

Wednesday
September 8, 2004

www.kykernel.com
newsroom: 257-1915

THE KENTUCKY Kernel

Celebrating 33 years of independence

Columnist: Some cards
aren't worth their
weight in plastic
Page 5

UK asks attorney general about victims' names

By Adam Sichko
THE KENTUCKY KERNEL

UK legal counsel submitted a request to the state attorney general Friday, seeking an opinion about UK's policy to withhold crime victims' information on police incident reports.

In its five-page request, UK legal counsel argued that it has not implemented a blanket policy to black out all information for every victim. Instead, UK is withholding names and addresses of victims.

"There is no legitimate public purpose in disclosing the identity of victims in direct violation of their expressed desire not to be publicly identified," wrote Barbara Jones, UK's interim general counsel in the request.

UK first cited its new records policy when the Kernel asked for police reports at the beginning of the fall semester.

Kernel editors have argued that providing victims' names gives reporters and the public the ability to question police activity and provide details important to the campus community's understanding of crimes.

Between Aug. 31 and Thursday, UK Police filed 21 incident reports with 11 victims requesting that their names be kept private, the report said.

Jones also argued that the details of the incident report, excluding the victim information, are available on the UK Police Web site within 24 hours after the incident.

"Providing their names to the general public and the media serves no public purpose except to expose them to re-victimization by the perpetrator, possible retaliation, harassment or public ridicule," she wrote.

"That is wrong," said Jon Fleischaker, general counsel to the Kentucky Press Association.

"No. 1, there is no historical evidence that any of that is true. Victims have been listed regularly and often for the past 30, 40, 50 years. And No. 2, it's not the choice of the victim to be identified."

Jones would not comment further on the case.

Nationwide, open records cases occur fairly often, said Roy Moore, a media law professor in the College of Communications and Information Studies.

Moore said the press usually wins the cases, but the trend is starting to reverse.

"Two reasons: One, there's a greater concern with preserving privacy on the part of the public, and two, security concerns," Moore said.

"I don't think the support for open records meetings and laws is as strong as it once was from the public."

The Kentucky attorney general's office had not received UK's request for an opinion Tuesday afternoon, said Robert Jones, acting director of the civil and environmental law division within the office.

He said UK's request would be considered an "Office of the Attorney General" opinion, which he described as more of a "hypothetical legal decision" since the request isn't based on an appeal to a decision or case.

The attorney general's office usually takes at least two to three months to return an opinion after requests such as UK's, he said.

The Kernel also might file a request for

Police withhold information about rape of UK student

STAFF REPORT

A UK student reported that she was raped in her home Aug. 26.

The female student, whose name, age and address were not released, was reportedly raped by a known male at her home between 3 and 4 a.m. UK Police said drugs or alcohol were a factor.

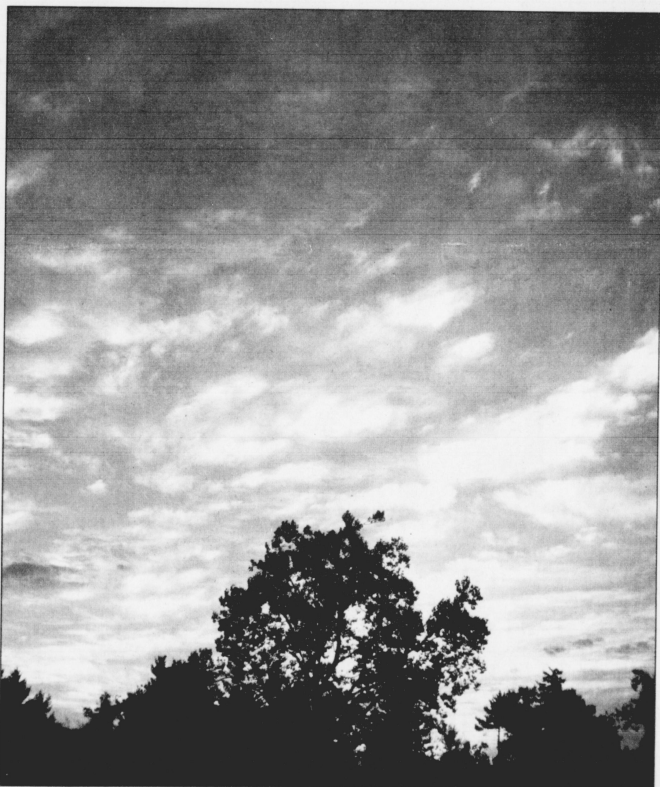
A Student Health Services employee called UK Police Aug. 30 and UK Police contacted the victim, who filed the report.

UK Interim Legal Counsel Barbara Jones told the Kernel last week that locations of crimes would not be withheld even if the location of the crime was the victim's residence. UK Police, however, did not release the location of the rape.

UK spokeswoman Mary Margaret Collier said the blacking out of the location of the crime was unintentional and that the information would be made available today.

See Records on page 2

BYE BYE TO BLUE SKIES



The sun rose yesterday at 7:12 a.m. over the Keeneland Race Course. And while yesterday morning had clear, sunny skies, today calls for a 100 percent chance of rain because of spinoff from Hurricane Frances.

JONATHAN PALMER | STAFF

Bob & Tom yuk it up at Rupp

By Jesh Sullivan
THE KENTUCKY KERNEL

When Bob Kevoian and Tom Griswold first hit the airwaves together in 1983, they were the wake-up call for a few thousand listeners in a small Michigan suburb.

Since then, they've gained a listenership of more than 5 million each week — relying on comic chemistry and musical genius, turning out countless catchy, classy tunes such as "Prison Bitch" and "Camel Toe."

After decades and 140 radio stations after their start, "The Bob and Tom Show" audience is so big an upcoming live gig in Lexington is expected to pack Rupp Arena.

"The Bob and Tom Show" was syndicated in 1985 and quickly found its way into the daily 6 a.m.-10 a.m. time slot on Lexington's 100.1 WKQQ, the sponsor of the live Sept. 10 show.

Ever since, the Central Kentucky audience has shown itself to be especially responsive to Bob and Tom's brand of morning talk show humor.

"We did a show at Rupp a few years back, and the place was packed," Tom said. "We're looking forward to coming back."

They also manage to feature comic and celebrity personalities. It's not at all uncommon to tune in and hear Kevin Pollack bust out his patented Christopher Walken impersonation.

Stand-up comedians such as Tim Wilson and John Fox also frequently spend time cutting up with the pair.

But generating laughs isn't the only goal of this comic team. Griswold said he and Kevoian have raised millions of dollars for charities such as the Red Cross through the sale of their albums.

"We really feel blessed, and we love to give back and help others," Griswold said with obvious pride.

But despite their success, Kevoian and Griswold face a new challenge in today's post-Janet Jackson radio climate.

Since last year's Super Bowl and Janet Jackson's infamous "wardrobe malfunction," the FCC has redoubled its efforts to curb "indecentcy" on the radio.

As a result, Griswold said he and Kevoian have decided to stop airing several classic bits and tone down new material.

"We haven't been fined yet," Griswold said, "and we don't plan to be."

He said FCC regulations are so vague that what constitutes a "fineable offense" is almost an arbitrary decision.

"There's no concrete list of rules from the FCC you can look at and say, 'OK, we can't do this,'" he said.



TOM GRISWOLD



BOB KEVOIAN

Bob and Tom will perform at Rupp Arena Friday at 7:30 p.m. Tickets cost \$24 - \$49 and can be purchased at the Rupp Arena box office at 432 W. Vine St. or by phone. Call 859-233-3535.

See Show on page 5

Hurricane Frances spins off numerous tornadoes in the South

By Ellen Barry
LOS ANGELES TIMES

ATLANTA — Tropical Depression Frances, now a colossal, dying storm, beat the Southeast with wind and rain on Tuesday, spawning at least 30 small tornadoes and threatening severe flooding.

Before dawn in Atlanta, trees flattened picket fences, crunched parked cars, snapped power lines and, in a few cases, crashed into the homes of sleeping families.

More than 300,000 Georgians were still without power late yesterday.

As the storm's eye wobbled up the east side of Alabama, its reach extended into South Carolina — where at midmorning a lightning-quick tornado flipped a mobile home, injuring the three people inside.

In the mountains of South Carolina and Georgia, dark clouds dumped 10 inches of rain.

Meanwhile, hundreds of thousands of Floridians who evacuated last week in advance of then-Hurricane Frances were making their

way home yesterday. They lined up at aid stations for diapers and detergent and ice, and waited for hours to pump gas into containers for emergency use.

With a third major storm, Hurricane Ivan, building in the Caribbean, many survivors half-expected another blow, one aid worker said, even though officials say it was not likely to hit Florida.

"Already, people are talking 'Ivan this' and 'Ivan that.' They're calling it Ivan the Terrible," said Peter Teas-

den, an American Red Cross spokesman.

Ivan made a direct hit on Grenada yesterday, according to The Associated Press, blasting apart scores of homes and hurling hundreds of the island's landmark red zinc roofs through the air.

No injuries were reported. The storm also damaged homes in Barbados, St. Lucia and St. Vincent and appeared set to reach Jamaica by tomorrow.

Hurricanes begin to disintegrate as soon as they move inland, but their death

is slow and destructive, said Joe Feiliffer, a meteorologist at the National Weather Service in Greer, S.C.

The majority of Americans killed by hurricanes are not victims of the winds; most are motorists who drown after driving into flooded areas.

"People get fixated initially on the strong winds and the storm surge," said Michael Eckert, a senior meteorologist with the National Weather Service.

In the days after landfall, with the drama over, "people

take their guard down, and they shouldn't."

Frances has been blamed for 13 deaths so far in Florida; in Georgia, five people died in traffic accidents caused by the storm, according to a spokesman for the Georgia Emergency Management Agency.

According to the Florida Emergency Operations Center, nearly 13,000 people are still in state-operated shelters.

About 2.2 million people do not have power.

Group attacks Bush's service

By Ronald Brownstein
LOS ANGELES TIMES

WASHINGTON — Escalating the campaign warfare over the Vietnam era, a new group founded by a veteran Texas Democratic operative will announce today a television ad campaign reprising charges that President Bush failed to perform his service in the Texas Air National Guard while on temporary assignment in Alabama.

The ad, funded by Texans for Truth, features Robert Mintz, a retired Lt. Colonel in the Alabama Air National Guard, who says he never saw Bush while serving in the same unit where they were assigned to in 1972.

"It would be impossible to be unseen in a unit of that size," Mintz charges in the ad, which the Texans for Truth group posted on its Web site yesterday afternoon.

One source familiar with the group's plan says it raised more than \$100,000 to air the ad after sending an e-mail solicitation to members of MoveOn.org, an online advocacy group that has been among Bush's staunchest opponents, and DriveDemocracy.org, a spin-off group in Texas.

"The money came in really fast," said the source, who asked not to be identified.

This new ad drive appears in the wake of the advertising assaults on Democratic nominee John Kerry from Swift Boat Veterans for Truth, a conservative group with strong Republican ties. The group has accused the Democratic nominee of misrepresenting his actions in Vietnam and betraying fellow servicemen by pursuing anti-war activities after returning from combat.

The source familiar with Texans' for Truth plans said

it was considering running the ad in some of the same markets where the Swift Boat group aired, nearly all of them in swing states.

But the source added that the group might also seek to run the ad in states that have suffered disproportionately high levels of casualties in the Iraq war. The group will announce its ad buy at a news conference this morning.

The new anti-Bush ad comes as Kerry allies have escalated their criticism of the president's service record — and as both campaigns waited a piece from CBS's 60 Minutes examining Bush's National Guard record.

Texans for Truth was founded last month by Glenn Smith, a longtime Texas Democratic operative who ran gubernatorial campaigns for Ann Richards in 1990 and Tony Sanchez in 2002.

Texans for Truth is a 527 organization, so named for the federal tax code that created it, and is associated with DriveDemocracy.org, a Texas group directed by Smith.

DriveDemocracy was founded last spring with money left over after MoveOn ran a campaign, directed by Smith, opposing ultimately successful Republican efforts to redraw Congressional district lines in Texas to help the GOP win more seats.

Steve Schmidt, the deputy communications director for the Bush campaign, said the charges in the new ad about the president's National Guard service have been "totally discredited" and would be rejected by voters.

"His campaign is focused on the past. ... The president's campaign is focused on the future," Schmidt said.

The 30-second ad focuses on the controversial period

in 1972 when Bush requested a transfer from the Texas Air National Guard to serve with a unit in Alabama while he worked on the Senate campaign of Republican Winton Blount.

Bush received permission to train with the 187th Tactical Reconnaissance Group in Montgomery from September through November 1972.

Ever since 2000, Bush has faced questions of whether he showed up to perform that service. In an interview on NBC's *Meet the Press* last February, Bush said charges that he had failed to report for duty were "just wrong."

"There may be no evidence, but I did report, otherwise I wouldn't have been honorably discharged," Bush said. "The military doesn't work that way. I got an honorable discharge, and I did show up in Alabama."

Since then, the White House has pointed to one former member of the unit who said he recalled seeing Bush on the base at the time. But several other members of the 187th have told reporters they have no recollection of seeing Bush during that period. And it is that charge the new ad highlights.

In the ad, Mintz, the retired Lt. Colonel from the Alabama Air National Guard, says that after the president cited his service in the unit he could not recall seeing him there.

"So I called friends, you know, 'Did you know George served in our unit?' Nah, I never saw him there," Mintz says in the ad.

The ad closes with text that reads: "George Bush has some explaining to do."

Documents released by the Pentagon last July showed that Bush wasn't paid for the five months in 1972 when he was assigned to

the Alabama unit, which suggests he did not show up for duty. But they also indicate he had already accumulated enough credits to meet his obligation for the year.

Critics have previously attacked other aspects of Bush's Vietnam-era service, including the fact that he vaulted over hundreds of other young men waiting for admission to the National Guard and obtained a coveted pilot's slot, despite the fact he had fewer qualifications than other applicants and received a low score on a pilot aptitude test.

Scrutiny of the Air National Guard service continued yesterday as the Pentagon released a new round of records to The Associated Press. The documents showed that Bush was not with his Texas guard unit — the 147th Fighter Interceptor Group — in 1972 when it joined in a "24-hour active alert mission to safeguard against surprise attack" in the southern United States.

Ben Barnes, the former Texas speaker of the House, has recently said he felt "ashamed" of helping Bush against surprise attack" in the southern United States.

In a preemptive memo to GOP leaders last night, Republican National Committee chairman Ed Gillespie sought to portray Barnes as an unreliable witness and charged that Democrats are "implementing a strategy of vicious personal attacks against the President and Vice President."

Times staff writers Kathleen Hennessey and James Rainey contributed to this report.

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Bush might forgo a debate

President looks to skip one of three forums planned by debate commission

By Mike Allen
THE WASHINGTON POST

WASHINGTON — President Bush might skip one of the three debates that have been proposed by the Commission on Presidential Debates and accepted by Sen. John Kerry, D-Mass., Republican officials said yesterday.

The officials said Bush's negotiating team plans to resist the middle debate, which was to be Oct. 8 in a town meeting format in the crucial state of Missouri.

The Bush-Cheney campaign announced that its debate negotiation team will be led by James A. Baker III, who was secretary of state under President George H.W. Bush. Baker was the Bush campaign's chief representative in the Florida recount fight of 2000 and is the current president's personal envoy on Iraqi debt resolution.

Baker negotiated debates in 1984, 1988 and 1992. As

chief of staff to Bush's father, he took a cautious stance and held the view that a sitting president has little to gain and much to lose in debates, according to accounts at the time.

Bush's aides refused to discuss their opening position.

Officials familiar with the issue said he plans to accept the commission's first debate, which is to focus on domestic policy, and the third one, which is to focus on foreign policy.

The audience for the second debate, to be at Washington University in St. Louis,

was to be picked by the Gallup Organization. The commission said participants should be "undecided voters" from the St. Louis metropolitan area.

A presidential adviser said campaign officials were concerned that people could pose as undecided when they actually are partisans.

"It's not a fear of the format," said the adviser, who refused to be identified. "They want two debates that are focused

on clear differences on foreign and domestic policy. We benefit from the differences."

The Democratic team is led by Vernon E. Jordan Jr.

The Republican team includes U.S. Trade Representative Robert B. Zoellick, Mississippi Gov. Haley Barbour

**Officials said
Bush's negotiating
team plans to resist
the middle debate,
which was to be
Oct. 8 in the crucial
state of Missouri.**

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Kentucky Kernel CAREER GUIDE

Monday, Sept. 13

Get career advice ... for free!

Virginia rejects Nader petition

By Michael D. Shear
THE WASHINGTON POST

RICHMOND, Va. — Virginia election officials yesterday denied a spot on November's presidential ballot to independent candidate Ralph Nader, and an independent review of the signatures he submitted suggests that thousands of them were collected illegally by people who do not live in Virginia.

Jean R. Jensen, secretary of the State Board of Elections, said yesterday that registrars across the state had verified 7,342 signatures for Nader, well short of the required 10,000. Candidates for the Libertarian Party and the Constitution Party collected the required number of signatures and will appear on the ballot, Jensen said.

Nader spokesman Kevin Zeese vowed a review of the signatures that were rejected in Virginia, saying the campaign would "check and see if they got it right, and if they didn't, we'll sue them."

Democrats nationwide have worked openly to keep Nader off the presidential ballot in the belief that he would siphon votes from their party's nominee, Massachusetts Sen. John Kerry.

Questions about the validity of signatures and allegations of fraud have prompted challenges in Michigan, Maine, Pennsylvania, New Hampshire, Iowa and Oregon. As of yesterday, Nader had secured a place on the ballot in 22 states and Washington, D.C. Maryland officials ruled that Nader's signature-collection efforts

fell short there, but his campaign is seeking a review.

In an opinion article in Sunday's Washington Post, Nader accused "swarms of Democratic Party lawyers, propagandists, harassers and assorted operatives" of waging "an unsavory war against my campaign's effort to secure a spot on the presidential ballots."

In Virginia, Democratic lawyers who pored over copies of the Nader petitions last week noticed that more than a dozen people who circulated signature petitions did not appear to live in Virginia, as required by state law.

A subsequent review by The Post of hundreds of pages of Nader petitions found that at least 18 people whose names appear as col-

lectors listed addresses that correspond to a hotel or motel in the state. Those petitions account for more than 2,000 signatures.

In Virginia, collecting signatures for a petition without being a registered voter in the state, or intending to become one, is a felony punishable by as much as 10 years in prison and a fine of as much as \$2,500.

Jensen said the board's rejection of Nader's petitions had nothing to do with the collectors. Instead, the board focused on the people who signed the documents. She said nearly half of the 13,000 signatures submitted by Nader's campaign "were either residents of Virginia but not registered to vote, residents of other states or totally illegible."

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First full IFC Meeting will be Monday, September 13th at 4 PM.

COMEDY CARAVAN

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Adam Ace, aka the crazy comedian, is HILARIOUS. Moving from improv to physical comedy during his routine, the crowd never knows what adventure they will experience next from this zany performer. Catch him tonight at 8:00 PM in the Student Center Cats Den.

Ace has a style all his own, a breath of fresh air one would not want to miss.

FREE Admission with UKID!

MONEY MATTERS

Bad credit not worth the T-shirt



Kenny Moyer
FINANCIAL COLUMNIST

Welcome to the age of happy spending—a time in our lives in which the beer flows like wine and the credit card plastic swipes like the Plus Account categories.

Let's admit it, we students love to spend money, especially on things we can't afford. Students often lack the knowledge of personal money management, leading to overspending, debt and even chances of becoming a victim of credit card scams.

A study conducted by the National Postsecondary Student Aid Survey found that most high school seniors scored a failing grade on a test on personal finance skills.

Translation: Most kids enter college without a clue how to survive financially. When students get a credit card, management techniques become nonexistent.

College students have long been a market for credit card companies. A 2003 study by loan agency Nellie Mae showed that 96 percent of undergraduates had a card.

Offering high credit balances, credit card companies hope students will spend the money and not pay their balance at the end of the month.

If this situation occurs, the credit card company slaps on their high interest rate, adding insult to injury.

This isn't a new problem for college students. Many go plastic-happy and swipe their card anywhere, not realizing the money borrowed must eventually be paid back in full.

I imagine the nice furniture for the apartment was well worth falling into debt. However, debt may ruin your credit for a long time, even hindering your ability to own a house or a car.

Not only are overspending and debt plaguing college students, but credit card fraud is growing on campuses. How many times have you seen a credit card stand with someone handing out T-shirts to convince you to sign up?

These marketing tables may seem legit, but that is not always the case. Gina Marcellino, a sociology junior, said her brother fell victim to a scam about three years ago

and is still seeing the penalties. "My brother signed up with his real name but a false address," Marcellino said.

The credit card application contained a hidden beginner's fee and immediate interest rates. Despite the fact that he had not used the card, he was accruing interest.

Because of the false address that he had provided, Marcellino's brother did not receive the bills indicating these charges, and did not think to cancel the card. The credit company eventually determined his correct address and billed him for the fees.

"His credit history is almost in ruins today, and now he can't even buy a car," said Marcellino.

This may seem more like negligence than a scam, but the fine print at the bottom is there—the marketers don't have to tell you the real deal.

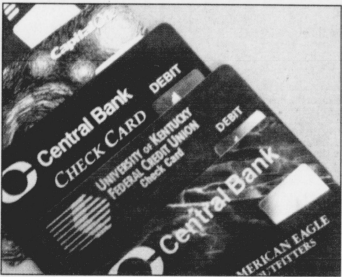
On a lighter note, credit cards are not always a bad thing. If you are good at managing your account balance and always pay on time, credit cards can be a great tool for learning.

Also, credit cards can be more secure than debit cards. If someone stole your debit card and used it immediately, money would be drawn out of your personal bank account, which could eventually lead you to bankruptcy before the crime could be solved. Most credit card companies, however, have measures that protect your credit line in the event your card is stolen. Just make sure to contact the credit company so they know there is a problem.

E-mail

kmoyer@kykernel.com

Columnist Kenny Moyer, a finance junior, has studied and researched investing and money saving techniques for more than three years.



Credit do's

- Set a reasonable balance.
- Carry your credit cards separate from your wallet.
- Keep a record of your account numbers, expiration dates and the credit company's contact information in a safe, secure area.
- Always know where your card is and watch it during a transaction.
- Save receipts to compare with bank statements.
- Open bills promptly and reconcile accounts monthly, just as you would with your checking account.
- Report any questionable charges promptly to the card issuer.
- Notify card companies in advance of address change.

Credit don'ts

- Don't sign up for random credit cards; rip up any cards that come by mail.
- Don't lend your card(s) to anyone.
- Don't leave cards or receipts lying around (especially in bars).
- Don't sign a blank receipt (when you do sign a receipt, draw a line through any blank spaces above the total).
- Don't give out your card information over the phone except to a company you know to be reputable.
- Don't put your credit card number on a Web site that is not secure.
- Don't sign up just for a free T-shirt.

Show

Continued from page 1

Though Kevoian and Griswold have reined the show in a bit to avoid a Howard Stern-like path, they generate more than enough material to keep their audience tuned in.

Their guests have also managed to behave themselves under the new guidelines.

"All the comics have been great," Griswold said. "We really haven't had anyone get close to crossing the line."

But when Kevoian, Griswold, their partners Kristi Lee and Chick McGee, as well as the entire "Bob and Tom Show" band—complete with horn section—invade Rupp on Friday, there'll be no reason for the program director to hover over the red button.

"At the Rupp show we plan to do a lot of the clas-

sics we can't play on the air anymore," Griswold said. "We'll also do some skits and have some special guests."

The timid should probably avoid Rupp Arena on this night, Griswold said, and with the show off-limits to anyone under 18, patrons can expect an R rating.

"Everyone will have a great time at the show," Griswold said. "We hope a ton of people come out."

E-mail

jsullivan@kykernel.com

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ONTAP

FOR THE WEEK OF
SEPT. 8 - SEPT. 14



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Alternative rockers Phantom Planet of The O.C. fame will perform at 7 p.m. Friday in the Singletary Center for the Arts. Tickets cost from \$17 to \$22, but students receive a \$5 discount with a valid ID, and UK faculty and staff receive a \$3 discount.

WEDNESDAY
Shinedown w/Crossfade & Silver-tide
7:30 p.m. Jillian's, Louisville. Tickets cost \$12.

Jason England
9 p.m. Cheapside. Tickets cost \$2.

Sexual Disaster Quartet w/Barnhouse Effect
9 p.m. The Dame. Tickets cost \$4.

The Big Maracas
9 p.m. High on Rose. Tickets cost \$5.

THURSDAY
Matt Wertz w/Aaron Winters
7 p.m. The Dame. Tickets cost \$5.

Jensen Moore w/Brad Alford & Saddletramp
9 p.m. Cadillac Ranch. Tickets cost \$3.

Barnhouse Effect
9 p.m. The Fish Tank. Tickets cost \$3.

Van Gogh
9 p.m. Natasha's Cafe. Free.

Born Cross Eyed w/Emily Hagihara
9:30 p.m. The Kentucky Theatre.

Tickets cost \$5.
The Rudies w/Gnarly Love
10 p.m. The Dame. Tickets cost \$4.

The Jive Turkeys
10 p.m. High on Rose. Tickets cost \$3.

FRIDAY
Eddie from Ohio
7 p.m. The Dame. Tickets cost \$10.

Phantom Planet w/Sahara Hot-nights & The Like
7 p.m. Singletary Center for the Arts. Tickets cost \$17 - \$22; students receive a \$5 discount, UK faculty and staff receive a \$3 discount.

Bob and Tom
7:30 p.m. Rupp Arena. Tickets cost \$24 - \$49.

Tech N9ne w/Project Deadman, Skatterman & Snug Brim, Kutt Cal-houn and special guest Bigg Krizz Kaliko
8:30 p.m. Bogarts, Cincinnati. Tickets cost \$17 in advance, \$20 day of show.

The Yellow Belts w/Brassknuckle Boys & City Mouse

10 p.m. The Dame. Tickets cost \$4.
Sway w/Pete & Avio
10:30 p.m. The Verve Concert Hall. Ticket prices TBA.

What Happened When
11:30 p.m. Furlongs. Tickets cost \$3.

SATURDAY
Marc Broussard w/Blue Merle
7 p.m. The Dame. Tickets cost \$6.

Tryptamine Arkestra
11:30 p.m. Furlongs. Tickets cost \$3.

MONDAY
Orangewhip w/Stego
9 p.m. The Dame. Tickets cost \$3.

TUESDAY
Tarantula w/Rakadu Gypsy Dance
10 p.m. The Dame. Tickets cost \$5.

COMING SOON
Southern Culture on the Skids
9 p.m. Sept. 16. The Dame. Tickets cost \$12.

Senses Fall w/Silverstein, The Bled & Emanuel
8 p.m. Sept. 22. Bogarts, Cincinnati. Tickets cost \$12 - \$14.

The Scourge of the Sea w/The Middlemen, The Pine Club & Fire the Saddle
9 p.m. Sept. 23. The Dame. Free.

Decide w/Goatwhore, Cattle Decapitation & Jungle Rot
7:30 p.m. Sept. 24 Bogarts, Cincinnati. Tickets cost \$20 in advance, \$22 day of show.

Capleton w/Cocoa Tea
9:30 p.m. Sept. 25 Bogarts, Cincinnati. Tickets cost \$20 - \$22.

Super Kung Fu Motorcycle Monkey
12 a.m. Sept. 25. The Dame. Tickets cost \$2.

Lynyrd Skynyrd
7:30 p.m. Sept. 26. Great Lawn at Waterfront Park, Louisville. Tickets cost \$25.

Johnny Lang w/Ingram Hill
8 p.m. Sept. 28. Bogarts, Cincinnati. Tickets cost \$27.50.

Kid Rock
7:30 p.m. Oct. 1. Rupp Arena. Tickets cost \$32.

— Compiled by On Tap Editor Ryan Ebelhar

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FRAMEXFRAME



Milla Jovovich reprises her role as deadly zombie assassin Alice in *Resident Evil: Apocalypse*, based on the popular video game series of the same name. The film opens Friday at Regal and Woodhill.

THEATRICAL RELEASES

Resident Evil: Apocalypse

Sequel to the 2002 action film based on the popular video game series. (Just saying that reminds me of the film adaptation of *Mario Bros.*, and I look for a cartridge to gnaw on.) The audience and action return to Raccoon City, the site of a freak accident by the Umbrella Corporation that has warped the populace into a new form resembling a sort of living dead. In the middle of the action is Alice (Milla Jovovich, reprising her role), the genetically altered superwoman, who teams up with members of an elite security force played by Sienna Guillory and Oded Fehr, among others, that has been forsaken amid the chaos. As they fight to escape and survive, they encounter the mutated populace and a new weapon from the Umbrella Corp: Nemesis, a heavily armed and genetically altered assassin. Directed by Alexander Witt. At Regal and Woodhill.

Cellular

You know, I really wish this movie would have been about a death match between the Verizon guy and the Sprint guy. Can you hear me now, beyotch?

Anyway, in a serious case of getting a wrong number, Ryan (Chris Evans) launches into a panicked and deadly search to save

the kidnapped Jessica (Kim Basinger), who accidentally dialed him. Not only must he try to beat her kidnapers, but he also has to race against time to prevent his cell phone battery from running out, thus leaving Jessica to the grisly fate that awaits her in this tense and fast-paced thriller. Directed by Jim Balsmeyer. At Regal and Woodhill.

DVD RELEASES

The Punisher

Thomas Jane is Frank Castle, the FBI agent whose family is gunned down after his investigation leads to the death of mobster John Travolta's son. Travolta has the same hair as in *Swordfish* and *Battlefield Earth* (the sci-fi *Gigli*). Any guesses on how good this one will be? The real question, though, isn't whether Castle's vengeance is justice or punishment, but whether Frank Castle or watching this movie delivers more punishment. Dolph Lundgren did it better in 1990 as the same character in an earlier *The Punisher*.

Jersey Girl

Speaking of *Gigli*, this Ben Affleck/Jennifer Lopez film directed by Kevin Smith comes out on DVD this week. Affleck is a music publicity agent whose wife (Lopez) dies shortly after childbirth. He gives up his dream job to raise his

daughter and move in with his nutty dad (George Carlin), taking a dead-end job and just letting life give him a few shots on the chin. He meets another girl (Liv Tyler) who might just turn things around for him.

Also out this week, for you Kevin Smith fans, is the *Clerks X: 10th Anniversary Edition*, so you can get your Dante and Randal all over again, and of course, remember that you're not even supposed to be here today.

The Ladykillers

The Coen Brothers wrote and directed another feature with a distinctly Southern flavor, a la *O Brother, Where Art Thou?* This remake stars Tom Hanks as Professor Goldthwait Higgins Don, who saw too many Foghorn Leghorn cartoons and took the accent to heart. Goldthwait and his gang, including Marlon Wayans, plan to knock off a casino next door to the boarding house they've rented. But when their upright, tough-as-nails old landlady catches on to the plan, the gang find themselves in a lot more trouble than they bargained for. You might also want to try for the 1955 version starring Alec Guinness (the original Obi-wan Kenobi), full of that usual, um... uproarious British humor. On second thought, go Coen!

Soul Plane

This comedic homage to *Airplane!* features a great cast (Snoopy Dogg, Kevin Hart, Method Man, and Missi Pyle) and their misadventures on the maiden voyage of the world's first all-black airline; the plane itself looks like something *X-Files* might have done on *Pimp My Ride*. Tom Arnold is also on board as the head of a fish-out-of-water white family. After showing some serious acting chops in *Slarsky and Hutch*, Snoopy, as well as the rest of the cast, makes this one worth viewing.

Guy's Gone Wild

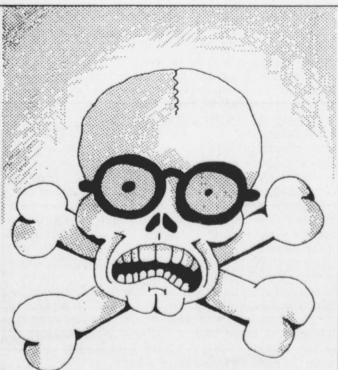
Not that I really expect anyone to rush out and buy this, but doesn't it make you feel better that people from both genders will get naked for money? How's that for modern equality? I wonder if this movie means there's some creepy, coke-snorting, middle-aged female producer to play counterpoint to the *Gris Come Wild* guy. Probably not.

Also out this week:
Spring: *Summer, Fall, Winter & Spring: The United States of Ireland*

Box Sets:

Will and Grace Season 3, *Alias* Season 3, *Angel* Season 4

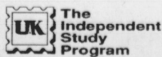
Compiled by staff writer Kevin Moser



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SEPT 10 JEDD HUGHES
SEPT 15 CARIBBEAN COWBOY
SEPT 17 DAVID LEE MURPHY
SEPT 18 JIMMY BUFFETT PARTY

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IN OUR OPINION

Classroom instruction can't be forgotten

For the third straight year, UK researchers brought in more than \$200 million in grants and contracts. This year, the total from federal, state and other sources came to \$238.3 million, a new record for UK.

This money helps to fund further research, and it adds to the school's national standing as a research institution.

But between 2000 and 2003, the national standing of UK's faculty has dropped. In that time, the university's ranking for faculty awards fell from 10 to 36. And its ranking for National Academy Members dropped from 56 to 64.

And for the 2004 fiscal year, expenditures for instruction have dropped more than \$4 million, falling from \$276.3 million

to \$271.9 million. Expenditures for research, though, jumped more than \$15 million, rising from \$235.3 million to \$250.4 million.

UK should work to become a leading research institution, but it must not forget its primary goal — instruction.

According to the UK Faculty Handbook, one role of the university is "to offer course work and degree programs to students which are on par with those at the leading public universities in the country."

But, the handbook explains, "Most faculty members are selected on the basis of their ability to make original research contributions."

Finding the best researchers is a noble goal, but it should not keep UK from hiring the best teachers.

Instruction must not lag behind research, because the classroom is the heart of any university. Faculty and staff have limited schedules; they must be able to focus on their classroom responsibilities free of the over-

whelming pressure to produce grant money with research.

If UK is ever to achieve its coveted "top-20" status, it will do so through research and instruction, not research alone.

UK administrators must keep students as their first priority. Students deserve the best instruction from the best possible teachers, and UK must strive to deliver that.

Researchers and their groundbreaking work are important to UK, but they must not overshadow the concerns and needs of students who come to school to learn.

Instruction, therefore, must never be an afterthought. If it is, students suffer, and UK will never be all that it hopes to be.

Cutting back on instruction costs to facilitate research endangers the classroom experience of UK students.

Kerry candidacy needs international relief

In the past, I have written on many controversial subjects, sometimes cogently and sometimes not. I have argued for a constitutional amendment to incorporate marriage into the U.S. Constitution. I have argued against the re-election of



Edward Guest
KERNEL COLUMNIST

President George W. Bush and against the March 2003 invasion of Iraq. Those were not small matters, but none of them quite compares to this: Many Americans, both liberal and conservative, believe that Osama bin Laden and Al-Qaeda possess the capability to manipulate our upcoming national election. None of us, however, is precisely sure just how the chips will fall if such an attack occurs.

Yet, beyond the terrorist cells that haunt the free world, another coterie of players, could, if they desire, play a major role in the future governing of our globe.

It is well-known that French President Jacques Chirac, German leader Gerhard Schroeder, and Russian chieftain Vladimir Putin fundamentally disagreed with the Bush administration over the Iraq war. And none of these leaders is particularly enamored of a possible Bush second term; that much is clear.

But their cool and vitriolic position toward President Bush is not sufficient, and we have arrived at the juncture when these men need to formally support the candidacy of the Democratic nominee, Sen. John F. Kerry.

Kerry has had a rough time of it lately, not simply the emotional accusations from the Swift Boat Veterans For Truth, but in persuading everyday Americans that when he says he can "internationalize" the effort in Iraq he means it.

The aforementioned men, more than any protester, entertainer or Democratic politician, have the capability to affect this presidential election. There is no question; such an avowal of Kerry's candidacy would be a watershed moment in international politics, breaking a "gentlemen's agreement" that has spanned centuries.

However, these three leaders need to send a concise and audible message to the American people: your president has lost the mantle of "leader of the free world," and only by selecting Kerry will America return to its former status as a deeply respected nation.

This is not to say that Chirac, Schroeder and Putin can solve all the problems in Iraq or elsewhere in the world. This is also not to say that these leaders would not need tremendous courage (first, in articulating their view to the international community; second, in actually following through with a sure-to-be-remembered promise that if Kerry is elected, we'll do x) to take such bold action.

Other nations will continue to despise America and American interests — long after a joint press conference held by France, Germany, and Russia in support of an ideological change in policy — but that cannot be helped. If these men truly believe in the misguided philosophy that represents Bush administration policy, especially Iraq, then they must share the courage of their convictions.

It is incumbent on the American electorate to execute regime change in Washington, but polls show they are ambivalent about Kerry and need an incentive to evict President Bush. If the leaders of three vitally important countries fail to assist the Kerry candidacy in this respect, then all their blather in the past three years (and all their questionable associations with Baghdad in the past 20) were a disservice to every world citizen who believed in the hope of a better world.

Yes, such action would constitute a blatant global power play with virtually no precedent. So what?

In this case, the fate of the world may hang in the balance. It is time for these three leaders to reveal themselves as either principled statesmen who comprehend the nuances of the 21st century, or bitter, pouting also-rans whose actions warrant little attention and perhaps the relinquishing of a permanent UN Security Council seat to India.

Edward Guest is a history senior. E-mail opinions@kykernel.com

OFFICIAL BOX SCORE
UK vs. UofL

	UK	UofL
FIRST DOWNS	20	20
RUSH YARDS	261	261
PASS YARDS	178	178
TOTAL OFFENSE	439	439
3RD DOWN CONVERSIONS	5-5	5-5

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STEVE IVEY, THE KENTUCKY KERNEL

Miller's venting a political breath of fresh air

This is for the skeptics out there who believe all politicians are weasel-splined opportunists who cater to "special interest groups" and say whatever they think will make voters happy: I give you Sen. Zell Miller of Georgia, a Democrat who spoke at the Republican convention and said exactly what was on his mind.



Stephen Burnett
KERNEL COLUMNIST

Among his speech lines was this: "George Bush wants to grab terrorists by the throat and not let them go to get a better grip. From John Kerry, they get a 'yes, no, maybe' bowl of mush that can only encourage our enemies and confuse our friends."

The image from this traditional Southern Democrat is of terrorists writhing and choking in the president's grip — and along with that comes a quirky, humorous slam on Bush's opponent.

Then we have Miller's line after summarizing John Kerry's votes against crucial military weapons and systems: "This is the man who wants to be the Commander in Chief of our U.S. Armed Forces? U.S. forces armed with what? Spitballs?"

Ah, but then came the media reaction: pundits expressing their concern that the speech was hateful.

MSNBC's Chris Matthews was particularly incensed at Miller's choice of words and demanded, "Do you believe that John Kerry and Ted Kennedy really only believe in defending America with spitballs?"

Miller had to explain to him the complexity of this thing called a figure of speech — many liberals can find metaphors in anything, like my literature professor who saw amazing paral-

lels to human nature in a stupid, non-rhyming "poem" about a "man-moth." Yet as soon as the conservative Miller used a comic metaphor, Matthews was appalled at the literal meaning.

New York Times columnist Paul Krugman declared "there was plenty of hatred in Manhattan, but it was inside, not outside, Madison Square Garden."

As partial proof, Krugman quoted prominent Republicans, who are not running for high office, accusing billionaire George Soros, also not running for office, of being a Jewish atheist, which he is, and of spending millions against Bush, which he is doing.

For Krugman, that qualifies as hatred. Whereas Republicans who "waited eagerly for outrageous behavior by demonstrators in New York" were only "disappointed again."

I assume he's referring to the protesters, many of whom swore at Republicans, attacked police and delegates, according to the New York Times itself — but Krugman must not read that newspaper very often.

This nonexistent hatred from Republicans' opponents would also include Ted Kennedy, who implied that the U.S. directed the illegal Abu Ghraib prison tortures; or Al Gore, who screamed that Bush "betrayed this country!" Or Howard Dean, who answered an Iowa who wanted him to love his political neighbor by shouting, "George Bush is not my neighbor! You sit down! It is time not to put up [with] any of this 'love thy neighbor' stuff."

These guys, prominent liberal Democrats, can say these things and we should nod in understanding, realize that this is an election and things like that are just going to be said.

But no, Zell Miller, a lifelong Democrat and former Georgia governor who once campaigned for Jimmy Carter and Bill Clinton but now believes they and he were all wrong —

when Miller gets up and says what he thinks, no! He can't do that! That's hateful. What in the world is happening to politics in this nation?"

The double standard detector is furiously blinking red, especially around media flacks like Paul Krugman. No imagination, these people. When trying to understand the other side, all they can do is reflect on their own angry emotions and apply them to conservatives, without working a little harder to come up with something original.

Sen. Miller had no real reason to speak at the convention. He's retiring, and until now the media might have written him a nice obituary in a few decades.

But he wanted to say what he thought, without running it past focus groups or "sticking his finger to the wind." And after the horrified reaction he's garnered from the Oprah-ized observers, it almost makes sense that more politicians mince-step around principled fightin' words that would make politics more interesting and the candidates' differences more clear.

Conservatives don't have any reason to be hateful. They're winning. It's the losers who scream the loudest.

At this point several polls show double-digit leads for President Bush. This despite all that hatred we saw at the convention — outrageous things like speakers suggesting Kerry would not be a good president, and delegates waving their hands back and forth to imitate Kerry's "flip-flopping."

Next we'll be hearing from the pundits that since more voters seem to think that's funny, they are all just as hateful as the evil conservatives!

Nice way to look at America.

Stephen Burnett is a journalism senior. E-mail opinions@kykernel.com

Submissions

Send a guest column or letter to the editor to Opinions Editor Andrew Martin or Assistant Opinions Editor Ben Roberts. Please limit letters to 250 words or less. Be sure to include your full name, class and major with all submissions.

E-MAIL opinions@kykernel.com

Online poll question

Do you agree with the decision to withhold victim information in UK Police incident reports at the victim's request?

Yes — I believe it's important to protect the victim's rights and it's really none of the public's business.

No — Disclosing information about the accused is fairer to the accused and assists students in making important decisions about their safety.

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PERSONALS TRAVEL... 2004-05... Roommate wanted...

Cats rough up Cards, 2-0

By Chris Fisher
THE KENTUCKY KERNEL

LOUISVILLE — After a bruising weekend, Jamal Shteiwi fired the last punch.

The UK senior midfielder put Louisville scored on a penalty kick to secure UK's 2-0 win over UofL Tuesday night at Cardinal Park.

Coming off two tough losses in Dallas last weekend, and its first 0-2 start since 1998, the UK men's soccer team had to fight for its first victory.

In a game that featured 40 fouls and four yellow cards, UK head coach Ian Collins saw no quit in his team, even as they played their third game in five days.

"The win says a lot about our guys," Collins said. "The one thing that has always defined our program is toughness. When we are down, we fight back strong."

Shteiwi said the win meant a lot to the team. "It was huge for two reasons," Shteiwi said. "They're our rival and coming off the two losses last weekend, it was good to get the win."

The Cats tacked on a late goal in the 86th minute when sophomore forward Riley O'Neill was taken down inside the box. Shteiwi punched in the ensuing penalty kick low on the left side past the outstretched arms of diving Cardinal goalkeeper Charles Edwards.

Collins said Shteiwi's goal was huge for his team. "We needed that one because Louisville was knocking on the door," he said.

The Cats remained unbeaten all-time on the road at Louisville, posting a 5-0-1 record.

"We caught a lot of breaks today," O'Neill said. "Over the weekend, they (UK opponents Southern Methodist and Tulsa) caught the breaks."

"It's hard to come back



DEREK POORE | STAFF

Senior forward Jamal Shteiwi (8) celebrates after scoring UK's final goal on a penalty kick late in the second half at Louisville on Tuesday night. A foul committed against UK sophomore forward Riley O'Neill (9) set up Shteiwi's insurance score on the Cardinals.

from a weekend like that, but we're not a team that lets off."

After a largely defensive first half, freshman midfielder Michael D'Agostino broke a scoreless tie, putting UK on the board in the 47th minute with his first goal as a Cat, an unassisted shot just outside the box.

"What a strike — 25 yards out," Collins said. "That's kind of what you ask for, Michael cut inside and struck it as sweet as he could."

In the second stanza, junior goalkeeper Andy Gruenbaum made several spectacular saves and the UK defense continued to shackle the Cardinal offense, in particular Louisville's Justin

Pierre, who had tallied three goals in his first two games of the season.

The Cardinals missed a golden opportunity to score in the 78th minute when midfielder Jonathan Williams' shot sailed left of the goal.

After the game Collins praised the Cardinal team and the rivalry they share. "Louisville's a good team with a lot of experience," Collins said.

O'Neill echoed Collins' sentiments and insisted there is no animosity between the two teams. "There's no bad blood," O'Neill said. "We can both go hard and we can all shake hands afterwards."

The Cats play their home opener Friday at 7:30 p.m.

against UNC-Asheville at the UK Soccer Complex.

E-mail
cfisher@kykernel.com

	1	2	Total
UK	0	2	2
UofL	0	0	0

SCORING SUMMARY:
46:58 — UK, Michael D'Agostino
85:31 — UK, Jamal Shteiwi (penalty kick)
Shots: UK 7, UofL 10; Shots on Goal: UK 4, UofL 3; Fouls: UK 24, UofL 16; Offsides: UK 4, UofL 2; Corner kicks: UK 2, UofL 1
Goalkeepers: UK, Andy Gruenbaum; UofL, Charles Edwards
Records: UK 1-2, UofL 2-1

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YOU'RE HIRED!

Bill Rancic talks about his
victory on "The Apprentice,"
entrepreneurship and working
with Donald Trump.

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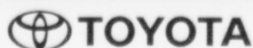
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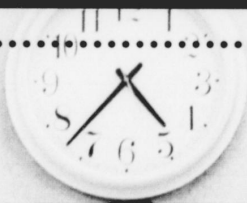
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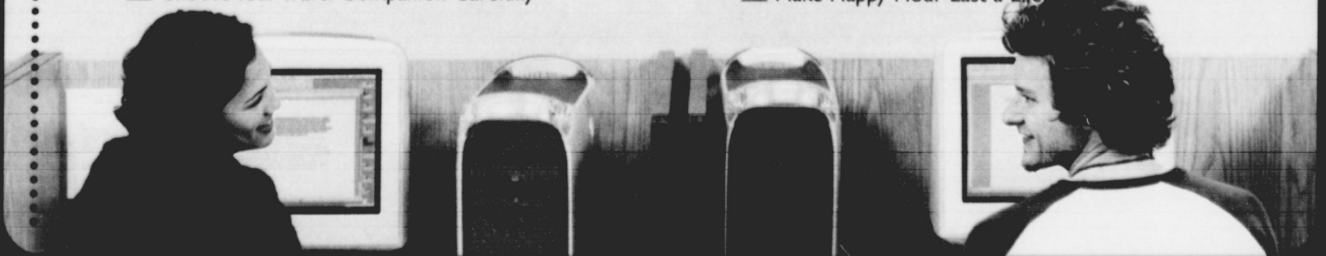
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“The Apprentice”
walked in an
entrepreneur . . .
and walked away
a winner.



You're HIRED!

By April Y. Pennington

After 13 riveting weeks, Donald Trump made his final decision and chose entrepreneur Bill Rancic as “The Apprentice.” Rancic, 33, who started CigarsAroundtheWorld.com nine years ago, an online purveyor of premium cigars (which he sold in 2003), has also run real estate development company Rancic Properties for the past three years. Now he will oversee construction of the Trump International Hotel & Tower in Chicago. I caught up with Rancic only days after the announcement to learn more about his thrilling victory.

HOW DO YOU THINK YOUR ENTREPRENEURIAL BACKGROUND GAVE YOU AN EDGE OVER THE COMPETITION?

Rancic: My instincts were honed in business. You hone your instincts and your ability to adjust your style with each task. If you [watched] the show, my management style changed with each task we had.

IN ONE EPISODE, ANOTHER CONTENDER’S HARVARD MBA EDUCATION IS COMPARED TO YOUR ENTREPRENEURIAL PATH. WAS YOUR PATH BEST?

Rancic: Many different roads lead to the same destination. For me, that was the best road. Is the entrepreneurial way of life for everyone? No, of course not. Some people need to know that every Friday they’re going to get their \$800 or whatever, and it’s going to be there 52 weeks a year. I don’t need that. I’m more about the thrill and the excitement. I like to hit the home runs; I want to be the Mark McGwire or Sammy Sosa. That’s just my style and the way I operate best.

WHAT WAS YOUR FIRST ENTREPRENEURIAL INKLING?

Rancic: When I was 10, my parents took me to my grandma’s house for the weekend, and she taught me how to make pancakes. The next day, I invited all the old neighborhood ladies over for breakfast and [I] cooked

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Cast of the NBC hit show "The Apprentice."

pancakes. When they left, they all put \$5 bills underneath their plates. So each week, I kept asking to go to my grandma's. One afternoon, my mom found this stack of money under my bed and was a little alarmed [that I] had all this money. Well, I had a major restaurant operating out of my grandma's house!

WILL GOING FROM ENTREPRENEUR TO EMPLOYEE BE DIFFICULT?

Rancic: I feel it's going to be very easy for me to integrate myself into that organization. I'm the president of the division, but the Trump organization is very entrepreneurial. It's a great family-type culture. I had a meeting yesterday, and it was Donald Trump, a couple of his advisors and myself. There were no committees and subcommittees; decisions get made quickly.

HAVE YOU ACTUALLY STARTED YOUR POSITION YET?

Rancic: I started the minute [Trump] said I was hired. Donald Trump is the king of promotion, and he's teaching me the art of promotion right now. So I'm definitely on the clock.

WHOM HAVE YOU LEARNED FROM SO FAR FROM IN THIS EXPERIENCE?

Rancic: I've learned from the 15 other contestants I've worked with, Mr. Trump, his advisory board, and right now, the media and [its] power. As an entrepreneur, you always want to be learning, advancing and bettering yourself, and that's what I'm doing. Had I not tried CigarsAroundtheWorld.com, I would have never been here today. I will always be a part of [that company] in advising them.

SEVERAL OF YOUR COMPETITORS HAVE DECIDED TO START THEIR OWN VENTURES. WHAT DO YOU THINK ABOUT THE ENTREPRENEURIAL SPIRIT THAT HAS RESULTED IN THE SHOW?

Rancic: I think the show has renewed the entrepreneurial spirit. It really represents the American Dream. People need to know the American Dream is still alive and well. You don't need a Harvard MBA, and you don't need a million dollars to be successful in America. A guy like me can go out there and start a business, and now I'm working with Donald Trump. How great is this country? **YM**

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QUICK BIO

Age: 33 **Hometown:** Orland Park, ILL.
School: Bachelor's degree in criminal justice from Loyola University. Paid his way through college by starting a summertime boat wash and wax business. Worked as late night DJ at campus radio station.

Career: Founded CigarsAroundtheWorld.com in a 400 sq. ft. studio apartment. Today it is a thriving multi-million dollar national operation. He also develops real estate and speaks at universities and businesses around the country.

TV Prize: Set to earn \$250,000 a year to head development of the 90-story Trump International Hotel & Tower in Chicago.

Hobbies: Volleyball, scuba diving, skydiving, running (ran Chicago marathon twice), inline skating and water skiing.

News: Published a business advice book called "You're Hired: How to Succeed in Business and Life from the Winner of The Apprentice."



Pictured (l-r) Donald Trump and Bill Rancic.

SEP 8 2006



HOW TO MAKE \$50 LAST 10 DAYS

By Erica Turk, Colorado State University

How many times has someone advised you to budget your money? Managing a budget doesn't sound fun; however, neither does starving!

So how can you make your funds last longer? It's easier to manage your money and live within a budget than have to run all over campus trying to remember from whom you borrowed cash.

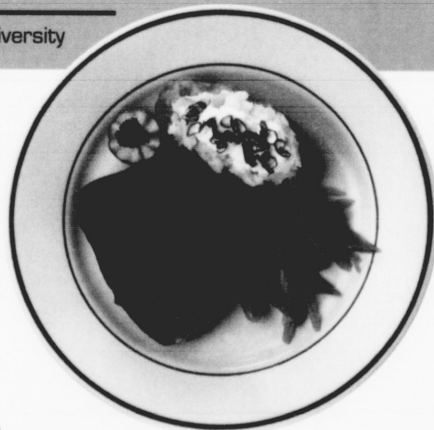
Instead of thinking about how much \$50 can buy you and what to spend it on, think about making that money do the work for you. Try taking this challenge with a friend and see who can most effectively and efficiently manage \$50 in 10 days.

Girls love guys who know how to manage their money wisely. Instead of buying video games

and complaining they are too broke to go out, they are able to afford a dinner and movie with friends on a weekend.

Guys love girls who don't blow their budget on a weekend shopping spree. As a budgeting college student in my third year at Colorado State University, I have experienced the benefits of learning to manage money. I have also tried the \$50 money management challenge on my own.

Keep in mind that money management equals resource management. Budgeting can prevent you from having to munch on stale potato chips when your food money runs out early. Don't spend the last two months of the semester scanning the sidewalks for loose change.



Gasoline

A car is a big part of a college student's life. Set aside \$10 for gas for your car in those 10 days. I know what you're thinking: \$10 won't fill up your car, but it's not supposed to.

Shop around for gas prices; don't go to the first gas station you see. Research different gas prices, and then go to the least expensive. Earlier this year in Northern Colorado, prices were up to 12 cents higher per gallon at some stations than at others. It doesn't seem like much, but it can make a difference over time.



Entertainment

Universities and college towns are famous for offering great entertainment at low prices. All you need is \$15 to make the weekend worth your while. Use your student ID card for a free ticket to a football or basketball game.

For your Saturday night, rent a video for \$4 instead of going to the movies for \$8. However, if you just have to go to that new Adam Sandler movie, bring your student ID and get a discount.

Share a drink for \$3 with your date; it's more romantic anyway. Free concerts and school productions make for a fun evening without having to spend any money. These types of events are advertised in your college campus newspaper, or even the local newspaper that you can use for free at the library. Get a group together and see what events are being held on campus.

Meals

Food is expensive, especially if you are eating fast food or dining out all the time. It's the one o'clock in the morning pizza delivery and that quick snack at the student center that can eat a hole in your wallet. Set aside \$20-\$25 for your 10 days and go to the grocery store.

Save big bucks by shopping with a list of items that you need. Using the local grocery store savings card, which is free to sign up for, gives you lots of deals. Start buying generic brands when you go to the store; this will help you save some money.

Clipping coupons might seem like a tedious task, but if it saves you \$5 at the store, it will allow you to chip in for that 1 a.m. pizza on a Friday night. It's the 8 a.m. class that causes you to run to Starbucks for that \$2.50 cup of chai tea. You can get 10 cups of chai tea every morning for the same amount if you made it at home. Understand that you can't cut out all your wants. But try going to Starbucks just once a week instead.

With \$25 here is what I did: I bought things that would last for a couple of weeks and were easy to make, like pasta for dinner and sandwich stuff for lunch, but the Snickers bar at the checkout line was a buy I had to make. Nutrition is important, but if Raman Noodles sounds good for dinner one night, then stock up on that six-for-a-\$1 deal.

DEBIT OR CREDIT:

Many of us know we have an option to use a debit card but don't take advantage because we lack knowledge or interest or simply are in the habit of writing checks.

While checks, ATM cards and credit cards are fairly self-explanatory, many people fail to see much difference between a credit card and a debit card.

So is there a significant difference? And is one better than the other?

What's The Difference?

Every time you use a credit card, you actually are borrowing money that is made available to you by a bank or other financial institution. The institution pays the debt to the vendor and, in turn, you pay the money back to the institution. By signing up for a credit card, you agree to pay back the money that you borrowed, in addition to any interest drawn on the amount you borrowed.

Odds are, you have a debit card in your wallet or purse right now, since many ATM cards are programmed to have debit options. Issued by your bank, debit cards take funds directly from the money that you have in your bank account — acting much like a check, just faster. With a debit card, you don't have to carry cash or checks, and it is very convenient to shop at a variety of places including gas stations, grocery stores, restaurants and retail stores. They provide instant access to your money and are accepted worldwide.

Debit cards are used like credit cards, meaning that the store where you are shopping swipes them and then you sign off on the receipt. You don't have to show a picture ID, and usually there is no PIN number for you to punch in.

Which Is Better?

Maybe you still don't see much difference, besides where the money comes from and when you have to pay up. So which one is better to use? It depends upon how careful you are with your card and why you are using the card.

The features that make debit cards convenient — instant access to your money, lack of a PIN

number and not having to drag out your photo ID when you use it — make fraud that much easier. Unless reported quickly, theft of your debit card can quickly devastate your bank account. This is where you begin to see the difference.

Credit card companies are held to strict liability laws; the law limits consumer liability for credit card fraud to \$50. For example, if you notice suspicious charges on your credit card statement such as double billing or an incorrect charge, the credit card company is obligated to investigate if you send in a written request within 60 days.

For debit card fraud, your liability is \$50 if you notify the bank within two days of noticing the fraudulent charges. After two days, your liability increases to \$500, and up to your entire account balance after 60 days. So, if you report the theft after two days, you can be held responsible for paying for purchases or charges that you didn't make. Although many banks have started to implement voluntary plans to limit customer liability to \$50, there is no federal law regarding this issue.

The key to protecting yourself when you suspect that your stuff has been stolen is acting fast! The Federal Trade Commission (www.ftc.gov) offers an excellent resource that can help you respond quickly in case your wallet or purse is stolen.

In addition to stricter liability laws, credit cards offer more consumer protection on purchases made. Use credit cards for very large or fragile purchases and for objects that will be delivered to your home after the purchase. This gives you added insurance in case the purchase is damaged in route.

One final advantage of credit cards is that they are helpful for consumers seeking to establish or reestablish an attractive credit history. Responsible credit card usage can improve one's credit rating, which will improve your chances of obtaining favorable credit terms (low interest rates, low fees, etc.) for automobile loans, mortgages and personal loans.



One pitfall for many debit card consumers is not keeping up with their debit transactions. This is like writing checks and not recording your purchases — you may end up trying to spend money that you don't have! Discipline yourself to keep up with your transaction receipts.

Finally, a debit card is not just a card—it's ready access to your money. Be as careful with it as you would with your wallet if it contained the contents of your entire bank account. **VT**

© 2004, CardRatings.com. Rebecca Lindsey is a senior staff writer for CardRatings.com (www.cardratings.com), a popular personal finance website that provides free ratings of credit cards for consumers.

"BUDGET" IS NOT A DIRTY WORD

By Tina Dressel, University of Indiana



All right, I confess. I am a shopaholic! I love to find a good deal.

There is something to be said for enjoying the buying power of the money that you earn. At the same time, it is important to realize the alternatives of going on a shopping spree every weekend.

Budgeting is a great way to track your cash flow in order to help you set future goals. Most people think budgeting is a tedious, useless process. In fact, having a roadmap to plot out income versus expenses and savings during a given amount of time can be extremely beneficial.

A budget can help you see where your money is actually going and allow you to take control of your financial future. Budgets or spending plans can be used for special occasions such as vacations or buying a car. They are a great way to account for all of the little side expenses that are incurred in the course of a normal activity.

WHERE DID MY MONEY GO?

I often find myself counting the money left in my wallet and wondering where it all went. Sometimes I can remember spending a dollar for some cookies out of the vending machine or the money I spent for doing my laundry. But without tracking these small expenses, I wouldn't be able to plan for the future and make sure that I won't be walking around in dirty clothes after running out of money!

In many ways, budgeting is common sense, but accepting that reality can be harder than it seems.

By this time, you probably have figured out various ways to earn money. So, I'd like to focus on the expense side of the equation: $\text{Income} = \text{Expenses} + \text{Savings} + \text{Discretionary Money}$.

Planning ahead, rather than giving in to impulse buys, is a smart way to get the things you want without buying things you might use once or never use at all. I know of so many things I've purchased, especially clothing, that I regret ever buying. I cringe when I think of all of the money I could have saved and earned interest on throughout those years. It definitely takes determination to be able to stay out of the stores and off eBay!

SMALL SACRIFICES PAY OFF LATER

Being able to sacrifice that expensive Starbucks latte or those Abercrombie jeans are some ways to reduce your expenses and save more money. Doing a cost-benefit analysis on these types of goods really shows us how long it takes to save up that \$4 for a simple drink that is gone in 10 minutes or \$60 for a pair of pants that go out of style within the year.

After taxes, it could take up to a half an hour or more of hard work to earn the cup of coffee. Is it worth it? That's up to you to decide!

I know as well as anyone how easy and fun it is to spend money, but I also know the gratification that comes from being able to achieve a dream through planning. Credit is an easy way to get into trouble and can actually work against the financial goals you've created.


FIND OUT HOW MUCH YOU OWE

Figuring out your income/debt ratio can help you discover how much debt you have. To compute this, you must calculate your current liabilities in the form of loans, credit cards, and bills or any sum that you must pay out every month. Divide this figure by your monthly income to get a better picture of your financial well-being. This can help you decide how much debt is wise to take on.

There are so many tools out there to quickly and easily allow consumers to calculate their budget. The YOUNG MONEY website (www.youngmoney.com/calculators) offers many free online calculators for college students.

One of the factors that prevent people from not organizing their finances is that they feel too limited by the categories listed on most sample budgets. Here's a simple solution for this problem: go through your monthly expenditures to help you think of category names for the money you spend.

Expenses can range from gifts and entertainment to food and transportation. However, the most important part is that you set a goal to save either a certain percentage of your income or a dollar amount each month or week. Always pay yourself first!

Being a smart money manager can allow you to reach your life goals. So start being smart today! 

$$\text{Income} = \text{Expenses} + \text{Savings} + \text{Discretionary Money}$$

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POLL RESULTS

SEP 8 2004

† a matter of opinion †

Q:

Where did you first learn basic personal finance skills?

39%	self taught
36%	home
15%	high school
7%	college
4%	other

479 responses

Q:

Which workers are most underpaid?

51%	teachers
21%	social workers
14%	police officers
7%	firefighters
7%	nurses

1,653 responses

Q:

What is your dream vacation?

28%	European getaway
23%	Hawaii
16%	Caribbean cruise
10%	African safari
9%	other
8%	Pacific Asia
5%	Las Vegas
2%	Florida theme parks

1,578 responses

Q:

Are you better off financially now than you were a year ago?

53%	yes
35%	no
12%	same

531 responses



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AVOID THESE FIRST-JOB TRAPS

By Peter Vogt, MonsterTRAK Coach

If you recently landed your first “real job” after graduation, you’re probably on a high right now. But your challenge is just beginning, because getting that first job is one thing, and thriving at it is quite another.

How can you succeed in your new position? By avoiding first-job traps like these:

Being a Know-it-all

When you were little, someone probably pulled you aside and said, “Nobody likes a know-it-all.” Heed that advice as you enter the real-world workplace.

You’ve probably learned things in college that people who graduated just a few years ago didn’t learn. And it’s OK to mention those things on the job, but it’s all in the delivery.

You need to acknowledge what’s being done, and why, in your new organization. Then make suggestions based on your own learning and experiences.

Chances are, your success—or lack thereof—in your first job will have little or nothing to do with your technical skills or academic knowledge. Instead, it will probably rest on your people skills and ability to fit into the organizational culture. You earn your new colleagues’ respect by being someone who is willing to learn as well as teach, listen as well as talk and contribute as well as lead.

Gossip

It’s practically impossible to avoid office gossip, but you don’t have to take part in it. Indeed, becoming a participant is almost guaranteed to backfire on you.

Listen to the office gossip if you must. Just be sure you don’t generate any of it, especially when you’re new on the job.

Trying to Revolutionize Your Job

If you bring the head supervisor a list of things that ought to be changed at work two days into your new job, you probably won’t be praised for your initiative. Instead, you’ll be seen as naive and perhaps conceited, because the supervisor will wonder how you can propose significant changes when you’ve worked been with the organization for such a short time.

You’re far better off observing and learning when you begin your job. Yes, offer your ideas from time to time. But your colleagues have worked for months or years under a certain system within a certain culture, and systems and cultures don’t change quickly.

Political Battles

In practically every organization, there are certain people who don’t get along with each other. In some cases, these damaged relationships go back for years and have become very bitter.

As a new person on the job, it probably won’t take long to figure out who doesn’t like whom. And it likely won’t be much longer before both sides try to recruit you to their camp.

If you sense that a couple of people who hate each other are both trying to turn you against their foe, stay out of the war. Simply tell each person, individually, that while you understand he dislikes the other person, you don’t want to be in the middle. In doing so, you’ll clearly signal to both parties that you won’t be conned into choosing one side over the other.

Isolation

When you’re the new person, it can be difficult to get to know your new colleagues. Often, your instinct is to keep to yourself or wait until someone invites you to lunch or coffee.

But both of those strategies can leave you feeling isolated and seemingly unapproachable. So you need to make the first move. If you hear a few people are going to lunch, politely ask if you can join them. If your company is giving away free tickets to next Saturday’s ball game, be sure you get one and attend. Before long, your new colleagues will see you’re making a conscious effort to connect with them, and they’ll respond positively. **TM**



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5 Innocent Ways to Say "I'M UNPROFESSIONAL"

When you're looking for a job or internship, particularly in a tough market like this one, there's nothing worse than leaving a prospective employer with some sort of bad impression. Unfortunately, though, there are many ways you can do just that, often without even knowing it.

In most job-filling situations, the employer has the luxury of choosing from several well-qualified applicants, all of whom could probably do the job. It is then that the little things, like the common but often unrecognized mistakes described here, almost always come into play. Make sure you avoid them, so they don't cost you a shot at the job.



1) USING A CUTESY EMAIL ADDRESS FOR CORRESPONDENCE

Example: cutiepie@domain.com, or—far worse—something like sexkitten@domain.com.

You Might Think: It's a clever, memorable email address everyone will get a kick out of.

The Employer Will Probably Think: I can't believe someone would actually list this email address on her resume, let alone use it to correspond with me. Will she do the same thing on the job if I hire her? Yikes!

2) PUTTING A SILLY MESSAGE ON YOUR ANSWERING MACHINE

Example: A is for academics, B is for beer—and one of those <burp> reasons is why we're not here. So leave a message, OK?

You Might Think: Mine is the funniest answering machine message this side of the Mississippi. My friends will love it.

The Employer Will Probably Think: Good lord, this person probably lives in Animal House. And I just can't risk interviewing, let alone hiring, someone like Bluto or Flounder. Sorry, Charlie. Click.

3) SENDING YOUR RÉSUMÉ AND COVER LETTER WITHOUT PROOFREADING

You Might Think: Everybody makes mistakes, even employers. So if there's a mistake or two on my résumé, no big deal. The employer probably won't even notice, much less care.

The Employer Will Probably Think: Everybody makes mistakes, even employers. But making more than one minor mistake on a résumé or in a cover letter is unacceptable, and often, even one is too many. How do I know this person will proofread the letters he writes to shareholders? What if he someday leaves a zero or two off one of our financial statements? I better put this résumé aside and look for someone who's more accurate and thorough.

4) WINGING YOUR INTERVIEWS INSTEAD OF PREPARING THOROUGHLY

You Might Think: I'm good at thinking on my feet, and if I get stuck, I'll just BS my way through, like I've done on many an essay exam. Besides, they can't expect me to know everything about the company.

The Employer Will Probably Think: This person clearly knows nothing about the company, nor has she made any effort to learn more about us and what we do. She must not really care whether or not she gets the job. I want someone who cares. Oh well, maybe the next person will be better.

5) FAILING TO SEND THANK-YOU NOTES AFTER INTERVIEWS

You Might Think: A thank-you note? You're kidding, right? Do people even do that sort of thing anymore?

The Employer Will Probably Think: This person has no follow-up skills, not to mention common courtesy. He could have at least dropped me a quick email note, like this other person did. I think I'll invite this candidate for the second round of interviews instead. The other guy must not really want the position. **Yikes!**

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I'M NOT STALKING YOU I'M SHADOWING!

By Michelle Tullier, MonsterTRAK

Many of today's college students follow people around, look over their shoulders and eavesdrop on their conversations. But nobody seems to mind.

It's called shadowing, and it's an excellent way to learn about careers and make valuable professional contacts. Shadowing involves going to someone's workplace for a day or part of a day to observe the routine—and not-so routine—events of their jobs.

Before investing a whole semester or summer in an internship or part-time job, shadowing can give you a quick feel for a job or industry. Then you can decide if it's worth exploring more. So whichever career field you're considering, you'll get a glimpse into a day in the life of that occupation.

SETTING IT ALL UP.

Your college or university may have a formal shadowing program that matches you with alumni who work in fields that interest you. These programs are particularly common during winter and spring breaks when you have full days off from classes. If your school doesn't have an established program, talk to your college career counselors about arranging a shadowing opportunity.

If all else fails, take the initiative to arrange one yourself. Ask friends, family, people you've worked with on past jobs or internships, professors and anyone else if they can put you in touch with someone who does the sort of

work you might like to do. Call or write to those people explaining that you are considering pursuing a career in their field after graduation and would like to visit their workplace to help you make your career decision. Politely ask if you can spend a day observing them at work. Be respectful of their time and offer to visit whenever it's convenient for them.

BE A GOOD SHADOW.

Below are some general rules to keep in mind on your visit to the office, classroom or wherever you choose to go.

ALWAYS SHOW UP UNLESS YOU HAVE A VERY GOOD REASON FOR NOT DOING SO.

People often rearrange their schedules to accommodate you and may even plan special events for your visit. This is one of your first opportunities to project a professional identity, so you want to show that you have your act together.

DRESS APPROPRIATELY.

If the shadowing is arranged through your school, someone there may be able to give you suggestions for what you should wear. If not, it's OK to ask the person you'll be shadowing. Your attire should be appropriate for the environment.

BE CONSIDERATE AND COURTEOUS.

Though you are there to observe, give the person you're shadowing some space from time to time throughout the day. Use your common sense and offer to excuse yourself if it sounds like the person you're shadowing could use some privacy for a phone call or meeting.

BRING SEVERAL COPIES OF YOUR RÉSUMÉ, BUT DON'T FORCE THEM ON EVERYONE YOU MEET.

Just have them on hand in case anyone asks for a copy. If you reach the end of the day and no one has requested one, leave a few copies with key people before you depart.

INTRODUCE YOURSELF WITH CONFIDENCE.

You will most likely meet a number of people on your shadowing day. Always give a firm handshake, look the other person in the eyes, and state your name clearly. Also, get in the habit of asking for business cards from people you meet so you can contact them in the future.

FOLLOW UP WITH A THANK-YOU NOTE TO EVERYONE WHO SPENT ANY TIME WITH YOU.

It is helpful to take notes during the day to keep track of who discussed or did anything with you. Also, thank whoever helped you arrange the shadowing day.

Shadowing is an important reality test that should be a part of your career planning process; so try to schedule as many of these visits as you can. The more work situations you experience, the less chance you'll make a big career mistake down the line.

Shadowing can give you an accurate picture of the good, the bad and the ugly sides of jobs you're considering. It can also help you develop contacts that can be great sources for future job leads. **TM**



YOUNG GRADS TURN HEADS

WITH BIKINI SHOP

By Patricia Xavier, University of Central Florida

Photography by i-drops

The sandy white beaches, international models, surfing competitions and Brazilian bikinis that fill the days of Chad Howett and Gabriel Pimentel may seem like a fantasy for most college students, but to these two young entrepreneurs it's nothing more than another day at the office.

In 2002, the childhood friends decided to start i-drops Brazilian Beach Wear, Inc., a company whose aim was to bring an international flavor to swimwear in the United States. Since then, i-drops' success has grown so rapidly that the company recently outfitted a bikini television special called Supermodel of Sports, which aired in July on Spike Television.

Pimentel designs and purchases a variety of Brazilian style bikinis from manufacturers and Howett markets the goods through fashion shows, surfing competitions and beach parties. The duo's work ethic and personalized approach to sales has led to contracts with various businesses everywhere from the southeast United States to Trinidad.

The two 25-year-olds have used their personal experiences and education to help market and distribute their products to retailers. Pimentel, a former fashion model whose mother had been a nationally known model in his native Brazil, used his family's experience to create unique swimsuits. With help from his mother and brother, Pimentel takes a hands-on approach that includes designing the swimsuits and choosing the kind of threading to use on each one.

"I have a good eye for fashion," said Pimentel, who earned a degree in international business in 2002 from a college in Brazil. "It runs in the family. When we develop a new style, we make a pilot (i.e., sample), test it by washing it several times and if we like the results we produce it."

If the trio approves the swimwear, Howett delivers them to store owners and retailers. He then helps clients decide which styles would bring the most sales in the region they are targeting.

"We have reps everywhere who visit our clients once a month and take them out for lunch, check what's selling and follow up on the styles," Howett said. "Different markets demand different bikinis. So giving more personal attention helps our clients a lot."

An i-idea is born

The idea for i-drops came from Pimentel, whose experience in the fashion world led him to believe that there was a growing international market for Brazilian beachwear. After spending a few years between the United States and Brazil, he contacted Howett in the hopes of establishing a business partnership. Howett, a former marketing student at the University of Central Florida, had not seen his friend since his senior year in high school. But he believed the idea had potential after hearing about the popularity of Brazilian bikinis from female friends.

"I thought, 'Hey, let's bring this to the United States,'" he said. "With Gabriel's eye for fashion and my business experience here I felt I was ready to make something out of this idea."

Howett earned money to start up the business by working various sales jobs where he established business contacts and gained marketing experience. Meanwhile, Pimentel worked in a fashion studio and established contacts in some of the most popular fashion cities in the world, including Miami and São Paulo. The two men then decided to test their product with potential buyers.

Howett, a former college cheerleader, used a small shipment of bikinis that Pimentel sent him as research. He sold the samples to his cheerleading teammates and began to understand which quality and styles were popular amongst women. Howett then snuck into a surf expo in Orlando where he became fascinated with the swimwear business.

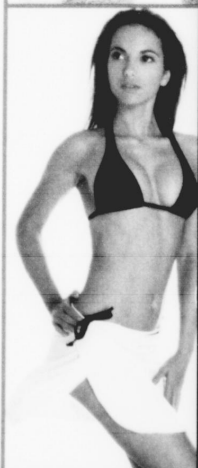
"[The expo] just blew my mind," he said. "I just saw the whole market atmosphere and the unique culture of this business. Everyone was there from Roxy to Quicksilver to hundreds of swimwear companies, skate companies and beach apparel. So I began to research and make a business plan and with the little money we had we decided to invest in a booth for the next convention."

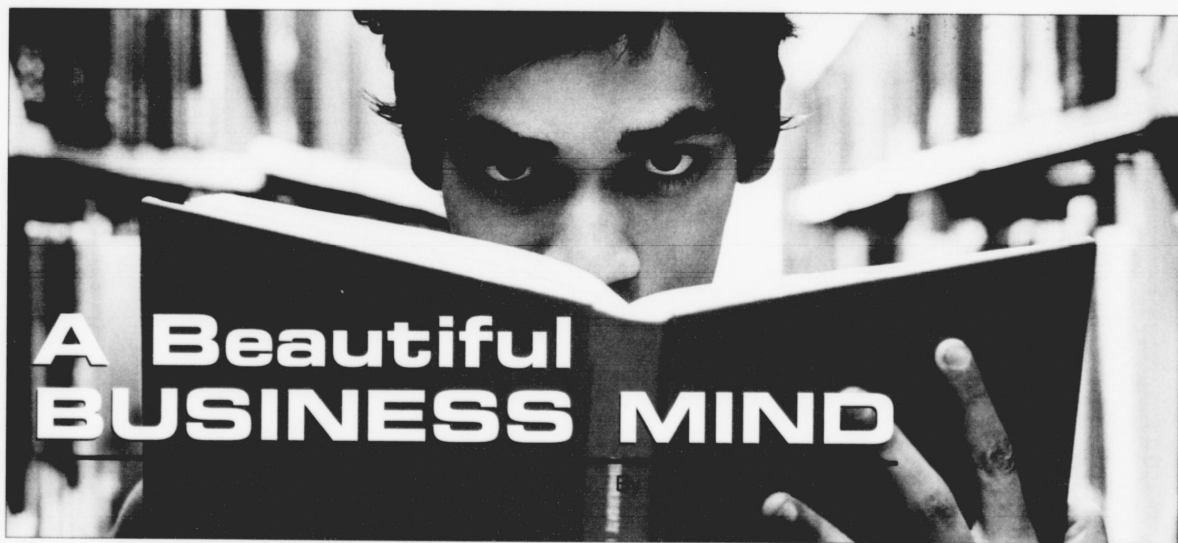
Confident in their designs and with a business plan in mind, the two developed their own line and, a few months later, presented it at the convention. They immediately received offers from companies ranging from Hawaiian Tropic to the United States Surfing Federation, which promised to advertise the i-drops brand.

Going global

This summer Pimentel traveled all over Europe and South America to help i-drops expand its international business, while Howett handled online sales coming from their website i-drops.net. The two friends hope that their company's worldwide appeal will continue to grow, but they agree it takes effort and teamwork to make it a success.

"This may sound great," Howett explains. "Two 25-year-olds guys running a bikini business. But it's not just bikinis and models and catwalks. That's a small, easy part of the work. Along with it go the accounting, bookkeeping and many customers you have to stay up with. The best advice I can give to young entrepreneurs out there is don't give up. Don't get overwhelmed, don't grow too fast and work with people you trust. You'll learn as you go." ■





A Beautiful BUSINESS MIND

While most 19-year-old college students' biggest concerns are where to get a summer job and what classes to take in the fall, Cameron Johnson, a sophomore at Virginia Tech, is thinking about how much profit his next Web company will bring in this term.

Johnson, a well-established business "man" from Roanoke County, Va., sold one of his most popular Internet businesses this summer, CertificateSwap.com. After Johnson turned down a multi-million-dollar offer from a venture capital firm, a New York City firm bought the company, which allows consumers to sell or buy unwanted gift certificates.

The business management major is currently the owner of three other for-profit online companies. Johnson described EmazingSites.com as a free service of Web portals paid for solely by client advertisements. He also owns an online start-up company, TrueLoot.com, as well as another site offering customer referral tools for auto dealers.

"The thing I miss most is sleep."
— Cameron Johnson
College Entrepreneur

Johnson comes from a very business-oriented family. Johnson's parents always supported his entrepreneurial efforts from the time he started his own greeting card company at the early age of nine. The business was based out of his home where he used his parents' personal computer and printer to make greeting cards.

"My father owns a Ford dealership, and I work full time there as the sales manager, along with my other companies," he said.

The Magic City Ford dealership was started by Johnson's great-grandfather and has been passed down through the family.

Business ownership isn't just on his father's side of the family tree, though. Johnson said his mother was also "entrepreneur-

oriented" having opened her own restaurant delivery service.

While his family's businesses are the typical brick-and-mortar kind, Johnson's ventures have all been Internet-based since he was 12, when his greeting card business expanded to sell Beanie Babies online. The website was ringing up \$50,000 in monthly sales thus making Johnson the second largest Beanie Baby retailer on the Net.

Most would imagine such a busy person to be pretty wrapped up in his work, but Johnson doesn't feel he's much different from his peers.

"I would say I'm a typical college student," he said.

While his business endeavors certainly consume a vast majority of his time, Johnson still finds ways to hang out with his friends and not miss out on much of the "normal life" of someone his age. He enjoys nights out with friends, and joked that most of the time, new friends don't realize he's so business-oriented until their parents read about him in a magazine.

Even during high school, he participated in everyday extra curricular activities. Johnson said he enjoyed sports and played varsity soccer for his high school.

"The thing I miss most is sleep," he said. "I do a lot of the work for my businesses late at night or early in the morning."

Johnson said his decisions for school and business are made on a short-term basis.

"It's hard to look six months ahead, much less make plans for the long run," he said.

Due to his busy schedule, Johnson did not enroll in classes last spring, but because of credits transferred from high school, he still has sophomore standing. He will also not be taking any classes this fall, but plans to go back in the spring.

Though Johnson can still relate to his college peers, he said there are other young entrepreneurs that he better compares to. But it's doubtful any of them can claim they had a best selling autobiography by the time they were 15 years old.

Johnson's unusual business success made him very popular in Japan, so his publishers distributed the book solely in that country. The ghostwritten book, "15-Year-Old CEO," became a best seller in Japan and he frequently traveled there for book signings.

"When I was 14 or 15, I was considered very successful for my age, but as I've gotten older, there are a lot of people just as successful or even more so," he said.

While Johnson's monetary worth could certainly be an interesting topic of discussion, he no longer releases that information to the media. Revenue growth for his companies has also been rather extreme, but those income figures are staying under wraps for now. After all, he needs to save something to write about if he ever does another book. **EM**

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YOU'RE NOT THE BOSS OF ME!

By Meredith Lane,
University of Kentucky



A college junior is making big money as a Web entrepreneur.

It all started as a way to avoid hard work. Tired of working a "real job" as a luggage salesman, Yusef Qasim, at age 14, and his friend decided to start a Web design company. Though he hoped to make *at least* as much money as he did working his previous job, Qasim never realized how lucrative owning his own business would be.

Like most new companies with a low advertising budget, it took a while for business to take off. Instead of money, he and his partner invested their sweat and time to get their name out to the community.

"At first we offered our services for free," Qasim remembers. "We would go down the strip of a major commercial highway and pass out flyers and visit small stores in the mall. Within a few months, we received a front page article in a major newspaper and started receiving favorable publicity."

After acquiring several clients, he realized that Web hosting was a great opportunity to create profit from any website being developed online. The young entrepreneur soon learned that instead of just developing websites, he could earn more money by hosting their online space for his customers.

Despite the fact the venture proved to be profitable, he sold GX Hosting, LLC for

\$750,000 after only a year and a half of being in business. At the time, the company had more than 3,200 paying clients all over the world, according to Qasim.

"Being so young, I think the best part about being an entrepreneur is the experience you get from being in the business day-in and day-out," he says. "It's never a smooth ride and through months and months of being in operation, you learn that even the little things you do can show a great impact months down the road."

Today, Qasim has seven employees working for his three companies: eXoStream Communications, which now hosts more than 1,700 clients; DigitalEffex, LLC, which is the main holding company and also the development portion of the entire operation; and The Virtual Key, which is a small, low-cost hosting and domain registration company that DigitalEffex bought from another individual.

Qasim says the combined companies' net income after expenses is about \$140,000 per year for hosting and \$112,000 per year for design. Not bad for someone who hasn't even celebrated his twentieth birthday.


Among Qasim's many projects, he boasts several famous clients including DJ Skribble, DJ Louie Devito and Damien Fahey of MTV. He enjoys being able to work with celebrities because of the flexibility the job offers.

"I love the fact that things can be less corporate at times [when working with

celebrities]," he says. "My clients give me a lot of freedom with what I can do with their websites. Plus, it's the entertainment industry. No one works a typical 9-to-5 job, so I have the opportunity to work at any hour of the day. I think it's cool that everyone is pretty young too, for the most part, and meetings can be held a lot less formal."

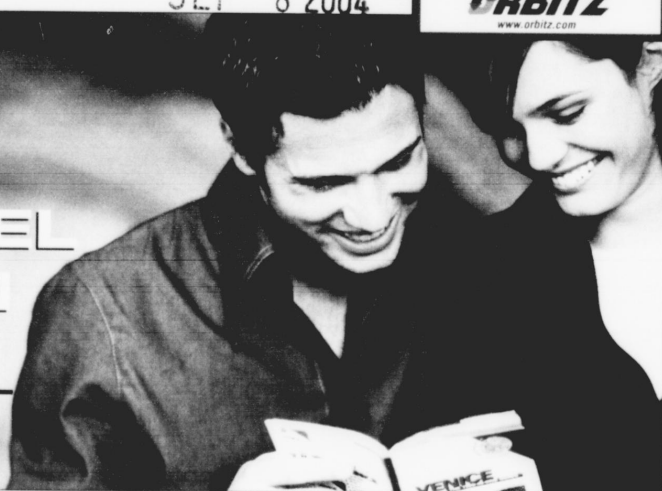
For fun, Qasim developed a system to sell and buy books online for his fellow students at Quinnipiac University in Hamden, Conn. Last year, the website claims it helped students save \$121,000 per semester by giving them the option to buy and sell books from each other. He also created an online venue for students to interact and find information about on-campus activities.

Responsibility can be hard to handle for someone so young. But along with managing his companies, a full-time college course load and a packed social schedule, the busy junior seems to be doing a pretty good job at it.

"I think the responsibility is great," he says. "I see all of this as a major opportunity that I will continue to take advantage of. DigitalEffex's future success is highly dependant on our ability to generate a high quality work product, so I will continue to work hard to impress every DigitalEffex client." 

CHOOSE YOUR TRAVEL COMPANION CAREFULLY

by Jannelle So, UCLA



Travel arrangements and accommodations have been made, suitcases neatly packed, and you're just raring to go and plunge into a well-deserved vacation. But you're unaware that there's a dark cloud hanging above the trip, and it has the potential to ruin a getaway if not properly settled—your travel partner.

Who you go with can make or break a holiday. Your best friend may be the sweetest person on the planet; but things change given the demands of traveling. Try making tour plans with her when she's jet-lagged. You want to go shopping, she wants to go sightseeing; or vice versa. She wants to rest and grab a bite; you could go for hours without either.

"I went away with a friend to Amsterdam and vowed never to travel with her again," says Sheelam Chadha, a spokesperson for Soulescape.com, a company specializing in pairing people with a suitable travel companion. "She moaned all day, but was so lazy to plan anything herself because she was jet-lagged. You don't want to spend [a fortune] on a holiday just to have it ruined by someone."

Indeed, traveling together can threaten relationships. But there are things you can do to preserve your friendship even as you tackle the stresses of traveling:

SET REALISTIC EXPECTATIONS

There's a popular notion that vacations take us away from the daily hassles of life, as we plunge into the trip expecting everything to be dandy. This becomes a problem. We

anticipate trips to be the peak experiences of our lives, and this may set us up for disappointment. Be aware that not everything will go as planned.

TRAVEL HABITS MATTER

In a sense, a trip is like a mini-marriage. After all, you get to share a room with another person; you experience new things together; you agree and disagree. Hence, just like in marriage, choose your partner wisely.

Pick somebody with whom you won't have to adjust as much. Consider critical issues like budgets, attitudes about money, sleeping habits and travel styles.

"It's nice to travel with someone, but many times we do it for social and financial reasons," says Soulescape's Chadha.

Soulescape's website lists people (clients) by interests and categories based on travel preferences. Some people love to travel deluxe; others prefer to slog it all the way.

Chat rooms and private messaging are encouraged so that travelers can get to know one another better. However, Chadha points out, "It is not a dating site so your profile does not set up to make you appear your best. It is set up to make you appear just as you are, and just how you travel, because when you travel, the real you will always come out."

Businesses like Soulescape have begun to mushroom over the past couple of years, primarily because of the single-supplement in most travel deals. Individuals who travel independently find themselves spending more than they would if they were to travel with a partner.

This cheaper-by-the-dozen mentality is hurting solitary travelers, forcing them to look

for a buddy to split the tab with. Clients range from young students to the elderly. Many older people who are divorced look to travel with new companions. And many younger people look to meet fellow travelers.

SPEAK UP

The worst is when companions harbor very different visions of bliss. Often we just assume that our desires are obvious and shared. We forget that there are very different ideas about what is wonderful, and you should articulate your vision as part of planning the trip. You should also be willing to divulge some secrets to your travel partner.

For instance, if you know for a fact that you snore, do your friend a favor and tell him/her about your problem. That way, he/she can prepare and keep a pair of earplugs handy. You might even find out that you share a common crisis. Imagine what orchestra will be playing from your room each night!

Now, if you're not sure whether a friend makes funny noises at night, ask him/her, "Do you think you snore?" Most people would have an idea because chances are, they have already been charged with the bedtime crime in the past. But if your friend refuses to be forthcoming and retorts with "How should I know?" then just rephrase your question: "Have you ever been accused of snoring?"

STICK IT OUT

After you've selected your travel companion, trusting that your deliberations were made carefully and with eyes wide open, be prepared to stand by your choice. Liking or loving a person can't guarantee a smooth interaction all throughout.

Learn to work with what you have. Not sweating the small stuff will help make the trip more fun for both of you. ☑

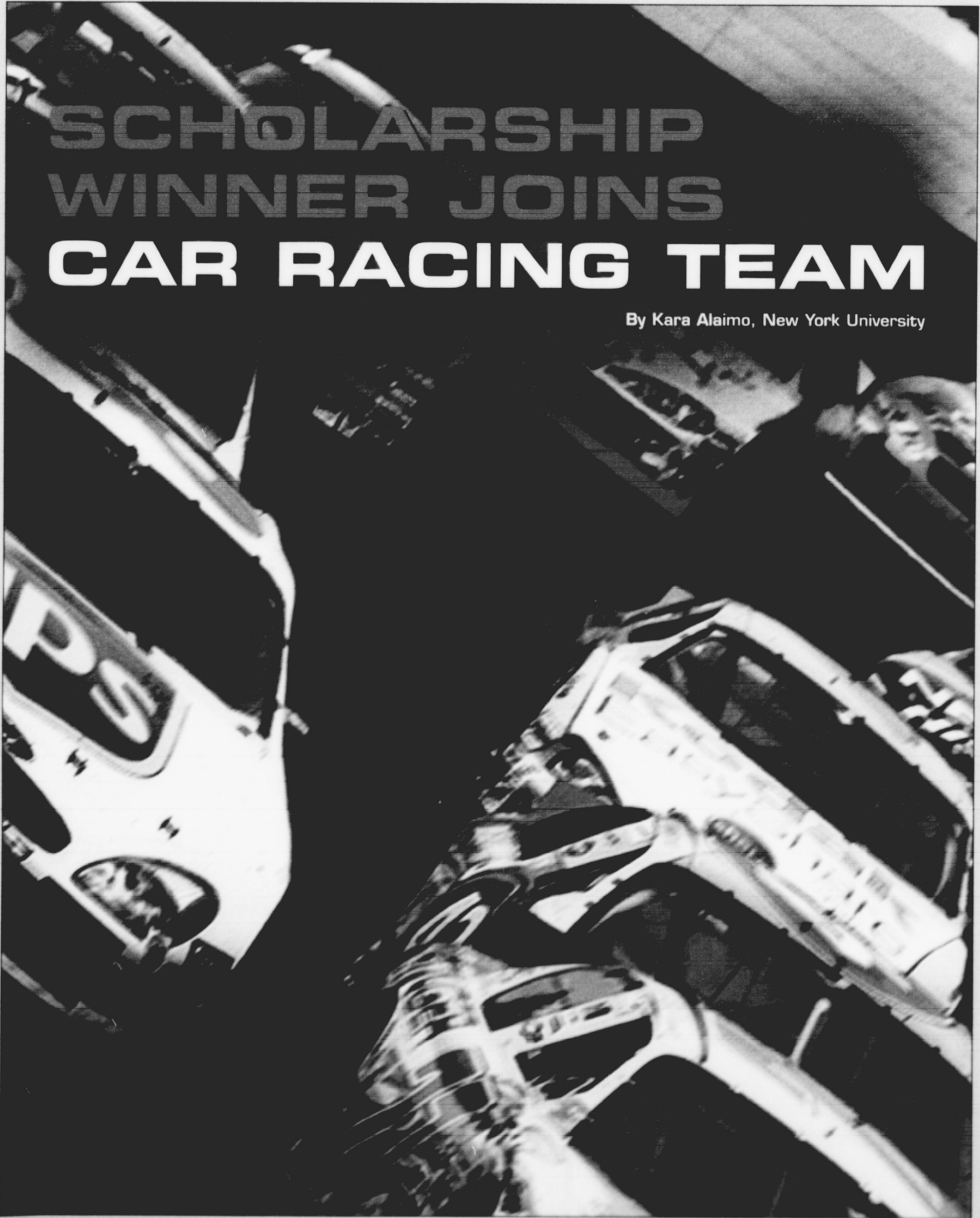
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SCHOLARSHIP WINNER JOINS CAR RACING TEAM

By Kara Alaimo, New York University



Not many 20 year-olds can say they have already landed the job of their dreams. But Reginald "Bradley" Douthit is an exception to the rule. In July 2003, little more than a year out of high school, Bradley was hired to work on engines for NASCAR racecars.

"This is what I always wanted to do," Bradley said. "It's a dream, really."

Bradley currently works in the tear down department of Roush and Yates Racing, where he disassembles engines after races, checks for problems, and then prepares them for reassembly. NASCAR drivers including Matt Kenseth, Mark Martin, Kurt Bush and Greg Biffle use his engines.

Bradley's position is something he has hoped for since he was a child, when he would help his father repair vintage Chevrolets in their garage.

"I was kind of young then, [and] all I could do was hold tools and the flashlight," he said. "I thought it was the greatest thing in the world to watch him work on something — kind of tear it apart and put it back together better than it was."

When he graduated from high school, Bradley was still intent on pursuing a career in racing, even though he knew his chances of actually working with NASCAR were slim.

"It's kind of like people trying to get into pro sports," Bradley said. "As far as having that as a chosen profession—getting on a race team—it's not something a lot of people do."

He excelled academically in high school, and his parents were afraid of letting him pass up the opportunity to attend college. But despite the disbelief of family and friends, Bradley was dead-set on attending the NASCAR Technical Institute (NTI), part of the Universal Technical Institute (UTI), a training school outside Charlotte in Mooresville, N.C.

"It's a go-for-broke thing," he said. "It's kind of all you think about and you're determined to do it, no matter what anyone tells you."

Bradley moved from his hometown of Winston Salem, N.C. to Mooresville immediately after graduation. His big break came during his first semester at NTI, when he won a \$16,000 UPS Racing Technical Edge Scholarship. The scholarship program is designed for minority students interested in pursuing careers in racing.

The scholarship was particularly meaningful because Bradley's father, Reginald Douthit, had also dreamed of working for NASCAR when he was a teenager, but said that, as an African-American, it was not a career available to him.

"NASCAR was not approachable in my era, 1952," Reginald Douthit said. "But there's a new generation coming, and Bradley will see the end of this."

With the help of the scholarship, a part-time job on the maintenance crew of NTI, profits from a car he and his father repaired and some help from Mom and Dad, Bradley not only paid his way through NTI but became a stand-out student. When UPS selected its top

five scholarship recipients to place in internships, Bradley received a position at Robert Yates Racing, now Roush and Yates Racing.

And after graduation, the internship turned into a full-time position. Nick Ramey, Head Engine Builder at Roush and Yates Racing, said it was Bradley's dedication and attention to detail that landed him the job.

"He cares about everything he does [and] he's very thorough," Ramey said. "You ask him to work late and he's always coming to ask you if there's anything else he can do before he leaves."

Bradley said his regular work schedule is from 7:00 a.m. to 6:00 p.m., and he often works upwards of 60 hours per week. But he said the long hours are worth it.

"It's not a job for everybody," he said. "[but] I really like what I'm doing."

And in an industry where a single flaw can be fatal, Ramey said he can always count on Bradley's work.

"He's a perfectionist," Ramey said. "He doesn't want anything getting out of his area that isn't completely right."

For Bradley, part of the reason for insisting on flawlessness is because he is emotionally involved in his work.

"When I see one of my team members win, I can say that what I did helped that driver win," he said. "It was my engine in that."

But being part of the action makes being a fan tricky. "Before I just watched the races," Bradley said. "That was it. Now its nerve racking, every lap." **TM**



Reginald Bradley Douthit
NASCAR engine technician

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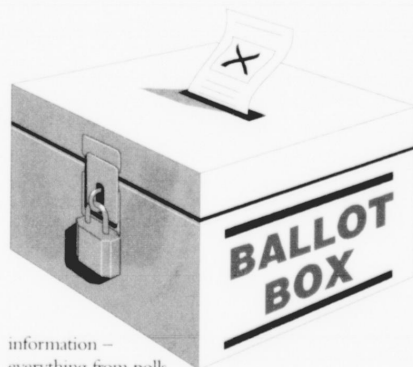
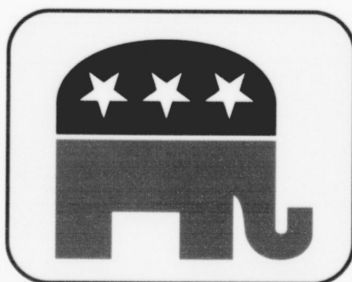
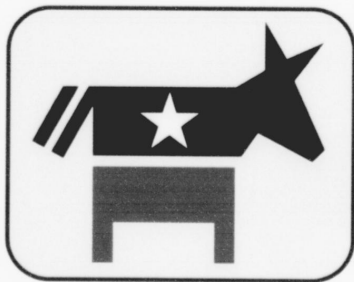
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Saint Louis University
University of Arizona
Arizona State University
Boston University
The Ohio State University
University of Cincinnati
UCLA

SCHOOL STOCK MARKET MIXES

POLITICS & INVESTING

By Calvin Hennick, University of Iowa



You've been telling your friends for months now about how a George W. Bush win in November is inevitable or how the polls favor the famously strong-closing Kerry. In your mind, the presidential race is already over. But are you willing to put your money where your mouth is?

The Iowa Electronic Markets will let you do just that. The real-money futures markets, started in 1988 by a group of University of Iowa professors, allows traders to buy shares of political candidates and—if they're lucky—sell them later for a tidy profit.

The idea came about when George Nuemann, Forrest Nelson and Bob Forsythe—all UI economics professors—went to lunch together shortly after Jesse Jackson's victory in the Michigan Democratic primary election in March of 1988.

The major media polls had failed to predict Jackson's win and, as Nelson recalls, somebody at the lunch said, "If the Chicago corn futures markets were doing as poorly predicting the price of corn in November as these polls are doing predicting tomorrow's election, they wouldn't exist."

The three decided to test their theory that a market would outperform polls in predicting election outcomes, and thus was born the Iowa Political Stock Market. The endeavor was rechristened as the IEM in 1996 when board members decided to add markets on non-political futures like stock prices and box-office returns.

With the help of Jack Wright, then a UI political science professor, the group set up a one-semester-hour class in which students

traded shares. The market was up and running by June, and when results came in for the general election, the market was the clear victor over the polls.

While the major media polls missed the margin of George H.W. Bush's victory over Michael Dukakis by nearly three percentage points, the market erred by barely one half of one percent. Since then, the market has continued to outperform polls, with the notable exception of the 1996 presidential election, when Forsythe says investors became "overly optimistic" about Bill Clinton's probable margin of victory.

Many investors trade with their hearts and not their heads.

So why does a money market whose traders are disproportionately white, male, well-educated and Republican outperform polls that take a representative sampling into account? It's a matter of incentive, board members say.

"When some pollster calls me up on a Sunday night and interrupts the football game I'm watching, I just want to get him off the phone as quickly as I can," Nelson explains.

While Joe Average might name off the first candidate that comes to mind when talking to pollster, he'll likely put a lot more effort into his answer once his own money is at stake.

"I don't think most people actually lie to pollsters," says Forsythe. "But if there's nothing on the line, I don't think they really think about it."

This doesn't mean that traders think harder about whom they'll vote for and then invest in that candidate. Rather, they synthesize all available

information—everything from polls and news reports to barbershop anecdotes—to decide which candidate is doing better.


"Who should be elected, that's personal preference. That's what your heart says," says Thomas Gruca, a marketing professor and IEM board member. "But who's going to get the majority of the popular vote, that's what your head says. That's a rational decision."

If a trader thinks that Bush has a 60 percent chance of winning, then, it would be rational to buy Bush shares at any price below 60 cents. If Bush wins the election, those shares will be worth a dollar apiece, and Kerry shares will be worth nothing—and vice versa.

Forsythe says that many investors in fact trade with their hearts and not their heads—meaning that Democrats are more likely than Republicans to buy Kerry shares at a given price. The markets find their equilibrium price through the activity of the 10-15 percent of traders known as "marginal traders." These money-minded investors tend to do most of the price setting, while the more partisan average traders simply buy up the stock.

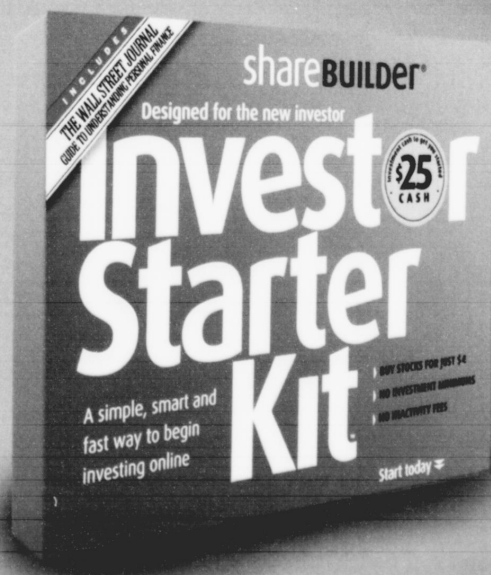
Although the market has a maximum investment of \$500, traders can make a considerable profit if they play their cards right. Late last year, Kerry shares in the Democratic nomination market traded for under a nickel; they're now near a dollar.

Anybody with \$5 can open an account with the IEM. Visit www.biz.uiowa.edu/iem to learn more. But be careful about what you think you know.

"It's mostly hunches," Nelson says. "Most people tend to exaggerate the quality of their own knowledge." 

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SEP 3 2004

Stock Spotlight:

CAR WARS

We highlight three stocks revving up the auto industry.

By Michael R. Abramowitz

Summertime is traditionally a great time to hit the open road. However, this year, gas prices have shot to the moon and interest rates on car loans could rise.

The auto industry is highly cyclical and is often at the mercy of the economy and consumer tastes. The recent energy crisis is causing customers to shift their love affair with the large SUV to something that actually is economical and energy efficient. So, be prepared for some bumpy roads with the auto sector. Still, if you can find the right pick, you can have a gem of an investment, as opposed to a lemon.

So is now a good time to invest in America's love affair with the automobile or is it time to put a red light on the industry? Let's take a look at three different auto stocks to find out ... **TM**

Toyota Motors (TM)

Price: **\$75.80**

Snapshot: Based in Tokyo, Toyota is renowned for making dependable cars that hold their value. In 2003, Toyota Motors became the second largest seller of cars in the world.

Pros:

- The recent spike in gas prices has made for insatiable demand for the gas and electric Toyota Prius. In fact, Toyota has a waiting list for orders.
- After 13 years of a devastating deflationary bear market in Japan, companies in the Land of the Rising Sun may have their worse days behind them.
- Company is on a roll, surpassing Ford as the #2 seller of cars in the world. Toyota hit a home run last fiscal year, increasing earnings by a whopping 54.8% to \$10.2 billion in profits.

Cons:

- Toyota's SUV line could suffer as gas prices remain sky high.
- Earnings could be hurt if U.S. dollar continues to decline against the Yen.
- Higher interest rates could slow down the entire automotive industry, and possibly drag down Toyota shares off their 52-week highs with it.

General Motors (GM)

Price: **\$41.50**

Snapshot: One of the famous "Big 3" U.S. automakers, General Motors is as synonymous with the American automobile as any carmaker. GM is the world's leader in car sales volume, but it has had to resort to giving away major incentives such as cash and 0% financing to maintain that stronghold.

Pros:

- Pays a rock-solid dividend of 4.3%—the largest yield among companies in the S&P 500—making it attractive to investors looking for regular income.
- The number one seller of cars worldwide, GM has weathered the difficult selling environment for autos better than Ford and Daimler-Chrysler.
- GM earnings are an impressive \$6.68 a share. Trading at only 6 times earnings, you can make a strong argument that the stock is trading at a discount to its long-term potential.

Cons:

- Having to offer incentives as much as \$5,000 per car that are squeezing profit margins in order to compete.
- High gas prices have stymied sales of its most profitable vehicles—the SUV, leading GM to give away the farm in incentives to move inventory. If gas prices stay high, customers will flock to more economical cars. Can GM overhaul its product line fast enough to catch-up to consumer demand for fuel-efficiency?
- GM's employee pension plan is expanding rapidly, taking a bite out of profits.

CarMax (KMX)

Price: **\$19.20**

Snapshot: CarMax is the antithesis of the typical car dealer—no high pressure sales. The price is the price is the price. Primarily a used car seller, CarMax has sold more than one million vehicles nationwide.

Pros:

- Business model is a customer's dream—no haggle car buying. The price is the price is the price. Are you listening Toyota, GM, etc.?
- Great word of mouth reputation for the company among car buyers fed up with the sleaze-bag reputation of the stereotypical car salesman.
- CarMax's service department requires customers pay a deductible on all warranty repairs, adding a revenue stream for after-the-sale.

Cons:

- CarMax blamed an industry-wide slowdown on a significant earnings miss in Q2.
- Tough to compete with traditional car dealers that constantly offer impressive incentives and 0% financing.
- Company's bread-and-butter is the used-car market. Many used cars on the road today are SUVs. Will a change in the mindset of the consumer mean a diminished supply of fuel-efficient cars at CarMax stores, or will the company be able to successfully rotate inventory?

* Price quotes are from August 9, 2004.

Michael Abramowitz is the Media and Distributors Analyst for Weiss Research, Inc. He is also Assistant Managing Editor for Dan Ascani's Profits Without Borders (www.profitswithoutborders.com). To avoid any conflict of interest, he does not personally own shares or receive compensation from any of the companies analyzed above.

"How Can I Find The Best Cell Phone Plan?"

Dear YOUNG MONEY,

I noticed that you have an article on the Net about what cell phone wireless plan works best for you. It's hard for me to try to figure out which plan to get because where I live there are no towers for cell phones.

Anyhow, I just thought that I would let you all know so maybe you can help me out.

Thanks for listening!

Brina

Dear Brina,

The first question you should be asking yourself is "Do you really need a cell phone?" Cell phones are becoming expensive status symbols rather than being used practically by most consumers.

There are still plenty of pay phones around, and friends with cell phones in a real emergency. Remember also, in an emergency, a charged cell phone is supposed to connect to 911 whether the caller has a cellular service agreement or not. If you do feel you need to have a phone, be sure to sign the shortest contract you can possibly sign and never go into debt for cellular service.

It is important to try to determine what type of cell phone user you will be. We all start with good intentions of only using the phone in emergencies or just calling to check in at home once in a while, but it seems difficult to avoid using the phone more than we originally plan. Even with the best intentions, it is hard to avoid others calling you with the latest gossip once you start to give out your new number.

But, as a new user, unless you have specific business uses for your phone, you should start with a modest service plan and sign no more than a one-year commitment. After the first year, you will be able to review your phone use habits and needs, and can then enroll in a cellular plan that is more suited to your usage patterns.

Some service providers allow you to change calling plans before your initial commitment is up. There might be a fee charged to change service plans, so be sure to clarify any costs prior to making changes before a contract ends.

Competition in the industry has helped keep costs fairly stable. On average, a cellular user with basic needs should be able to find a good plan that offers 400 to 600 anytime minutes per month, unlimited free weekends and night minutes, free long distance calling, and free roaming for about \$39.95 per month.

The monthly price may include many features such as Voice Mail, Caller ID, Call Waiting, Call Forwarding, 411 Information service, etc. Options like text messaging, e-mail, picture messaging and Internet access are generally available at extra per minute and per message costs that will vary between service providers.

If you mainly use your cell phone during the free call periods at night and on weekends, then try signing up for a plan with less "anytime" minutes included, which should reduce your monthly base price.

Your knowledge of what is included and what is an extra charge will go a long way toward helping you find the best deal for the money.

Good luck and keep us posted.

Mike Schiano

Mike "The DebtBuster" Schiano is a nationally syndicated radio talk show host and book author. His show can be heard via the Web at www.inchageradio.com.

SEP 8 2004

SINGLES FIND LOVE & FRIENDSHIP ONLINE

By Jannelle So, UCLA



Tin Gamboa never thought she'd see her friend Ranela Ferer again when the two parted ways right before high school. After spending some time in the Philippines, Ferer moved to the United States with her family, while Gamboa moved on to finish college in Manila. After living 11 years on different continents and without any communication, they bumped into each other again online.

"She used to be picked on and bullied because of her ethnicity," says Gamboa. "I searched for her through Friendster and found out she's now a successful R & B artist in California. I'm so proud of her."

Gamboa and Ferer's reunion is only one of the many search-and-find stories that are happening these days as millions of young adults discover the power of social networking websites such as Friendster, Myspace, Orkut, MeetUp, Tickle and Tribe.

"Friendster is only a specie of a larger genus which is social networking in America," says Gerald Goodman, a psychology professor at UCLA. "And it has been going on for years."

WHO'S YOUR NEIGHBOR?

In the past, people were only able to associate with folks they ran into at work, in school, or in their community. Geography played a crucial role in building relationships, be it romantic or for friendship. But as individuals started moving around, the opportunities to make a connection out of proximity became slimmer, according to Patricia Wallace, director of informational services and instructional technology at Johns Hopkins University.

Wallace raises a valid point: nowadays, most people living in an apartment building don't even know each other. Moreover, our relationship needs have become so specific that we try to find that special person who is one out of 10,000. And because we may not meet such people

while walking down the street, singles often need to resort to other methods of finding our match, for friendship or other things.

Enter the Internet. This technology is extending our networking capacity, enabling us to establish interaction across space with old and new friends who share our values, hobbies and interests.

"I like the simplicity of the format," says Ace Hain, a member of Friendster since last June. "I also like the feature that shows how I'm connected to someone. Who knows, maybe down the line, I'd find out I'm connected to a celebrity!"

Still, social networking online involves more than just tracking down long-lost friends and building new relationships.

"This is about reputation," explains UCLA's Goodman. "The main idea is that reputation has a lot to do with meeting people. Tell me who your friends are, and I'll tell you who you are. How popular are you? How many friends do you have on your list? How do these friends regard you? The comments and testimonials they write about you can pretty much sum up your personality for others who don't know you."

DEVELOPING TRUST

This concept of social networking online relies heavily on honesty and establishing trust. There's a great deal of self-disclosure involved. Myspace.com even asks users to list their income and religion on their profile page. The premise is

that the more you share about yourself, the more people will be able to connect themselves to you.

The reality, however, is that people lie online. If we can fib in normal conversations where we talk to another person face to face, what about on the Internet, where the only witness is your keyboard?

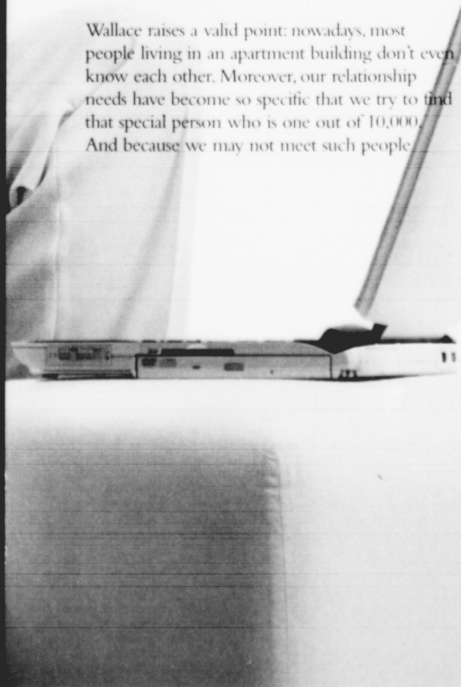
And even if we don't lie, we can exaggerate. When people are expected to use a keyboard to create an impression to others, we have the opportunity to embellish our personality, presenting ourselves as somebody more interesting than we actually are in real life.

"Just as we try to manage the impression we make in person by wearing accoutrements or make-up, we do the same thing online," says Wallace.

Obviously, this is just one similarity. The dynamics of a face-to-face setting are different from online interaction, where many constraints are dropped. Naturally, people can become more uninhibited online

"There are things we don't normally tell our friends personally," says Billy Cole, a Friendster member since last May. "Somehow it's easier to write it down as testimonials."

The growth of specialized online communities is expected to make social networking even more attractive to the college-age crowd. So go ahead and indulge if you must... but be careful what personal information you share with others. **EM**



QUICK LINKS



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STUDENT LOAN CONSOLIDATION CAN **BOOST** YOUR CREDIT SCORE

By Jose Vazquez, YOUNG MONEY Financial Aid Columnist

...age of low rates while
...ing your credit rating.

Everyone has things about his college experience he tends to throw out after graduation. Whether it was the pictures of the spring break in Panama Beach or the textbooks you couldn't sell back, we all have things we want to put behind us as we head out into the work force.

Student loans however, no matter how small, cannot simply be forgotten. Student loans were so easy to get in college, and so easy to forget. Your first bill may arrive right after you graduate, ushering in your new bill-paying, over-financed life.

You also may have a hard time paying off your loan if you're too busy paying off the credit card you were given a t-shirt to apply for. Luckily, borrowers now have the opportunity to receive some of the best student loan consolidation fixed interest rates ever.

By consolidating, borrowers not only reduce their long-term debt but also can help change their credit score for the better over time. An improved credit score will be important when a person enters the working world and wants a new car, apartment, or charge card. Here are some tips for borrowers that can help them as they enter the job market.

Consolidation can help most borrowers in many ways, but rates won't stay low forever. They are so low now; the only place for rates to go is up. If you are on your way out of school, you'll need to save every cent you can in this tough job market.

Take the time to call lenders such as American Collegiate Financial Services (www.onestudentloan.com), Nelnet (www.nelnet.com) or Sallie Mae (www.salliemae.com) who will employ lending counselors to help determine if consolidation is right for you. Borrowers have more than their long-term payments at stake, but also their credit health as well.


MORE OPEN ACCOUNTS = LOWER SCORE

Over a borrower's life, he may have taken out up to eight separate loans to pay for school. Each of those loans has a different payback amount, interest rate, and payment terms. The more credit and loan accounts a person has open, the lower his overall credit score could drop. Through consolidation, older accounts will be merged into a single account, thereby lowering the amount of open credit lines on a credit report.

LOWER PAYMENTS = HIGHER SCORE

When a credit report is evaluated, the total amount of a borrower's monthly minimum payments is taken into account. When you have multiple loans, each of the payments is part of a borrower's monthly payment obligation. Borrowers who consolidate have only one payment to make, which is typically lower than the minimum amounts of the separate loans.

DEBT TO CREDIT RATIO — IT MATTERS

Credit bureaus typically determine if you're in debt by evaluating the amount of your available credit you actually use. If you have a total of \$10,000 available on three credit lines and you owe \$2,000, your score will be higher than if you have maxed out your one credit line with a \$2,000 limit. If a borrower has multiple loans with a maximum used, it will reflect negatively on the person's credit score. So it is important to consolidate accounts in order to reduce the number of open accounts that are being used. 



Jose Vazquez, a graduate of Western Illinois University, has been awarded 27 scholarships, amounting more than \$125,000 in aid to date. He is the author of the book "Free Cash For College: The Everyday Student's Guide To Financial Aid." Vazquez is also a public speaker that gives seminars on financial aid and scholarship strategy for universities and corporations interested in work-life initiatives. He can be reached at Scholarshipguy@youngmoney.com.

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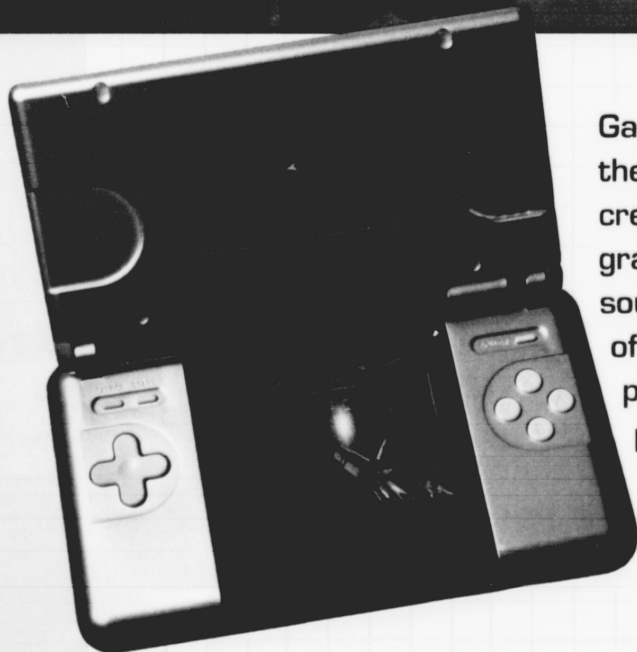
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POCKET + POWER

A Guide to Portable
Game Players

By Dave Mathews,
YOUNG MONEY Technology Editor



Gaming has come a long way in the last 25 years with the creation of amazingly realistic graphics and real-time surround sound. Tomorrow's generation of portable players fit in your pocket while packing a powerful pixel and audible punch that is much stronger than the original TV-attached consoles from 1996.

Nintendo DS

Nintendo got a head start with their portable cartridge-based "green and black" LCD (liquid crystal display) Game Boy, followed by Game Boy Color, Game Boy Advance then today's Game Boy Advance SP. Their current backlit, battery-operated color screen handheld game machines are still backward-compatible with those original monochrome games.

Going forward, Nintendo has decided that two heads are better than one and will launch in the fall a new player called the DS (dual-screen), sporting dual color 2.9" LCD screens. It will use the SD (secure digital) memory format for games but will contain an old school original cartridge port to play the antique games as well. Expect Nintendo's popular Mario game series to make the move as well, as more family-friendly and strategy games set to launch.

The idea behind the second screen is not for two-player gaming but for additional information like maps or treasure inventory. Bluetooth, a wireless technology for connecting mobile devices, should provide a wireless headset or same room network gaming features.

A touch screen on the second display can be used as another controller via its stylus. I question the ability to hold a stylus while you use the direction pad and buttons to play the games. Maybe if we had a third hand it would not sound so out-of-the-question.

Early speculation suggests that the Nintendo DS price will land somewhere in the \$150-\$200 range, with games costing about \$35-\$50 each.

Nokia N-Gage QD

Nokia has raised the bar for cell phone gaming with their second generation smaller N-Gage QD phone that no longer has to be powered down to switch the MMC (Multi Media Card) stored games. They have also eliminated the strange phenomena of "taco talking" where you conversed into the side of the old device. This was an effort to keep your face from smudging the 2" LCD but became an object of ridicule from user sites like sidetalking.com that now miss the feature.

With a QD, I enjoyed a full day of gaming, short messaging and voice calls powered by a Lithium battery, which lasts up to 10 hours. This phone does not include an MP3 player and for some reason Nokia did not backlight the direction



pad or select button. This despite the fact that the other 19 keys are visible in the dark and the screen shines brightly even in the dark.

The phone and gaming device runs on the Symbian 6.1 operating system and lets you easily download J2ME games, which should add justifiable software and even an MP3 player capability. Nokia plans to release just 50 compatible games that seem pricey at around \$30 each.

Graphics quality varies per game with "The Sims" being cute and whimsical, "Tiger Woods PGA Tour 2004" ranging from photo realistic to computer generated, and "Ashen" looking "blocky" and lacking detail like the old time PC software title "Doom."

Nokia's gaming phone will retail for \$199 without service or \$99 when purchased with a cellular contract. You will need to have service on this phone—or at least a GSM-based SIM card since it will not even boot up without it being inserted. These "Subscriber Identify Modules" are used to identify the phone to the wireless network. It will support cellular-based global gaming as well as local area wireless Bluetooth challenges, but remember, it is a phone—not a true gaming machine.


Sony PlayStation Portable

Sony, who won the home console war with its PS2 against the Nintendo GameCube and X-Box, is racing behind Nintendo's lead in the handheld market as well. In early 2005 Sony is releasing the PSP or PlayStation Portable. Sony's target market is the 18-34 year old group who should go for its style, stereo audio, wireless networking and large capacity



mini-optical Universal Media Disc. I expect this device to be a mini-media player for music and movies since they are going after an older age group.

Movies would look great with its 16" x 9" wide screen display assuming that Sony is able to convince the movie studios that their content will remain secure. With 1.8 gigabytes on a disc and a Memory Stick Duo port you will have two different storage devices for this multimedia content.

Meanwhile, games should follow what is available for the PS2 since the platform is similar. The wide screen format should inspire a bit more creativity from the developers. Industry insiders anticipate the PSP to go on sale in the \$125-\$200 range with games priced in the \$15-\$25 range. 



Dave is an inventor living in Dallas, where he demystifies technology as the "Gadget Guy" on TV and radio. More stories and even video clips can be found at his website: www.davemathews.com

AT-A-GLANCE



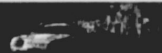
Nintendo DS

System Price	\$150-\$200
Games Price	\$35-\$50
Available	Fall 2004
# of Screens	2
Battery Life	10 hrs.



N-Gage QD

System Price	\$199
Games Price	\$30
Available	Summer 2004
# of Screens	1
Battery Life	10 hrs.



Sony PSP

System Price	\$125-\$200
Games Price	\$15-\$25
Available	Early 2005
# of Screens	1
Battery Life	8 hrs.

MAKE HAPPY HOUR LAST A LIFETIME

By Michael Chatman,
YOUNG MONEY Columnist

Children can teach us valuable life lessons often learned in unexpected ways.

By the time my family and I got to Missouri, my nerves were raw. This was no voluntary love offering type of speaking engagement—this was a \$2,500 honorarium, free airfare, and three-days-in-a-lakefront-condo speaking engagement.

I felt compelled to come through with a better show than I'd ever produced. I had always done my best, love offerings or not. Where was I going to find the extra *oomph* for this one?

On the evening of the speech, I faced one of the unruliest groups of my career. My speech followed Happy Hour, and several people in the room were feeling very "happy." To make matters worse, the man who had originally invited me didn't show up.

Standing in for him was an inebriated stranger who introduced me. "I don't know who our speaker is tonight," he said, "but I want everyone to sit down, shut up, and listen to him." Then he turned and continued a loud conversation with the women standing next to him.

Terrified, I stood to speak. Before I'd finished my first sentence, a nightmare began to unfold. My two-year-old daughter, Cloie, broke loose from my wife and came lurching up the aisle with that Frankenstein walk only children and monsters can do.

"Daddy, Daddy!" she drooled as she staggered forward, a huge toothless grin on her face. To be honest, she looked a lot like some of the men sitting in that room.

I tried to stop her with one of those lethal parent-frowns. She ignored the look and kept on coming. Flushed with embarrassment, I asked Cloie to go back to her mother. I tried to sound somewhat stern so that she would get my message yet gentle enough not to turn the audience against me.

Immediately someone in the audience shouted, "Let the kid up there! We want to see the kid! We want to see the kid!" By this time Cloie had reached the platform. I picked her up and, smiling ear to ear, did my



best ventriloquist act. Whispering through clenched teeth, I ordered her to say hello, then return to her mother. But kids instinctively sense the power they can wield in a crowd. She grabbed the mike and shouted, "I wanna sing!"

Few things in life are more difficult than trying to discipline a child in front of an inebriated audience. Before I could say a word, another voice from the audience hollered, "Let the kid sing! We want to hear the kid sing!"

Before I'd finished my first sentence, a nightmare began to unfold.

I hadn't delivered the first sentence of my \$2,500 speech, and already I'd lost control. I longed for a love offering.

Leaning out from my arms, both hands strangling the microphone, Cloie began to sing the only song she knew. "Jesus loves me, this I know," she sang, "for the Bible tells me so!"

Her eyes were dancing with delight. By the time she reached the second verse, she had reached top volume. Throwing her head back for the chorus she wailed the finale: "Yeeeeeesssss, Jesus loves MEEEEEE! The Bible tells me sooooooo!"


The room exploded in thunderous applause as Cloie took her bow and headed contentedly back to her mother. She was satisfied. My daughter had turned a corporate motivational

event into a Sunday school class. She could go home happy now.

As I began my speech, there was a noticeable difference in the room. I saw several people wiping tears from their eyes. The whole atmosphere had been changed by a child's simple musical declaration of faith. Those men and women listened with interest and respect as I delivered my address.

After the program many of them came to me one at a time. There were no questions about business or finances. They came to talk about business and family and church and faith until the early hours of morning. They'd been moved by the shameless enthusiasm of a child singing words of faith.

They spoke about happier times than the unfulfilling Happy Hours that now punctuated their lives. I wondered if they secretly longed for a childlike courage to replace the bland spirituality now guiding their politically correct lives.

I resolved that day never again to allow my fee or the status of my audience to influence the value I placed on a speech. I also resolved to be more like Cloie—to exhibit a more spontaneous and natural enthusiasm for life's simple yet profound truths. 



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

You can contact him at info@michaelchatman.com

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