're spending and put the attention into the thought behind the gift it'll last a lot longer and mean a whole lot more. Also, reduce the pressure to produce that one-of-a-kind gift by giving smaller gifts more often rather than putting all of your energy into the big gift.

["Set spending limits upfront on gifts"]

>>DREAM JOB

How soon should I start putting money in my 401k plan after I get a job?

As soon as your company allows – it's free money! Even if you can only save \$50 per paycheck, you have to start somewhere. There is no such thing as playing "catch-up" if you don't discipline yourself at the beginning. It'll be much harder to make the switch later on. Also, look into other pre-tax benefits such as travel allowances, flex-spend accounts and any other opportunities that your company offers to lower your taxable income. On average every \$1,000 you put in (the max is \$5,000 per year) cuts your tax bill by about \$300.

I know it sounds corny, but it's true; the only stupid question is the one you don't ask. So remember you can always email me at questions@collegestudentusa.com with any question you may have and I'll do my best to answer it or point you in the direction of the help you need. 

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

**Student Loan Consolidation
Can Dramatically Lower
Your Monthly Payment.**



You'll Smile Too, When You Find Out How Low Your Payment Could Be.

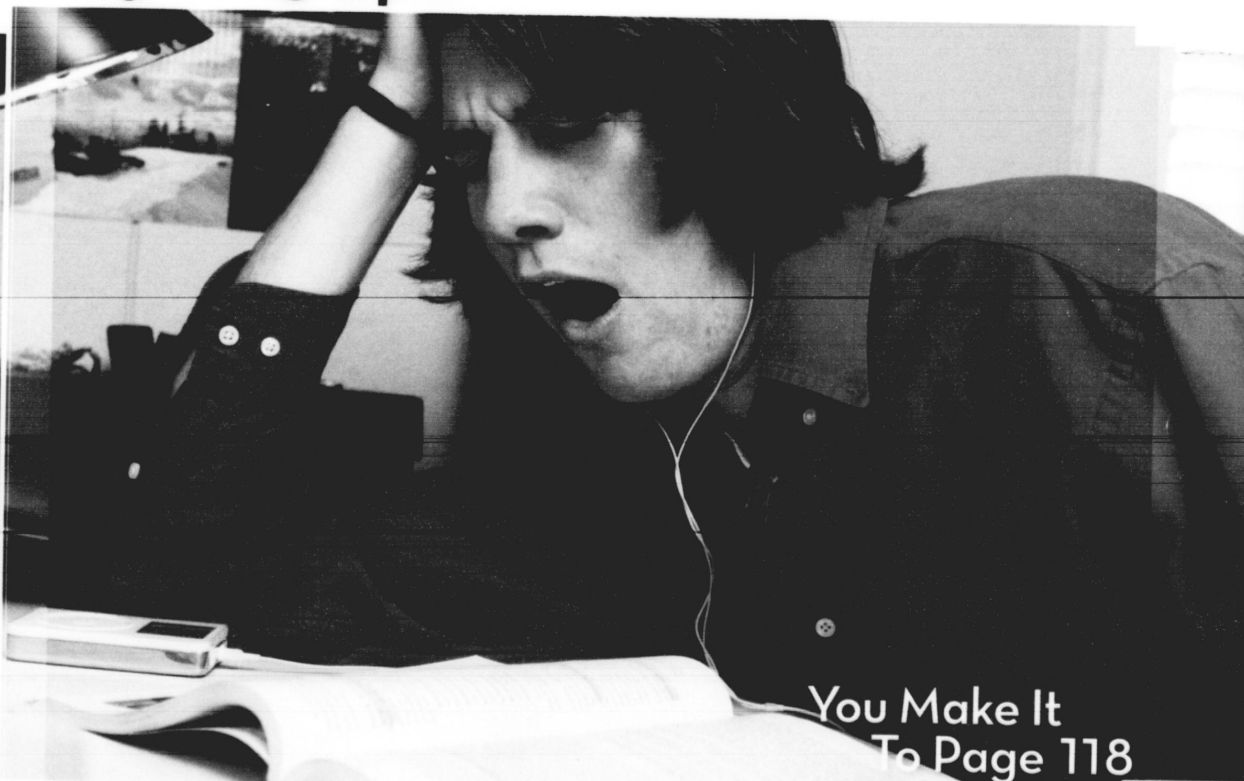
Student Lending WorksSM is the state of Ohio's designated nonprofit student lender. We administer a free U.S. Government program, which means there are no fees, charges, or pre-payment penalties. Information is secure and confidential. So why not find out how consolidation can lower your monthly loan payment? Give one of our Loan Consolidation Advisors a call: **1-877-216-1655**. 8am – 5pm, EST, Monday to Friday. Or visit us on the web: StudentLendingWorks.org



* Based on a \$20,000 loan amount, 240-month repayment term, 5.3% annual interest rate, "Economy Choice" option with graduated payment. Call us to request a consolidation quote based on your student loan balance.



Page 117 @ 8 pm



You Make It
To Page 118
@ 11:47 pm

We Know. *College Happens.*

The all-new, bigger RAV4 can handle anything – well, except your Economics homework. And with special financing programs available now through Toyota Financial Services, it's never been easier to get into any Toyota – even the RAV4.

College Graduate Program

\$400 rebate on a new Toyota, no down payment or waived security deposit, and complimentary Roadside Assistance for one year.^{1,2}

Co-Buyer Option

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

Toyota Certified Used Vehicle Program

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



Which program is right for you? Visit toyotafinancial.com or contact your Toyota dealer for more information.

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

² On approved credit through your participating Toyota dealer and Toyota Financial Services. Not all applicants will qualify. Toyota Financial Services is a service mark of Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc.