

copy 2

COMING THURSDAY:

One UK student, one Lexington resident and their efforts to change an African nation riddled with HIV and AIDS



THE Kentucky Kernel

Tuesday, October 18, 2005

Celebrating 34 years of independence

www.kykernel.com

"Do I hear \$10" for a date this weekend?

Date auction tomorrow helps raise money for dance marathon

By Allyson Burtner
THE KENTUCKY KERNEL

If you're looking for a date for this weekend, you'll want to head to Memorial Hall tomorrow night.

Sixteen dates will sell to the highest bidder tomorrow night at the DanceBlue date auction. Accounting lecturer Art Goldman will help host the auction and take four student bidders to deSha's restaurant. The auction is being held to raise money for children with cancer treated at the UK Pediatric Oncology Clinic.

"This event is one of many building up to the dance marathon to get the word out about DanceBlue and get people excited about it," said finance senior Emily Pfeifer, the overall chair holder. The auction will be held at Memorial Hall at 8:00 p.m.

Among those being auctioned are economics sophomore Nick Phelps, who is SG's Senate president, and Rachel Lovejoy, president of UK's Panhellenic Council. Dates choose between free dinner or a free movie, all donated by area businesses, including deSha's and A La Lucie.

Several UK student-athletes had agreed to participate, but since the dance marathon organization isn't national, NCAA regulations forbid their involvement, Pfeifer said. Other UK students up for auction were anonymously nominated, then called and asked if they would be interested in participating.

"How could you turn down helping children with cancer?" asked Lovejoy, a marketing senior.

"I think that getting involved in student activities makes the job more fun," Goldman said. "If a student asks me to participate (in

See Auction on page 2

Republican leader DeLay declined to plead guilty

By R. Jeffrey Smith
THE WASHINGTON POST

WASHINGTON — Lawyers for former House Majority Leader Tom DeLay, R-Texas, disclosed yesterday that the powerful politician rebuffed a Texas prosecutor's suggestion that he plead guilty to a misdemeanor election law violation, in an exchange that occurred between lawyers before DeLay was indicted on felony money-laundering charges by a Texas grand jury.

In a series of new motions and court pleadings filed as DeLay nears his Friday arraignment at the Travis County courthouse in Austin, Texas, his lawyers also asked the court to sever DeLay's forthcoming trial from that of his two co-defendants, political aides James Ellis and John Colyandro, so that DeLay's innocence or guilt can be swiftly resolved.

In addition, lead attorney Dick DeGuerin and his two co-counselors filed separate motions seeking to quash both counts of the Oct. 3 money-laundering indictment against DeLay, citing multiple reasons why the transactions at the heart of the alleged offense were not actually a violation of Texas law. They said, for example, that the law covered the "money laundering of funds" such as coins or currency and that the money transfers cited in the indictment involved "checks" that were not "funds."

In the indictment, DeLay, Ellis, and Colyandro were charged both with money laundering and conspiracy to commit money laundering. The accusation grew out of a Sep-

See DeLay on page 2

First issue free. Subsequent issues 25 cents.

15cents' worth A trio of nickels, shows



The Grammy-winning trio Nickel Creek made its third stop at UK's Singletary Center for the Arts last night. The group is currently on tour promoting its new album, "Why Should the Fire Die?"

Top: Nickel Creek performs last night at the Singletary Center. The band has played at UK two times before. Left: A full house packed the Singletary for the show. The Ditty Bops opened for the band.

PHOTOS BY HEIN-TING YU | STAFF



FOOTBALL NOTEBOOK

Brooks blasts critics, defends program

By Chris Johnson
THE KENTUCKY KERNEL

Head coach Rich Brooks finally addressed the rumors.

"There has been speculation running rampant that I'm going to resign at some point or time," Brooks said, addressing the media at his weekly press conference.

"But it ain't happening, guys. I'm not gonna walk out on the players I recruited, or the program."

Brooks said he has a plan for turning around UK's football program, a plan not indicative of his 7-21 record so far as coach of the Wildcats.

"I think we should have more wins, probably four or five more, than we got," he said. "But if we have a few more wins, we'd still be in the same boat we're in now in the

rebuilding process."

Brooks said his plan may take longer to blossom than fans are comfortable with, but continuing to lose coaches after short stays is not the road to success for a program, he said. Brooks is UK's third in six seasons.

"If (administrators) short-circuit that plan, they're just gonna perpetuate the problems that got 'em there," Brooks said.

Brooks even came so far out of character to raise his voice into the microphone during his diatribe.

"I've had one full recruiting class," Brooks said. "One."

When asked if there was a timeline to his plan, Brooks said, "I think you need to see four Rich Brooks recruiting classes of 25 players. I had one. This one coming up is two. So I need two

more."

Brooks' first two classes faced scholarship limitations imposed as a result of UK's three-year probation for recruiting violations during Hal Mumme's tenure as coach.

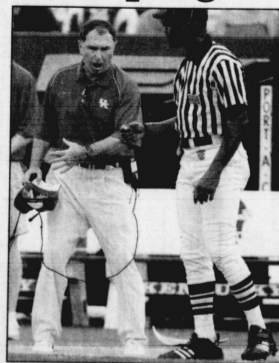
"I can coach football," Brooks said. "My coaches can coach football. We're committed to doing it the right way. We're not gonna cheat. We want to do it the right way."

"We want to give this state, this community, and this university a good, class football team."

Brooks also alluded to the fact that he signed a five-year contract, and he plans on staying for the duration of that contract, which would give him two more years and, thus, two more recruiting classes.

"I have turned a program around," Brooks said. "I have."

See Notebook on page 6



UK head football coach Rich Brooks argues with a referee during the UK-Florida game on Sept. 24.

KEITH SHIMLEY | STAFF

Newsroom: 257-1915

A SUNDAY CONCERT AT THE SINGLETARY CENTER



HSIN-TING YU | STAFF
UK Gamelan class director K. H. Han performs Balinese music during the "Concert of World Music and Dance" as the Singletary Center for the Arts yesterday.

NEWS BRIEFS

Ambulance accident halts Rose Street traffic

An ambulance struck a vehicle yesterday afternoon on Rose Street, scraping the vehicle's mirror and clogging traffic, said Steven Sea, battalion chief for the Lexington Fire Department.

No one, including the patient in the ambulance, was injured in the accident, Sea said. Both vehicles suffered minor damage.

The ambulance drove up on the median to get around vehicles that had pulled over to the side of the road. Lexington police and UK police both responded to the accident.

"It was our people's fault, is what (police are) probably

going to say," Sea said. "We weren't able to completely clear the other vehicle."

A second ambulance came within five minutes to continue transporting the patient, he said.

Both police departments helped direct the traffic situation, which cleared up after "not more than 25 or 30 minutes," said Kevin Franklin, UK's acting police chief.

Death toll for Pakistan earthquake rises

—ISLAMABAD, Pakistan — Relief officials and local government leaders in northern Pakistan have reported dramatically higher death tolls from the devastating Oct. 8 earthquake, with esti-

mates reaching 100,000, the army's chief spokesman said yesterday.

The government has decided against revising its official estimate of 38,000 killed until its relief coordinator completes a survey, but it acknowledges that the actual toll probably will be much higher, said the spokesman, Maj. Gen. Shaukat Sultan.

In the meantime, the government is reluctant to endorse the rise in field estimates because of their implications for the amount of money it will offer to victims in compensation, Sultan said. Parliament approved about \$85 million in aid to quake victims a week ago, when the official toll stood just under 20,000.

Auction

Continued from page 1

something), I try to do what they ask."

Goldman said he will at least be worth the price of a 20-ounce bottled drink on campus.

"I know I am getting \$1.25," Goldman said, after a student e-mailed him to let him know he's worth at least that much.

"I don't know how much money each person will go

for, but \$10 would be great," said Jared Tippets, an assistant director in UK's Student Activities office. Overall, the committee is hoping to raise at least \$1,000 to send to the clinic by the end of the spring semester.

Inspired by a similar fundraiser at Penn State, DanceBlue hopes to become well known and highly anticipated. Last year, Penn State's "Thon" raised more than \$4 million.

DanceBlue wants to "get the whole campus involved," said Meredith Hughes, president of Student Activities

Board. "Because it is a statewide project, we hope that more people than just the UK community gets involved someday," she said.

The group is hoping to draw a good crowd tomorrow night, which is its first event of the school year.

"If it goes well the first year, it builds from there," Goldman said.

"We are really hoping for campus unity," Hughes said.

"The longer DanceBlue is around, hopefully the more people get involved."

E-mail

news@kykernel.com

DeLay

Continued from page 1

September 2002 transfer of \$190,000 collected by a DeLay-organized group mostly from corporations to the national Republican party in Washington and the payment several weeks later of \$190,000 by the party to selected state candidates in Texas.

The aim of the alleged scheme was to ensure the election of a Republican majority that year in the Texas House, so it could redraw the state's congressional map to favor the election of more Republicans. The effort succeeded, and five more Texas Republicans were elected to Congress in 2004.

Texas is one of 18 states that bars the expenditure of corporate funds for campaign purposes, and the indictment alleged that the two funds transfers were an attempt to subvert state law. The Republican National Committee and DeLay's associates have both claimed to the contrary that the transfers were legal because the money from Texas went into one bank account and the funds that went to Texas were paid out from another account in Washington.

"The right thing, the courageous thing, for you to do is to admit you were wrong and dismiss the case right away," DeGuerin wrote in a letter to the county district attorney, Ronnie Earle. "The longer you drag it out the more obvious it becomes that the result you care about most is the political damage your

actions have done to Tom DeLay."

DeLay has previously alleged that one of Earle's aims was to force him from his position as House majority leader. Under a House Republican rule, those accused of felony crimes must step down from leadership roles. Had DeLay agreed to Earle's suggestion that he plead guilty to a lesser charge, he would not have been forced to step down.

Earle did not respond to a request for comment Monday. A series of subpoenas issued by Earle's office late last week for telephone records of DeLay, a daughter who serves as his event planner, and some associates in Washington and Texas suggests that Earle is still seeking information that might bolster his case against DeLay.

FREE EVENTS AT YOUR STUDENT CENTER
SPONSORED BY THE STUDENT CENTER DIRECTOR'S OFFICE

JUMBLE
Unscramble these four jumbles, one letter to each square, to form four ordinary words.

BIBER
CLAWR
FERPER
YOBLUD

Ans: THEY ON A

Yesterday's Jumble: PANIC VOCAL UNCURL SHREWY
Answer: What the bank robbers' boss' when they hit the roadblock — A HOLDUP

THAT SCRAMBLED WORD GAME
by Henri Amiel and Mike Argenti

Let's finish...
Let's see the challenge!

WHY THE CARPET LAYERS WORKED LATE.

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Answer: **HOLDUP**

BINGO TONIGHT
Cat's Den 7:00
free pizza and prizes

COMEDY CARAVAN Wednesdays 8:00

Look at your Kernel today!
Did you find a green BENJAMIN?

Breaking Benjamin
in concert at the Kentucky Theatre
Wednesday, October 19 at 8 p.m.

If you are 1 of 3 people who received a BENJAMIN on your Kernel today, bring it to the Kernel office in room 26 of the Journalism Building to claim your tickets.

student activities board presents

CHEAP SEAT TUESDAYS

Admission \$1.00 featuring

One last chance to see your favorite movies on the big screen before they go out on DVD!

Every Tuesday
Worsham Theater (Student Center)

Outside food and drink permitted!

8:00 PM

Be sure to check out next month's features!

Paid for by Student Activity Fees.
Event is subject to change.

Student Activities Board
203 Student Center
859.257.8867
www.uksab.org

War of the WORLDS
October 4

red EYE
October 11

Fantastic 4
October 18

Charlie and the Chocolate Factory
October 25

Interested in public relations & promotions?

Come to the Kentucky Kernel Public Relations Department

OPEN HOUSE

Friday, Oct. 21
5pm-7pm
CATS DEN
In the Student Center

Call 257-2872 for details

UK UNIVERSITY OF KENTUCKY

2005 Agriculture Career Fair

SPONSORED BY THE UNIVERSITY OF KENTUCKY

ETCETERA | The Poore Philosophy

Columns come and go, but fame lasts forever

It seems as if I've arrived. And by arrived, I mean there's a Facebook.com group dedicated to me.



Derek Poore
KERNEL COLUMNIST

The massive, addicting online yearbook that took over campus last year continues to a b s o r b more students and more colleges nationwide. It's even gotten into the high school scene. This will obviously give rise to "Et Cetera Anonymous" — support groups in the very near future.

Some people call Facebook the ultimate stalker tool. I call it the ultimate procrastination tool.

But what can I say? Someone created the "I've been poked by Derek Poore" Facebook group and, apparently, it's all the rage. I mean there are 10 members, come on!

Ten whole people who've decided to join this obvious cult. I wasn't aware I poked so many people to warrant my own group, but maybe I do it late at night and it's similar to sleepwalking.

Facebook groups in general are goofy. You can tell a lot about people by the company they keep and the Facebook groups they join.

There are student-athlete groups, Ashley Judd fan clubs, groups about Facebook and more thought-provoking groups like "We Love Taco Bell all Day and all Night," "Drunk Dialers Anonymous," "I Went to Public School, Bitch! (UK Chapter)," "They Shouldn't Let Ugly Girls In At UK" and "Nerdy Girls Make Me Hot." Some are smaller, like "Halo 2 Rocks my Face Off" and others, like the public school group, number in the thousands.

Facebook lets you link to high school buddies and other friends at colleges across the country. It also lets you pretend like you know 700 people. There's even a guy circulating who is attempt-

ing to be "friends" with five million Facebook members.

Plenty of members are not what they seem. Tubby Smith is on there, but I doubt it's actually him. So are Judd, Gov. Ernie Fletcher, Napoleon Dynamite, George W. Bush, John Kerry and everyone in between.

If you need your finger on the pulse of campus, check Facebook. Late night nacho runs is the most exciting thing going on right now.

When people aren't on this thing, they talk about it. The profile picture is the only thing people talk about anymore. At least once a day I hear someone say, "Did you see what Jill put up on her Facebook picture?" Parties and poking are important Facebook tools, too.

People I've never heard of have invited me to many keg parties. I showed up and they'd never heard of me either. We all became fast Facebook friends.

I've found people are checking their Facebook for messages more than e-mail or even their cell phones.

Can't find someone? Poke them. They're on the computer staring at what dirty messages Joe Schmo has on his wall.

But now that I've obviously made my case for hitting the big time, I also have an announcement to make. After nearly a year writing this column, I'm laying it to rest. I'm afraid "Et Cetera" passed away around 3 p.m. yesterday when I finished writing it. I'm moving on, focusing on my other Kernel duties.

Thanks to everyone who saw fit to send me half-drunk messages and fan mail. I may write something when the mood strikes me, like why there is no Et Cetera next week, but otherwise this is where you get cetera and I laugh at you.

Don't cry. Go do the crossword or something. But don't grieve. Join my Facebook group. You'll feel better.

Email
dpoore@kykernel.com

FOR FRIENDS!

20% OFF

STOREWIDE SALE

Wed, Oct. 19

9:00-4:30

Crabby Cards and Plus Account Accepted

Second Floor of the Student Center, Beside Starbucks

SCHOLARSHIPS

Office of International Affairs

International Student Scholarships

20 \$1,000 scholarships available for Spring 2006

Deadline to apply: Oct. 21

Study Abroad Scholarships

25 \$1,000 scholarships available for Spring 2006

Deadline to apply: Nov 1

more information at
www.uky.edu/intlaffairs

204, Bradley Hall (international students)
111-114, Bradley Hall (study abroad)

Avett Brothers bring mixed genre to The Dame

By Nathan Thacher
KERNEL MUSIC CRITIC

Close your eyes, and picture the following: The Violent Femmes donning banjos and straw hats. The Everly Brothers with mohawks, Sam Beam performing on cocaine... got all that? Voilà! You're now looking at The Avett Brothers. And if you want a closer look, they're bringing their live show to The Dame tonight.

The Avett Brothers are whatever you'd like to make of them. Solely calling the group punk-flavored bluegrass or upbeat folk is selling these boys quite short. The variety of pace and tone from song to song lends this group to any number of genres, among punk, folk, pop-rock and country, all beautifully translated through soaring three-part harmonies, an eclectic and varied string section, and the warm, bouncy strums of country-style bass.

Scott Avett, providing vocals, banjo and kick drum, Seth Avett, on vocals and guitar, and Bob Crawford with vocals and upright bass, hail from North Carolina and have brought the sound of old-time mountain music and American folk into a modern forum without losing any of the passion and levity that makes it so enjoyable.

The songs featured on their latest release "Live, Volume 2" are taken from their previous albums "Mignonette" and "A Carolina Jubilee" as well as

some new tracks. The album doesn't sound as noisy or frantic as punk or rock, if for no other reason than it's all acoustic. The cozy twang of the banjo effectively anchors the sound in the realm of the rustic and relaxing, and the Everly-esque vocal harmony reinforces these idyllic re-

"Sweet Away," "Please Pardon Yourself," "A Lot of Movin'" and "The New Love Song" sound like mostly traditional bluegrass-country, following the time-tested leisurely rhythms that made Hank Williams and Bill Monroe famous. Rather than the drunken melancholy and lost love that marks the latter two artists, the Avetts are much more optimistic and light-heartedly playful, both lyrically and tonally.

Songs like "At the Beach," "The Day Marvin Gaye Died" and "Pretty Girl from Cedar Lane" don a very different style, distinctly pop-inspired with the guitar trying its damndest to shine over the banjo. "One Line Wonder" had me thinking I was suddenly listening to a Ben Folds song, and Scott changes from the more nasal, drawn-out notes to sound, well, more like a pop singer, and yet, it all still fits into the continuity of the album.

The place where the punk influence is most notable is in the pace of the strings, and in songs like "Hard Worker," "Nothing Short of Thank-

ful" and "Letter to a Pretty Girl." The boys hang away on their strings with a punk-like fervor, and the vocals become more loud and strident. "Complainte d'un Matelot Mortant" is the standout track on "Live," the only one with a dreary, slightly spooky tone, with the boys wailing out a ghostly harmony.

The best compliment I could pay to The Avett Brothers would be to say that their music always sounds real, never contrived or overwrought. Its antiquated flavor is well-preserved, but sounds very fresh and alive due to the revitaliz-

ing effects of rock. Most of the best music, honestly, has already been sung, and those artists who recognize it and build upon these sturdy roots end up making the best new music. The Avett Brothers do this quite well.

Email
features@kykernel.com

If You Go

The Avett Brothers
Where: The Dame
When: Tonight at 8
How Much: Tickets cost \$5.

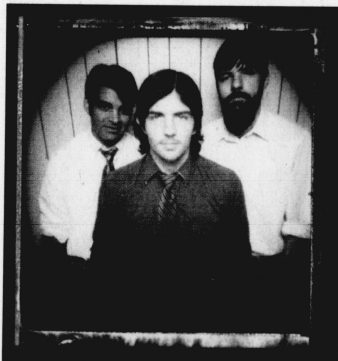


PHOTO COURTESY OF CRACKERFARM
The Avett Brothers. (Left to right) Scott Avett (vocals, banjo), Seth Avett (vocals, guitar) and Bob Crawford (upright bass, vocals), will perform tonight at 8 at The Dame. Tickets cost \$5.

Dream.
The New Shape of Perfection.[®]

HEARTS ON FIRE

THE WORLD'S MOST PURCHASABLE DIAMONDS

Available at
GEM SOURCE

368 Southland Drive
859-278-3108
gem-source@qx.net

www.heartsontire.com

Office of Student Activities, Leadership & Involvement
CAMPUS CALENDAR
VISIT THE WEB SITE FOR EVENT DETAILS OR TO POST YOUR OWN UK EVENT.

The Campus Calendar is produced by the Office of Student Activities, Leadership & Involvement. Registered Student Orgs. and UK Depts. can submit information for FREE online ONE WEEK PRIOR to the MONDAY information to appear. Call 257-8867 for more information.

Tuesday 18th	Wednesday 19th	Thursday 20th	Friday 21st	Saturday 22nd	Sunday 23rd
<ul style="list-style-type: none"> James W. Stuckert Career Center Drop-In Hours, 3:00 pm, James W. Stuckert Career Center 408 Rose Street Fencing Club Practice, 8:00 pm, Buell Army Men's Volleyball Open Gym, 8:00 pm, Alumni Gym Cheap Seat Tuesdays presents "Fantastic 4," 8:00 pm, Worsham Theatre National Student Exchange Info Session, 3:30 pm, 102 Miller Hall UK College Democrats, 7:30 pm, Student Center Rm 211 UK GreenThumb Meeting, 6:30 pm, Room 106 Student Center BINGO, 7:00 pm, Student Center Cafeteria Alpha Phi Omega Actives Meeting, 7:30 pm The Thomas D. Clark Study, 7:00 am, Thomas D. Clark Study The Rock, 9:00 pm, Sig Ep House Basic Needs Planning Meeting, 6:00 pm, in front of the SVC Office TaeKwonDo practice, 6:30 pm, Alumni gym left 	<ul style="list-style-type: none"> U.S. Peace Corps Presentation, 6:00 pm, James W. Stuckert Career Center - 408 Rose Street The Thomas D. Clark Study, 7:00 am, Thomas D. Clark Study Student Government A & R Meeting, 8:00 pm, 363 Student Center James W. Stuckert Career Center Drop-In Hours, 3:00 pm, James W. Stuckert Career Center 408 Rose Street UK Habitat for Humanity Meeting, 5:15 pm, Student Center Room 228 Ad Club & Marketing Meeting: Rajiv Sayal, P&C Marketing Exec, 8:00 am, 3rd Floor, Lucille Little Fine Arts Library Dance/Blue Date Auction, 8:00 pm, Memorial Hall Comedy Caravan, 8:00 pm, Student Center Cat's Den 	<ul style="list-style-type: none"> UKLAMBDA Meeting, 7:30 pm, Room 357 of the Student Center WEEKLY DISCUSSION GROUP, 7:00 pm, Blevins House Free Movie: "The Matinee Falcon," 10:00 pm, Student Center-Center Theater TaeKwonDo practice, 6:30 pm, Alumni gym left Fencing Club Practice, 8:00 pm, Buell Army Alumni gym left The Thomas D. Clark Study, 7:00 am, Thomas D. Clark Study Interview for Success, 3:30 pm, James W. Stuckert Career Center - 408 Rose Street Lecture: The Future of Physics, 7:00 pm, Memorial Hall Amnesty International meeting, 7:00 pm, Student Center Rm 228 NSA General Assembly Meetings, 5:30 pm, 359 Student Center WEEKLY DISCUSSION GROUP, 7:00 pm, Blevins House Men's Volleyball Open Gym, 8:00 pm, Alumni Gym James W. Stuckert Career Center Drop-In Hours, 3:00 pm, James W. Stuckert Career Center 408 Rose Street 	<ul style="list-style-type: none"> The Thomas D. Clark Study, 7:00 am, Thomas D. Clark Study James W. Stuckert Career Center Drop-In Hours, 3:00 pm, James W. Stuckert Career Center 408 Rose Street UCF Dinner and Fellowship, 7:00 pm, CSF Building on Woodland Ave. (across from Cooperstown Art.) Anthropology Department Colloquium Series, 4:00 pm, 213 Lafferty Free Movie: "The Shawshank Redemption," 10:00 pm, Student Center-Worsham Theater 	<ul style="list-style-type: none"> College of Pharmacy Pharm.D. Program Open House, 9:00 am, Nursing Bldg. Room 201 The Thomas D. Clark Study, 7:00 am, Thomas D. Clark Study Free Movie-Blazing Out, 10:00 pm, Student Center-Worsham Theater 	<ul style="list-style-type: none"> UKUFO, 10:00 pm, Seaton Field Picking Leaders Around Youth, 4:00 pm, Meet Outside the Student Center by the ATMS Banner Competition, 4:00 pm, W.T. Young Library 9th Annual UK Homecoming 5K Run/Walk, 1:00 pm, UK Arboretum The Thomas D. Clark Study, 7:00 am, Thomas D. Clark Study

GO CATS!

IN OUR OPINION

For now, SG has lost right to independence

In all the legal wrangling over who won last school year's Student Government election, one question emerged as crucial: Who has the final say over SG's actions?

Becky Ellingsworth, currently serving as SG president, has held that the SG Supreme Court has ultimate oversight. But UK has maintained — and now wants to codify — that SG is subordinate to UK.

The proposed changes to UK's governing regulations regarding SG say the organization's "rules shall be consistent with the vision, mission and values of the University and shall be governed by the governing and administrative regulations, policies and procedures as adopted or

as otherwise delegated by the Board of Trustees."

The document also says: "The Vice President for Student Affairs has administrative and supervisory responsibility, including, but not limited to, those involving budget and finance, for Student Government Association."

In other words, UK can step into SG affairs when university administrators think the organization has stepped out of line.

With recent events in mind — especially the election dispute, which should never have gone to Fayette Circuit Court — we think the new regulations are appropriate.

At the very least, they address the problem that the

election fiasco magnified: the lack of a clear definition of the relationship between UK and SG. If such a document had existed in the first place, regardless of whom it gave ultimate oversight to, UK would not be wasting time, money and resources in an ongoing court battle over who won the SG election in March.

Moreover, we think it's right for UK to have the final say on SG actions — out of sheer pragmatism more than philosophical considerations. SG has done little over the past few years to warrant total independence; rather, it has wasted student money on Patriot Act condemnations, annual election scandals, Tim Robinson's voter-registration fraud, meetings in

which non-SG members can't speak before votes are taken, attempts to take over Student Activities Board and WRFL, and the ever-excessive (but barely attended) Gator Roast and Hoosier Daddy street parties.

SG is funded by student fees, and so it is right for the university to hold it accountable, especially when one considers its pattern of behavior. No organization has the right to waste student money without oversight, and as events since March (and in past years) have made clear, the election process itself is not oversight enough.

On the other hand, we don't think full university control of SG is the optimal state of affairs. Obviously, the university should exer-

cise restraint under the new regulations and step in when appropriate. Just as SG shouldn't exist solely to waste student money neither should it be merely an arm of university officials' whims.

Perhaps UK should consider using the new regulations as a probationary period of a few years, such that UK would grant SG more independence as it proved itself more mature and trustworthy. As they respond to the plan, SG members should exercise humility — the organization has little going for it as of late — while challenging UK to leave the door open for more autonomy in the future.

We understand the value of independence: Subjection to university regulation

would seriously hinder the work we do at The Kernel. We would also certainly be happy to see an autonomous, well-functioning SG in the future.

But The Kernel gets its revenue for production and staff salaries through advertising. (Two Kernel advisers receive university salaries, but they have no final say over content in The Kernel.) SG, by contrast, receives its funding through mandatory student fees. As such, the university has the right to hold SG accountable for its actions.

Now is the time for SG to respond appropriately to the new regulations — not by opposing them loudly but by shaping up and proving itself worthy of independence.

Football fandom isn't reserved for the boys

I can hold my own with boys. I was born into a family full of boys.

In fact, I feel pretty privileged to have grown up with two older brothers.

Among the many things they have taught me through the years, I believe the most influential was how to act around boys. They have taught me how to build a fort, how to play sports and even how to get out of any tickling hold. They have taught it all to me.

My personality is proof that I have grown up around boys. College has been the first time that I have had to spend more than maybe a week of camp with girls. In fact, it was a rude awakening living in a dorm full of girls my freshman year. I was not used to the screaming and giggling at all hours of the day.

Since then though, girls have grown on me, with one exception — watching football.

For example, my freshman year I watched the Ohio State-Michigan game in my dorm with two girls. They both fell asleep during the most crucial part of the game. After that, I made a vow to myself that I would never watch an important game under those conditions. I told myself that I'd always sacrifice the mileage to drive to Ohio, where I knew the people would be sporting Buckeye necklaces.

To understand my pain, imagine watching Patrick Spars make the three-pointers against Michigan State last year — while the people around you are sleeping. I couldn't scream, and I couldn't express the excitement running through my veins. It was rough.

So I have come to the conclusion that there are five types of female football fans.

Female fan type one is the girl who is really just watching the game because she wants to hang out with the people who actually care about the game. This girl watches the game without really knowing what is going on, but she just enjoys the company and tries not to make silly comments during plays.

Type two is the girl who came to watch only because her boyfriend wanted to watch the game. She couldn't care less about the game but wants to be with her boyfriend. During the game, she strives for her man's attention but she ends up getting him frustrated because he doesn't care what she has to say when the opposing team is on third and goal. Eventually, he gets annoyed and ignores her presence. In return, she gets upset. Then, the other spectators find themselves watching the episode between the "love birds" instead of the game. Tension fills the air and makes for an uneasy football-watching atmosphere.

The third female fan type is the girl who has absolutely no clue what the difference is between a punter and a quarterback. Unfortunately, she is bound to make comments about the game that don't make any sense. She screams for the wrong team and talks during important plays.

I think it's humorous to watch as this female fan type walks into a room full of men prepared to watch football all day. The men let out a long sigh and try to hold their tongue. In most cases, they would enjoy being around this girl, but not while watching football. For some men, I think it's hard to incorporate their joy of watching sports and hanging out with their female friends into one social activity. The same is true for women trying to explain to men the joy we girls feel while strutting through the mall with our girls with no purpose other than to see what the shops have.

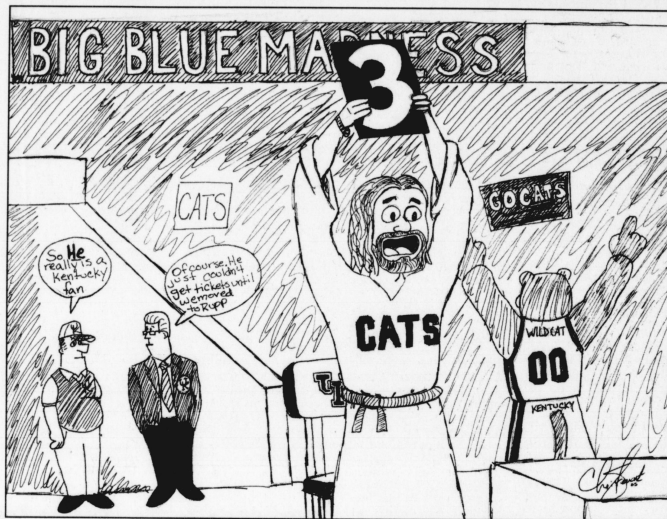
Female fan type four deserves a category all of its own. These ladies know more about football than most males. For example, I went to an Ohio State football game this year and sat by a woman in her sixties. My boyfriend and I were astonished by her knowledge. She knew the past, present and future of the team, and she was not afraid to tell the whole section how she felt. She would turn to the males around her and call out plays and suggestions, then cheer and clap hands with the ladies after each touchdown. I consider her an extreme female football fan.

Female fan type five is the girl who has grown up around football and other sports. This girl enjoys sports and the company of other football fans. Maybe she doesn't know everything about the game, but she can keep up with a conversation on who should be the starting quarterback.

I would categorize myself as this fan type. My ideal Saturday afternoon in the fall would be lying by my parents' big screen as my dad flipped through football games. Some girls think this is crazy and are amazed at how my family can watch football all day long and be content. But I think this is in my blood. Most of the women in my family are not only immune to being glued to football every Saturday, but they actually love these days.

I realize that not every girl loves football the way I do, and that's fine. But I'm glad that my brothers at least taught me proper football-watching etiquette. They may have prevented me from getting the evil eye of male watchers as I enter the room for a football-filled afternoon.

Hilly Schiffer is a journalism junior. E-mail hschiffer@kykernel.com.



CHRIS STEWART, THE KENTUCKY KERNEL

All lost lives matter, even if they happen abroad

Lately, I've found myself trying to get a perspective on the world.

A few days ago, I opened up a local newspaper and read on one of the inside pages that the death toll in Pakistan, as a result of recent earthquakes in that region, has reached 38,000. Another story, right under that one, told of a Guatemalan town recently buried by mudslides and declared a mass grave of some 1,500 people.

I closed the newspaper. Thirty-eight thousand people lay dead, others dying, in one small corner of the globe.

Tons of mud and rock are literally all that remains of an entire town in another corner.

The day after I read of these two catastrophic stories, I thought I should bring up the issue to some friends, to kind of vent my feelings and hopefully get support that the world wasn't ending — because, after reading about those two horrible tragedies, it really seemed like I should be looking out for the four horsemen of the Apocalypse.

So I brought the issues up on three separate occasions to three separate friends and this is what each of them told me: "Who cares?"

I'm not lying when I say that each of them uttered those two horrible words. I looked at the first guy that threw out this comment with the jaw of my soul hitting my feet in disbelief.

"Who cares?" Are you serious?

Last week, an earthquake hit the dis-

puted Indian-Pakistani region of Kashmir. A few days ago, I read about the 38,000 lives lost there on an inside fold of a local newspaper. Meanwhile, the front page — with the supposedly most important items — had a story of how Kentucky's national forests are constantly in natural change. There's a story I can understand saying "Who cares?" after reading.

When an entire town in Central America, a region most of us are familiar with, was buried alive, you couldn't find any information about it without first having to look for it through pages of uninteresting, random and, frankly, dumb stories. I think the front page that day had a story on a worthless UK football team losing in a worthless game. Who cares about that one? Heck, I called that at the beginning of the season.

But this is different. Before I go on, let me step outside for a second and get a perspective on the world we all live in, because, last time I checked, we cared about the fact that someone — even just one person — dies.

Hopefully everyone at this university knows how big 38,000 is. It's about as many people as can fit in Rupp Arena and Memorial Coliseum combined, and a little more than half the fan capacity at Commonwealth stadium. That's a pretty big number.

Now imagine each and every one of those people dead. Not breathing. Not alive. Dead. Like those floating bodies you (maybe) saw on CNN after Hurricane Katrina blew New Orleans away. Katrina was a big deal, wasn't it? The death toll there was less than a thirtieth of what it is in Pakistan. But we cared there, right? It's all we heard about for a week straight.

I'm kind of confused when the same

amount of people who attend and work at the University of Kentucky have died in a matter of days in a region of the world, and I don't see a thing about it on the front of the local newspaper. I'm a little more confused when people who go to a university and are "educated" don't know that it even happened. It makes me a hell of a whole lot more confused — no, angry — when I explain to this ignorant "cream of America's educational crop" what has happened and they don't feel any remorse whatsoever. And we call ourselves human.

I don't give a damn about some town that got buried," my friend told me.

How can you not? People are people, no matter where they are in this world.

The fact that students at this university and the media that inform them don't care that tens of thousands of people are dead makes me think that I'm in a zombie movie and that each and every person around me is a walking, soulless, emotionless, inhuman, brainless creature. Has the world ended? Is this it? It must be when we don't care about another human being or shed a tear to the horrid situations that befall them. How can we not care?

To the newspapers and TV networks around here, I'd like to thank you for failing to do your one, simple job: to inform the public and make people understand what's important in this world.

To the boys and girls at this university who believe that the two tragic events I mentioned and the people involved with them are as meaningful as the trash you threw out last night, I'd just like to say that you are a joke to the human race you represent.

Chris Miles is a journalism and political science junior. E-mail opinions@kykernel.com.

Submissions

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

E-MAIL

opinions@kykernel.com

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.

Call 859-257-2871 to place your ad
Ads can also be found on www.kykernel.com

Classifieds

Visa, Mastercard and American Express accepted
DEADLINE: 2 p.m. the day before publication

FOR SALE

95 SURBER 180,000. Excellent running condition. No damage. Bad part on hood and top. \$2000. 234-4234.
2005 VOLT. New 7 wheelbarrow (back, top, legs) tires. Used, still in crate. \$550. 859-4942.
CANDY DAGGER LEGEND 15" and includes paddles. Great shape. Asking \$800. Call 859-7404 or email to nash@postoffice.com

FOR RENT

IF OUTSTANDING WIFE. 4 p.m. appt. fully furnished. House, off-street parking. 1 block from shopping center. 10 min. drive to campus. CALL 277-9000 for year lease.
MATTRESS SETS. Pillow, duvet, sheet, FULL. \$99. New in plastic. 859-9684.
PUP-A-ZHU PUPPIES for sale. M/F \$200 (859) 312-5488.
THREE PERFECT CATS need a wonderful home! (together or separate) Call 859-7404.

Roommate Issues? Crowded Dorms?

Omni Place
The Answer
Furnished Efficiencies
\$395/mo. Utilities Included
Half Mile from Campus
Call
254-6400

2BR. Short term lease. \$385/mo. Off Nicholasville Rd. AC, laundry mat. Call James at 277-024 or 277-0206.
8BR. EXTRA NICE Furnished Apt. with street parking. \$175. 175 Hillside Dr. 277-5225. Please leave message.
1ST MONTH RENT FREE. 2BR. 1BA. W/D included. \$485/mo. electric heat. AC. 466 Henry Clay Blvd. 224-5553. 494-5558.
2BR. INDOOR POOL. a/c. 1200 sq. ft. In historic home. Garage. 8 min. U.S. min. Hamburg. We pay utilities. 5695 080 294-5921.
225 STONE AVE. Large 3 BR, 1BA. Dishwasher, parking \$250/mo. 225-2464 (Knoxwood)
2BR. LEWINGTON AVE. electric heat. 2BA. 5650 sq. ft. utilities. W/D hook-up, a/c. parking. Move in today! 269-2947 or www.techobrienreal.com
2BR. ALL UTILITIES. Remodeled. Central heat and a/c. W/D. Walk to campus. Quiet dead end street. Off-street parking. No dogs. 361 S. Broadway Park. \$610 273-9190.
2BR. REDUCED! \$600 all utilities paid. 10 min. to UK.

HELP WANTED

A BARTENDING? \$250 a day potential. No experience necessary. Training provided. 800-965-6200 x132.
A GREAT JOB for students, Kentucky's Largest Market Research Firm is looking for dependable people to do interviewing (Absolutely No Selling). They are Good pay. Call 278-9299 P 5 M-F for immediate consideration.

ATLANTA BREAD CO. NOW HIRING

1800 SOUTH BROADWAY
IN FRONT OF BUFFALO WILD WINGS
APPLY IN PERSON
ACCOLA HAS An Immediate need for a staff acct. 25-30 hrs/wk. w/ P/F potential. Email resume to accola@accola.com
ADVERTISING SALES POSITION for sports radio and computer drive thru location. Seeking energetic, motivated, dependable people. Customer service experience preferred. Call 859-398-0738 or email coffee.boy@hotmail.com
ATN: STUDENTS. PT work, great pay. flex. Schedule. Perm/temp sales/customer. All ages 18+. Conditions apply. www.workatatlantaco.com. Call 543-1664.
BARISTAS WANTED: The Daily Grind has multiple positions and times available for new Fayetteville local and career drive thru location. Seeking energetic, motivated, dependable people. Customer service experience preferred. Call 859-398-0738 or email coffee.boy@hotmail.com
BOOK APPTS. VIA phone No public contact + lots of downtime to study. Must be able to work evening hours. Small name and number to classifying.fredpost@earthlink.net
BOTH COUNTRIES LOCATIONS on Nicholasville (272-7675) & in HANDBY (240-7675) looking for P/F/FIT servers.
CASH FOR HOUSE CLEANER. Flexible hours. Near a bus line. 294-5921.
CHARLIE BROWN'S is hiring servers & bartenders/cooks. Apply at 816 Euclid Ave.
CUSTOMER SERVICE POSITIONS available. Flexible hours. Apply in person at AAA, 125 N. Martin Luther King. Ask for Adam or Missy.
EMPLOYMENT NEEDED. Full car and hand wash & detailing 40% discount for students, faculty & family members. 859-272-0223.
GET PAID TO DRIVE a Brand New Car! Now paying drivers \$800-2000/mo. Pick up your free car key today. www.fordcars.com
GOOD FORTUNE CHINESE Restaurant. Now hiring cooks, delivery drivers and kitchen help. Apply in person at 312 South Ashland Ave. 859-269-5823.
HELP WANTED SERVICE technician for durable medical equipment. Seeking a Service Technician to deliver, service and repair durable medical equipment (DME) in the homes of the patients. We will train you on everything, pay for each associated task and reimburse your driving mileage. If you have flexible hours, a police, carrying professional and a telephone in addition to a reliable car, current driver's license, proof of car insurance, a working email account and fax machine, email: (mearlth@earthlink.net) or fax (859)373-3333 your resume to us for consideration.
HOLLYWOOD VIDEO. Are you friendly? Do you pride yourself in delivering exceptional customer service? Do you love movies? Consider this your big break! Hollywood Video is hiring talented people in the Lexington area including Assistant Store Manager.

SERVERS, BARTENDERS, COOKS apply at

SERVERS, BARTENDERS, COOKS apply at Wednesday's, in convention center.
SMALL PERSONAL FINANCE service needs P/T worker with general computer skills for part with QuarkBooks software. Must be self-motivated, excellent knowledge, plus, but not required. Will train. Send resume to P.O. Box 22229 Lexington, KY 40522.
SOCIAL DRINKERS: If you between 21-35 years of age you can earn money for being in a research study on the effects of alcohol on behavior at UK. For more information call 257-3123.
TECH SUPPORT needed! P - Evening shifts. Skills required: Ability to interact/communicate with customers, knowledge of OSI, technologies and various Internet protocols comfortable with networking, along with efficiency in Windows Operating System. Send a resume to apply@netec.com or contact Eric at 255-928 ext 230.
THE MOUNTAIN GOURMET Food + specialty gift shop now accepting applications. Please apply within 269-2926.
WANTED - MARKET RESEARCHERS for 1 month share traffic/demographics study. Various shifts and days available. 6am-2pm and 2pm-10pm Monday thru Sunday. Starting 10/24/05. needs 12/05/05. Must be on time and able to follow directions. Pays \$10 per hour. Email trape@holliville.com

PERSONALS

IF HARR ON LINE 5/55. Excellent Fall student special. Spray tan only \$20 w/ paper. Highlights and cut \$65. Bikinis \$65. 255-7847.
LEWINGTON BEAUTY COLLEGE. Licensed pros who are well-groomed and responsible. Experience not required but a plus. Starting 10/24/05. Just minutes from campus at 3450 Todd Rd. Apply in person Tues-Fri. 8am-5pm. Email trape@holliville.com
LOOKING FOR CASHTY New Donors earn \$65 this week and to \$200 in a month! www.LB.Bahamas.com. 940 Oxford Circle # 254-8047 or 817 Winchester Rd. 233-2926.
WANTED
DEAD OR ALIVE? Preferably alive. Someone with great communication skills willing to conduct telephone interviews at KY's largest market research firm. 278-9299.
SEEKING CREATIVE WEB designer to enhance current business website. If interested call 278-9299.
SOMEONE TO ASSIST in eBay auction sales. Call 278-9299.
WFL SEEKING INTERNATIONAL Students for multi-cultural program. For Fall 2006. Come train now! Call Katie or Mike @ 257-4636 or email kws@wfl.org@gmail.com
PT CHILDCARE in own home for 3 children. 58hr. Flexible work schedule. 20hr weekly evenings/week. 10 hrs/week. 859-232-7944.
PT HOSTESS. AM/PM. Jonathan at Great Park. 120 W. Vine St. Apply 4-p.m.
PT MANAGER WANTED for Kids Place. Fast paced and fun environment. Must be available to work weekends + some evenings hours. Fine membership to UK. \$7/hr. Responsible hard worker is a must. Reply to 272-4433.
PT MEDICAL REGISTRAR M-F 5hr. Fax resume 373-2926.
REAL ESTATE OFFICE assistant PT 12-17 hrs. M-F must be MS Publisher and have good phone skills. Email resume to info@rtflaw.com or fax 268-4667.
RETAIL STORE. Management, pharmacy tech, photo, cashier, stocker departments. Flexible hours. Above minimum pay. Several locations in Lexington. Apply at Rite Aid 678 E. High St.

ROOMMATE WANTED

BR'S FOR RENT in 3BR Apt. Large rooms, across from 866 86th St. AC, d/w, walk, parking, \$270 + 1/3 util. 513-284-5123.
FEMALE ROOMMATE WANTED to live with 2 girls. Woodland Ave. W/D, a/c, d/w, internet included. \$270/mo. + util. 859-492-9464.
FEMALE ROOMMATE WANTED to share 3BR. \$399-5279.
FEMALE ROOMMATE WANTED. University lots.

WANTED

DEAD OR ALIVE? Preferably alive. Someone with great communication skills willing to conduct telephone interviews at KY's largest market research firm. 278-9299.
SEEKING CREATIVE WEB designer to enhance current business website. If interested call 278-9299.
SOMEONE TO ASSIST in eBay auction sales. Call 278-9299.
WFL SEEKING INTERNATIONAL Students for multi-cultural program. For Fall 2006. Come train now! Call Katie or Mike @ 257-4636 or email kws@wfl.org@gmail.com
PT CHILDCARE in own home for 3 children. 58hr. Flexible work schedule. 20hr weekly evenings/week. 10 hrs/week. 859-232-7944.
PT HOSTESS. AM/PM. Jonathan at Great Park. 120 W. Vine St. Apply 4-p.m.
PT MANAGER WANTED for Kids Place. Fast paced and fun environment. Must be available to work weekends + some evenings hours. Fine membership to UK. \$7/hr. Responsible hard worker is a must. Reply to 272-4433.
PT MEDICAL REGISTRAR M-F 5hr. Fax resume 373-2926.
REAL ESTATE OFFICE assistant PT 12-17 hrs. M-F must be MS Publisher and have good phone skills. Email resume to info@rtflaw.com or fax 268-4667.
RETAIL STORE. Management, pharmacy tech, photo, cashier, stocker departments. Flexible hours. Above minimum pay. Several locations in Lexington. Apply at Rite Aid 678 E. High St.

LOST & FOUND

WALKMAN FOUND BY Osoha/Coliseum area. Call 859-402-4641.
FUTSAL SOCCER LEAGUE starting October 28. Through Dec 17. For further information, contact Victor. 420-3973 or wq@wq00.net

TRAVEL

IF BAHAMAS SPRING BREAK Celebrity Cruise! 5 days from \$209! Includes meals, taxes, entry to exclusive MTI events, beach parties with celebrities! Cancun, Acapulco, Jamaica. From \$499 on campus marketing rates. needed! Promo code 55. www.SpringBreakTravel.com. 1-800-678-6386.
**SPRING BREAK WESTIE! Low prices guaranteed. Free Meats & Free Drinks. Book 8 people, get 22th trip free! Group discounts for 6+ people. www.SpringBreakTravel.com or 1-800-678-6386.
**SPRING BREAKERS! Book early & Save! Free meals/parties w/ 7! Lowest prices. Be a part of STA Travel for each call! Get the ultimate holidays with STA Travel. 859-257-4661.
SPRING BREAK! Booking specialty-free. Meal + drinks \$50 deposit-900-234-7007. www.endless.com/travel.com

SPRING BREAK!

Bahamas Party
Cruise \$299
Cancun \$559
Acapulco \$629
Jamaica, Nassau, Panama City, Daytona from \$179
Reservations 1-800-678-6386
SpringBreakTravel.com
1-800-678-6386

CONFIDENTIAL PREGNANCY ASSISTANCE
Birthright
2134 Nicholasville Rd. 277-2635

ABORTION EMERGENCY CONTRACEPTION
Contraception Services
Free Pregnancy Testing
Confidential Pregnancy Options
All Insurances Accepted
278-0214

PRIVATE WRITING TUTORIALS
CALL WRITE-AID
266-2724

Might Be Pregnant?
We can help.
Know your choices.
A.A. Pregnancy Help Center
Camp, Confidential Help Tailored to Your Needs
Free Pregnancy Tests - 24 Hour Hotline
278-8469

Recycle me please
A.A. Pregnancy Help Center

THE PEACE CORPS.
come to an info meeting:
WED., OCT. 19, 6 TO 7:30 PM
STUCKERT CAREER CTR., 101

avio
of Woodland on Main • clubavio.com
TUESDAY
\$5 Pitchers ANY WELL!
\$1.25 Domestic Longnecks
\$3.00 Jager bombs
OR
You Pay the Bartender
You Bring the Bottomless cup
You Choose Tuesdays
NO COVER • NO COVER
Head for Higher Ground & Higher Standards
Come to Avio
Largest Patio & Voted Best Place to Dance

Office of Student Activities, Leadership & Involvement
CAMPUS CALENDAR
Go Online to View the Calendar
WWW.UKY.EDU/CAMPUSCALENDAR

The view from the athletic director's chair

Mitch Barnhart has been UK's athletic director since 2002. Kernel reporter Chris DeLoetel sat down with him last week to discuss the state of the athletics department.

Kernel: How is the K-Fund going? Where do you want to be with that?

Barnhart: It's right where we thought it would be. We were 11th in the league when we got here. The other schools we compete with raise anywhere between 15 and 23 million dollars a year and we had been in the four million dollar range before we got here. This year we'll be in the eight-million-dollar range, which will still keep us 10th or 11th in the league, but we don't need to be first, we just need to have enough money to fund the scholarships for our program, because those are something we don't get free of charge from the university, those are things we pay full value for. Between that and summer school for our kids, it's just important. Three years of double-digit tuition increases impact us as well.

Q: How are you going to evaluate Rich Brooks?

A: We're just going through that at the end of the year. That's all I'm going to say on that.

Q: How do the injuries and setbacks factor in to your evaluation?

A: With football, we've been down that road. Everybody clearly understands we want to be better. No one wants to do that worse than the kids, the coaches and the staff, and everybody's working hard at it and we just hope that we can continue to make some progress and get some kids back from injuries and try to get better.

Q: Does fan support influence you at all? How much do you listen to the fans? Do you have any interesting fan mail off the top of your head? Do they write in about coaching suggestions?

A: They e-mail all the time. I appreciate the passion of our fans. They're phenomenally interested in our program. That's the great thing about Kentucky. We've got a great fan base that genuinely loves this program. That passion spills over to a lot of unique and interesting

suggestions, ranging from hand-drawn plays to starting lineups to nutritional ideas. But I love their enthusiasm and appreciate what they mean for our program.

Q: How do you feel about the coaching moves you've made since coming to UK?

A: I think that the core of the coaches we've got... John Cohen has a lot of cool things going on with baseball right now. Carlos Drada just got started as women's tennis coach, but there's no one who loves this program more. He played here, he was an All-American here. He had an opportunity to go coach at another program, but gave that up to make a run at this job. His love for the university and for this program is immense. Mo Muhammed in gymnastics is doing a marvelous job. We went back to the NCAAs for the first time in several years last year and I was really proud of the progress they made.

I don't look at it as how well I've done, I look at it as "how well is our program in total making progress and are we competing well in a very difficult league and are we doing well?" And I think we're doing that. We won four conference championships last year and I'm proud of that. I'd like to see all of our kids have a chance to win a conference championship. That's the most important thing that we do.

Q: Talk about the practice facility from a financial state. I know you were trying to make it completely donor-funded — has that picture changed since you've gotten into the construction phase? State bonding is part of the financial picture now.

A: I think that we had always hoped that we could get some help. We're the one program in the state in terms of athletics that has very little state bonding help and that is something we knew we would have to overcome if we wanted to get the building built. Generally a facility like that at our peer institutions would have significant bonding and most of that serves much like a house loan or mortgage loan. We were able to get some help and that was helpful. We had talked about it along the lines with the university not thinking that we would have the chance to get much done. To get a little help was



UK athletic director Mitch Barnhart speaks at a press conference last year at Memorial Coliseum. **KEITH SHIMLEY | STAFF**

very helpful. It's not money that is being taken from other areas of the university. We are using some of the bonding capacity, but it's still our money and it's still being paid for by us and it will end up being paid back through our donor fund, so it's still us.

We're using some of the bonding capacity, but the financial piece is all on us. We're not using any state funds to generate this facility. We've raised about 21 million dollars and with the bonding we've been awarded we're at about 28 million (total), so we're right on task as to where we want to be and the building will make a huge impact as to where we want to be with our program. So [the facility will help] in terms of basketball, yes (Also) in terms of volleyball, gymnastics and operationally, it's a major impact for our program.

E-mail
cdeletel@kykernel.com

CAMPUS BULLHORN

HEY SPORTS FANS!

Want to blow off some steam? Send us your rants and we'll let everyone else know how you truly feel! Email sports@kykernel.com

Swing Dance Lessons!

We're using some of the bonding capacity, but the financial piece is all on us. We're not using any state funds to generate this facility. We've raised about 21 million dollars and with the bonding we've been awarded we're at about 28 million (total), so we're right on task as to where we want to be and the building will make a huge impact as to where we want to be with our program. So [the facility will help] in terms of basketball, yes (Also) in terms of volleyball, gymnastics and operationally, it's a major impact for our program.

Sponsored by UK Swing Dance Club
New 6-Week Beginner/Basic Class
Starts Monday, Oct. 24th, 8:15-9:00 pm.
Location: Tates Creek Recreation Center Ballroom, 1400 Gainesway Dr., Lexington, KY
www.uky.edu/StudentOrgs/HKSDC
© 2004 UK Swing Dance Club

SPORTSBRIEFS

Rifle shoots past Buckeyes' bulls-eyes

UK's rifle team matched its season-opening score in a domination of Ohio State, defeating the Buckeyes 4638-4507 Sunday.

Freshmen Andrew Roland and Jason Dardas led the team in event

Women's golf rallies at Razorback invite

UK shot a second-round three-over-par 291 to finish in a tie for second place at the Lady Razorback/Tyson/Embassy Suites Invitational yesterday at Pinnacle Country Club in Fayetteville, Arkansas won their home event, finishing a combined

14-over-par to turn back the Cats and Notre Dame by 12 strokes

Erin Faulkner shot a final-round one-under 71, including two consecutive double bogies on her starting holes, to finish at plus six. Faulkner tied with teammate Katie Johnson for 12th place. All Kicklighter finished in a tie for 20th at eight-over-par.

Notebook

Continued from page 1

said. "I inherited an Oregon team that was awful. Yes, it took a long time, but facilities had to be built."

"Six coaches are still at Oregon because of continuity."

His success at Oregon, including the Rose Bowl season in 1994, came after 17 years at the helm in Corvallis in which he garnered a 91-109-4 record.

Seven of those 18 total seasons were completed with winning records, with two more an even 5-5. Brooks reached four bowls in his Oregon administration.

Brooks cited Frank Beamer, head coach of No. 3 Virginia Tech, as a coach who turned a program around.

"They went 24-40-1 his first six years," Brooks said, referring to Beamer's 1967-93 campaigns in Blacksburg, when the team went 24-40-2. "Now they're in bowl games and No. 3 in the nation."

Brooks also brought up Iowa State and Vanderbilt as teams that have turned their fortunes around after enduring years of mediocrity and less than mediocrity. Vanderbilt is 4-2 this season; Iowa State is 3-3.

"Those schools were also not com-

ing off probation," Brooks said.

Brooks said he knows the eras of college football were different, that fans and administrations are more impatient now than they have been in the past.

But fan impatience isn't going to get his plan in motion any faster.

"One way to get it done fast is to get out there and cheat," Brooks said.

And UK fans have already seen where that gets their football team.

Brooks' 1994 team honored

Oregon's 1994 Rose Bowl team was inducted into the school's Hall of Fame this past weekend. Brooks made the trip to Corvallis to attend the event.

"I had my parents coming up to me and thanking me for bringing their son to Oregon," Brooks said. "It was nice to have someone reaffirm that we had a plan, and it worked."

Rebel with an arm

Eventually, Brooks got around to talking about this Saturday's contest with Ole Miss, who lost 13-10 to No. 5 Alabama this past weekend. The Rebels missed a field goal as time expired that would have sent the game into overtime.

"Ole Miss took a great Alabama team to the wire," Brooks said.

He cited Michael Spurlock, the senior quarterback, likening him to former UK quarterback Shane Boyd.

"Spurlock's one of the most dangerous guys we'll face," Brooks said. "He has a cannon arm, almost like Shane Boyd in that he throws too strong. They've had drops on short passes that come like they were out of a rifle."

Injury Update

Senior wide receiver Tommy Cook (dislocated kneecap) has been practicing without contact this week. Brooks said Cook "has a chance to play this week in a limited role" against Ole Miss.

Junior lineman Patu Turituri pulled a hamstring Sunday in practice. He's questionable for Saturday's game.

Junior tailback Terrell Bankhead had surgery yesterday to put a pin in a broken bone in his wrist. He's out for this week.

Sophomore wide receiver/punt returner Dicky Lyons Jr. (back) had hernia surgery Thursday.

"We're at 18 surgeries this year," Brooks said, shaking his head wryly. "And counting."

Brooks also said sophomore wide receiver Keenan Burton (foot) was jogging Sunday. Brooks said Burton's status as "extremely doubtful" for the Ole Miss game this weekend.

E-mail
cjohnson@kykernel.com

Interested in public relations & promotions?

Come to the
Kentucky Kernel
Public Relations Department
OPEN HOUSE

Friday, Oct. 21 5 p.m. - 7p.m.
CATS DEN
in the Student Center
Call 257-2872 for details

UK UNIVERSITY OF KENTUCKY
College of Pharmacy
Pharm.D. Program Open House
Saturday, Oct. 22, 2005 at 9 a.m.
College of Nursing Bldg., Room 201
Thinking of pharmacy as a career? Find out more!
UK freshmen encouraged to attend!
REGISTRATION IS REQUIRED!
Call 323-2755 to reserve your spot OR go online:
www.mc.uky.edu/pharmacy/acaffairs

MON

YOUNG[®] M O N E Y

your life. *new*. now.

An InCharge[®]
Publication

SEPT/OCT
2005

\$3.95

www.youngmoney.com

FIND MONEY
FOR YOUR
BUSINESS

XBOX vs.
PLAYSTATION

Schools that **ROCK**

Top Ten College
Music Scenes



COLLEGIATE
Poker Tour

FOR
VERS

MONEY | TRAVEL | CAREER | WHEELS | ENTREPRENEURSHIP | GADGETS



Driver
+ College Grad

new Jetta
Lease Deal

2005 new Jetta 2.5L
\$269/month*
36-month lease
\$0 due at signing

(plus license, tax, title, options and dealer fees)



Or, see your local VW dealer for one of the many other great lease deals available on Jetta sedans.

To qualify for the VW College Grad promotion, you must be graduating from a college or university in the next 4 months or have graduated from a college or university less than 24 months ago. You also need to have a full-time job or a written commitment from your future employer. You don't need to have a credit history, but established credit must be in good standing. See your dealer for additional details.

*MSRP only. \$0 due at signing. Customer's monthly payments will total \$945. Based on MSRP of \$21,000 for a 2005 new Jetta 2.5L vehicle with 5-speed manual transmission, excluding license, tax, title, options and dealer fees. Capitalized cost includes \$375 acquisition fee. Closed-end lease offered to highest qualified customers by Volkswagen Credit through participating dealers. Supplies limited. Offer ends October 31, 2005. Requires dealer contribution of \$1,445.00, which could affect final negotiated transaction. Lessee responsible for insurance. At lease end, lessee responsible for \$0.15/mile over 36,000 miles, for damage and for excessive wear. Additional charges may apply at lease end. Purchase option at lease end for \$10,322.65. Dealer sets actual price. See your Volkswagen dealer for details.



contents



4

YOUNG MONEY

FEATURE

04 Top Ten College Music Scenes

I'MO' MONEY |
07 Are "Student" Credit Cards Right for You?
08 The Collegiate Poker Tour: Easy Money or a Bad Gamble?

I JOB JUMP |
09 Don't Be Cheap When Job-Hunting
10 Find Your Future

I MY OWN BIZ |
12 Entrepreneurship Spotlight: University of Arizona
13 Angel Investors Can Help Fund Startups
14 Young Entrepreneur Drums Up Business

I ASK YOUNG MONEY |
15 How Can I Correct Errors On My Credit Report?

I FREE TO TRAVEL |
16 Best Student Travel Spots in Europe

I WHEELS |
18 Car Buying Recommendations for Young Drivers

I YOUNGMONEY.COM |
20 Check out our interactive games and Web-exclusive stories

I ME, A STOCKHOLDER? |
22 On Unpredictable Waters: Understanding Dollar-Cost Averaging
24 Stock Spotlight: Video Game Stocks

I FINANCIAL AID |
26 The Procrastinator's Guide to Financial Aid

I TECH TALK |
28 Xbox vs. PlayStation: Video Game Wars

I MONEY, LOVE & THE DREAM JOB |
32 Consequences of Credit (Part 3)

SEPT/OCT
2005
volume 4
issue 5

Subscribe
to YOUNG MONEY
TODAY

Visit
youngmoney.com

8





300+

words from the editor

Don't worry about us, we'll be just fine

I'm so tired of the older generation being down on college students all the time. I often hear them complain about how things were so much tougher back in their day and how young adults today take everything for granted. Students are usually labeled as underachieving, materialistic slackers with an undeserved sense of entitlement. Oh, pleeeeease....

I guess those critics are not meeting the same students that I run into at campuses all over the country. You want to talk about difficult challenges? Today's students (and their parents) are dealing with incredibly high tuition costs, tougher admission requirements and intense competition for scholarship funds and internships. Research also shows that the majority of students work at least part-time in order to be able to afford school.

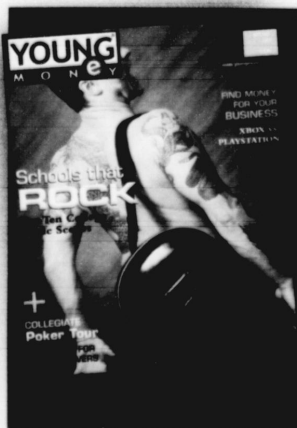
And yet with all those obstacles it's still easy to find students who decided to start investing early or who have earned valuable career experience to show on their résumés. What about all of those students who started their own businesses while in school and are already making more money than I did even before graduating! "Hey, kid. How 'bout a loan?"

Sure, there are some students that let their finances get out of control. But their problems are generally the same ones experienced by other adults. More students are studying abroad than ever before. That means they are exposed to new ideas, different cultures and diverse experiences at an earlier age than their parents ever were. Don't forget that this is also the most technologically savvy generation to ever hit a college campus.

My point is that every generation has to deal with its own struggles. Here's my message to all those students out there struggling to stay afloat in a sea of peer pressure, parental expectations and financial stress: Don't let anyone trivialize your problems or minimize your accomplishments.

Stay focused on your goals and don't be discouraged by your critics. This is the best time of your life to take some chances and step outside your comfort zone. Seek out mentors who can offer you guidance and help build your self esteem. Enough said. Have a great school year.

Daniel Jimenez
MANAGING EDITOR
djimenez@youngmoney.com



QUESTIONS? COMMENTS?

Send them to
feedback@youngmoney.com

Become a youngmoney.com member and receive periodic emails about great deals on products, services and new promotions. Win a chance for a FREE one-year magazine subscription from our monthly random drawing.



your life. right now.

Published by:
InCharge® Education Foundation, Inc.
PRESIDENT Rebecca E. Stiehl

YOUNG MONEY® magazine
EDITOR-IN-CHIEF Rebecca E. Stiehl
MANAGING EDITOR Daniel Jimenez
SENIOR EDITOR Carl Surran
SENIOR GRAPHIC DESIGNER Javier Rodriguez
EXECUTIVE ASST. TO EDITOR-IN-CHIEF Linda Stayer
CONTRIBUTING EDITORS Carl Feigenbaum
..... Mary Ann Chevoor

DIRECTOR OF RESEARCH Benoit Sorhaindo
SENIOR RESEARCH ANALYST Karen Naik
VP OF EDUCATIONAL DESIGN & DEVELOPMENT Al Duarte
EXECUTIVE DIRECTOR Todd Romer
Office (407) 532-5745 • Fax (407) 532-5750

ACCOUNT MANAGER Nydelis Morales
Office (407) 532-5542 • Fax (407) 532-5750

BUSINESS DEVELOPMENT ASSOCIATES Dave Wheelock
..... Dafne Torres

ISSN-1098-8300

youngmoney.com

Internet Consultants:
WEB PRODUCER Paul Joachim
DIRECTOR OF INTERNET MARKETING Jim Hathaway

YOUNG MONEY magazine
2101 Park Center Dr., Suite 310
Orlando, FL 32835
(888) 436-8714

For address changes, new subscriptions or renewals, write to:

P.O. Box 345, Mt. Morris, IL 61054
or by email: YNGM@kable.com

YOUNG MONEY® IS DESIGNED TO PROVIDE ACCURATE AND AUTHORITATIVE INFORMATION REGARDING THE SUBJECT MATTER COVERED. IT IS PRESENTED WITH THE UNDERSTANDING THAT THE PUBLISHERS, AUTHORS, AND/OR ADVERTISERS ARE NOT ENGAGED IN RENDERING LEGAL, INVESTMENT, ACCOUNTING, OR OTHER PROFESSIONAL SERVICES. IF LEGAL ADVICE OR OTHER EXPERT ASSISTANCE IS REQUIRED, THE SERVICES OF A COMPETENT PROFESSIONAL PERSON SHOULD BE SOUGHT. THE PUBLISHER AND PUBLISHERS AGENTS MAKE NO WARRANTY REGARDING THE CONTENTS OF THIS PUBLICATION, AND WILL NOT BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY IN ANY MATTER ARISING OUT OF INCIDENT TO THE USE OF THIS PUBLICATION, INCLUDING ALL CONSEQUENTIAL DAMAGES.

INCHARGE® INSTITUTE

PRESIDENT AND CEO Robert J. Barrett

Headquartered in Orlando, Florida, InCharge® Institute of America, Inc. is a national non-profit organization specializing in personal finance education and credit counseling. The InCharge® Institute family includes InCharge® Education Foundation which publishes YOUNG MONEY® magazine and Military Money™ magazine and offers basic financial management education to clients and the general public, and InCharge® Debt Solutions, which provides professional credit counseling and education services.

www.incharge.org



You can't go straight from college to retirement.

MonsterTRAK® will help you fill in those pesky middle years with a great career. It's the #1 online career site for students and alumni looking for jobs and internships. Search a wide range of job postings, get job hunting tips, check out employer information and more. So you can find the perfect job, and make some friends your own age. Register now. It's free and easy. Visit monstertrak.com/students today.

monsterTRAK
today's the day™



feature story



Schools That Rock

TOP 10

By Helen Lin
Boston University

It's no surprise that music is a huge aspect of a college student's life. From listening to iPods to attending concerts and going to local clubs, the music culture contributes to a vast majority of the social scene. Even those who aren't serious music fans can't argue that having a strong local music scene makes a big difference in the school's social atmosphere.

Especially for certain college-bound students, choosing a school with the right music scene will be a priority. But where are these places? You can start by looking at the top 10 best music scenes in the book *Schools That Rock*, written by Jenny Eliscu, a contributing editor at Rolling Stone.

Schools That Rock, published by Wenner Books, provides not only top 10 lists of best music scenes, radio stations and record stores, but information on featured cities that have top notch music schools and venues.

"In an ideal world, *Schools That Rock* would be used as a cross-reference to the more traditional college guides to provide supplemental information for college-bound high-schoolers who are serious music fans," explained author Eliscu.

In alphabetical order, the top ten is as follows:

1) ATHENS, GA.

The town that is known as the home of rockers R.E.M. is also a town where aspiring musicians can be seen and heard. With 40 Watt Club as the best venue in the southeast and the Caledonia Lounge where R.E.M. shot their video "Turn You Inside Out," it is no surprise that this college town is on the top 10. The colleges were selected based on whether they either had an esteemed or noteworthy music program that would be appropriate for those interested in classical training, Eliscu said, or whether the school offered interesting and unique pop culture-friendly courses both inside and outside the music department. With that said, the University of Georgia in Athens offers appealing classes such as History of Popular Music and the History of Rock and Roll, which also focuses on Athens history as well.

2) AUSTIN, TEXAS

In terms of picking out the top 10, author Eliscu was already familiar with many of the places—like Austin. "[They] have deeply rooted rock scenes that consistently churn out artists who make a splash on a national level." For instance, Emos, a venue located downtown that offers cheap drinks and live shows, is also where bands Spoon and You Will Know Us By The Trail of Dead got their starts. Although the University of Texas Austin is not widely known for its music departments, it's the bustling city itself that calls for prospective students. Each March, the South-by-Southwest Music and Film Festival features four nights of rock n' roll, punk, blues and jazz, where upcoming artists can display their work.

3) BOSTON, MASS.

There's a reason why Boston is called America's college town. With over a quarter million students and 80 plus universities, college students own the city of Boston. And its music scene is no different. Whether hearing your school's a cappella group in Faneuil Hall or listening to jazz in a club in Alton, Boston has a variety of musical opportunities. "DJ's from all over the

>>> continued on p. 6

TOP 10 MUSIC DEPARTMENTS

country and sometimes internationally twist out some of the groovin' beats and remixes," said BU senior Kevin Moreau. "Downtown, bars and clubs scattered in the financial district play everything from Latin hip hop to house to acid jazz." As for the schools, Berklee's College of Music has a knack for breeding those who aspire to be professional musicians. "Berklee is hard to beat when it comes to teaching technical expertise as a musician," Eliscu said.

4) CHAPEL HILL, N.C.

While Chapel Hill has slowly become less of an indie rock scene, the area is still very hip in its live music scene and houses the oldest state school in the U.S. University of North Carolina students can major in anything from music history to performance. The unique thing about its music department is that there are specially designed courses for non-majors. Non-major only courses include Great Musical Works and Musical Modernism. Also, UNC offers a three evening community based musical event on and off campus. The Chapel Hill Music Festival showcases talents from students and performers associated with the community.

5) CHICAGO, ILL.

Those who attend Columbia College are only minutes away from the musical happenings of the city. The Art Institute and the Symphony Center are just some places where music fans can enjoy their passions. The school also put on its annual Manifest, where students showcase their best performances, arts, writing,

and projects. The annual summer Intonation Festival also showcases some of the best in the indie music scene. "[It] really marked for a lot of us the beginning of an exciting period in the indie music/concert scene here," said Columbia College student Lauren Hool. "The fact that Chicago is being recognized as a focal point for these bands to converge is just amazing."

6) LOS ANGELES, CALIF.

In a place like L.A., how can it ever be short of musical opportunities? With venues like the Viper Room that was co-founded by Johnny Depp and Wisky a Go Go where one could see the likes of Led Zeppelin. L.A. is not short of infamous areas where celebrities have been and can be spotted. Even the University of Southern California's Thornton School of Music has one of the most famous marching bands in the country. The band has played for seven presidents and been in movies such as *Forrest Gump* and *Grease 2*, and performed at the Academy Awards along with the 2004 Grammys.

7) NEW YORK, N.Y.

One of the criteria author Eliscu uses for the top 10 list is if the place offers music seven nights a week all over the town. "Each of the ten cities is suitable for music obsessive who can't imagine life without rock & roll," she said. And of course, in a place like New York, it falls no short of that line. NYU is located in the heart of a city just steps away from where Bob

Having a strong local music scene makes a big difference in the school's social atmosphere.



Dylan first got famous and the Stokes recorded "Is this It?" The Bowery Ballroom is an amazing place for live music. Formerly a three-story theatre, the venue has even featured Coldplay on its stage.

8) PORTLAND, ORE.

Lewis and Clark University in Portland has a great balanced program that offers the best for serious musicians and those who just want to learn about music for fun. They offer lessons in instruments such as harpsichord, organ and from places like Japan and India. Those who studied at Lewis and Clark have gone on to amazing positions such as the Oregon Symphony, president of PolyGram Classic and Jazz, composers and arranger of TV and movies. Let's not forget the Waterfront Blues Festival, the largest blues festival on the west coast and the second largest in the nation. An annual event, the largest blues artists flock to Portland to play in the festival. Not only that, it is a benefit for the Oregon Food Bank. Thousands of fans donate food and money to help the hungry.


9) SAN FRANCISCO, CALIF.

From garage rock at Three Parkside to a club inspired by PeeWee's Playhouse, San Francisco has all aspects of rock n' roll you'd need. The San Francisco Conservatory of Music is one of the few conservatories on the west coast. It offers two specialized areas of study: baroque performance studies and new music studies, where one can learn to play an organ or a baroque flute.

10) SEATTLE, WASH.

The University of Washington in Seattle has a school of music with a nationally recognized reputation for its academics and classical music training. In downtown Seattle, places like the Crocodile Café (owned by the wife of R.E.M. guitarist Peter Buck) and the Vera Project for underage students are a big hit.

So what makes these places part of the top 10? One word: Opportunities. The cities are filled with places where music fans can fulfill their love every night of the week. "The top ten cities simply have the most abundant opportunities for kids (and grown ups) who love discovering new music and who live to see and hear bands before they hit it big," according to Eliscu.

College-bound seniors, however, shouldn't choose a school solely based on its musical offerings. "The goal [with the book] is to assist kids who are already music fans in making sure they end up somewhere that will give them access to their rock & roll lifeline," said Eliscu. 

Sponsored By



mo' money

Are 'Student' Credit Cards Right for You ?



By Christina Uss

College students have tons of credit card options to choose from. Find out which cards can best help you build a good credit history.

Student credit cards are big business. Nellie Mae reported that 76 percent of undergraduates in 2004 began the school year with credit cards, representing billions of dollars in annual spending power. Credit card companies court this profitable undergraduate market with student-specific cards, which are set apart not only by marketing techniques, but also by their credit terms and benefits.

NO INCOME, NO PROBLEM

If you handle money intelligently, college can be the perfect time to sign up for your first credit card. Curtis Arnold, spokesperson for Citizens for Fair Credit Card Terms, Inc. and founder of CardRatings.com, says, "It's probably the easiest way to establish credit if you can use them responsibly. They're unique from the standpoint that they don't require you to have a job. No income, no credit record, no problem, you just have to be a student at a four-year university."

The on-campus credit card application tables have become a common sight in every student union and bookstore. Credit card companies are eager to strike financial deals with colleges that allow them to set up tables filled with eye-catching free swag, luring students with a giveaway coffee mug or t-shirt to sign on the dotted line for a student card.

Why are companies willing to offer credit to students, a population with little to no income or credit history? For two reasons: first, most students tend to stay loyal to the card they get in college, continuing to use it for years after graduating. Second, students are surprisingly good customers. A study published in the *Journal of Student Financial Aid* in November 2004 found that 9 out of 10 college students pay their accounts on time. They also tend to carry balances, translating into lucrative finance charges for the credit card company.

TERMS & BENEFITS

Cardholders with little income, including college students, will be charged a higher interest rate to compensate for the higher risk of repayment. CardRatings.com, which provides objective ratings of credit cards for consumers, finds a low credit line and an interest rate in the mid-teens is reasonable for students. Arnold warns, "Avoid any rates in the 20s like the plague."

Kathy Witsil, senior VP of marketing at Chase, one of the largest credit card companies, says, "The more information we have about any customer, the better, so knowing you're a student helps us assign specific lending guidelines. The rates anyone gets really depend on their risk as a customer." If you have an established history of paying your bills on time and a source of income, you may qualify for a "regular" (i.e., non-student) card with more attractive rates.

Within the student card market, you'll find a variety of options, including reward cards that give users points to redeem for cash or goodies. Chase has partnered with retailers like Starbucks, Amazon, and the Gap to offer reward cards that let students redeem points quickly. CardRatings.com gives a high rating to a unique Citibank student card that rewards good grade point averages as well as on-time payments and staying within the credit limit.

However, for first-time card users, the reward component may be one more complication that entices them to spend without thinking.

In order to learn the basics of charging and paying off monthly balances, stick with a plain-jane card with the lowest interest rate you can get.

STAYING CREDIT HEALTHY

Fundamentally, all student cards offer the same thing: a chance to establish a good credit rating. In order to help educate students and other consumers about responsible credit use, several credit card companies joined together to form Your Credit Card Companies (www.yourcreditcardcompanies.com), which provides online resources for consumers to learn about the credit industry, and works with the federal government to promote fair credit access.

Witsil notes Chase helps undergraduate customers learn to become credit-wise by providing budget and payment guidelines with the card, plus credit education tips in each monthly statement. Chase's online account access is a plus for students who can easily check balances, set up payment reminders, and schedule automatic payments.

Arnold, however, worries that even with education, the widespread availability of cards lets students slide down a slippery slope into more debt than they can handle.

"It's easy to say your monthly balances are only temporary, and figure 'I'm going to make big bucks when I graduate.' Then reality sinks in."

Only 21 percent of undergraduates with credit cards pay off all cards each month. The average outstanding balance on undergraduate credit cards was \$2,169 in 2004, the lowest average balance reported since 1998.

Source: *Undergraduate Students and Credit Cards in 2004: An Analysis of Usage Rates and Trends* by Nellie Mae, May 2005 (www.nelliemae.com/library/research_12.html)

The Collegiate Poker Tour: **EASY MONEY OR A BAD GAMBLE?**

By Sara Faiwell



For Craig Rabin and Jason Beck, poker isn't just a game.

It's what they're betting on to launch their first business together.

The two recent college graduates started Collegiate Poker Tour Events a few months ago. It's a traveling poker tournament that hits college campuses starting in the fall.

Students can sign up and actually compete in Texas Hold 'Em games for a shot at \$85,000 in scholarship money.

"People are really attracted to this and it's getting a lot of students involved," said Beck, who is 21. "We know that poker is a way to draw kids in."

The idea sprung out of a class project for both of the men, who live in the Chicago area.

As a student at the University of Miami, Beck worked for the school's intramural department and saw how hard it was to draw students into activities there.

He and long-time friend Rabin, who attended Illinois State University, have bounced quirky

business ideas off each other for years, dreaming of working together after college. There was the traveling car waxing idea, a Web design business and even a short endeavor into selling T-shirts emblazoned with college logos. But when Beck came up with the idea last October that would tie college intramural programs, poker and scholarships into one business, that's what the two set their sights on.

At Illinois State, Rabin, 22, was in an entrepreneurship class where he had to make up a company for a school project; and he used the idea he and Beck had come up with about the poker tournaments. He got an A.

After they both graduated, the two put all their energy into the company and already have six colleges and universities signed up and handfuls more interested.

CAMPUS TOURNAMENTS

The first competition is at Illinois State University in November. Other schools that have committed to dates are the University of South Carolina, Ohio University, Kutztown University of Pennsylvania, Saint Louis University, University of South Dakota and University of North Dakota.

At the tournaments, the only criteria for students are that they are at least 18 years old and enrolled in full-time classes at the university where the poker tournament is held. Graduate students are also eligible, as long as they're full-time.

Because all the tournaments will be through the school's intramural department, Rabin and Beck will not tolerate any illegal gambling. As many as 500 competitors will be allowed to participate in each poker event, with the tournament structured to last five to six hours if there's enough interest.

The winner from each campus will then earn a seat at a national tournament for a chance to win up to \$85,000 in scholarship money. At the tournaments, students can also win gift certificates and other freebies from local sponsors in that area.

"The response we've gotten has been tremendous," said Rabin. "Although some of the schools are wary, they like the idea. The students think it's crazy and we've gotten several e-mails trying to convince us to come to their school."

GAMBLING PROBLEMS

Poker tournaments such as this have become the latest rage, often endorsed and frequented by celebrities. However, some say it could be problematic to use this game of chance in an academic setting.

"Their target audience has some of the highest rates of risk factors and gambling problems," said Keith Whyte, the executive director of the National Council on Problem Gambling.

Whyte says that gambling addiction isn't about winning money, it is about the rush of gambling and staying in the action.

"So playing for 'fun' can be just as compelling to a problem gambler, even if there is no money on the table," he said.

Rabin and Beck plan to have Gamblers Anonymous booths at their events. The two said the tournament idea is a win-win for everyone involved.

"Schools need to boost their intramural participation rates and this can do it," said Rabin. "This is also one of the most unique opportunities for sponsors to target college students and have them take their product back to their dorm room." [E]

For more information, visit www.collegiatepokertourenevents.com.

monsterTRAK™

Don't be Cheap When Job Hunting

By Laurie Kahn



Congratulations!

You are graduating soon and heading out into the "real world." This is an exciting, fun, challenging and sometimes overwhelming situation. But as with everything else in life, the journey can be made much easier and less stressful with planning. The same research, thought and strategizing you employed when deciding where to go to school, what subject to major in, and what classes to take need to be applied when finding a job.

While the job market shows signs of improving, it is still an extremely competitive workplace. It is crucial that your first impression shows potential employers you are mature, organized and professional. This will help you stand out from the crowd.

One area that often gets overlooked is how to budget for a job search financially. In doing so, three areas need to be addressed:

1) Presentation, 2) Tools and 3) Appearance.

>> PRESENTATION

Carefully and honestly critique your materials. Does your résumé accurately reflect your skills, accomplishments and passions? Do you have a killer cover letter that communicates why you are well-suited for a position?

Recent graduates who are used to conforming to rigorous academic standards tend to send out résumés that look exactly like everyone else's. This is a mistake. Your résumé and cover letters need to stand out and clearly communicate why you should be the top candidate.

If you need help, there are professional career coaches and résumé writers. Fees for these services vary; some professionals charge by the hour, while others charge for a complete package.

To find the best service that fits your budget, ask for referrals from other professionals and then obtain references from those companies. Investing in professional services up front will ultimately save you time, money and aggravation, and it will help you land a job more quickly.

>> TOOLS

The tools you use will say much about you. To look professional and create a "branded" image, consider purchasing matching stationary, envelopes, note cards and business cards—yes, business cards. Not having a job is no excuse for not having a card to distribute that lists your name, email, address and phone number. You also can have a personalized email template created for online communication.

You will need your own computer. Make sure there is a capability to copy your information so that it can be printed. You need to have access to the Internet so that you can communicate as well as do research. Computers can be purchased for as little as \$500.

Don't forget a cell phone if you are out and about—hiring managers need to be able to contact you easily.

Invest in a professional portfolio or briefcase to carry your materials. Prices range from as little as \$25 to \$300 and up for designer brands. But remember, you want to communicate that you are smart, sophisticated, and hard working—think about this when purchasing business supplies.

>> APPEARANCE

Have you considered your interview clothing and what is appropriate? What if you have three or four rounds of interviews at one company? Will you wear the same outfit each time? It would be wise to invest in a few pieces of clothing that are interchangeable to make numerous professional outfits. For the best value, think classic, not trendy; definitely not sexy.

Candidates often think about the suit but forget about the shirts, shoes and accessories that also are needed. It is not the cost or the label that is important, but the fit. Make sure your clothes are clean, pressed and tailored. (I know of at least one manager who sent a gentleman home before the interview began because he showed up in khakis that looked as if they'd spent a week wadded up on the floor.)

You most likely will be nervous when you interview, so the last thing you want is to be

Skimping on
career search
gear can keep
you from
landing the job
you want.

ESTIMATED JOB HUNTING COSTS

Résumé & cover letter rewrite	\$300
Career coach	\$500
Computer	\$750
Cell phone	\$39/mo
Stationary	\$25
Briefcase	\$40
Interview suits (women)	\$300
Interview suits (men)	\$400
Shoes	\$100
Shirt/blouse	\$50
Coat	\$125
Hair Cut	\$20-\$80

uncomfortable. If your clothes are new, try them on and wear them for a few hours prior to your interview. New shoes can be slippery on some surfaces, and literally falling on your face is not the impression you are looking for! Make sure your sleeves are not too long and that all buttons are in place.

Don't forget a coat if you are interviewing in cool weather. Nothing looks worse than a suit with a ski jacket. There are some great resale shops that offer wonderful coats at reasonable prices.

Appearance includes more than what you wear. What about grooming? Does your hair need to be restyled? Both men and women should be aware of how their hands look and invest in a professional manicure (guys—no polish!) Girls—is your make-up suitable for day or are you ready to hit the bars? Tattoos and body piercing may be cool among your peers, but we guarantee it will turn off every potential employer in a business environment.

This is the time for you to shine! Be prepared so you aren't hit with unexpected costs. This is a great guide to share for ideas on graduation gifts! **YMW**

Laurie Kahn is president of Media Staffing Network, a specialized staffing service that caters to the media sales industry, and co-founder of All About Careers, which provides innovative approaches to creating and building careers. It is also host of the AAC Dream Job Boot Camp™. Guerilla tips, tactics and strategies for the seriously motivated career-seeker. The intensive, two-day workshops are geared toward college age individuals who are beginning their career. For more information, visit www.AllAboutCareers.com or call 312.944.9194 x108.

FIND YOUR FUTURE

Treat Career Exploration Like a Trip to the Toy Store

By Peter Vogt, MonsterTRAK coach



Remember going to the toy store as a kid?

There were aisles and aisles of doodads, some of which you'd seen advertised on TV or in catalogs, but most of which you'd never heard of before.

If you were anything like I was, you didn't confine your exploration to the merchandise on one shelf, or even one aisle. No, the entire store was your oyster. If it had been up to you, you would have spent the whole day looking at every toy in the place. And in the process, you probably would have stumbled upon more than one gizmo you would have loved to have.

If only we explored careers the same way. But most of us don't.

Think of your own situation, whether you're trying to choose a career path or pick a major. How are you approaching your career or major exploration? Are you walking down every aisle of the store, or are you making the common mistake of exploring only those majors and careers you already know something about?

When you explore majors and careers, be sure you're truly considering some paths you aren't already familiar with. If you don't, you're not

really exploring at all. To ensure your exploration is the real thing, treat it like you did those trips to the toy store as a child.

Follow these tips: LOOK ON EVERY SHELF AND GO DOWN EVERY AISLE

Suppose you're trying to choose a major. One of your siblings majored in accounting, and a friend suggested you look into computer science. By all means, look at both majors. But don't overlook the dozens of other majors your school has. Take a good, close look at your school's course bulletin to see what else you could pursue. Visit the campus admissions office or its Web site to look for brief descriptions of all the majors your institution offers. Research among new college graduates shows that many stumbled upon their majors. Give yourself a chance to stumble upon a major too.

PICK UP WHAT'S ON THE SHELVES

When you were at the toy store, looking was only half the fun. Handling the toys was what really mattered. You had to touch and inspect them. Use this same approach as you research careers and majors. If you're interested in being a museum curator someday, for example, visit a few museums and talk to some people who work in the field. Find out what publications museum curators read, and see if

you can get your hands on them too. You wouldn't have left the toy store without handling some of the toys; don't walk through the career store without doing the same thing.

GIVE SOME OF THE TOYS A TRY

I'll bet you never left the toy store without putting at least one of those toy cars on the floor and taking it for a spin. Heck, even as adults, we take the cars we're interested in for a test drive. So try out the careers and majors you have in mind too. If you're strongly interested in majoring in psychology, for example, try it out by volunteering at a senior living center over winter break. If you think you want to become a zoologist someday, look into a summer internship at a nearby zoo or aquarium so you can see what the day-to-day work is really like. The more you test the majors and careers that intrigue you, the more informed your decisions about them will be.

Exploring majors and careers may not be as fun as poking around the toy store used to be. Then again, maybe it can be—especially if you're willing to approach it in the same hands-on way that allows you to shop every aisle. Perhaps you'll even find a hidden treasure that will lead to a satisfying future. □



Want real life experience?

Get a real life internship.

INTERNSHIPS

CAREERS

PERSONAL PLANNING

BUSINESS PLANNING

Like people? Want an opportunity for success? Become one of the interns who benefits from being with the Northwestern Mutual Financial Network. Find out how. www.internship.nmfn.com

One of America's Top Ten Internships for 2005
Internship Bible - Princeton Review, 2005



Northwestern Mutual
FINANCIAL NETWORK®

The Quiet Company.®

05-2379 © 2005 Northwestern Mutual. "The Quiet Company" is a registered trademark of The Northwestern Mutual Life Insurance Company, Milwaukee, WI. The Northwestern Mutual Financial Network is a marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company, Milwaukee, WI and its affiliates. 103-074-05

11

Entrepreneurship Spotlight:

By Jesse Lewis
University of Arizona



The highly ranked University of Arizona men's basketball team isn't that school's only squad turning heads nationally.

In fact, the UA's Students In Free Enterprise (SIFE) group has come just shy of a national title three years in a row. SIFE is a global non-profit organization dedicated to promoting market economics, entrepreneurship, personal financial success skills and business ethics on university campuses.

The Arizona SIFE team has organized at least 23 educational outreach projects teaching the ins and outs of economics, and offering credit advice and job experience. At competition, SIFE teams present the results of their projects and compete to determine which team was most successful at creating economic opportunity for others. Arizona has been the runners-up of the organization's national team competition for the past three years. Winners of the national competition advance to the SIFE World Cup to compete against 800 teams from 46 countries.

Though the SIFE team hasn't taken home the gold yet, they are working hard to improve their projects and make them bigger and better for the next competition, said Juan Ciscomani, UA political science alum and former SIFE president.

>> SELLING SCHOOL SPIRIT

The team's projects center around four criteria: business ethics, market economics,

entrepreneurship, and personal financial success. One of the projects includes a completely student-run retail store inside the Tucson Mall, staffed by 10 SIFE members and offering UA paraphernalia to mall shoppers.

"Arizona has been the runner-up in SIFE's national team competition for the past three years."

In a partnership with the UA Bookstore, which supplies the store with its school apparel, the A Store provides members with the opportunity to work with visual merchandise, marketing and buying. Students also receive behind-the-scenes experience in running a store, setting up displays, and promoting the store; and they receive one credit for working there, said Amy Ryan, a UA retailing and consumer sciences senior and the store's co-manager.

With Tucson's proximity to Mexico, the team has created a workshop called "Vamos a Tucson" to teach American retailers how to appeal to and properly serve Mexican shoppers. The team provides reference material such as common Spanish phrases and words to help non-bilingual retailers communicate better with Spanish-speaking customers, said Ciscomani.

A major point the Vamos a Tucson presentation indicates is the need to pay attention to children shopping with parents from Mexico. Ciscomani

said that the kids are usually the ones who speak English and translate for their parents.

According to Ciscomani, \$340 million is spent in Pima County alone by Mexican consumers every year, and UA's SIFE team makes their presentations at mall management meetings. Wal-Mart and Finish Line have requested workshops in the future.

The chapter also started a group to help students with their credit problems. The Credit-Wise Cats offer credit advice to those interested and find ways to deal with debt or offer financial management advice to stay out of debt.

"The mission of the Credit-Wise Cats is to foster and support the development of sound financial management practices for children, youth, college students and adults," according to the UA's SIFE website.

According to the site, the team has conducted 82 personal finance workshops for dorm residents, financial aid recipients, and elementary and high school students and more than 1,250 people were advised on financial practices. After the workshops, surveys showed knowledge of personal finance increased by at least 36 percent.

>> DUEL IN THE DESERT

The team also created a regional SIFE competition, "Duel in the Desert," centered on the Credit-Wise Cats. The Duel began in 2003-2004 with schools submitting proposals to host regional case study competitions. Based on submitted proposals, Purdue University, Colorado State University, Texas A&M, and the University of South Carolina were chosen as the sites for regional Duels and those competitions hosted 22 SIFE-affiliated schools.

In March, the teams traveled to Tucson to compete in the national Duel in the Desert. Eleven teams spent the next 36 hours developing a workable solution for the Duel's most challenging personal financial case study yet. After two rounds of presentation, a panel of 29 expert judges from across the country selected Ohio State as the national champion. A student survey showed 63 percent of the participants claimed that they would start a personal finance program at their own schools as a result of participating in the competition.

"The biggest thing about SIFE really is the impact the students make, compared with other student groups I've been involved in," said Ryan. □

Angel Investors Can Help Fund Startups

By Oksana Poltavetz
Plattsburgh State University



One day, a few years ago, Chris McAleenan, gripped by hunger, was burrowing through a phonebook for a pizza shop that delivered.

Suddenly, McAleenan, then a Williams College student, thought, "This is kind of silly; someone should take this to the next level and make a way for pizza to be ordered on-line." Thus, the idea for SimpleDine.com was born.

First originated in 2003 on the Michigan State University campus, SimpleDine.com allows students to place orders with local restaurants through the Internet and have the food delivered directly to them. "We (McAleenan and his business partner, John Dodge) raised money from friends and family and just went to work," McAleenan recalls.

When more than 10.5 million of Americans are self-employed, according to the U.S. Small Business Administration, stories such as McAleenan's are becoming more and more common. Yet, what is not uncommon is the need for initial funding, which can sometimes cripple a young entrepreneur's dreams.

"We were looking for different capital sources," McAleenan says. "Then we came across a company that told us about Grand Angels."

A DEVINE ALTERNATIVE

Grand Angels, located in the Grand Rapids region in Michigan, is one of the many Angel organizations throughout the country. As a team of investors, the group works to source, invest and nurture young companies in the west Michigan region, according to Patrick Gaughan, member of the board of directors and a co-founder of another Angels network in West Michigan.

The Grand Angels are members of the Angel Capital Alliance, an organization started by the

Ewing Marion Kauffman Foundation in Kansas City, Mo. Currently, every state has at least one local Angels organization.

"For an entrepreneur, raising capital is a very difficult undertaking, so they turn over every rock they can find to locate friendly capital like that supplied by the Grand Angels," Gaughan explains.

Grand Angels boasts a total of 40 selectively-exclusive members, all of who had to pass the SEC guidelines for being accredited investors—they have to have an individual worth of more than \$1 million.

Overall, there are more than 400,000 such active Angel members across the nation, according to the Grand Angels website, www.grandangels.org.

SERVING A GREATER PURPOSE

To aid entrepreneurs in need, Grand Angels assembles a smorgasbord of investors diverse enough to minimize any possible risk and maximize return on capital. However, that is not the only way this organization spreads the wealth. Its actions trickle down benefits to the entire Grand Rapids community. By providing capital to start-up businesses within a region, Angels organizations boosts the local economy while making sure that fresh entrepreneurs stay and grow in the area, instead of taking their ideas somewhere else, Gaughan said.

"They've helped in number of ways," McAleenan says. "One is financially, but Grand Angels also sit on our board and we meet with them. They provided networking connections and continue to provide feedback and support that goes far beyond just financials."

WHO IS GOOD ENOUGH?

"We went through a pretty long process with Grand Angels," recalls McAleenan. "We


presented business plans and had discussions and eventually, they funded us." The lengthy selection is not uncommon with Angels organizations.

"It could take several years to have a fully diversified portfolio of investments necessary to share the risk of early stage investing over enough management teams and market sectors," Gaughan explains.

Just like their selection process for the investors, the search for entrepreneurs is just as discerning. Because the Angels organizations are all locally-based, they tend to provide support to entrepreneurs in their area. In addition, to be considered for financial support, the vying company must score well in 10 areas, including strong management, a strong market for the company's products or services, a proven revenue model as well as projected cash flow.

"Generally companies and entrepreneurs seeking capital find us," Gaughan explained. "We have a website and many lawyers and bankers in town know of our organization, and when they hear of an opportunity requiring capital and guidance our Grand Angel organization will get a call."

A complete state-by-state list of Angel groups can be found at gaebler.com/angel-investor-networks.html, where links are available to download applications for investor funding from various local Angels.

"We didn't have 20 years of business experience that many Angels bring to the table," McAleenan says. "I'd love to become an Angel investor if I reach that level of success someday—it would be a great way to give back." 

Young Entrepreneur DRUMS UP BUSINESS

By Colleen McBrien
DePaul University

At the start of 2002, Chris Lavidas felt a fire light beneath him.

"The fire hit me," the recent Roosevelt University graduate said.

The "fire" Lavidas, 22, refers to is the entrepreneurial motivation that inspired him as a college sophomore majoring in business. The motivation pushed him to expand his love of drumming into something more profitable and helpful to the surrounding drumming community.

"Drumming was always a huge passion of mine, so I was actively playing a lot the first couple years of college," Lavidas said. "I thought to myself, 'I want to do a little bit more than playing drums, I want to turn this into business. I came up with the idea of producing videos that would feature my best playing.'"

After initially deciding to show his videos only to friends and family, Lavidas had some help seeing what they could become.

"One of my friends said, 'Why don't you find a target market and sell this?' So that's where [my business] really began," Lavidas said.

After starting out with a performance level video for his Breaking Grounds in Drumming business in early 2003, Lavidas wanted to expand its services. He decided to produce beginning, intermediate and advanced level instructional videos.

"These videos reached out to everyone, regardless of their style or how much experience they have," said Lavidas, who began

playing drums when he was 15 years old. Also assisting video sales was the recruitment⁹ of drum students.

"I really had to promote and advertise in magazines and put my cards on display in music stores, where I generated a lot of students," Lavidas said. "The first two months were rough and I was actually calling some people. But I had a group of students who were impressed with me, and it was all word-of-mouth promotion after that."

"Why don't you find a target market and sell this?"

Lavidas also realized the importance of relationships when starting the business. "I built a lot of strong relations with people who worked at Guitar Center, which helped because when it came time for a customer looking for drum classes, they would refer me," he said. "We have a mutual relationship now, because I recommend my students to go there to buy equipment."

While at Roosevelt, Lavidas brought his love for entrepreneurship to fellow students. In 2004 he founded the student group Breaking Grounds in Business, which he started with the intent to "educate and inform students on entrepreneurial aspects, to take dreams and form them into reality."

Lavidas' company was just starting to really take off at this time, and he wanted to share ideas with fellow students. Now a group that boasts over 50 students, Lavidas will be continuing with it next year as the alumni advisor. He hopes to see Breaking Grounds in Business


expand from Roosevelt to neighboring Chicago universities Loyola and DePaul at some point in the future. Lavidas also co-founded another student entrepreneurship group called Live, Lead and Thrive.

"[The group] kind of branched off into leadership [training] and we get motivated students together and feed off each other," he said. "Most of the business knowledge I've gotten is through involvement."

Lavidas will soon be recruiting some of his students to assist in teaching.

"At some point, I look to leverage [the business] by hiring some of my motivated and focused students to help teach," he said. "My primary passion is drums, and I do want to take this to the next level. Eventually, I want to produce more products, and open up my own drumming schools, and possibly even broaden that with music schools. I would like to even have a store within the school with my own products and making this as big as possible."

In addition to pursuing his drumming business passion, Lavidas is a certified insurance salesman, and he has further plans to obtain a brokerage securities license. His biggest concern right now is trying to balance time for both of those careers.

"I really want to work hard at both industries during the early stages to help establish myself at a young age," said Lavidas. "Five years from now, I see myself having my own [financial services] practice, as well as devising a plan to build drumming schools around the community." 

For more information on Breaking Grounds in Drumming, visit www.breakinggroundsin drumming.com.

"How Can I Correct Errors On My Credit Report?"

Dear YOUNG MONEY,

I have followed your advice and checked my credit reports. I noticed several items that did not look correct and followed instructions for disputing the items. It has been several weeks and I have not heard back from the credit bureaus. How long should I wait and how will I know the information has been corrected?

Bob

Dear Bob,

Credit reporting agencies must reinvestigate the items you question usually within 30 days unless they consider your dispute frivolous. The credit bureau also must forward all relevant information you provide about the dispute to the information provider (the creditor or lender).

After the information provider receives notice of a dispute from the credit reporting agency, it must investigate and review all relevant information provided by the agency, and report the results back to the agency. If the information provider finds the disputed information to be inaccurate, it must notify all nationwide credit reporting agencies so they can correct this information in your file.

If the disputed information cannot be verified then it must be deleted from your file. If your report contains erroneous information, the credit reporting agency must correct it. If an item is incomplete, the agency must complete the information. For example, if your file showed that you were late making payments, but failed to show that you were no longer delinquent, the agency must show that your account is now current.

As you can see, this process can take some time; but when the reinvestigation is complete, the credit reporting agency must give you the written results and a free copy of your report if the dispute results in a change to your report. How long should you wait? I would suggest that if you have not heard from anyone within 60 days of your dispute, start following up with both the credit bureaus and the creditors in question.

Best wishes,

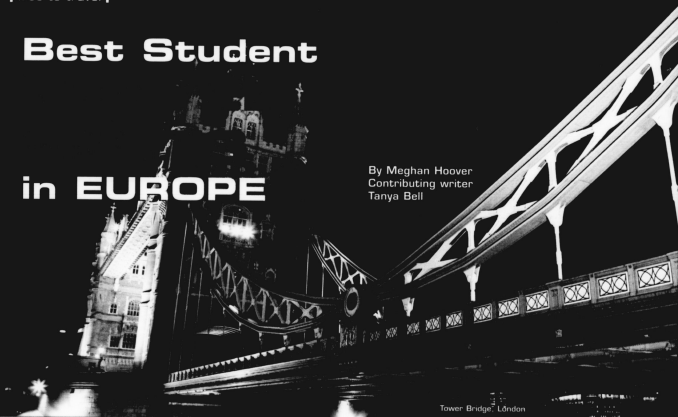
Mike Schiano

Mike "The DebBuster" Schiano is a nationally syndicated radio talk show host and book author. Send your personal finance questions to mike@debtbuster.com.

free to travel

Best Student in EUROPE

By Meghan Hoover
Contributing writer
Tanya Bell



Tower Bridge, London



Barrio Carmen, Valencia

Sponsored By
GABITZ

Understanding that Europe is overflowing with tourist attractions, culture and too many historical cities to see in one trip, how do you decide which cities are the must-sees during your two-week vacation?

Below is the best of Europe: the most popular, most youthful, most beautiful, most bizarre, the best-kept secret plus more.

LONDON, ENGLAND: The number one study abroad location for American students, England's capital, London is a wonderful city full of exciting things to see and do. The best way to get around the city is by subway (or as they call it in England, "the underground"). From these underground stops you can usually walk to most of the area's best attractions.

For a beautiful view of London, take a ride on the London Eye (an observation wheel). If you are into art, stop by the National Gallery or the Tate Modern. For history enthusiasts, the Tower of London never fails to impress. If you need a break from all that sightseeing, take a stroll in one of London's many parks or visit a market. Portobello Road market is certainly worth a visit on Saturday.

One of the nicest aspects of London is that it has one of the least expensive international

flights available for American students (not counting Canada). Travel websites starnavel.com or studentuniverse.com usually offer the best prices, and provide spring break discounts as well. (I paid \$180 to fly roundtrip from Chicago to London last October break). However, once you arrive, expect everything to be very pricey. London is the third most expensive city in the world, following Tokyo and Osaka, based on annual cost of living.

Attractions:

1. British Museum
2. Buckingham Palace
3. Westminster Abbey
4. Camden Market
5. Covent Garden

PRAGUE, CZECH REPUBLIC: Perhaps the most youth-oriented city on our list, Prague has captured its history like no other.

Because Prague was basically undamaged during WWII, it has in many ways remained the same for years and managed to preserve its beauty. Scattered throughout the city are pubs catering to young adults (18-25), trendy cafes, traditional restaurants, winding cobblestone pathways and romantic parks and gardens (where Europeans are not afraid to show PDA). So not to miss the hidden alleyways, revealing mystery and history, Prague is best experienced on foot.

Attractions:

1. Hradany Museum
2. Josefov (Old Jewish Quarter)
3. Malá Strana district
4. Old Town Square
5. Petrin Hill

BUDAPEST, HUNGARY: Many claim Budapest as the nightlife capital of Europe. The capital of Hungary, Budapest's tradition and culture is still thriving. Although Westernization advancement is affecting the deep-rooted traditions, the beauty and ancient feel of the city will always set Budapest apart.

Lonely Planet travel guide described Budapest perfectly: "With its multifarious and often embittered history, incredible architecture and rich cultural heritage, Hungary's capital deserves its reputation as the 'Paris of Eastern Europe.' It has a complex identity, somewhere between Western luxury and simple traditions."

The Danube River winds through the city center, providing great views from the many parks, hills and gardens. Budapest rests atop thermal hot springs and cool mineral springs, which creates opportunities to visit the many old-fashioned bathhouses and spas.

Attractions:

1. Castle Hill
2. City Park

3. Gellért Hill
4. Király Baths
5. Magyar Állami Operaház (Opera House)

VALENCIA, SPAIN: Europe's best-kept secret, Valencia is on the southern Mediterranean coast, about two hours southeast of Madrid, Spain's capital. Valencia is rapidly becoming a very popular student destination. The San Francisco-like city is safe, inexpensive and the night-life is varied and alive. Valencia feels young and vivacious and the locals are personable and friendly.

Similar to Prague, Valencia is best seen on foot. Aside from Barcelona, Valencia is the only Spanish city that has ferry access to the Balearic Islands (Mallorca, Ibiza and Menorca) every day at 3 p.m. From the Valencian harbor, students can catch a four-hour ferry to any of these popular spring break locations. Be prepared for lots of tourists.

Attractions:

1. The City of Arts and Sciences (Ciudad de Las Artes y Las Ciencias)
2. Jardín Botánico (Botanical Garden)
3. Central Market
4. Fallas Museum
5. El Palmar and the Albufera of Valencia

AMSTERDAM, NETHERLANDS: Beer (and lots of it), homemade by monks and served

in classic cafes, is one of the main draws in Amsterdam. Tourists scatter throughout the cobbled streets during the summer months, yet the Dutch culture still remains predominant. Canals glide throughout the city, with lush parks and bicycle "owned" winding streets following beside. Voted by travelers as one of the hardest cities to leave, Amsterdam has maintained a very relaxed, laid-back atmosphere, which has proven ideal for backpackers.

Amsterdam is known for its very unique and bizarre selection of museums and restaurant styles. The Red Light District also draws crowds of all kinds looking to discover the city's exotic night life. Amsterdam is like no other city in Europe, with lots to do and experience, you don't have to go far to be entertained.

Attractions:

1. Begijnhof courtyard
2. Boat through the canals
3. Van Gogh Museum
4. Stedelijk Museum
5. Southern Canal Belt

(Note: City attractions recommended by Lonely Planet.)

Keep in mind that flying throughout European cities is easier and cheaper than in the US. Check for flights at ryanair.com or flybmi.com where prices can range from around \$50 to over \$200. Also, eural (www.rakeurope.com) is an easy and convenient way to travel throughout Europe. **K23**

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

MORE EUROPEAN TRAVEL INFO

LONDON:
www.visitlondon.com

PRAGUE:
www.prague.cz

BUDAPEST:
www.budapestinfo.hu/en

VALENCIA:
www.turismovalencia.es
www.247valencia.com
For trains and buses from Madrid to Valencia, visit www.auto-res.net or www.rufes.es. For ferry information, visit www.balearia.net/eng/index_balearia.htm.

AMSTERDAM:
www.visitamsterdam.nl



Car Buying Recommendations for Young Drivers

by Joe Wiesenfelder, cars.com

For any young adult, buying a vehicle can be an angst-filled process that's as complicated as getting into the right college or buying a first home. What to buy is a personal decision, but here are a few recommendations for those drivers who are just getting started.

Best-selling models are a wise choice for several reasons:

Selection: Because so many are sold, many are resold, which means you'll get a wider selection of mileage, features, colors and prices.

Repairs: Their popularity means more service centers are able to repair them, and parts are widely available and comparatively inexpensive.

Reliability: Best-selling vehicles became so for many reasons—one of which is reliability.

>>CARS.COM RECOMMENDATIONS

So what vehicles does cars.com recommend for young drivers? The choices are many, but here are our thoughts regarding some popular vehicle classes.

Sedans: We recommend midsize sedans. They are, as a class, reasonably safe and practical, and they don't tempt young drivers to race, go off-roading or engage in dangerous activities. Yet such models as the Nissan Maxima and Pontiac Grand Am or Grand Prix are sporty enough that the under-25 set needn't feel like they're prematurely over the hill.

Sports cars: Although this will anger every 15-year-old male out there, we do not recommend sports cars for teenage drivers. Sports cars have the worst insurance claims losses among passenger cars, according to the Highway Loss Data Institute. This isn't entirely because the cars are less safe; it reflects on how and by whom they are driven. Granted, a young driver can drag race in a sedan or behave moronically behind the wheel of a minivan. But we believe fast cars inspire people to drive fast.

Sport utility vehicles: SUVs continue their stranglehold on the market, but they may not be as safe for their drivers as previously thought, and they remain a threat for

occupants of smaller vehicles that collide with them. Besides, many parents agree they aren't a great first car. For one, they are priced higher, as a class, than many other vehicle types. They also have a high center of gravity and are more prone than passenger cars to rollovers.

Wagons/hatchbacks: The so-called "grocery getters" of the 1970s and '80s have been replaced by more youth-focused models like the Chrysler PT Cruiser, Dodge Magnum, Mazda Protegé5 and Pontiac Vibe. Wagons and hatchbacks offer cargo capability that can rival an SUV's car-like attributes and, in the case of the Toyota Matrix, all-wheel-drive capability.

Older used cars: We propose five years as the older used-car option here because, nowadays, five isn't all that old. A few warranties last this long or longer, and manufacturer certified pre-owned cars include or extend warranties.

Two things happen as a vehicle ages: Warranties run out, and the need for repairs increases. Presuming that affordability is

important to parents and their young drivers, we must note that if an inexpensive older car breaks down frequently, it's not an inexpensive car in the long run. But if you are mechanically inclined and can handle some of the repairs, an older car may be an affordable choice.

>>COMPARING CAR TYPES

In structuring this comparison, we presupposed that affordability is a main factor. (If you can afford to buy a brand-new

Volvo, you probably don't need this guide).

The key points are:

- Initial affordability
- Depreciation
- Length of warranty
- Loss of car if totaled

In addition to cost, we chose economy cars and two ages of used cars to demonstrate the effect of these milestones:

- Initial depreciation
- End of basic warranty
- End of drivetrain warranty

Also influencing this analysis is the fact that the youngest drivers are highly likely to crack up their first car. **T.M.**

© TMS and cars.com, Inc. All Rights Reserved. Reprinted with permission.

COMPARING CAR TYPES

Weigh the pros and cons of new economy, 2-year-old used and 5-year-old used cars in various categories.

Approach	Pros	Cons
Safety		
New economy	New equipment; dual front airbags standard	Small, light cars are less safe*
2-year-old used	May be safer than economy car; safer than older cars	No distinct disadvantage
5-year-old used	No distinct advantage	System failure a possibility; safety systems less prevalent and refined
Style		
New economy	Choice of options	Base models have few features; not much style
2-year-old used	All styles available; more features for less	No choice of optional equipment
5-year-old used	More versions of each model for sale; more features for less	No choice of optional equipment; vehicle condition is a greater factor
Price		
New economy	Good selection of vehicles in the \$10,000 to \$15,000 range	You pay more for brand-new cars; extras will drive up price
2-year-old used	Greatest depreciation has passed	Midsized sedan for price of new economy car
5-year-old used	Lowest price	The best-kept vehicles are priced higher; more repairs likely
Replacement		
New economy	You're likely to carry full insurance	Vehicle takes the initial depreciation cost to its grave; insurance may increase when collecting a replacement settlement
2-year-old used	If insurance refunds the market value, and that's the price you originally paid, you break even on the settlement	If not insured, you carry the loss; if insured, premiums may increase
5-year-old used	Least cash loss of the three scenarios	Without full coverage, you have no car and no money
Repair		
New economy	Less likely to need repair; under full warranty	None, short of added cost of new-car purchase
2-year-old used	Still under warranty in most cases; powertrain warranties may last longer and manufacturers may extend warranties on certified pre-owned cars	In some cases, warranty has ended; certified pre-owned cars have premium prices
5-year-old used	Cars last longer than ever; some warranties exceed five years	More frequent repairs; most warranties have expired

*In 2003, 108 victims per 1 million passengers were killed in small cars that are a year to 3 years old. Midsized cars between a year and 3 years old accounted for 66 victims per 1 million passenger deaths. Source: Insurance Institute for Highway Safety, based on 2000 - 2003 models

2005 WEBBY
WORTHY AWARD

The Home Page

FANTASY STOCK MARKET

CALCULATORS

GRAB TODD'S CASH

COLLEGE CAMPUS TOUR

READER POLLS

www.youngmoney.com

POPULAR ARTICLES

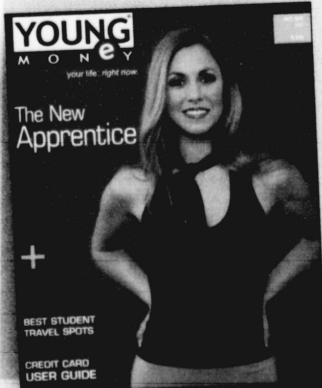
- >>11 Ways to Save Money
- >>MTV Real World Hits Austin
- >>How to Choose a Mutual Fund
- >>Real Estate Investing 101
- >>4 Keys to Financial Independence

* Fantasy Stock Market Game

The Fantasy Stock Market Game, FREE for registered members, allows players to invest in a wide variety of stocks. A new game begins every month.

www.youngmoney.com/stock_market_game

Subscribe Online
TODAY!



Our fall tour is visiting major college campuses nationwide. Stop by our booth for a chance to win a FREE round-trip airline ticket.

Visit www.youngmoney.com/events for a full tour schedule

Got a Money Question?

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

Send your personal finance questions to mike@debtbuster.com.

+ Quick Poll Results

Q: How much are you planning to spend on a summer vacation?

45% \$0-\$500	19% \$1,001-\$2,500
24% \$501-\$1,000	13% over \$2,500

928 responses

* Check youngmoney.com daily for new polls.

**LONG ON
WEEKEND.
SHORT
ON CASH.**

The fastest way to the best fare.

***ORBITZ* AND GO!™**

me, a stockholder?

Sponsored By

shareBUILDER®
Build your future.

Oil on Unpredictable Waters



Understanding Dollar-Cost Averaging

By ShareBuilder.com staff

They say a rising tide lifts all boats. It's only true if your boat isn't swamped by a wave.

All investing involves risks, and investing in the stock market may seem especially risky because stocks can exhibit great volatility. The optimism of the Roaring Twenties ended with a bang on "Black Thursday" (October 24, 1929), when the Dow Jones (the oldest, most popular, and most widely used indicator of the stock market's performance) lost nearly a quarter of its value in one day—and went on to lose 80% of its value by July 1932 (it took two decades to recover). On the other hand, several "historic" market downturns have reversed very quickly; the 40% drop of 1987 vanished in less than 18 months and was followed by a very strong boom decade.

Paradoxically, despite all this diving and soaring, the stock market has the potential to be one of the most rewarding forms of investment in the long run. The stock market's track record covering the last seventy years shows great crests and troughs, but also a strong and persistent rise in overall values.

Looking at the stock market's history, many investors are seduced by a deceptively simple idea: buy cheap. They think they should hoard spare cash, wait for a downswing, and then pounce on bargain investments at the "right moment."

The "right moment"—what a wonderful idea. A few of those who follow its siren voice have become wealthy—but far more have lost out. Why? Because timing the market is harder than predicting the weather. Even professional brokers and analysts find timing the market extremely difficult—and these are people with advanced financial degrees, whose full-time job is to keep tabs on the market.

Getting the best out of the stock market doesn't just mean choosing good stocks.

So it turns out that a far wiser strategy, for the majority of investors, may be to treat investing in the stock market exactly like a savings account—or a piggy bank. You decide on an amount (let's say \$200) that you can afford to deposit every week or month. You add that much to your investment at the predetermined interval, regardless of the current price of the stocks.

The result is "dollar-cost averaging." If a stock rises and falls, you'll sometimes be "buying high" and sometimes "buying low," relative to a stock's long-term performance. But it also means that you keep adding to your portfolio in a consistent manner. You don't focus on crests and troughs. You avoid both the temptation to "play the market" and the risks involved in getting it wrong.

Getting the best out of the stock market doesn't just mean choosing good stocks. You also need to ensure that, on average, your money does as well as those investments do. Hence "dollar-cost averaging"—AKA "choosing an amount to invest, investing that amount regularly, and not overreacting to the day-to-day stock price"—is a big step in a sensible direction.

The stock market comes with absolutely no guarantees. It's reasonable to expect that investing in solid, "blue-chip" companies expose you to less risk than investing in an untried start-up that may (or may not) be the next decade's Microsoft. As we have seen, even the established Microsofts of the world are not immune to a chill financial wind.

Dollar-cost averaging is a technical term only economists could love, but it conceals a very simple, very good idea. There's relatively strong historical evidence that good-quality stocks are a rising tide in the long run. On the other hand, big waves can blow up out of nowhere—and about the worst thing you can do in a heavy sea is try your hand at surfing the crests. **YM**

*Dollar cost averaging does not assure a profit or guarantee against loss. Investment values vary with stock selection and changing market conditions. Investors should consider their financial ability to continue investing in periods of declining values.

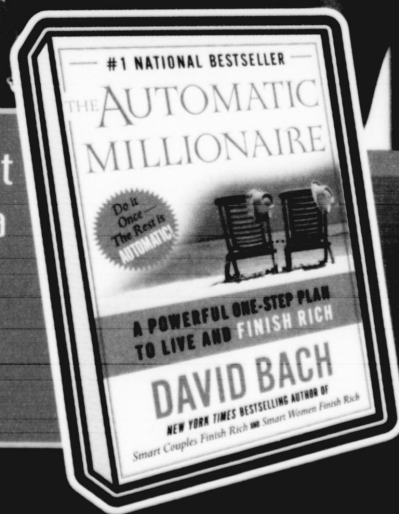
Learn How To Pay Yourself First ...Automatically

Getting started is easy!

- 1 Go to www.sharebuilder.com/moneybook25
- 2 Click on "Open an Account"
- 3 Be sure to enter promo code **MONEYBOOK25** to receive \$25 and your FREE copy of The Automatic Millionaire by David Bach

- Buy stocks for just \$4*
- FREE investment advice
- No minimum requirements
- Get a \$25 bonus

Open a ShareBuilder account and **receive \$25** — plus a free copy of The Automatic Millionaire, the #1 National Bestseller by David Bach



shareBUILDER®
simplify your financial life

See website for more information, including fees. Does not include Real-time Trades.

You must be a new ShareBuilder customer and open a ShareBuilder Individual, Joint or Custodial Account and purchase at least one security to receive this offer. A credit of \$25 will post to your ShareBuilder account 4-6 weeks after your first transaction has executed. Limit one per new customer. Offer excludes IRAs and Education Savings Accounts (ESAs). Not valid with any other offers. ShareBuilder reserves the right to terminate this offer at any time and to refuse or recover any promotion award if ShareBuilder determines that it was obtained under wrongful or fraudulent circumstances, that inaccurate or incomplete information was provided in opening the account, or that any term of ShareBuilder's Account Agreement has been violated. Offer expires 12/31/05.

Young Money is not affiliated with ShareBuilder. Individuals who open brokerage accounts through ShareBuilder will be brokerage customers of ShareBuilder Securities Corporation, not Young Money. All inquiries about ShareBuilder and ShareBuilder accounts must be directed to ShareBuilder Customer Care.

me, a stockholder?

Editor's note: *YOUNG MONEY* does not endorse any of the stocks listed below. For investment decisions, always consult a professional investment advisor.

Stock Spotlight:

VIDEO GAME STOCKS

By Michael R. Abramowitz

Video games are BIG BUSINESS and very popular on college campuses nationwide.

You might be one of those spending an arm, leg and very sore wrist on the latest, greatest incarnation of Madden NFL '06 or Grand Theft Auto, but the video game industry can put some meal money back in your pocket by investing in the stocks of game makers. It's a big business, but are the best days for investors of video game makers behind them?

The video game industry's shares can be a wild ride, and companies can make it or break it depending on the release of the latest, greatest title. In many ways, it is similar to the movie industry, and the price tags for creating video games are starting to get in the stratosphere. Investors should be willing to ride out inevitable hiccups in video game stocks before spending any money in this sector. **Y.M.**

Activision (ATVI)

Price: **\$22.10**

Snapshot: An up and coming player in the video game market, Activision is the producer of such hits as Doom and the Tony Hawk line of video games.

Pros:

- During the last four quarters, the company has beat earnings per share estimates by 57% on average.
- Shares of Activision have ridden higher than Tony Hawk performing a death-defying back flip on his skate board ramp—up 33% since splitting 4 for 3 earlier this year.
- Activision earns the bulk of its 71 cents a share in earnings in the fourth quarter typically, so the time to buy might be on any dips in share price before the holidays start.

Cons:

- Activision earnings, while growing, are only expected to jump a measly 4.4% this year.
- With earnings patterns very similar to a big box retailer, investors have to wade through three quarters of negative earnings before getting to Activision's profit nirvana—the holiday shopping season.
- Trading at 33 times earnings, investors might want to wait for a break in the stock market and in Activision's share price before jumping in with both feet.

TAKE-TWO INTERACTIVE SOFTWARE (TTWO)

Price: **\$23.06**

Snapshot: Follow that car! Take-Two's Rockstar Games division is the maker of the ever-popular Grand Theft Auto.

Pros:

- While the rest of the industry is expected to decline by an estimated 1.2%, according to analysts, Take-Two is expected to see a sweet 20% earnings jump.
- Trading at 16 times forward earnings, Take-Two is selling for a fairly good premium, if you can believe analyst's expectations for growth.
- With \$210 million in cash and no debt, Take-Two's balance sheet is in decent shape.

Cons:

- The loss of the ESPN product line to rival EA may affect earnings at some point.
- While the company is debt-free, it has a negative free cash flow, which likely means that they are spending money towards research and development of new games.
- While company stock is trading at levels that are five-fold higher than it was five years ago, the shares have the volatility of an audience rating for Grand Theft Auto.

Electronic Arts (ERTS)

Price: **\$60.36**

Snapshot: If it's in the game, it's in the game. Electronic Arts is home to the mega popular Madden NFL line of videogames and other highly popular titles such as NCAA Football '06.

Pros:


- The company's EA Sports division sells hit after hit after hit, featured by a record 1.7 million copies of Madden NFL 06 sold during the first week it was on the shelves in August.
- EA's NCAA Football 2006 was the number one selling title during July for PlayStation video games and number two for Xbox.
- With revenues of more than \$3 billion, Electronic Arts is a work of art on the balance sheet. The company has zero debt and more than \$2.45 billion in cash on-hand.

Cons:

- A bitter pricing battle with rival Take-Two Interactive forced Electronic Arts to sign highly expensive exclusivity contracts with the NFL and ESPN. The multimillion dollar price tag will take a significant chunk out of Electronic Arts' bottom line.
- Earnings per share are expected to decline by 8% for the current 2006 fiscal year because of higher costs to develop new games.
- The stock price is at the mercy of the fickle teen and college crowd, which may bore of playing video games.

* Price quotes are from September 15, 2005.

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



***InCharge Debt Solutions
can help...***

Stop Collection Calls

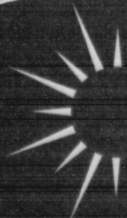
Lower Interest Rates

**Waive Late Fees & Other
Charges**

**You Get Out of Debt Faster &
More Affordably!**

If you are experiencing financial
difficulties, please do not wait. Call
InCharge® Debt Solutions today -
1.877.399.8620

Solved.



INCHARGE
DEBT SOLUTIONS

Call Today **1.877.399.8620**

incharge.com

The Procrastinator's Guide to FINANCIAL AID

Don't waste time when it comes to applying for scholarships and student loans.

By Kay Peterson, Ph.D.
Courtesy of FastWeb.com

When it comes to financial aid, late is often too late. Funds for next year are already allotted, and your school simply has nothing more to give. But don't give up until you consider these options:

STEP 1: CHECK OUT YOUR SCHOOL'S WEB SITE.

Many sites provide information about the school's late applicant policies, additional suggestions for late applicants and links to alternate funding sources, such as loan companies and scholarship organizations.

STEP 2: MAKE AN APPOINTMENT TO TALK TO YOUR SCHOOL'S FINANCIAL AID OFFICE.

Try to demonstrate special need, special circumstances or special abilities. Build a case for yourself—provide any information that will indicate that you deserve special consideration.

If you're a new student, you might want to emphasize how enthusiastic you are about attending and what you can bring to the school. "Even if funding is limited, we will try to make room for one more good student," says David Pardieck, director of financial assistance at Bradley University.

Remember that you are asking for a special favor. Let them know that you appreciate their efforts and be gracious, no matter what the outcome.

Always be sure to get the names of the staff members with whom you speak. "It's important to document the conversation," recommends Douglas Bucher, vice president of Enrollment Services & Planning at New York University, "especially if you are asking for special consideration."

STEP 3: CONSIDER TAKING A LOAN (BUT BE CAREFUL!).

If you have to rely on loans, your best bet is to obtain a federally sponsored student loan, such as the Stafford, the Perkins or the PLUS loan. But depending on your school, it may be too late to secure one of these loans for next school year. Check with the financial aid office to find out about the policies at your school.

Your school may also put you in contact with agencies that can provide last minute pre-approved loans. These agencies are private companies that offer loans separately from the federal government—in other words, the same kind of loan you would take out to buy a car or house.

Loans from these private companies can help if you're facing immediate tuition bills and don't have other funding sources. Be cautious,

though. Pre-approved loans carry a high price—interest rates that can run as high as 17 or 18 percent.

STEP 4: YOUR LAST-DITCH ALTERNATIVE

If you've exhausted all other possibilities, consider changing your educational path. One alternative: start at junior college, and then transfer to a four-year institution. You'll save money on tuition and get a chance to start college with a clean financial slate.

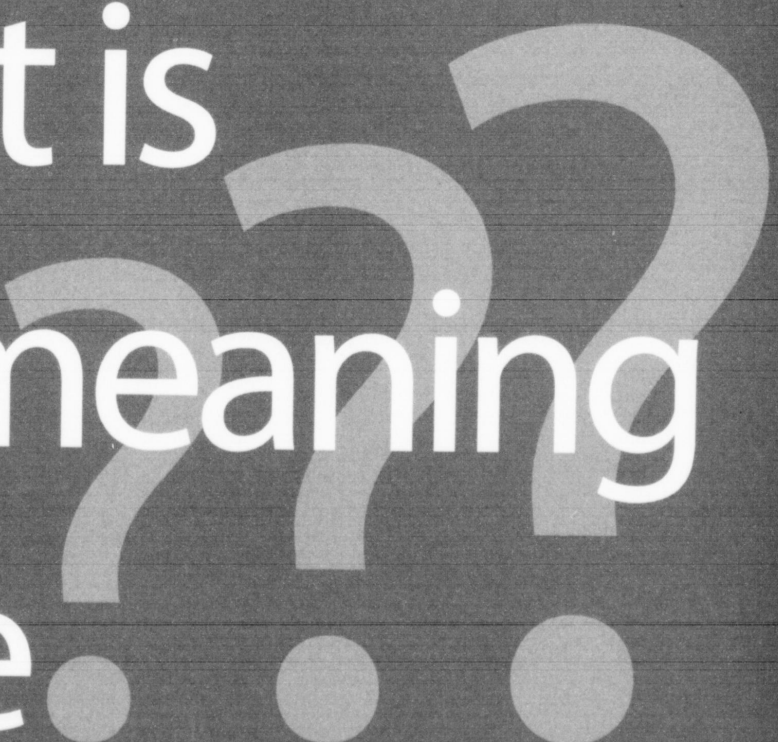
But before you follow this course, check a few things out:

Make sure your credits will transfer to your preferred school. A year's worth of course work that won't transfer is a waste of money. Find out before you enroll.

Learn as much as you can about the financial aid policy at your four-year school—especially as it pertains to transfer students. Some schools offer a different (and perhaps less attractive) financial aid package to transfer students than to students who spend a full four years at the institution.

Whatever you do, be sure to explore all your options, and don't give up until you've spoken to a representative at your school. Policies vary—and you may find it's not too late after all. **YM**

What is the meaning of life?



We don't know. But we do know what it means to have money in your pocket when you finish school. Whether you have questions about paying for books, tuition payment options and dealing with student loans after graduation, we have Loan Consultants standing by 24 Hours a Day, 7 Days a Week to help you. While we don't have all the answers to life's biggest questions, we can answer just about any of your questions about education lending.

College Loan
CLC Corporation

questions

answers

800.692.6121

24 Hours a Day, 7 Days a Week

Video Game Wars Xbox vs. PlayStation

By Dave Mathews
YOUNG MONEY Technology Editor



An INSIDE LOOK at 3rd generation GAMING consoles

This year I visited the Electronic Entertainment Expo, or E3 so called by those in the industry, to see the new consoles fighting for control of your living room TV. If you thought that the late 1980s console wars between Nintendo and Sega were intense, then you won't believe the up-and-coming "D-Day" caliber battle between the Sony PlayStation 3 and the Microsoft Xbox 360. Sony's third generation console will have 2 TerafLOPS of processing power, more power than many developing nations have. This means that games will look more realistic with all of the added graphics processing power.

Microsoft's 2nd generation console is twice as powerful as the original Xbox system. I think the console was cleverly named "360" so that parents buying holiday gifts would not assume it to be inferior when compared to a Sony "3"

product. For the record, since Microsoft enabled PCs have long been able to play games, I will count the Xbox 360 as an equivalent 3rd generation product for gaming.

DEFINING VISION

Both consoles will support High Definition Television (HDTV) with 1,080 lines of resolution, although Sony has two video outputs and will output a 1,080 progressive signal similar to what a computer monitor produces. Microsoft has chosen to output a 1,080 interlaced signal, one of the original HDTV standards. Sony's second video output is used to show additional game data while game play is seen on the main screen, a feature stolen from Nintendo's handheld "DS" product.

Most households today still do not have a single HDTV set, so do we expect anyone to

have two HDTVs in the same room in the near future? As if feeding game graphics to a HDTV set at 1,080p is not enough, Sony is also prepared to give you HD-DVD movies leveraging Sony's Blu-ray disc format. This format holds more than 50GB of data or two to four hours of HD content, read through a blue-violet laser.

Twentieth Century Fox is on board to provide movies and television programming in the Blu-ray format, so there should be plenty of non-interactive content. Conversely, Microsoft has announced that the 360 will ship with a dual-layer DVD-ROM, typical of today's computers. We expect Microsoft to leverage the power of Windows Media 10 for HDTV video; MS's proprietary code for compressing high-resolution video to fit within standard definition media formats. A

second release of the 360 console is hinted to have a next-generation DVD drive, which will most likely be the competing Toshiba HD-DVD format.

TO STORE OR NOT TO STORE

Hard drives are critical elements of a standard computer, but Sony has proven that they are not necessary with a console. The PS2 had a 3.5" drive bay which was only utilized by one game launched more than four years after the console was released. The original Xbox includes an 8GB drive, timid by today's standards, which holds game patches, ripped CD audio and game saves. The PS3 will have a drive slot for a detachable 2.5" drive, a standard form factor for laptop computers. Microsoft's 360 will include a removable 2.5" Seagate 20GB hard drive.

EXTRAS

Sony says that the PlayStation Portable (PSP) can be used as an auxiliary PS3 controller using its built-in WiFi adapter. Microsoft has countered by saying the 360 will not only exchange files to that device, but also to the Apple iPod. Online gaming will be included as a standard option in the PS3 and the 360 with Microsoft enabling advanced features for paying subscribers.

Microsoft has announced the added capability of remotely accessing media stored on your home PC through a wireless network connection—an enhancement of their Media Extender technology that you can purchase for the Xbox today. The 360 can connect your digital camera to view photos on the TV and

>> continued on p. 30

share the images with a home PC acting as a file server. This client-server relationship will keep a big noisy PC out of the living room while providing more computing features than a TiVo or cable set-top-box can offer.

TIMING IS EVERYTHING

Microsoft definitely has the marketing lead as the 360 is rumored to go on sale over "Black Friday" weekend—the busiest shopping day in the U.S. Sony is tight lipped on a launch date, but is rumored to be heavily discounting the PS2wo slim in order to reduce the effectiveness Microsoft Xbox 360 launch. The 360 console will be offered in two different package variations costing \$299 and \$399 each. The \$299 version will come with the console, cables and 1 wired controller, but the \$399 version will come with the 20GB hard-drive, a wireless controller, headset, ethernet cable and also a wireless remote control.

Current speculation holds that the PS3 will launch in the spring of 2006. Incidentally, this delay will allow Sony to focus on gaining handheld console market share this holiday season with their PSP. The delay also allows Sony to incorporate newer technologies such as the Blu-Ray DVD player. The PS3 is expected to sell for about \$299. I would not be surprised if Sony launches a marketing campaign to baby-step gamers from the PSP to the PS3 by touting their ability to create a new type of gaming experience. Too bad the



PSP doesn't cradle in your hand as well as their joysticks do.

THE WINNER

The demos of games on both consoles shown at E3 were mostly "smoke and mirrors" as they were running on development hardware platforms—not actual production consoles. That being said—the content looked amazing. If you ask me which one to buy; note that I already have a PS2 and Xbox connected to my HDTV, so I would say "it depends."

If you are a loyal PS2 follower, then you will be well off waiting for the PS3. If you are a multimedia junky and wish to access to the audio/video content stored on your PC from your living room TV set, then go with the 360. This very well may be Microsoft's successful Trojan horse to reach beyond the audience of standard "gamers" glued to the couch. While the Blu-ray technology and 1080p output are stronger bets in the long term, content and HDTV sets capable of displaying 1080p are rare today, so the Sony enhancements are ahead of their time. **VM**

Dave Matheus isn't a heavy gamer as there are only 24 hours in a day, but still owns his original Atari 2600 and the latest generation consoles. His Sony PSP more frequently plays back video programs than games however. More technology stories and video clips about gadgets can be found at www.davematheus.com.

SYSTEM	PlayStation 3	Xbox 360
RELEASE DATE	2006	2005 (4th Quarter)
CONTROLLER	Bluetooth Wireless	204 GHz Wireless
MEMORY	256 MB	512 MB
L2 CACHE	512 KB	1 MB
RESOLUTION	480i, 480p, 720p, 1080i, 1080p	480i, 480p, 720p, 1080i
DISC MEDIA	CD-ROM, CDR+W, DVD, DVD-ROM, DVD-R, DVD+R	DVD-Video, DVD-ROM, DVD-R/RW, DVD+R/RW, CD-DA, CD-ROM, CD-R, CD-RW, WMA CD, MP3 CD, JPEG
GAME MEDIA	Blu-ray BD-ROM	Photo CD Dual-Layer DVD-ROM
GPU SPEED	550 MHz	500 MHz
GRAPHICS	RSX "Reality Synthesizer"	Custom ATI Processor
SOUND	Surround Sound - Multichannel	Surround Sound - Multichannel
CPU TYPE	Cell Processor	Custom IBM PowerPC CPU
CPU SPEED	3.2 GHz	3.2 GHz
STORAGE	Removable Hard Drive (Size Unknown)	20 GB Removable Hard Drive
COMMUNICATIONS	802.11 B/G Wi-Fi, Bluetooth 2.0	802.11 A/B/G Wi-Fi ready, adapter not included
I/O CONNECTIONS	Ethernet (RJ45), 6 USB 2.0, CF Slot (Type I, II), SD Slot (Regular, Compact), Memory Stick, Memory Stick Duo, 1 x Optical Audio	3 USB 2.0, 2 Memory Slots, Ethernet Port (RJ45)



Make your mark. Join the circle.

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

Legacy
American Legacy Foundation

EIF ENTERTAINMENT
INDUSTRY FOUNDATION
www.elffoundation.org

circle of friends

| mark.



This beautiful silver-plated chain with three dangling sunburst charms is now available exclusively from mark., the next generation of beauty from Avon. All net proceeds* from the sale of each bracelet will help women live smoke-free.

To purchase a Circle of Friends Charm Bracelet from mark. or to learn more about becoming a mark. Representative, visit www.meetmark.com or call 1-800-meetmark.

*minimum of \$12



By Sanyika Calloway Boyce
YOUNG MONEY Columnist

Understanding how to manage money, credit and debt is, in my opinion, one of the most important and lasting types of education you can get; and yet we're generally not taught these lessons in school, college, church or even at home.

This leaves many of us to learn the hard way, about what's needed to become "responsible" with money.

Following are a few tips, tools and techniques that'll support you in saving more, spending less, paying off your debt and becoming financially savvy.

GAS GUZZLERS

We've all felt the "pressure at the pump" as gas prices skyrocket north of \$2 and in some states as much as \$3 per gallon. To use less gas and save a few dollars, consider car-pooling to work and other areas you frequently go. Or better yet, take public transportation when you can—especially if your car is just going to be parked anyway.

I know it might be tempting to apply for a gas card to "help" you cover the cost of soaring prices

but before you say, "Fill 'er up" consider this: An average tank holds 14 gallons, at \$2.67 per gallon you'll pay \$37.38—now add the 23.9% interest that most gas cards charge and you're looking at spending \$46.31. That's a \$8.93 "helping" hand.

WILL THAT BE CASH OR CREDIT?

One of the most profound lessons I've learned about money is how deeply emotional it is. No matter how much I have of it when I enter a store, the urge to pull out plastic over cash still haunts me. Retailers, convenience stores and even fast food restaurants have clued in on this and are making it easier for us to say, "Charge it."

Making the choice to always pay cash for items under \$50 is a radically different attitude from the, "Never leave home without it" credit card mentality; but if you do, you'll notice a significant decrease in your "miscellaneous" spending. Plus this works great with debit cards too.

VIRTUAL SAVINGS

Online banks such as INGDirect.com operate almost exclusively on the Internet and have some of the best interest rates on traditional savings accounts around. Earning as much as 3%—more than seven times the national

average—has been a big incentive for many to start a virtual piggy-bank.

In addition to the great return on your money, you can use a virtual bank as a way to get access to high-yield CDs; and it removes the temptation of running to the ATM whenever you get the urge to splurge. That leaves your money to grow and work harder for you.

YOU'RE FINANCIALLY GROWN-UP WHEN...

As I got into my late teens and early twenties, more than anything I wanted to prove my independence; ironically the more I tried to make "grown-up" decisions the more dependent I became. I declared myself officially grown-up when I embraced these simple truths:

You Can't Afford Not To Save—

If you start saving when you're about 22, and save for just 10 years earning 8% you'll have almost \$500,000 stored up by the time you're 65—even if you never save another penny!

Giving In Doesn't Mean Giving Up—

If you've ever had to do something really hard like loose 10 pounds in two months or save \$500 in a semester you know how difficult

and daunting it can be. You also know that even the most determined among us can get discouraged and sidetracked. The same is true with money matters. If you bust your budget in a moment of weakness, don't throw your hands up and "go for broke"—acknowledge the misstep and get back on track again.

Credit Isn't "Priceless"—The amount of credit you're given isn't always the amount you can "afford" to spend. "Afford" should mean having enough cash left over after paying your basic living expenses and bills to put something towards your savings and still have enough left over for a movie and popcorn.

According to the president of Psychology of Money Consultants, the final mark of money maturity comes with the knowledge that "financial freedom and success go not to those who have the most, but those who need the least." **TM**

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



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

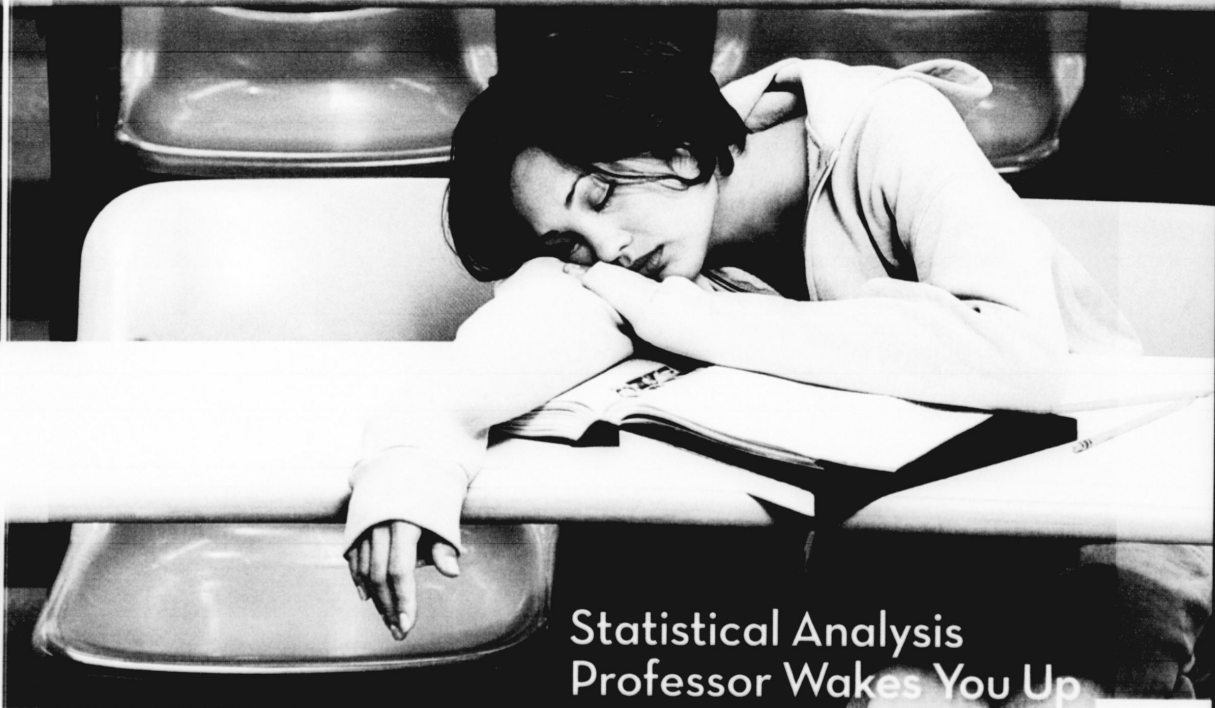
You Do.

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

Student
LENDING WORKS™



Statistical Analysis Class Ends @ 11 am



Statistical Analysis Professor Wakes You Up

@ 11:03 am

We Know. *College Happens.*

All-night study sessions, snoozer Stats lectures – college can be tough. Toyota Financial Services wants to make it easier. That's why we offer finance and lease programs designed with you in mind. We want to help you get into a new Toyota – it's up to you to get some shut-eye.

College Graduate Program

\$400 rebate on a new Toyota, no down payment or waived security deposit, and more.^{1,2}

iFinance Program

No co-applicant required, even if you have limited credit.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, and toward the down payment on finance contracts. One rebate per retail 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.