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# THE KENTUCKY KERNEL NCAATOURNEY

MICHIGAN STATE 94 | KENTUCKY 88

## DOUBLE OH NO

Cats' postseason ends  
in double-overtime loss,  
one game shy of Final Four

By Ben Roberts  
THE KENTUCKY KERNEL

AUSTIN, Texas — Chuck Hayes didn't envision his career as a Wildcat ending the way it did Sunday.

As the final second of UK's 94-88 loss to Michigan State ticked off the Erwin Center scoreboard, the senior forward sat with his head lowered on the bench, empty seats on either side of him.

His school-record-tying 110th consecutive game as a starter had seen it all. A last second 3-pointer to end regulation, two overtime, 10 tied scores and 19 lead changes.

But it ended with the Cats six points short on the scoreboard, and Hayes denied of his last attempt at a Final Four.

"It's tough," said junior guard Patrick Sparks. "There are a lot of hard emotions going on in the locker room right now. Especially for those guys (Hayes and senior guard Josh Carrier) — we wanted to send them out right, and we didn't do that. We're all pretty down right now."

Sparks forced the first extra period by draining a 3-pointer at the second half buzzer to tie the score at 75. The shot came after missed 3-pointers by Sparks and junior forward Keleena Azubuike, but the Cats recovered both offensive rebounds for a third chance.

"It was wild," Sparks said of the sequence. "I went from 'Man, that was our last shot' to 'There's the ball, go get it and shoot it.' It was a wild moment."

UK took the momentum from the last second 3-pointer and parlayed it into a 79-75 lead at the beginning of the first overtime. The Cats forced two turnovers to start the period, and it took the Spartans three possessions and 58 seconds to cross half court for the first time.

On that trip down the court, Michigan State missed four field goals and one free throw, and grabbed five offensive rebounds before getting the ball to Shannon Brown, who hit a 3-pointer and cut the lead to one point.

Hayes was on the bench during the possession with four fouls.

"Chuck is the guy that gets a lot of those rebounds," said UK head coach Tubby Smith. "When he was hampered with fouls — they were really controlling both backboards, especially the offensive glass."

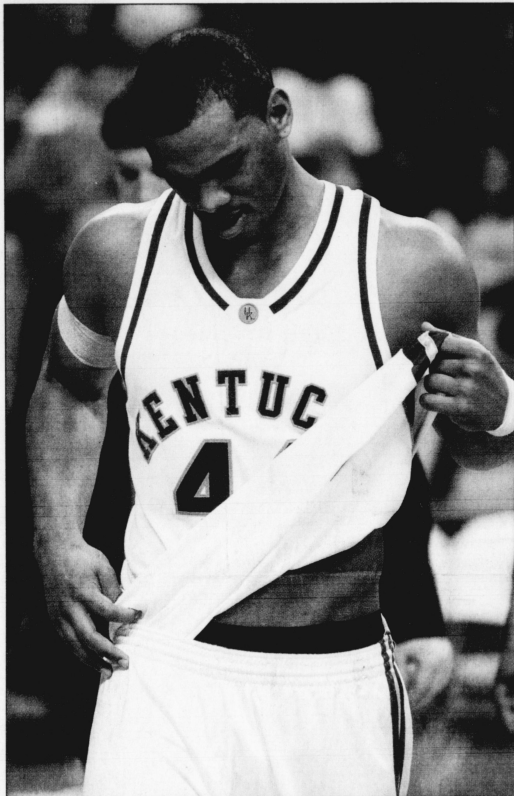
"That is demoralizing when you give up those offensive rebounds."

Hayes had to sit out the beginning of each overtime period due to the foul trouble. He said his absence was a big factor in the Spartans' 12-6 rebounding advantage in the two overtimes.

"I wanted to get back in so bad and do whatever I could to help the team," Hayes said. "And I felt so bad because, by me getting in foul trouble, I wasn't able to contribute the way I wanted to."

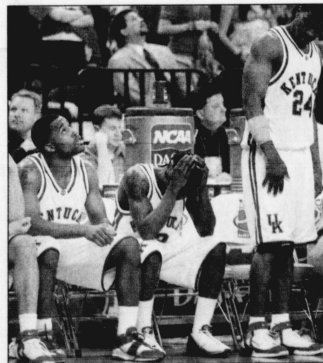
With the shot clock turned off and the ball in the hands of freshman guard Rajon Rondo, the Cats had the last chance to win the game at the end of

See Loss on page 2



PHOTOS BY JONATHAN PALMER | STAFF

UK senior forward Chuck Hayes took off his jersey for the final time yesterday in the Cats' 94-88 double-overtime loss in the Austin Regional final to Michigan State. Hayes scored 16 points and grabbed five rebounds.



UK junior forward Keleena Azubuike (right) and his teammates were in disbelief as the Cats' lead in double overtime disappeared.

### Tracing the Cats' tournament run

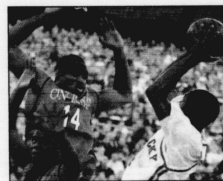
#### First round



PHOTOS BY JONATHAN PALMER | STAFF

UK 72, Eastern Kentucky 64: The Colonels cut the lead to five points with 4:15 left. But freshman point guard Rajon Rondo made a game-clinching steal with 32 seconds left.

#### Second round



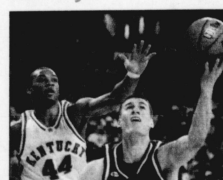
UK 69, Cincinnati 60: Randolph Morris grabbed 12 rebounds as the Cats faced their neighbor to the north for the first time in 15 years. An NCAA opening-weekend record 40,331 fans looked on.

#### Sweet 16



UK 62, Utah 52: Seldom-used big men Shaqari Alleyne and Lukasz Obrzut shut down Utah All-American center Andrew Bogut. Bogut scored 20 points but missed eight of his first 10 shots.

#### Elite Eight



Michigan State 94, UK 88 (2OT): The Final Four was just out of the Cats' reach, as the Spartans outscored UK 13-7 in the game's second overtime session.

#### Michigan State (94)

NAME	mp	pts	3-pt	ft	a	rb	st	tp	
Beckman	25	17	7	3	1	5	1	1	
Davis	41	8	1	0	3	5	0	3	
Brown	26	4	0	2	4	0	3	2	
Neitzel	14	1	1	1	0	3	2	0	
Alger	39	13	2	4	7	1	8	2	
Hill	27	3	1	4	0	4	1	7	
Johnson	21	0	0	0	1	1	4	0	
Hamp	1	0	0	0	0	0	0	0	
Torbett	26	4	0	0	2	1	2	0	
Bozark	6	0	0	0	0	0	0	0	
Napack	4	0	0	0	0	0	0	0	
Harvey	1	0	0	0	0	0	0	0	
Rowley	1	0	0	0	0	0	0	0	
TEAM	250	30	4	10	19	24	15	20	37

#### Kentucky (88)

NAME	mp	pts	3-pt	ft	a	rb	st	tp	
Azubuike	25	7	0	3	1	5	1	1	
Hayes	35	8	1	0	0	3	4	5	
Morris	26	4	0	2	0	0	3	2	
Rondo	27	3	0	1	3	3	1	1	
Sparks	30	5	1	2	5	0	3	0	
Stockton	21	0	0	0	0	0	0	0	
Mey	21	4	2	0	0	2	0	0	
Bradley	18	1	0	2	4	3	2	3	
Obrzut	4	0	0	0	0	0	0	0	
LeMaster	1	0	0	0	0	0	0	0	
Ferry	17	0	0	0	0	1	0	0	
Alleyne	1	0	0	0	0	0	0	0	
Thomas	8	2	0	0	1	1	4	0	
Craddock	8	2	0	2	0	1	4	0	
TEAM	250	31	4	10	19	17	14	25	30

Michigan State ..... 33 42 4 13-94

Kentucky ..... 27 38 4 13-88

Final game shooting: MSU 60.9, UK 44.5. Free-throw shooting: MSU 80.0, UK 73.9. Technical fouls: Sparks: MSU 13 (Davis 4, Hill 3), UK 11 (Rondo 3). Blocked shots: MSU 13 (Robert 4, Alger 3, Brown 2, Morris 2). Officials: Jim Burd, John Higgins, Mark Winters. Attendance: 40,331. Records: MSU 29-6, UK 28-4.

#### Inside

- A breakdown of Sparks' shot
- UK fans endure heartbreaker

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## In the end, he's still just Chuck



Tim Wiseman  
SPORTS EDITOR

AUSTIN, Texas — Everyone is on a first-name basis with Charles Edward Hayes Jr.

As he tells everyone, you can just call him Chuck.

For the last four years, Chuck Hayes has answered every time his name was called. He did it all — including the dirty work — with class.

In that time, he became a part of everyone's family. He was the guy next door, your son, your brother.

"Chuck is a special person," said UK head coach Tubby Smith. "He is

a special young man. He understands what sacrifice means, what commitment means.

"He is a living example for all players to follow. He has done so much for us, things that you can't really look in the box score and see."

Last night against Michigan State, it was the same Chuck.

He finished with 16 points, five rebounds, three assists and a steal, but as always he did more. Through screams or by example, he was his team's leader.

This time, Hayes' dream ending seemed inevitable. The Final Four — the perfect reward for the broken bones and the bruises he had endured for his Cats — was finally within his reach.

He deserved this ending, and he knew it was oh-so-close.

His Cats had just received one of the sweetest bounces in college basketball history when Patrick Sparks' last-second desperation shot danced

See Hayes on page 2

#### Final Four Schedule



The Final Four tips off Saturday afternoon.

All games will be broadcast on WKYT-27.

No. 4 Louisville vs. No. 1 Illinois @ 6:07 p.m.

No. 5 Michigan State vs. No. 1 North Carolina @ 8:47 p.m.

## Loss

Continued from page 1

the first overtime. Hayes said the play called for Rondo to penetrate and shoot the ball himself, while he, Azubuike and freshman center Randolph Morris crashed the lane for a second shot. But Rondo was unable to get past the Spartan defense, and passed the ball to Azubuike, who dribbled out the clock before he was able to get a shot off.

Michigan State started the second period with a fast break that resulted in Azubuike's fifth foul and an 82-81 Spartan lead. The Cats missed their next four field goals and never led again.

Michigan State made 11 free throws in the second overtime to put UK away for good.

## Hayes

Continued from page 1

around the rim and went down. After the 3-pointer survived a seven-minute review by officials, Hayes knew he was going to get the right finish.

"You want it to end like that," Hayes said. "I just know if they were going to call it a three, we would pull away in the first overtime." For the next few minutes, it seemed he would be right. His Cats surged to a lead in overtime, and then they had the ball in the final seconds with a chance to win.

The dream ending slipped right through their hands.

Leaving the floor for the last time, Hayes received handshakes and hugs from everyone — including Michigan State head coach Tom Izzo and guard Chris Hill.

Like everyone else, they had fallen for Chuck Hayes. "You could just tell from how important winning was to him — he's a winner, a warrior," said Hill, who played with Hayes on the U.S. Pan-American team for Izzo. "We can empathize with Chuck more than anybody out there. I've got so much respect for him." "He has nothing left to prove."

When the final seconds ticked away and Hayes remained on the UK bench, Izzo came over to him and

As his players celebrated at half court in their bright white Final Four hats, Michigan State head coach Tom Izzo walked over to the UK bench, put his arm around Hayes, and congratulated him for a great career.

Josh Carrier watched the Spartans celebrate a little while longer with his fellow senior before slapping Hayes on the knee and heading to the locker room.

Hayes followed him off the court a few seconds later, tears in his eyes and a white towel around his neck.

Almost an hour after the game had ended, Hayes sat in the UK locker room and said his final loss still hadn't sunk in.

"I've cried all the tears I think I can," he said. "I don't want to take off my jersey. But I know I have to."

*E-mail  
roberts@kykernel.com*

embraced him again. Both were choked up.

"I am sorry it had to be you," Izzo told him. This was not how it is supposed to end for a guy like Chuck.

"You figure if you give everything you have and all your hard work, you know you will get the result that you want," Hayes said. "The years that I put in here and the season that I have had and the hard work I put in the preseason and this whole season... sometimes you get it, and sometimes you don't."

An emotional Smith said he knew what this meant to Hayes.

"I know he wanted this pretty bad," he said. "It just leaves an empty feeling when a person has worked as hard as he has."

Every UK fan shared that empty feeling, because Hayes was one of us. He wore his emotions on his UK jersey, and we felt like knew him. In his triumphs, we smiled with him, and in his defeats, we cried with him.

He never reached the Final Four or won a national championship, but he won much more than his record shows. He always will be Chuck to us.

"He has done everything the right way," Smith said. "He will be someone that is always in our memory and always a part of our family, the Wildcat family."

"We love him."  
*E-mail  
tuiseman@kykernel.com*



PHOTOS BY JONATHAN PALMER | STAFF  
Officials looked over the video of UK junior guard Patrick Sparks' buzzer-beating 3-pointer at the end of regulation for seven minutes, trying to decide whether Sparks' foot was on the line.



UK junior guard Ravi Moss grabbed fellow guard Patrick Sparks as the two celebrated after Sparks' shot sent the game into overtime.  
SEE PAGE 10 FOR A BREAKDOWN OF SPARKS' SHOT.

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# THE KENTUCKY Kernel

Celebrating 33 years of independence

Bat Cats can't hold on  
against Bulldogs  
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In Our Opinion: Cunningham  
best shot for SG change  
Page 8

## Equestrian team hosts first meet, makes leap toward varsity status

By Chris Johnson  
THE KENTUCKY KERNEL

UK's club equestrian team took a huge step in its push to become a varsity sport Saturday when it hosted its first-ever home meet against South Carolina at the Kentucky Horse Park.

Though the final score was in favor of the Gamecocks, UK considered the meet a success, and South Carolina also came away from the experience impressed by the hospitality and professionalism of the Cats' first organized meet.

"I was really pleased," said Kristen Race, an equine science senior and the equestrian club's president. "We won three of the four events, and even though South Carolina won the overall, the girls worked really hard; the coaches and judges said they were really pleased. And South Carolina said it was the best meet they'd ever been to, from a management perspective."

Joe Humphrey, South Carolina's assistant coach and a Kevil, Ky., native, was impressed with the Cats' home facility and the organization of the event.

"I've been coming to the Horse Park since I was eight years old," Humphrey said. "Access to three arenas is great, however they did it. You can tell the hard work they've put into it."

Race said private donors have been instrumental to the fledgling program's growth and its ability to put on Saturday's show, including the Horse Park donating three of its exhibition arenas, rings that would normally cost \$4,500 to rent.

"The Horse Park really took care of us," Race said. "Private donors have really helped us out, too. We had to borrow most of the horses we're using because we only have one, and we get no money at all from the university."

"Normally when you spend a lot of money on a horse, you don't want a lot of people riding it, but these people were more than happy to help us out," said Michelle Zimmer, a coach for the equestrian team. "They trust us."

Zimmer and Race designed the jumping course, organized the horses that were being rented, and set the schedule for the events.

"I've seen varsity programs who haven't been this organized," Humphrey said. "They have really done a good job."

Everyone involved with the Saturday meet agreed that it was a very good illustration of how varsity equestrian would go if given the green light by Mitch Barnhart and the UK Athletics Association. UK needs another women's sport to satisfy Title IX requirements that oblige a school to have the same number of men's sports as women's.

"It just makes sense," Humphrey said. "When you say horses, everybody thinks Kentucky. Being from Kentucky, I wonder why they don't have a program."

Georgia's equestrian program is the paramount of NCAA equestrian. Last April, the UK team went to Georgia and lost by a few points just weeks before Georgia won its second consecutive NCAA championship. Close matches are somewhat unusual in equestrian, with the scoring based on a 1,000-point maximum.

"Georgia's athletic department has been 100 percent behind the team since they crossed over from club status," Humphrey said. "With that, quality coaches, and quality riders, that's a good combination for a program."

"We have an amazing team this year," Race said. "We're number two in the region, 14 total points behind Miami."

"We were the high point team at a meet at Midway and the reserve high point team the time before," Zimmer said. "If this goes successful, maybe they would consider us for varsity."

Not being a varsity program has hurt the UK riders in competition, team members said.

"Miami (Ohio) and Morehead State offer equestrian as a class, so their girls spend a lot more time riding than ours," Zimmer said.

The last meet of the year for UK is at Miami next Saturday.

"It's on their home turf, with their horses," Race said. "Home field advantage is huge in equestrian because you set up the course and you know the horses. We'll have four mutes to warm up with the horses before we show them."

Despite UK's not offering equestrian as a class and not having it as a varsity sport, UK's team as a whole and its individual riders are still competing with the other teams

See Horse on page 4



KEITH SMILEY | STAFF

Katie Mesten of the UK equestrian team competed in the English fence jumping competition during Saturday's horse show with South Carolina at the Kentucky Horse Park. The equestrian team would like to become a varsity sport at UK, and attain funding from UK Athletics.



KEITH SMILEY | STAFF

UK equestrian team coach Michelle Zimmer speaks with Mesten while she rides before the Horsemanship event of Saturday's show. Mesten has qualified for nationals in flat showing and can qualify in jumping with two second place finishes Saturday against Miami (Ohio).

## Faculty candidates speak out

Trustees election begins today

By Adam Sichko  
THE KENTUCKY KERNEL

Two competitors for a faculty spot on the Board of Trustees debated ways to enhance the learning experience at UK and the search for a new provost Friday.

Faculty elections begin today to pick either incumbent Michael Kennedy, a geography professor, or Jeff Dembo, a dentistry professor. Kennedy's first term on the board ends in June.

Kennedy touted his experience on the board, noting that the board elected him to its executive committee — the board's most powerful group.

"There's a learning curve you have to go through," Kennedy said. "I'm gaining confidence, and most (board members) respect what I have to say."

Kennedy also explained several initiatives he began as a faculty trustee, including creating a Web site for communication with faculty members and making formal statements to the board.

"I do that to send faculty messages to the administration," Kennedy explained. "And it gets their attention."

As both a former chairman of the University Senate and an academic ombudsman, Dembo said he's no stranger to the influence and collaboration needed to be an effective faculty representative to the board.

"I'm comfortable in that regard," Dembo said. "The faculty need to decide who's going to be the most persuasive and influential."

In the debate, sponsored by the UK Women's Forum, Kennedy said teaching resources must be more adequately addressed in order to enhance the UK learning experience.

He cited one professor who said larger class sizes forced a change from assigning six- to nine-page term papers to one- to two-page-in-class responses. The professor wrote that "admittedly, that's not as good an educational experience, but it's more manageable for me," Kennedy said.

"Trying to teach under these circumstances, it's just not a good teaching environment," Kennedy said, citing record enrollment and larger class sizes as factors. "We have a problem with faculty morale"

### BOT CANDIDATES



Dembo



Kennedy

See Trustees on page 4

## Pope too weak to administer Easter blessing

By Daniel Williams  
THE WASHINGTON POST

ROME — The hand of an unseen assistant moved a microphone out of the shadows of the papal palace and into place at an open window.

Sitting in front of it, Pope John Paul II tried to broadcast a blessing to the tens of thousands of pilgrims, worshippers and tourists in St. Peter's Square below.

But all he could manage were rasps and grimages. His hand traced a cross in the air, and tears flowed from the eyes of many in the hushed crowd.

The pope sat for 12 dramatic minutes at the window. It was his longest period in the public eye since he left the hospital two weeks ago after undergoing throat surgery.

The 20-minute trip from the hospital to the Vatican was televised.

During his appearance Sunday, the pope coughed spasmodically, moved his head in a writhing motion and occasionally pressed his fingers to his temples.

Still, after silently delivering the blessing, he abruptly gestured to someone behind as if signaling that he was not yet ready to retreat into his apartment.

When finally he was rolled away and a sheer curtain was drawn over the window, the crowd applauded warmly.

Observers in the Easter Sunday crowd had mixed feelings as they left the square. "I was inspired," said Marcello Giuliani, from Calabria in southern Italy. "He wants us all to go on with good work until the last breath."

For the first time in his 26-year reign, John Paul II was unable to preside over any of the Easter week celebrations.

## Horse

Continued from page 1

in their intercollegiate league.

"Two of our girls have qualified for regionals, and one is five points behind Miami's lead rider for the number one ranking in our zone," Zimmer said.

That rider, freshman Katie Mesten, is also very close to qualifying for nationals — she has almost met a set point total that only a few riders across the nation meet.

"I have to get two second (place finishes) at Miami next week to qualify," Mesten said. "That's our last regular-season meet, so I'm kind of nervous about it."

Mesten has already qualified for nationals in the flat showing event, and can qualify in jumping with her showing next week.

No matter how she does, the UK team will have made several strides this season with their first tournament being a success.

"South Carolina's head coach was really pleased," Race said. "She said, 'You did such a good job planning this. Any time you want a job, come down to South Carolina.'"

E-mail: [cjohnson@kykernel.com](mailto:cjohnson@kykernel.com)

## NEWS BRIEFS

### Spokeswoman improving after being hit by utility truck

A UK spokesperson badly injured after being hit while crossing South Limestone Street has been upgraded to fair condition and moved out of the intensive care unit.

Mary Margaret Colliver, a longtime spokeswoman for UK, was struck by a UK Physical Plant Division utility truck. The accident occurred Tuesday night at approximately 7:45, and Colliver was taken to UK Chandler Medical Center and underwent emergency neurosurgery.

Witnesses at the scene said Colliver was wearing dark clothing and was reading as she crossed. Lexington Police said Colliver had the walk sign and the driver of the truck, UK employee James Haney, had the green light to make a left turn, but Colliver was outside the crosswalk. Police also said it was unlikely any charges would be filed.

### College presents social work career day

The University of Kentucky College of Social Work will sponsor an event titled "Make A Difference: Discover Social Work" from 2:30 to 4:30 p.m. Wednesday, March 30, in the Student Center Small Ballroom.

The event, a Social Work Career Day and Agency Fair, will highlight the variety of opportunities available to someone interested in a social work career.

Compiled from staff reports.

## Trustees

Continued from page 1

at the moment."

Dembo advocated better counseling and tutoring services for students, and he said UK hasn't done well "treating students as unique individuals." One-on-one interactions between a professor and a student — while hampered by growing class sizes — are critical to the process, he said.

"We all should have the opportunity to do that, but we haven't figured that out yet," he said. "Engaged students and engaged faculty make the best combination. You can't have one without the other."

Both Kennedy and Dembo said faculty members must

be influential and make their voices heard in the university search committee for a new provost.

Current Provost Mike Nietzel is leaving in July to become the president of Southwest Missouri State.

Nietzel was the temporary provost when President Lee Todd installed the provost system in 2001.

Nietzel then took the job permanently in October 2002, despite previously saying he wasn't interested in it.

"We don't want to hear the same things as last time," Dembo said. "I'm not so sure President Todd has heard that yet."

"We have to be influential to let the president know, this is how we have to get it done."

Joe Fink, a pharmacy professor and one of about 10 faculty members in atten-

dance, said the election is a guaranteed win for the faculty.

"Both are highly qualified and have a good knowledge of the issues," Fink said. "They both have a good feel for the pulse of the faculty."

"We can't lose in this proposition."

E-mail: [asichko@kykernel.com](mailto:asichko@kykernel.com)

### How to vote

Voting begins today at 9 a.m. and ends Friday at 4 p.m. Voting will be conducted electronically. Faculty members must have their U-Connect ID name and password to vote.

For more information, go to <http://www.uky.edu/USC/New/Elections.htm>.

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## 'Guess Who' downplays race



PHOTO FURNISHED BY SONY PICTURES  
(From left to right) Bernie Mac, Ashton Kutcher, Zoe Saldana and Hal Williams star in *Guess Who*, a modern take on *Guess Who's Coming to Dinner*, starring Sidney Poitier, Katharine Hepburn and Spencer Tracy. *Guess Who* focuses more on the difficulties of connecting with in-laws and less on race, according to director Kevin Rodney Sullivan.

By John Horn  
LOS ANGELES TIMES

**HOLLYWOOD** — As a very young actor, Kevin Rodney Sullivan played a school-age extra in Sidney Poitier's 1970 crime drama *They Call Me Mister Tibbs!* It was Sullivan's first paying role as a film actor, and a fleeting part at that, yet it marked the beginning of Poitier's long influence over Sullivan's career. Sullivan counts Poitier's groundbreaking *Guess Who's Coming to Dinner* as one of his inspirations for pursuing a Hollywood career.

And without Poitier's trailblazing, Sullivan says, doors would not have opened as quickly for black performers and directors like himself.

So it is fitting that if anyone were going to try to update *Guess Who's Coming to Dinner*, it would be Sullivan, who nevertheless concedes that he's at risk adapting a film that is both culturally and personally resonant.

"I was definitely nervous about it, and I had a lot of trepidation about walking on hallowed ground," the 46-year-old director of *Barbershop 2* and *How Stella Got Her Groove Back* said. "But I felt it was extremely relevant to do a funny movie about interracial romance."

And so *Guess Who*, a very loose interpretation of the original comedy directed by Stanley Kramer that won two Oscars, arrived in theaters Friday.

Instead of a white family meeting a black potential son-in-law, the new film has at its center a seemingly progressive black family (Bernie Mac plays the father) whose daughter Theresa (Zoe Saldana) is engaged to the white Simon (Ashton Kutcher).

A lot has changed in the world since *Guess Who's Coming to Dinner* debuted in 1967 with Spencer Tracy and Katharine Hepburn as the liberal parents wrestling with their own prejudices when their only child (Katharine Houghton) brings home her black fiancé.

One thing, however, remains pretty much the same: When it comes to interracial romance, Hollywood remains as uncomfortable about black-and-white

love today as Tracy's character was nearly 40 years ago.

"It's still a tricky thing to deal with, and something Hollywood has generally avoided," Sullivan says.

To see just how tentatively the industry approaches it, you don't have to look much further than *The Pelican Brief*. Denzel Washington may have starred opposite Julia Roberts in the film, but anyone looking for sexual sparks between the two came away disappointed. Tom Cruise played alongside Thandie Newton in *Mission: Impossible 2*, yet they hardly fogged up any windows.

For the most part, passionate interracial romance remains limited to movies made outside the studio system, where it often remains the crux of the story, rather than random casting.

**While 'Guess Who's Coming to Dinner' brought race relations to the forefront of the minds of moviegoers, 'Guess Who' director Kevin Rodney Sullivan said he doesn't see it as a 'white' or 'black' film.**

Halle Berry and Billy Bob Thornton's *Monster's Ball*, filmmaker Spike Lee's *Jungle Fever* and the recent release of *In My Country*, pairing Samuel L. Jackson with Juliette Binoche, all used interracial romance as a flash point.

All of which suggests that Sullivan's film may be only slightly less topical than its predecessor. Sullivan says that mixed-race couples, especially outside of large metropolitan cities, "still get looks, and more attention than they should."

"I do think the challenges for interracial couples aren't that different than they were 40 years ago," he says.

All the same, the director says, *Guess Who's Coming to Dinner* needed more than a little updating: The plot twist that could carry an entire movie four decades ago might provide a hook for to-

day's audiences but could hardly sustain the total narrative.

"I mean, how many times can you play the same joke?" says Sullivan, who as the executive producer of "Knightwatch" was one of the first black show-runners in television.

Sullivan says Kramer's original movie was a "message piece. But the studio said to me they didn't want to make (just) a remake. And I felt there was a huge opportunity."

That opportunity translated into a comedy about race and love and parenting.

The challenges of succeeding in a mixed-race romance, in Sullivan's retelling, trail the challenges in succeeding in a romance of any kind.

"Nothing is harder than falling in love. So race can only be second to that," the filmmaker said.

Around those themes, Sullivan peppered his movie with racist jokes (including a memorable gag about Tiger Woods) and a number of tongue-in-cheek song cues, including "Ebony & Ivory" and "Walk on the Wild Side."

Bernie Mac's Percy is a bank loan officer so concerned about his daughter's boyfriends that he checks their credit histories. Kutcher's fast-rising stockbroker, Simon, is so determined not to disappoint either his girlfriend or his prospective in-laws that he fails to tell either he has quit his job.

What starts as a movie about interracial dating quickly develops a parallel buddy-movie story line as Percy and Simon try to find some fragment of common ground.

As the men work toward a demilitarized zone, Percy and his wife, Marilyn (Judith Scott), begin to see in their daughter's relationship with Simon the kind of commitment their 25-year-old marriage once had and now needs.

Sony is confident enough in the film's broad appeal that it has marketed the movie to white as well as black audiences. In test screenings with predominantly white moviegoers, Sullivan says, "the audience didn't even think about it being a black movie."

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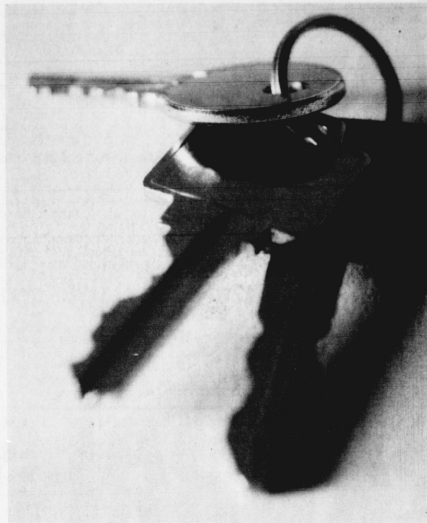
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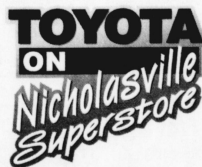


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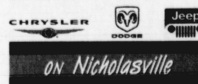


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## SPORTS BRIEFS

**Cruz takes third at NCAA**  
MINNEAPOLIS — UK senior All-American Daniel Cruz fell shy of his bid for the national championship in the 200 butterfly Saturday at the NCAA Swimming Championships, taking third place with a time of 1:43.97.  
UK did, however, have its best showing in school history with a 12th-place team finish.  
Cruz, who also finished third in the 2004 championship, entered the final tied for the lead with Michigan junior Davis Tarwater. Tarwater captured the title with a pool-record time of 1:42.30.  
Fellow UK senior Jerram Chudleigh took ninth place in the preliminary round and placed 16th in the consolation final with a time of 1:47.48.  
The Cats placed fifth in the 400-freestyle relay, earning their third first-team All-America relay selection in as many days. The relay squad of junior Daniel Farnham, seniors Tim Patrick and Clay Gasparovich, and junior Steven Manley bested a school record set last month, with a time of 2:53.70.  
Farnham rewrote his school record in the

100 freestyle, taking 13th place with a time of 43.67. Patrick placed 35th, and Gasparovich took 44th place. Freshman Kristian Outinen took 33rd in the 200 breaststroke.  
"The boys did a really good job this weekend," said UK swimming coach Gary Connelly. "They had some off swims, but they came back and did a great job. We thought we were going to end up tied for 12th place, but our performance in the relay at the end was beyond what we expected. These guys showed a lot of heart."

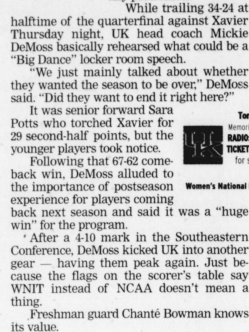
**Bad breaks hurt gymnasts at SEC**  
DULUTH, Ga. — The UK gymnastics team took seventh place at the Southeastern Conference Gymnastics Championships at the Arena at Gwinnett Center in Duluth, Ga., on Saturday.  
The Cats got off to a bad start on the first event of the evening. Junior Krystle Cook sprained her ankle on the floor event and did not return.  
"It was very upsetting knowing that I couldn't support the team the way that I wanted to," Cook said.

Defending SEC champion Georgia claimed the SEC title with a score of 197.250. Louisiana State finished second with a score of 186.975. UK finished with a score of 193.8.  
COMPILED FROM UK ATHLETICS REPORTS

## Don't take the WNIT lightly

Don't tell UK the Women's National Invitation Tournament is worthless.  
The Cats (18-15) are deep in a postseason that they usually watch from the sidelines. Tonight, they're in a final four of their own against West Virginia (20-12). Southwest Missouri State takes on Iowa in the other semifinal game.  
How they got here and what they're doing with it is worth gold to UK. The Cats got to a national semifinal by using a philosophy that will work in any postseason.  
While trailing 34-24 at halftime of the quarterfinal against Xavier Thursday night, UK head coach Mickie DeMoss basically rehearsed what could be a "Big Dance" locker room speech.  
"We just mainly talked about whether they wanted the season to be over," DeMoss said. "Did they want to end it right here?"  
It was senior forward Sara Potts who torched Xavier for 29 second-half points, but the younger players took notice.  
Following that 67-62 comeback win, DeMoss alluded to the importance of postseason experience for players coming back next season and said it was a "huge win" for the program.  
After a 4-10 mark in the Southeastern Conference, DeMoss kicked UK into another gear — having them peak again. Just because the flags on the scorer's table say WNIT instead of NCAA doesn't mean a thing.  
Freshman guard Chanté Bowman knows its value.

"It is very important," Bowman said. "We have made it to the WNIT and have done well, so next year we will strive for more."  
A taste of the postseason could keep UK's returning squad even hungrier.  
"We're able to keep practicing," DeMoss said last week. "For the young players, that's really beneficial. I'm happy for the seniors. I'm just so happy for them that these seniors can leave here with a taste of postseason."  
UK fans have also been a key element in UK's WNIT run.  
Each time UK chipped away at what was a 14-point deficit in the second half against the Musketeers, fans roared in turn.  
The crowd, which has at times carried UK this season — and made four consecutive WNIT home games possible — continues to deafen opponents in Memorial Coliseum.  
"We're 3-0. This crowd was just unbelievable tonight," DeMoss said after the Xavier win. "They were loud and they were just so into the game. It really helps. It's unbelievable the inspiration that it gives our players."  
But there's room for improvement in fandom.  
Only the third WNIT game against Xavier broke the 3,500 mark in attendance. UK drew more than 5,000 a game this season — breaking a record for total women's basketball attendance in a season.  
So maybe the fans are rehearsing too — for future postseason runs in the "real" tournament.  
But for UK, right now, this is as real as it has been in a long time.  
And as bright as the future looks, success could start in the least likely of places — a WNIT championship.  
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<ul style="list-style-type: none"> <li>Becoming A Master Student Workshop, 9:00 AM, Gallery-W.T. Young Library</li> <li>Wesley Foundation's Bible Study and FREE Dinner, 5:00 PM, Wesley Foundation, 508 Columbia Ave.</li> <li>UK Swing Dance Club Lessons, 8:00 PM, Yates Creek Ballroom, 1400 Gainesway Dr</li> <li>UK ACLU Meeting, 7:30 PM, Student Center, Room 221</li> <li>UK Judo Club practice, 5:00 PM, Alumni Gym Loft</li> <li>Prayer &amp; Praise, 8:00 PM, Chapel between the ADP and Tri-Delt houses off Rose Street and Columbia</li> <li>CSF Presents "Shift" for Freshmen, 7:00 PM, CSF Building, corner of Woodland and Columbia</li> <li>Campus Ministry International Bible Study, 8:00 PM, Student Center Room 111</li> <li>FUSION Student Planning Team Meeting, 5:00 PM, SOC</li> <li>Solar Car meeting, 7:30 PM, Terrell Civil Engineering Building</li> <li>Allison NeCamp Art Show, 11:00 AM, Randall Gallery</li> <li>Bible Study, 8:00 PM, Student Center Room 113</li> </ul>	<ul style="list-style-type: none"> <li>NABA General Meeting, 7:15 PM, B &amp; E building, RM 215</li> <li>Becoming A Master Student Workshop, 9:00 AM, Gallery-W.T. Young Library</li> <li>UK Fencing Club Meeting, 8:00 PM, Buell Armory/Barke Hall</li> <li>Baptist Student Unions presents "NT", 7:30 PM, 429 Columbia Ave</li> <li>Baptist Student Union's English Conversation Class, 6:00 PM, 429 Columbia Ave</li> <li>Spring Luau, 6:30 PM, Quad at KCB Complex</li> <li>Leftist Student Union Meeting, 8:00 PM, Student Center 228</li> <li>UK Anime Club Meeting, 6:00 PM, Center Theater, Student Center</li> <li>UK Berean Bible Study, 8:00 PM, Student Center, Room 113</li> <li>Allison NeCamp Art Show, 11:00 AM, Randall Gallery</li> <li>Alpha Phi Omega Pledges/Activities Meeting, 6:30 PM, 359 Student Center</li> <li>Reformed University Fellowship (RUF), 7:30 PM, Student Center Room 257</li> <li>BINGO, 7:00 PM, Student Center Food Court</li> <li>UK Green Thumb Meeting, 7:00 PM, Student Center, Room 106</li> </ul>	<ul style="list-style-type: none"> <li>Table Francaise, French conversation group, 3:00 PM, Student Center, Room 231</li> <li>Lavender Society Meeting, 7:30 PM, Student Center, Room 228</li> <li>Student Organizations Center Focus Groups, 5:30 PM, 106 Student Center</li> <li>UK Water Ski Club, 9:00 PM, Commons Room 306A</li> <li>Lutheran-Episcopal Campus Ministry Worship Service, 5:05 PM</li> <li>UK Judo Club practice, 5:00 PM, Alumni Gym Loft</li> <li>Allison NeCamp Art Show, 11:00 AM, Randall Gallery</li> <li>Central KY FCA Meeting, 8:00 PM, UPstairs in the Commons Market</li> <li>"The Rock," 9:00 PM, Baptist Student Center on Columbia Ave.</li> <li>Black Student Union General Meeting, 4:30 PM, Student Center Room 230</li> <li>Comey Caravan, 8:00 PM, Cats Den</li> <li>Cat's for Christ Meeting, 7:00 PM, Student Center, Room 230</li> </ul>	<ul style="list-style-type: none"> <li>UK Phi Alpha Delta Pre-Law Meeting, 5:00 PM, Student Center, Room 205</li> <li>CRU, 7:30 PM, Worship Theater Student Center</li> <li>The Well, 7:00 PM, Student Center, Room 211</li> <li>Wesley Foundation's Focus Worship Meeting, 7:30 PM, Student Center, Center Theater</li> <li>UK Climbing Club, 7:00 PM, Johnson Center Climbing Wall</li> <li>Enstein &amp; Beyond Lecture Series, 7:00 PM, 107 Thomas Hunt Morgan Biological Sciences Building</li> <li>CSF Presents "Synergy," 8:00 PM, CSF Building, corner of Woodland and Columbia</li> <li>UK Lambda, 7:30 PM, Room 231, Student Center</li> <li>Alpha Kappa Psi Bowling Night, 5:00 PM, Southland Bowling Lanes</li> <li>UK Fencing Club Meeting, 8:00 PM, Buell Armory/Barke Hall</li> <li>Baptist Student Union's Freshman Focus Group Meeting, 7:30 PM, 429 Columbia Ave</li> <li>Opera Verdi Europa's AIDA, 7:30 PM, Singler Center for the Arts, Concert Hall</li> </ul>	<ul style="list-style-type: none"> <li>Salsa Class, 3:00 PM, Martin Luther King Jr. Cultural Center, 1204 Student Center</li> <li>ICF Dinner and Fellowship, 7:00 PM, St. Augustine Chapel, Room 5T</li> </ul> <p><b>Saturday</b></p> <ul style="list-style-type: none"> <li>Worship Chair 10th Anniversary Concert, 7:00 PM, Memorial Hall</li> <li>UK Softball vs. South Carolina (DH), 1:00 PM, UK Softball and Soccer Complex</li> </ul> <p><b>Sunday</b></p> <ul style="list-style-type: none"> <li>Ultimate Frisbee, 10:00 PM, Seaton Fields</li> <li>UK Softball vs South Carolina, 1:00 PM, UK Softball and Soccer Complex</li> </ul>	

# Confident Cats quiet Arkansas

By Jeff Patterson  
THE KENTUCKY KERNEL

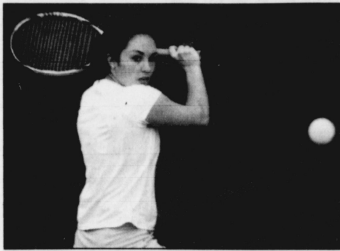
Vitka Jovanovic tried everything to stop the inevitable.

The Georgia sophomore tennis player took a bathroom break. She asked for an injury timeout. None of it worked.

There was no way to stall UK senior Aibika Kalsarjeva, the No. 6 singles player in the country.

Kalsarjeva took control. She responded to her opponent's errors by winning the next 10 games in her 6-3, 6-0 win yesterday at the Hilary Boone Tennis Complex.

No. 3 UK extended its winning streak to 11 matches — all over ranked teams — in a 6-1 victory over No. 57 Arkansas.



SCOTT LOUWIER | STAFF

UK sophomore Kim Coventry won both of her singles matches this weekend. UK defeated LSU 7-0 Friday, and beat Arkansas 6-1 Sunday.

"That's the only way she can beat me," Kalsarjeva said. "I had the momentum, and she needed to break it. I told myself to be patient."

Said UK head coach Mark Guilbeau: "Smart players play steady."

When the two played each other last fall, Jovanovic retired after the first set.

After leading 4-3 in the first set, Kalsarjeva waited for her moment while Jovanovic went on the offensive, making numerous gambles. After volleying the ball back and forth, taking five minutes in between points, Jovanovic began to crack.

A weak lob into the net here.

A forced shot wide of the chalk line there.

"What we are trying to dominate is what we can control, our skills," Guilbeau said. "I think we did a pretty good job of that."

UK (17-3, 6-0 Southeastern Conference) jumped out early by taking the doubles point.

Kalsarjeva and sophomore Sarah Foster — the No. 6 doubles team in the nation — won 8-3. The No. 17 doubles team — UK sophomores Kim Coventry and Joelle Schwenk — won 8-2. And UK's Emily Foster and Lara Maurer won 6-4.

Coventry and Foster each fell behind early in the second set after winning the first set. Guilbeau didn't worry a bit.

"There was never a moment of loss of composure and focus," Guilbeau said. Coventry and Foster both

would rally to tie at 4-4 and win the set 6-4.

"I was taken out of my comfort zone," Foster said. "I wanted to put it together. I won the first set, so I just went back to that."

The win was just another step in the right direction for Coventry, who was at the bottom of UK's singles list season. Recently she has elevated to the No. 2 singles position and is ranked No. 31 in the country.

"She has just been a huge asset," Foster said. "We have so much trust in her."

The Cats will spend the next two weeks on the road against Auburn, Alabama, Georgia and Tennessee.

UK defeated No. 41 Louisiana State 7-0 Friday. During the winning streak, the Cats had four 7-0 wins, three 6-1 wins and two 5-2 wins. And that's against teams ranked as high as No. 17 in the country.

As UK junior Danielle Petrisko and sophomore Lara Maurer polished off singles victories, there was talk from the stands that "we are really good."

At this point, no one doubts that.

"From two weeks ago, we are several levels better," Guilbeau said. "And we were pretty darn good."

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# Bat Cats collapse after rallying late

By Ryan Mabry  
THE KENTUCKY KERNEL

Bases loaded. Two out. It was the top of the ninth inning, and the Cats had the Georgia Bulldogs right where they wanted them. Holding on to a slim one-run lead, UK junior pitcher Adam Revelette induced a soft grounder from Bulldog center fielder Joey Side. Game over.

Not so fast.

The Cats' shortstop and third baseman both charged for the ball. By the time either of them had had the opportunity to take charge, the ball had already bounced off freshman shortstop Ryan Wilkes' glove.

The tying run had already scored, and the Bulldogs were well on their way to pulling off a miraculous ninth-inning rally to defeat the Cats 14-11 Saturday at Applebee's Park.

Josh Morris, the next batter, belted a fly ball to deep right-center field that center fielder Antone Dejesus couldn't keep in his glove. The bases cleared, three runs crossed the plate, and Morris had just won the game with the second triple of his career.

Despite the loss, UK head coach John Cohen was satisfied with his team's effort.

"I'm pleased with our kids; they really battled," Cohen said. "We're one pitch away from winning a ballgame, and we've got a little miscommunication in

the infield, and we don't catch a fly ball that our center fielder's caught 10,000 times in his life.

"That's the way it works when things aren't going your way. It's disappointing, but at the same time, I'm really pleased that our kids never gave in, they had great at-bats, and they did a great job."

The Cats broke out of a six-game offensive rut, during which the team failed to put up more than five runs in a game. John Shelby led UK hitters on the day by going 5-for-6 with three RBIs, two runs scored and a stolen base.

"I'm seeing the ball pretty well right now," Shelby said. "I'm just trying to see the ball, hit the ball."

In the middle of the fifth, the Cats were down 9-0, but they clawed back with an impressive hitting display — scoring runs in each of their next four appearances at the plate to take a precarious 11-10 lead.

Freshman left-hander Andrew Albers started the game and put the Cats in an early deficit by allowing eight runs to cross the plate in a little more than two innings of work.

"He's a freshman," Cohen said. "He's 19 years old, he's pitching in the SEC, and he's going to have bad outings. He just had a bad day. Freshmen are going to have bad days."

Junior Aaron Tennyson relieved Albers and allowed only two runs on two hits over the next five innings, allowing

UK to climb back into the game.

"I kind of like coming in as a reliever," Tennyson said. "I just like the pressure and the competition."

Tennyson wasn't completely discouraged by the team's late-inning meltdown. "Any time that happens, it's always frustrating," Tennyson said. "But one good thing about it is we stayed positive throughout the whole game and never gave up."

**Sunday's game rained out**

UK's game against Georgia scheduled for Sunday at 1 p.m. was canceled because of constant rainfall. No makeup date has been set.

**Friday's game: Georgia 6, UK 2**

The Bulldogs pounded out 15 hits in a 6-2 win over UK Friday night at Applebee's Park. The Bulldogs used a four-run fifth inning to take a 4-2 lead off UK's Scott Green.

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## IN OUR OPINION

# Cunningham best choice for SG chief

Student Government should, above all, represent and listen to all UK students.

That's why we endorse Tommy Cunningham for SG president.

In recent years, unresponsiveness and cliquishness have characterized SG. In February, however, SG passed an amendment removing the rule that presidential candidates must have a year of experience in SG.

A Cunningham presidency would fulfill the promise offered by that amendment — bringing an outsider into SG to make it responsive to the entire student body.

With the 422-PREZ line — which students can call to leave suggestions for Cunningham and running mate Matt Neff — Cunningham has already shown his willingness to communicate with students directly. That quality is of high importance for the SG president, who also represents students on UK's Board of Trustees.

Cunningham has also said he will be outspoken about making sure all SG officials pull their weight.

"Heads will roll. If they (senators) don't get the job done, get out," Cunningham said to *The Kernel* in February. His words are harsh, but his attitude is right: Once elect-

ed, SG officials have a responsibility to students, but all too often they become complacent and lose sight of their duties.

Cunningham's outsider status is not all that matters, however — his platform also has much to offer.

His No. 1 priority is to register students to vote and encourage them to become active in local politics. He plans to find students, faculty or staff who would represent students' interests and run for the 3rd District and at-large seats on the urban county council.

Widespread apathy has allowed local lawmakers to remain hostile to students, and we think Cunningham's focus on political activity would help to reverse that trend.

He plans to solicit the help of students and student organizations in volunteering for the voter registration drives. Not only would this benefit students by getting them more involved in politics, but it would also

show that SG is opening its doors to the rest of UK.

One of SG's biggest problems this year has been communication — students often don't know what SG is doing. Cunningham's solution is simple but would be quite effective if implemented: Update the SG Web site regularly, and open it up for other student organizations to advertise their own events. If the Web site is kept up to date and has relevant information, students will keep visiting it.

Cunningham would also pursue having more open forums in which administrators can hear students' voices and better understand the reasoning behind administration actions.

Lack of experience is Cunningham's major drawback — he has not even attended an SG meeting, even though they are open to students. Considering what the other candi-

dates have done while in SG, however, experience is a moot point in this election.

Will Nash has been SG's communications director this year. But all three candidates — Nash included — said a lack of communication has been a problem for SG this year. If Nash thought it was a problem, he should have done something about it sooner — after all, it is (or is supposed to be) his job.

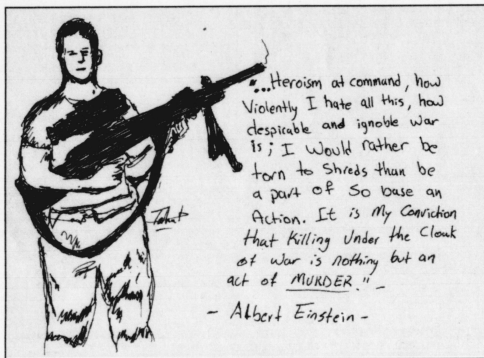
Becky Ellingsworth has been a senator for three years, but she's mostly been visible for the past three months — roughly coinciding with the beginning of her presidential campaign. Moreover, her campaign staff has ties to the staff of Tim Robinson, the former SG president who pleaded guilty to charges of interfering with voter registration in February 2003.

So although Cunningham doesn't have Nash or Ellingsworth's experience, he hasn't had their failings either.

Of the three, he seems the most likely to implement change in a body that desperately needs it.

That's why we believe Cunningham is the best choice for students this Wednesday and Thursday.

**Cunningham and Neff have the least baggage and the most realistic platform for bringing meaningful change to SG.**



TAHA AL-JUMAILY, THE KENTUCKY KERNEL

## WEEK IN REVIEW

**The Terri Schiavo firestorm**  
Perhaps no other recent story has grabbed headlines like the Terri Schiavo case. Schiavo has been hospitalized, unable to speak or feed herself since 1990 when she suffered heart failure, which triggered brain damage.

Her husband, Michael Schiavo, says she wouldn't want to exist in such a state and has successfully fought to get her feeding tube removed, despite efforts of Florida Gov. Jeb Bush, his brother President Bush and Congress to give her legal protection.

Her parents, Bob and Mary Schindler, have fought to keep her alive, claiming she doesn't want to die. Complicating the matter is the lack of clarity regarding Terri's own wishes.

It appears that the Schindlers have now exhausted their legal options. Schiavo will likely die sometime this week. But the case has illuminated an important philosophical issue. Some say she is needlessly suffering and should die with dignity while others contend that all life has intrinsic value and such decisions shouldn't be based on utilitarian judgment. Hence follows the political issue: "Should the government or the individual's family make the call?"

It's reasonable to concede that both sides make strong points. Hopefully the issue will be a catalyst for a responsible debate.

**Cats denied trip to Final Four**  
UK men's basketball team defeated Utah in the Sweet 16 round of the NCAA tournament in Austin 62-52. Although many analysts trumpeted the mastery of Utah center Andrew Bogut's game and predicted a UK loss, the Cats' big men caused him to miss eight of his first 10 shots, and he went four-of-11 from the free throw line. The victory elevated the Cats to a 6-0 all-time tournament record against the Utes.

But UK's NCAA Tournament hopes ended with a 94-88 loss to No. 5 seed Michigan State in double overtime last night.

**Condemnation veto override**  
The Lexington-Fayette Urban County Council voted 9-4 to end attempts to condemn Kentucky American Water Company on Thursday. Councilman Jacques Wigginton decided the negotiation process was fruitful enough to warrant changing his veto back to his original stance.

The settlement meetings, which lasted only one to two hours, were used to negotiate benefits for the city. Proposals, which have not yet been considered by the council, include the water company's duty to fill all city pools, the continuation of Kentucky American's commitment to charitable and civic initiatives, and the implementation of a customer call center to handle customer services issues.

It remains unclear as to why the city continues to arbitrarily attempt to impose its will on a private company by making it engage in certain business practices. At this juncture, Kentucky American probably finds it strategically prudent in order to avoid further run-ins.

**UK names interim provost**  
Wasting little time, President Lee Todd announced last Wednesday that UK's Dean of Agriculture Scott Smith will be interim provost while UK conducts a nationwide search to fill the position. Smith will work alongside outgoing Provost Mike Nietzel until he officially takes over May 15. Nietzel, who was named president of Southwest Missouri State University on March 4, will assume his duties in Springfield, Mo., at the beginning of July.

—Compiled by Opinions editor Andrew Martin.

## LETTER TO THE EDITOR

### Congress didn't have authority to act in Terri Schiavo case

Let me begin by apologizing for adding to the endless number of articles already written on this topic in the past week. But I believe there is a greater issue at hand than life or death.

Does a legislature, state or federal, have the authority to overrule that of a state court? That is the great constitutional question at hand. I by no means claim to be a Constitutional scholar. Naturally, I cannot speak for Florida's constitution, or the legality of whatever measures Gov. Jeb Bush may exercise to keep Terri Schiavo alive. But in my studies of our Constitution, I have found no basis for such an intervention by Congress or any other federal body.

Getting beyond the endless banter about life and death, political and judicial activism, and religion, the constitutional questions this case provides are most important, with the life of a woman hanging in the balance. Those who support Congress's measure to prolong Schiavo's life cite Article III of the Constitution which supposedly gives them that right. However, in reading both Articles I and III of the Constitution (those dealing with Congress and the Supreme Court, respectively), I fail to find any language that provides such authority to Congress. If such language exists, I would ask that someone please enlighten me.

Regardless of my opinion on Terri Schiavo's physical survival, what I cannot question is the small but profound constitutional crisis and potential precedent-setting instance her case is becoming. A state court should, while practicing within the parameters of its constitution and that of the United States, feel uninhibited and unafraid of federal Congressional meddling when ruling on affairs of that state. This fact is crucial and invaluable to the preservation of Constitutional values.

THOMAS PATTESON  
history senior

## 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](mailto:opinions@kykernel.com)

## Want to fight media bias? Be a responsible consumer

As Dan Rather exits stage left, the question arises: Will the "Lexington Herald-Liberal" be the next to go?

Why, only last Sunday the New York Times ran a front-page story, "Under Bush: A New Age of Prepackaged News," and totally ignored — again — the corruption and sex abuse scandals at the United Nations.

Wait, did I just hear on FOX News that the Clintons actually created the tsunami so Bill could rehabilitate his image in time for Hillary's presidential campaign? No, that was talk radio blaring in the background, and if I don't hurry up here I'm going to miss my favorite program.

Gotcha, right? As you can tell, I've been thinking a lot about bias in the news media lately, and I've come to three conclusions: First, if you think the news media are biased, you're probably right. That's the good news. The bad news is that you're probably biased, too, so you'll look better dressed in humility than rage when you take action. Yes, you can fight news media bias.

Second, precious few institutions make an honest attempt to pursue truth despite the consequences, so we should hug them — not whip them — when they are bad, like the child who has erred because he's only human.

Third, finding truth on which to act is a partnership, so resist the temptation to yell, "You're fired!" like The Donald at your newspaper, TV or radio, and roll up your sleeves. After all, it's your well-being that's at stake.

I didn't arrive at these conclusions quickly or easily, and I have my freshmen students at the UK to thank for the first epiphany. Last semester my Discovery Seminar Program class helped to organize a Citizen Kentucky community forum on "Bashing Bias." The class came up with the elegant subtitle "Does the News Media Piss You Off?"

Nearly 50 citizens, mostly calm, turned out to explore examples of news media bias (liberal, conservative, lack of diversity, "boys on the bus" political group think) and were asked to examine their own biases (age, gender, race, religion, political upbringing). They addressed forces that can warp the industry (ratings insanity, demands for profit margins on Wall Street), and they pondered ways to take action:

"Apply market forces: Turn off the bad and listen to — or buy — the good."

"Write letters to the editor, write commentaries, write books — add to the marketplace of ideas."

"Be a blogger: Add to the checks and balances — fight for accuracy!"

Just when I thought it was safe, bad boy Dan Rather ends 24 years in the anchor chair, and I'm inundated again with allegations and countercharges about bias in journalism.

I flashed back a couple of years to the Kentucky Book Fair when I met Bernard Goldberg, whose book *Bias: A CBS Insider Exposes How the Media Distort the News* refers to Rather as "The Dan," "a la the News Mafia." When I asked Goldberg about the difference between working with Rather and Walter Cronkite, he replied that Cronkite was "the biggest lefty" you'd ever want to meet, but that Uncle Walter never showed it on the air.

It took only seconds for Cronkite to question the Vietnam War on the air, and President Lyndon Johnson saw his political life flash before his eyes. It took only seconds for Rather to narrate a segment questioning President Bush's military record, and you know the rest. How times have changed.

What hasn't changed is that precious few institutions, like the press and higher education, remain committed to pursuing truth despite the consequences that can come from other forces geared to manipulate facts for personal gain. Sure, they can screw up willfully (the New York Times' Jayson Blair, USA Today's Jack Kelley) or subconsciously (does Rather fit here or above? what's your bias tell you?); after all, journalists — like college professors — are only human.

"News and truth are not the same thing," journalist and media critic Walter Lippmann said. "The function of truth is to bring to light the hidden facts, to set them into relation with each other, and make a picture of reality on which men can act." Finding truth is a partnership between you and the best journalism you can find.

You have to work at it as hard as the journalists, whether they are Herald-Leader reporters, FOX's Brit Hume or PBS's Jim Lehrer. You will act according to the pictures in your mind, as Lippmann put it. Let's hope you are making the best decisions for yourself, your family and your community.

Buck Ryan is executive director of the First Amendment Center at UK. E-mail: [bucryan@pop.uky.edu](mailto:bucryan@pop.uky.edu).



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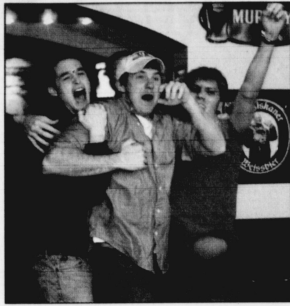
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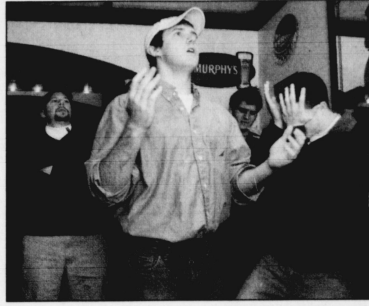
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KEITH SMILEY | STAFF  
Todd Paul (left) and UK student Mitch Brane watch from Pazzo's Pizzeria Pub as UK trailed Michigan State near the end of regulation in last night's game.



KEITH SMILEY | STAFF  
UK students Daniel Weltman (left), Brane (center) and Brian Sneed (right) celebrate Patrick Sparks' last-second shot to tie the game at the end of regulation.



KEITH SMILEY | STAFF  
Paul, Brane, Sneed and Weltman watch in frustration as the final seconds tick away and the Cats run in the NCAA Tournament ends.

## UK fans cheer, pray as Final Four slips away

By Chris Johnson  
THE KENTUCKY KERNEL

Off-campus sports bars were a popular place to watch UK's Elite Eight showdown with Michigan State University yesterday.

UK students packed Buffalo Wild Wings and the Zone on South Broadway, as well as Pazzo's on South Limestone, and with every made basket and lost ball, crowds cheered and groaned collectively.

Most thought UK would advance to the Final Four but agreed that a loss last night still meant a successful season.

"They match up well

with us," Joe Payne, an education junior, said at Buffalo Wild Wings after Patrick Sparks' desperation 3-pointer at the end of regulation sent the game into its first overtime.

"They're deep, but we go deep, too."

Mike Landisman, a third-year law student, was watching the game at Pazzo's and called the Cats to make it to the Final Four.

"They're similar teams," he said during the first half. "But they have one big man versus our three, so there's an automatic advantage, and we're 19-0 when Sparks makes two threes, and he's made four."

Landisman was rooting for an in-state rivalry to heat up the national scene.

"I'm pulling for a UK-UofL final," Landisman said. "I'd love to go to St Louis (for the Final Four)."

At the Zone, hundreds of UK fans have become regulars for the NCAA Tournament games.

"We actually put tables on the dance floor for the games," said the Zone's owner, Kevan Morgan, a 1990 mechanical engineering graduate.

"Last Friday night, it was packed. We must have had 500 people in here," Morgan said.

UK fans at the Zone felt

good about the Cats' chances.

"UK's the better team," said Scott Michaels, a business management sophomore. "They'll win. I'll definitely go to St. Louis if they do, too."

Lindsay Lewis, a dietetics junior, was also ready to pack her bags.

"If someone gives me a ride, I'll go," Lewis said.

Fans at all the establishments felt that the season was a success regardless of the outcome of last night's game.

"I think it is," Landisman said. "(Chuck) Hayes deserves a championship, though. I'll just feel sorry

for the rest of the UK, when (Joe) Crawford, (Randolph) Morris and (Ramel) Bradley come of age. No one will be able to stop them."

His roommate, architecture sophomore Jason Milstead, shared the same sentiment.

"Any team to get this far is a success," Milstead said. "But I want a championship, man."

"I think they'll take it all the way," Joe Payne said from Buffalo Wild Wings before the first overtime period began.

"But the season is still definitely a success."

E-mail  
cjohnson@kykernel.com

"I'm pulling for a UK-UofL final. I'd love to go to St. Louis (for the Final Four)."

Mike Landisman

third-year law student, on what he hoped to see in the Final Four. UK lost to Michigan State last night, ending the Cats' NCAA Tournament run. Louisville will play Illinois at 6:07 p.m. Saturday night in the Final Four.

## Sparks' late 3-pointer had the makings of a classic

By Ben Roberts  
THE KENTUCKY KERNEL

AUSTIN, Texas — If the Cats would have won yesterday's Regional Finals thriller with Michigan State, Patrick Sparks' 3-pointer at the end of regulation might have been remembered as one of the greatest shots in UK history.

But, just as Sean Woods' running bank shot with two seconds left against Duke in 1992 was overshadowed moments later by Christian Laettner, Sparks' buzzer-beater from the top of the key was lost in Michigan State's double-overtime victory.

Eleven seconds after Sparks came off the bench with the Cats

trailing 73-72 and missed the front end of a one-and-one free throw in place of the injured Ramel Bradley. UK head coach Tubby Smith pulled him from the lineup with the Cats down three and 16 seconds left.

During that time out, Sparks distanced himself from the huddle and stared at disbelief at the scoreboard. Freshman guard Joe Crawford noticed his discouraged teammate, put his hand on Sparks' shoulder and tried to cheer him up. "I just told him, 'Man that's all right. You're going to get another chance, and when you get out there you need to capitalize on it,'" Crawford said. "And he did."

After freshman guard Rajon

Rondo struggled with the ball coming out of the timeout, Smith put his best long-range shooter back in the game.

Sparks didn't hesitate putting up a 3-pointer once back on the court, missing his first attempt before junior forward Keleena Azubike got the rebound and missed a 3-pointer of his own. The ball then bounced off the rim directly to Sparks, who was standing at the top of the key. Sparks grabbed it, took a step and heaved it at the buzzer as Michigan State guard Kelvin Torbert flew into him.

Torbert said the possession felt much longer than the 12.6 seconds it actually lasted.

"It was like an hour long," Torbert said. "They took a couple threes, it got batted around, everybody was slapping at it, and then Sparks got his hands on it and finally hit that three. And even then it bounced around everywhere. It seemed like it hit every inch of the rim."

As the officials went to a court-side monitor to determine if Sparks' foot was on the line, players from both sides looked on and waited.

"There wasn't a lot of talking going on, and everybody was looking at the referees trying to see the outcome," Sparks said. "I don't know exactly how long it was, but it

seemed like a long time." The delay lasted about seven minutes before the officials ruled the replay was inconclusive and went with the original call on the court — that the shot was a 3-pointer.

And although there was contact between Sparks and Torbert on the shot, no foul was called, and the game went into the first overtime.

Torbert didn't question the no-call after the game, but he acknowledged that he did run into Sparks.

"There was a little bit of contact — it was incidental, though," he said with a wide grin.

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Black Women, Beauty, and the Market.  
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Thursday, March 31 - 10:00 a.m.  
Anna J. Cooper Address - Student Center Room 206  
I Know You See Me in the Video . . . Video Uikens, Hip-Hop Magazine Centerfolds, Black Women, and Body Image.  
Speaker: Professor Gwen Pough, Associate Professor in the Writing Program and the Department of Women's Studies at Syracuse University. Author of *Check It While I Wreck It: Black Womanhood, Hip-Hop Culture, and the Public Sphere*.

Thursday, March 31 - 12:00 Noon  
Mary McLeod Bethune Luncheon - Student Center Grand Ballroom  
Pluck and Guts: Re-naming Our Daughters.  
Speaker: Professor Nikky Finney, Associate Professor of Creative Writing at the University of Kentucky. Award winning poet and author of *Rice and The World is Round*.

Tickets are on sale NOW, \$15.00, call (859) 257-3593

Thursday, March 31 - 2:30 p.m.  
Panel Discussion - Student Center Room 206  
Black Women's Bodies on Public Display.  
Moderator: Ms. Ann Grundy  
Panelists: Ms. Kim Parker-Brown, Ms. Saida Grundy, Professor Clarendia Phillips, and Professor Karen Tice

Thursday, March 31 - 5:00 p.m.  
Doris V. Wilkinson Distinguished Lecture - Student Center Theatre  
Ain't Your Mamma Aunt Jemima: Maternal Obsessions and the Black Female Body.  
Speaker: Professor Kimberly Wallace-Sanders, Assistant Professor in the Graduate Institute of Liberal Arts and the Department of Women's Studies at Emory University. Author of *Skin Deep, Spirit Strong: The Black Female Body in American Culture*.

All events, except where noted, are free. For more information see: [http://www.uk.edu/AS/FAASRP/black\\_women\\_conference/](http://www.uk.edu/AS/FAASRP/black_women_conference/).

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Editor-in-Chief ..... Rebecca E. Stiehl

Managing Editor ..... Daniel Jimenez

Senior Editor ..... Carl Surran

Senior Graphic Designer ..... Javier Rodriguez

Executive Asst. to Editor-in-Chief ..... Linda Stayer

Contributing Editors ..... Carl Feigenbaum & Mary Ann Chevoor

Director of Research ..... Benoit Sorhaindo

Senior Research Analyst ..... Karen Naik

VP of Educational Design and Development ..... Al Duarte

Executive Director ..... Todd Ramer

Office (407) 532-5745 • Fax (407) 532-5750

Account Manager ..... Nydelis Morales

Office (407) 532-5542 • Fax (407) 532-5750

Business Development Associates ..... Dave Wheelock & Ginny Moore

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Internet Consultants

Web Producer ..... Paul Joachim

Director of Internet Marketing ..... Jim Hathaway

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# DREAM JOB

By Daniel Jimenez  
Managing Editor  
YOUNG MONEY



**David Holmes reveals how he went from being an unknown college student to ESPN sports anchor overnight.**

Cover photo and inside images by Rich Arden/ESPN

**Life is feeling like a pleasant dream for David Holmes right about now.**

The Kent State University senior still can't believe he won ESPN's "Dream Job" competition along with a sports anchor job with the world's leading sports network.



Cast of the ESPN show "Dream Job"

Each week of the show, finalists hand-picked from 14 cities around the country were challenged with nerve-wracking on-air tasks such as sideline reporting, anchoring, play-by-play and one-on-one interviews with famous sports figures. Holmes used his sports knowledge and sense of humor to beat the competition and win a one-year on-air broadcasting contract worth \$70,000, a new Mazda 6 sports car and an Intel laptop.

The amazing part of Holmes' story was how close he came to never even being a contestant on the show. After being dismissed in the final cut the previous season, he sharpened his skills and was finally chosen to participate through a special sponsor exemption.

Holmes' first assignment came as an anchor for ESPN News, the network's 24-hour news channel. The Uniontown, Ohio native now lives near the company's headquarters in Bristol, Conn.

Holmes has one more online course left to pass in order to earn his degree in broadcast journalism. He was scheduled to graduate earlier but had to drop one class because of the show. He still took a couple of classes while taping the show, which made for a busy semester.

Holmes knows that winning the competition will give him major exposure and could also lead to bigger job opportunities. For example, Mike Hull, the winner of the first "Dream Job" season, now works as the signature anchor for ESPN's new college network, which kicked off in March.

www.youngmoney.com

**During an exclusive interview with YOUNG MONEY, Holmes spoke candidly about competing on "Dream Job" and how college students can land their own dream jobs.**

**WHAT MAKES WORKING AT ESPN THE DREAM JOB?**

**HOLMES:** You just walk around that newsroom and there's an environment that radiates with electricity in there. You really get caught up in it. I don't know how best to explain it. It's just fun. You don't feel like you're going to work. There's a TV at your desk with 100 different channels and every one of them is sports. There's every single sporting event [on TV] that you can imagine and this is at your workstation. A place like that—I just don't know how you cannot love working there. It doesn't feel like you're going to a job. It just feels like you're going to have fun and talk about sports.

**WHAT MADE YOU DECIDE TO TRY AGAIN AFTER NOT MAKING THE FINAL CUT LAST SEASON?**

**HOLMES:** It bothered me that I didn't make the show in season one. I just wanted to at least have a chance and make the final 10. Being that close was such an emotional ride and to come one step close just ate at me. It's one of those situations where you watch the show then think how much fun it would be, and it drove me crazy.

**WHAT WAS THE HARDEST PART OF THE COMPETITION FOR YOU?**

**HOLMES:** I think the hardest part was keeping your emotions in check—not getting too high when you're up and not getting too low when you're down. I remember going back to school and someone drove by, put his window down and asked, "You're Dave Holmes right? You're terrible." That was during the third week of the show when I almost got voted off. "You're awful. You're embarrassing the school." Then he just rolled up his window and drove off.

I thought to myself, "That's fine because you know what? In a couple of weeks, everyone will say, 'Dave, there's no doubt you're going to win.' Then two weeks later people will say, 'Dave, you've got to step it up or you're going to get knocked out.'" There were just constant ups and downs. That was really the hardest part—just trying to keep mentally at a steady level throughout the entire competition.

**WHAT MADE YOU STAND APART FROM YOUR COMPETITORS?**

**HOLMES:** I think from week one to week 10, I probably did the best job of letting my

true self come out in the show. I think the person you saw on weeks one, two and three was me trying not to make a big mistake on national television. When I really went back to the room [for the problem] after that third week when I almost got voted off, I kind of did a major thinking session.

The conclusion I came up with was the reason I went into sports broadcasting in the first place was to have fun. I was completely getting away from that. From week one to week 10, I rediscovered the fun, rediscovered the reason I went into my business and just started to enjoy it. And when I did, the judges' feedback corresponded positively. It didn't take me long to realize that the more fun I had, the better response I was getting.

**HOW WILL YOU HANDLE GOING FROM STARVING STUDENT TO BEING A FINANCIALLY SECURE TV SPORTS ANCHOR?**

**HOLMES:** You don't really go into journalism for the money, even though people think, "Oh, there's so much money on TV." It's just one of those situations where there's a ton of money for people at the top. But I know kids making \$6 an hour that graduated from journalism school at Kent State. I think I was really fortunate not to have to do that right away. That's the biggest blessing to come out of this. You're not only working doing what you love but you're also not going to have to worry about being a waiter on the side just to pay rent.

**DO YOU HAVE ANY ADVICE FOR OTHER RECENT GRADS SEARCHING FOR THEIR OWN DREAM JOB?**

**HOLMES:** For young people that don't have a dream job [opportunity], then just take any job. Any job can teach you skills and experience to get where you want. Financially, look for any opportunity you can. Interning is huge. I interned at a station in Cleveland last summer. Even taking [jumped] job experience can give back so much because it just puts you ahead of the kids who are afraid to work for free. I really think that's a key because experience can be more valuable than earning \$6 an hour. ☐

*The third season of ESPN's "Dream Job" aired Feb. 20, and James James NBA player competing for a studio analyst job. For more information, visit [dreamjob.com](http://dreamjob.com).*



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Ethan

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Dear Ethan,

Paying for your own car insurance can seem daunting at first, especially if you're already feeling strapped for cash. It doesn't help that drivers under 25 typically pay the highest auto insurance rates of any demographic, with young males footing the largest bill. Fortunately, it is still possible for you to insure your car without going broke. Below are some suggestions on how to save money.

### **Do research**

To find a good rate on auto insurance, you need to do your homework. Before you buy a new car, do research and compare prices. The same should be true when you buy auto insurance. Without looking at all your options, you could be spending hundreds more than you have to.

### **Look for discounts**

When you research auto insurance companies, be sure to find out what types of discounts they offer. You may find that you're eligible for a number of discounts that could save you a lot of money.

*Good Student Discount.* In most cases, students are eligible if they're under 25 years of age, maintain a 3.0 (“B”) grade-point average or better, and are enrolled full-time in high school, community college, or university.

*Young Driver Safety Discount.* In certain states, there are discounts available for teen drivers who have passed an accredited program. The National Safety Council ([www.nsc.org](http://www.nsc.org)) often has information about where you can take such courses and knows about state certified programs that offer courses for point reduction, auto insurance discounts, remedial driving, or retraining.

*Anti-theft/Safety Features Discount.* If your car is equipped with anti-theft features, such as alarm systems, protective steering column devices, and certain anti-theft recovery systems, it's likely your insurance rates will be reduced. The same is true if your car is equipped with safety features, such as automatic seat belts or air bags.

### **Raise your deductible**

Another way to save on your insurance premium is to choose a higher deductible. You only pay the deductible if you need to make a claim, and the amount you save on your premium could more than cover the cost.

### **Avoid gaps in coverage**

Be sure to purchase your new policy before your parents take you off their policy. Having a gap in your insurance coverage makes you look risky to insurance companies and can lead to higher rates.

### **Don't skimp**

If you're toying with the idea of driving uninsured, think again. No one plans to have an accident, but if you do, car insurance will help relieve you of the financial and legal burdens you may face. Medical bills and auto repair or replacement costs add up very quickly, and in many cases can cost thousands of dollars.

Most states require that you carry a minimum level of auto insurance. However, most auto insurance companies advise you to invest in higher coverage levels because your state's minimum will not be sufficient in a serious accident.

### **Drive safely**

Above all, practice safe driving. A clean driving record helps keep your auto insurance rates down and, more importantly, helps save lives!

Best Regards,

Jessica Guerin  
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5



# ARE YOU READY FOR THE REAL WORLD?

By Marjorie Brody, MA, CSP, CMC and Pamela J. Holland

**No, we're not talking about the MTV show. The real world we're referring to is the world of employment and career opportunities.**

Survival in the real world requires knowing and doing the dozens of things that make the difference between being viewed as a peon and being considered sharp and savvy.

## >>WORK LIFE IS NOT THE SAME AS COLLEGE LIFE

Rolling out of bed and throwing sweatpants on 10 minutes before your class starts may have been fine in college, but it won't fly at work.

On the job, your outfit should be business professional, unless you are specifically told otherwise. Also, make sure you're well groomed and that your shoes are clean/polished. When in doubt, ask the HR department or established co-workers for guidance.

One of the biggest problems for new hires relates to time commitments. Being late is never acceptable. It tells people that you value your time more than theirs. Being on time for work, meetings, appointments and with projects shows respect and professional maturity. If you're a chronically late person, consider setting your watch back 30 minutes, or getting one with an alarm to let you know about appointments.

## >>AWARENESS OF COMMON COURTESY

In order to connect with customers, work efficiently with colleagues and ultimately succeed, it is essential to pay attention to some common courtesies. They make a difference in creating relationships and making positive impressions.

According to an article in Training and Development magazine, MJN Consulting conducted a survey of 500 office professionals and asked them to rank the top 10 common office discourtesies according to their aggravation level. They are:

- 1) Not returning phone calls, voicemail, email or pages in a timely manner
- 2) Using the last piece of paper in the printer or copier and not refilling paper trays
- 3) Showing up late to meetings or answering cell phones during meetings
- 4) Making a mess of the microwave and not cleaning it up
- 5) Setting the copy machine for special copy features and not changing it back
- 6) Cruising the office, visiting people instead of doing work
- 7) Clogging the email system with long messages, jokes and downloads

- 8) Borrowing co-workers' office supplies and not returning them
- 9) Taking the last cup of coffee and not making more.
- 10) Playing the radio or CDs too loudly or constantly

To avoid discourtesies toward your coworkers, keep in mind the following basic manners:

<ul style="list-style-type: none"> <li>■ Say "please," "thank you," "hello" and "good-bye." It sounds so easy, but many take this one for granted.</li> </ul>	<ul style="list-style-type: none"> <li>■ Open doors (regardless of gender).</li> </ul>
<ul style="list-style-type: none"> <li>■ Smile and look interested in others—and listen.</li> </ul>	<ul style="list-style-type: none"> <li>■ Look at people when talking.</li> </ul>
<ul style="list-style-type: none"> <li>■ Respect others' time.</li> </ul>	<ul style="list-style-type: none"> <li>■ Compliment people.</li> </ul>
<ul style="list-style-type: none"> <li>■ Be helpful.</li> </ul>	<ul style="list-style-type: none"> <li>■ Write thank-you notes.</li> </ul>
	<ul style="list-style-type: none"> <li>■ Do what you say you will do.</li> </ul>

## >>USE TECHNOLOGY APPROPRIATELY

**CELL PHONES:** Don't hold private conversations in public places, never disrupt the service you're performing or the meeting you're attending to take a call, and turn your phone off when conducting business with others.


**PAGERS/BEEPERS:** Put on vibrate and don't check private or confidential information in front of others.

**EMAIL:** Do a spell check before sending out, keep the length short and use a subject line.

**FAX:** Include a cover page that has the number of pages and your phone number.

**SPEAKERPHONE:** Don't use unless it's a conference call. People who don't pick up their phones are seen as arrogant.

**VOICE MAIL:** Keep your message short and change it regularly so people know when to reach you. When leaving a message, say your name and number slowly at the beginning and again at the end.

**TELEPHONE:** Put a smile on your face and nothing in your mouth. When scheduling an appointment, make sure you are very specific—double-check dates and times. 

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## COLLEGE GRADS ARE

By Lauren Berger, University of Central Florida

### Study shows recent grads are optimistic about their careers but many lack financial skills.

Do you know what your college peers really think about careers and money? If you're not sure, then don't feel bad.

Researchers everywhere are still trying hard to figure out how young adults in their early to mid-20s, The Millennium Generation, generally view themselves and their career aspirations. What do they want to achieve? What kind of salaries and financial goals do they have in mind for the future? What kind of responsibilities do they desire?

Northwestern Mutual Financial Network was at odds about what this new generation of college graduates, the "Millennials," would ultimately care about in terms of career goals. And so, with this notion in mind, the company created a unique series of student surveys called The Millennium Generation Studies. The goal of the surveys, conducted by researchers at Harris Interactive, was to help job recruiters know how to connect with college graduates better when interviewing them for financial representative positions within the company.

They started out in 1997 by interviewing more than 1,000 college freshmen from all around the country. The same students were then surveyed upon their graduation in 2001 to learn if their views on the workforce had changed.

"We wanted to know what makes this generation tick," says Erika Luckow, director of The Millennium Generation Studies. "We asked them what they are looking for in a lifestyle and in job training and development programs. We wanted to know what was important to them about the working world."

The same group was also surveyed just after the September 11th terrorist attacks to see what kind of impact the tragic episode had on their lives and career views. The next survey was done one year after their graduation. In

2004, the students were surveyed a final time, three years into their careers. At the same time another survey was conducted with the freshman class of 2004 to learn the differences between the two sets of students as well.

The millennium generation is estimated to be 70 million members strong, second largest to only the baby boomers. So, what do these "emerging leaders" care the most about?


"It's very simple what we have found," explains Luckow. "This generation is a 'we' generation, not a 'me' generation. This is an eager generation but also an anxious one. They are living in a world of conflict and they have experienced a lot, both nationally and globally. They are eager to move on with life in positive ways and they are determined to help out. They are a well balanced mixture of heart and mind."

When it comes to careers, Millennials are not overly concerned with earning a high salary. Three-fourths say how they spend their time is more important than how much money they make. "It is a return to the idealistic generation," comments Luckow.

The surveys revealed that Millennials are looking for jobs that allow them to make an impact on the world and that offer them a sense of job security. Half of them are budding entrepreneurs who want to be their own boss someday.

Unfortunately, the study also showed that there's a big gap between what is important to their financial security and what they know about financial vehicles and money management. More than half of respondents admit they have little knowledge about financial planning. Only 5% percent consider themselves very knowledgeable about money management and investing. And Millennium Generation women are even less confident than men about handling their finances.

The results of these surveys are frequently shared with business leaders, companies and college professors. That information has helped improve communication between the new generation of workers and the older generation of job recruiters. The research

findings also helped Northwestern Mutual to create better job training and career development programs for their employees. 

*There are approximately 400 recent college graduates that serve as financial representatives for Northwestern Mutual per year. Interested in looking into this career possibility? Check out [www.internship.nmfn.com](http://www.internship.nmfn.com). For more information on the Millennium Generation Surveys, please visit [www.generationstudies.com](http://www.generationstudies.com).*

#### TALKING 'BOUT MY MILLENNIUM GENERATION (Born 1979-2001)

>>50% want to own their own business someday.

>>75% say how they spend their time is more important than how much money they make.

>>50% mention the need to grow up faster/lack of innocence as disadvantages.

>>62% believe the country is headed in the wrong direction.

>>50% of Class of 2004 plans to continue their education after graduating college.

>>51% admit they have little knowledge about financial planning.

>>5% consider themselves very knowledgeable about money management and investing.

>>40% have more than \$10,000 in student loans.

>>20% have credit cards with balances of at least \$5,000.

Source: Millennium Generation Studies, Northwestern Mutual Financial Network



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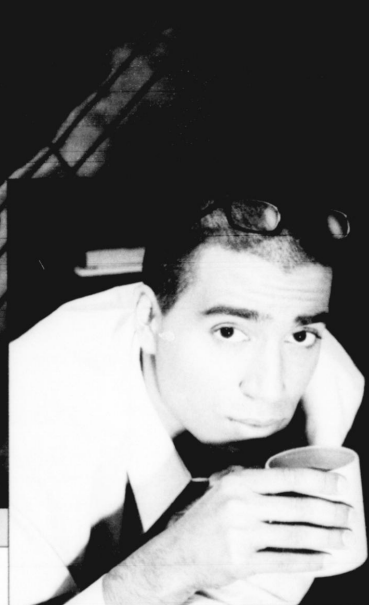


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*It's time for a Quiet Conversation.™*

# MAKE THE MOST OF YOUR FIRST JOB

By Karen Knight  
Associate Director  
Alumni Career Services  
UMass Amherst



As you step into your first post-grad work experience, there are a lot of things you need to know that your textbooks didn't teach you over the past four years.

Here is what you should be gleaming from your first adventure in the world of work.

## YOUR FIRST JOB IS NOT YOUR DESTINY

Your first job in no way predicts where you will ultimately end up. Talk to anyone in mid-career, and you will be shocked where the career began. Your main task on your first job is to test your wings, learning how organizations work, how business gets done, and what makes people and organizations successful. Remember: Career (not job) changes are in your future as you learn, grow and change.

## WATCH YOUR ATTITUDE

One of the biggest complaints about new college grads is that they often expect too much too soon and come across as thinking they know more than seasoned employees. Know that you will need to earn your stripes as well as the trust of colleagues and supervisors before being given more responsibility. Especially watch your attitude with support staff so as not to come across as arrogant or condescending.

## LEARN ABOUT THE VARIOUS KINDS OF POWER AND INFLUENCE

Observe how the staff members interact with each other and how things get done. Who really calls the shots, compared with what the organizational chart says? Who seems to have

more power than might be indicated by his job title? Who is looked up to, admired and why? How are decisions made: top down, bottom up or a combination of the two?

## FIGURE OUT THE ORGANIZATIONAL CULTURE

Pay attention to the behaviors and results valued in your organization. Also, find out what the company stands for. Ask what the organization's mission statement is and how it is different from the competition. Do you get a feeling of teamwork in operation? What are the written and unwritten rules? What kinds of people seem successful and why?

## KNOW YOURSELF

Your first job is a chance for you to learn more about yourself, what you're good at, what you're not, and what work you prefer and enjoy. Pay attention to others' body language as they come in contact with you; this will help you understand how others respond to you. Observe the kinds of people who energize you and, alternatively, the types who drain you. Pay attention to the types of management styles that bring out the best in you.

## BUILD SKILLS

Understand that the new work paradigm is that you, not the organization, are in charge of your career. Gone are the days when the organization took responsibility for moving you along from first job to retirement. Your

task is to make a contribution to the company and develop skills you can take with you when the time comes to leave.

What are some good ways to build skills? Volunteer for interesting projects, and keep your eyes open for any professional-development opportunities both within and outside the organization. Keep a skills portfolio folder; and as you learn, develop or demonstrate a skill, write it down, and stick it in that file.

## ASK FOR REGULAR FEEDBACK AND KEEP A COMPLIMENTS FILE

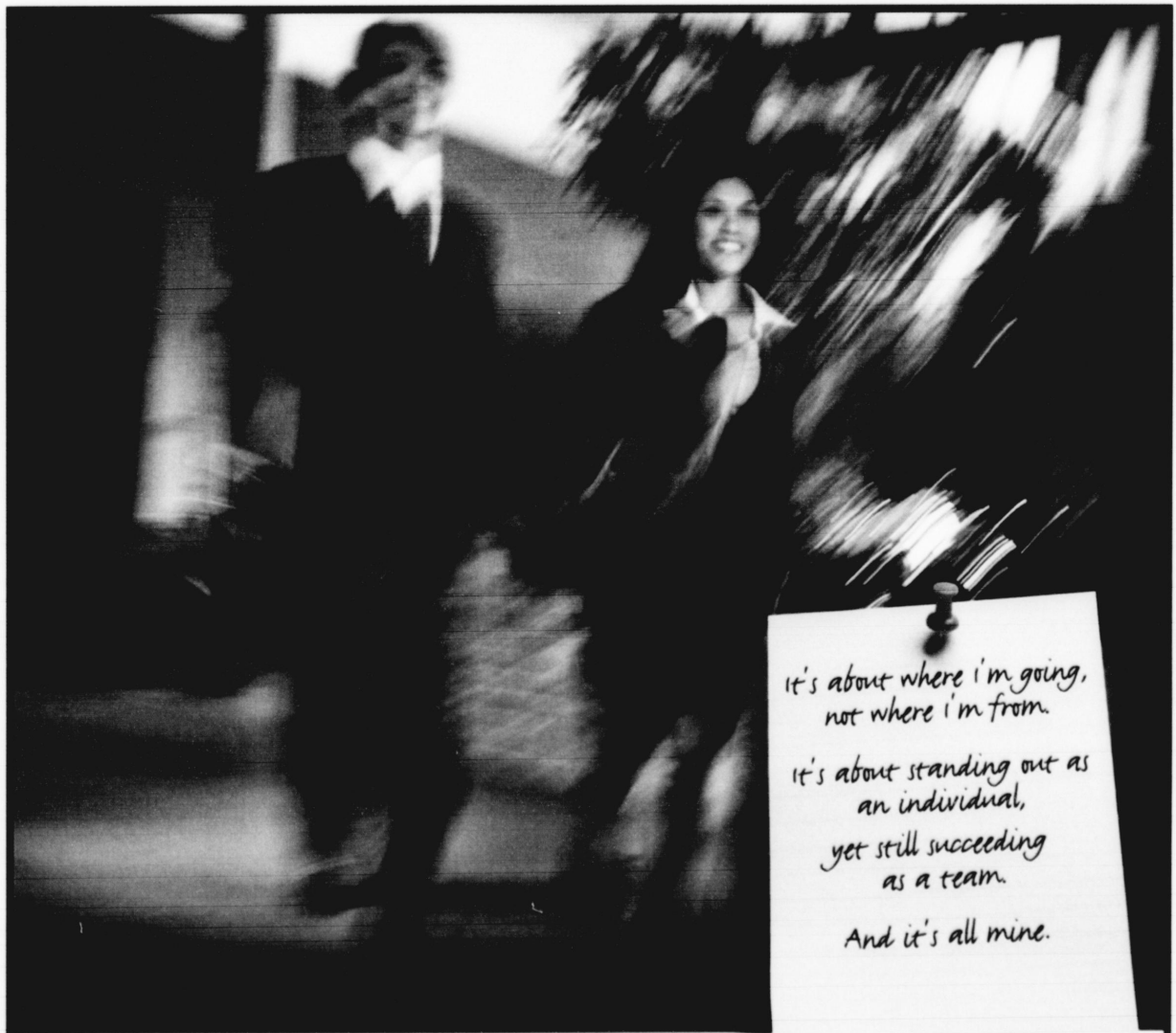
Even if it's not part of the protocol, ask for a three-month and/or a six-month evaluation. Stay on top of how well you are meeting expectations, and nip any problem areas in the bud. Always ask how you can improve your performance.

Put any compliments you receive, written or verbal, in a file, including any good work evaluations. You can use these comments for impact in both future cover letters and job interviews.

## READ INTERNAL JOB POSTINGS

Internal job postings can be used as a way of understanding the breadth of work done in the organization and other positions that might interest you down the road, either there or at some other company. Pay particular attention to understanding the job requirements. **Y&M**





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**Book Review:**

**BEYOND THE LEMONADE STAND**

By Susan Johnston, Boston University

**A group of award-winning student entrepreneurs share their true life success stories.**

What do a hairstylist from Texas, a motocross racer from Oregon, and a fashion designer from Puerto Rico have in common? All launched successful businesses while still in college and earned recognition from the Global Student Entrepreneur Awards. Their first-person accounts and those of 11 other exceptional young entrepreneurs are contained in "Beyond the Lemonade Stand," a collection of narratives that attest to the ingenuity and integrity of young business owners.

Memorable success stories include Chiquita Miller-Nolan, who started the first multi-cultural, family-friendly hair salon in her Texas community; and Felix Poll, whose seamless underwear design made him the first Puerto Rican designer with an international product line.

Another highlight is the story of Eric Knopf, a motocross racer who was prompted by a friend's fatal sports injury to create a company that sells extreme sporting goods and attire with a Christian message. And also notable is Nardecalia Lozano Garza, who created La Paz Comienza con los Niños or "Peace Begins with Children Foundation," pairing students with orphaned children to teach music, art and science.

In the aftermath of Enron and the age of "The Apprentice," it is refreshing to read about students who succeed in business without succumbing to deceit, greed or exploitation. Each chapter contains a different student's story of developing a product, building a client base, and more. Their challenges are diverse,

including battling ageism, dishonest competitors, and taking on too much responsibility at once. Some must sacrifice profits or fire friends for the long-term success of their company. But every student featured ultimately remains true to their company's mission and customers, as well as themselves.

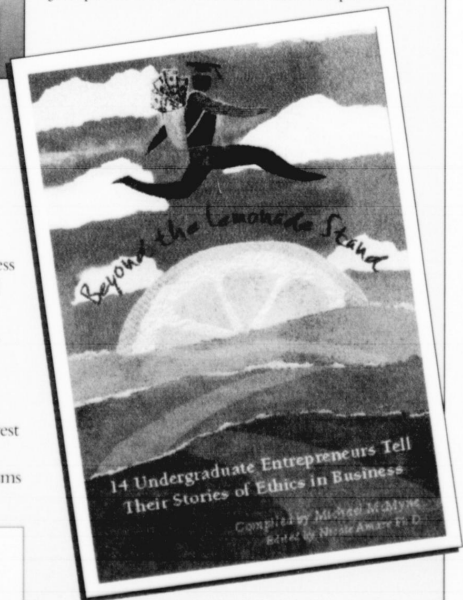
They also offer advice to other budding business-owners. For instance, Knopf recommends "[finding] a mentor who will invest time in you." He also advises would-be self-starters to "become passionate about your dreams and visions... [and] think outside the box."

**OTHER LESSONS HIGHLIGHTED IN BEYOND THE LEMONADE STAND INCLUDE:**

- > Follow through on your promises to build customer loyalty and company credibility.
- > Go the extra mile by writing thank you notes and taking on additional work.
- > Be FEATS (Friendly, Ethical, Ambitious, Time-Oriented, and Savvy).
- > Do your research so that you know your industry, product, target audience, and competition inside and out. But if you don't know something, be honest and go find the answer!
- > Don't cut corners—you'll regret it when you provide an imperfect product or even lose a customer.
- > Keep accurate financial and legal records to avoid scrutiny from the IRS and the like.

Though the young writers' advice sometimes errs on the side of sounding trite (how many times has someone told you to "think outside the box" or that "success is a journey"?), many of the phrases they use are repeated because they are true. If any student knows business, it is this student, whose "been there, done that and sold the t-shirt, too." Reading these truisms from a peer will probably make more of an impact than reading, say, Donald Trump's "The Way to the Top" (and it may also instill more realistic expectations).

On a more technical note, however, the entrepreneurs' photos and bios are printed in the center of the book, which forces the reader to flip back and forth every time he/she wants to read an author's bio. Why not just put them at the end of each chapter?



Also, most of the budding business people write in a simple, straight-forward, style (after all, this isn't Corporate Law 101), but some probably make better business-owners than writers. A few of the chapters are unfocused, as the authors list multiple business ventures, describe their products in vivid, technical detail, and recount every obstacle to their company's success. Ironic isn't it, when some admit that they should have delegated responsibility and focused their entrepreneurial energy on a few tasks, rather than trying to do it all? The same rule applies to writing.

Still, despite a few minor quibbles, the enthusiasm and ambition of these students shine through, serving as an inspiration and a reminder that, even during economic downtime, the entrepreneurial spirit flourishes. **VM**

# STUDENTS FIGHT PLAGIARISM & EARN PROFITS

By Stefanie Shaffer, University of Maryland

**While most students view writing research papers as a tedious chore, four college entrepreneurs looked at the situation as a great business opportunity instead.**

Beginning as a small investment to deter high school and college students from plagiarizing others' works, WorksCited4U.com has since morphed into a lucrative venture for its creators.

University of Maryland students Ben Solof and Steve Grella, University of Pennsylvania student Todd Rubin and New York University student Abhi Patel started the website in 2003 while attending high school together in Syosset, N.Y. While writing papers they had learned first-hand of the tedium that accompanied properly citing research materials and decided to create a site that would make the process quick and painless.

"A student will often decide it's worth it to risk a remote chance of punishment if it means cutting down the time spent on the paper significantly by 'stealing material' and not citing sources," Solof said. "Our site allows students to cut down on the time spent on the paper because it encourages them to cite sources in our user-friendly, pain-free method of automatic [Modern Language Association] citation."

## PLAGIARISM PROBLEMS

Plagiarism is a rampant problem at high schools, colleges and universities across the country. Plagiarism.org, an anti-plagiarism resource, cites an Education Week survey in which 54 percent of students admitted to plagiarizing from the Internet.

While students may be expelled or failed for stealing another's words, the legal implications are even harsher. Fines for plagiarism can range from \$100 to \$50,000 and a year in jail, according to Turnitin.org, an online resource used to scour academic and professional works for plagiarized material.

After spending about \$500 to get the site running—which included fees for coding, domain purchase and payment for hosting—it

only costs the students about \$725 a year to maintain the site, \$60 a month for a dedicated server and \$5 a year for the domain name.

The website's coding allows users to input information for more than 20 types of sources—such as works of music, books with multiple authors and maps—and automatically formats it into the proper style commonly used in bibliographies.



**"Fines for plagiarism can range from \$100 to \$50,000 and a year in jail."**

## MAKING MONEY

In order to build revenue, the students teamed up with AdSense, an advertising program run by the Google search engine that places targeted ads on each page of a website for a small fee. The ads content relates to text

featured on the page and every time a reader clicks an ad link, the site's owner gets paid.

Though they are unable to disclose exactly how much they make from AdSense, the group claims to bring in more than 15 times the amount they spend on site maintenance per year.


The site's creators hope eventually to include Chicago Manual of Style and American Psychological Association citation formats in order to reach a broader audience of professional writers and scholars. However, working together while geographically separated can be challenging for the four full-time university students.

"At the end of each week, we hold a conference call that lasts about an hour discussing issues with the site," Solof said.

Many libraries and schools have linked to the site, including states such as New York, Kansas and Indiana. The site includes coding for people interested in placing a link to WorksCited4U.com on their websites.

"Almost every day we get an e-mail from a school asking us if they can link up to us," Solof said.

The team recently launched a new website called Proofread4U.com, a paper-editing service, in order to capitalize on the high volume of traffic its other site generates and bring in additional revenue. The service costs between \$4 and \$6 per typed page, depending on the turnaround time and thoroughness of the editing. Each editor has a four-year degree from an accredited university and extensive editing experience, the website says.

"We pay the professional editors about \$2-\$4 a page. So we are making on average \$2 a page," Solof said. "We expect to start bringing in volume of around 1,000-2,000 pages a month. We hope to make an additional \$2,000-\$4,000 a month in the near future with the proofreading website." 



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# Traveling Cheap

By Larry Bush  
Contributing writers Meghan Hoover and Greta Bush

For world travelers 30 years ago, some of our overnight resting places included a sleeping bag under a tree, an empty building or even a cemetery.

Snakes, rats, and rain were some nuisances we withstood for a free night's sleep. Washing up in the morning came from a mountain stream or a service station restroom. If you were lucky enough to have camped out in an airport or train station terminal, you may even have had a clean restroom.

In today's world, traveling like this may be a bit more dangerous, depending on where you are. Whether you use a sleeping bag or hotel, you should always be aware of your surroundings. There are, however, still ways to travel and hold on to your cash.

## SLEEPING ARRANGEMENTS

In the U.S., there are camping sites in many of the smaller state parks that have small fees. Prices can start at as low as \$8—Google “your state” State Parks” to find websites with pricing.

In every major city of Southeast Asia, I found a YMCA to be the cheapest place to stay for individuals or families. They are slightly different in Asia from the US—more like large hostels. (Google “YMCA” to find links to YMCAs around the world.)

In Central America, hostels and hotels are generally cheap everywhere. In Costa Rica, for example, you can find places to stay for \$5 to \$12 per night.

Lonely Planet and Let's Go travel guides offer lists (by price) of hostels and hotels in every city.

Stay away from tourist areas because prices are usually higher there. Instead, eat and sleep in a neighboring town and travel to your destination for sightseeing. Mexico, too, has its bungalows or cabanas at low prices—in the \$30-\$40 range if you stay in the smaller towns along the coast.

It's best to commit to three days or a week at a hostel or bungalow in order to get a better price.

Traveling in the off-season (July-November) is always significantly cheaper than high-density tourist months. During these times, you may also be able to negotiate for discounts. In some cases, you may be the only traveler for the whole month; ask for the nicest room for the same price as a regular room or ask for discounts in diving, snorkeling, parasailing, etc. Always ask for a discount—it's worth a try!

Any time you make friends with someone, you may find the opportunity for an invitation to stay at his home and enjoy local hospitality. When I travelled by plane, I would often meet someone on the plane who invited me to his home or business. Even in the last couple of years, I have had invitations to stay at an American's Mexican home. I have also been invited to stay at a Costa Rican hot springs resort by the son of the owner.



## FOOD

Buying food from a grocery store is always cheaper than eating out.

Many times in Latin America, families are honored to have house guests. If you are bold yet cautious, knock on a door and introduce yourself. You could end up meeting a pen pal and a free place to stay whenever you visit.

## TRANSPORTATION

If you have the fortitude to sit through a “Time Share” or “Points Sales Plan” presentation without buying or signing up for anything, you can get some fantastic rewards. I sat through a 90 minute presentation in Mexico and received a rental car for one day: an air conditioned VW Pointer with unlimited mileage. I rented it the next day for \$55.

In Costa Rica, you can get a small plane ride to just about anywhere in the country for \$40 (even to Managua, Nicaragua) or share a boat ride from \$25 per person across the bay or down the coast. In Europe, discounted airlines offer practically free trips. Go to ryanair.com or easyjet.com for a listing of the cheapest flights out there.

Any time you can get a group of people traveling in the same direction, you can cut your travel cost to a fraction. Don't be afraid to talk to other travelers and ask them where they are heading.

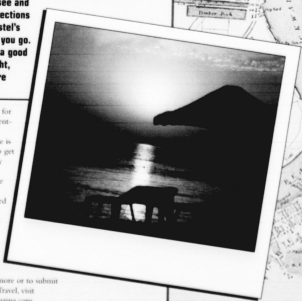
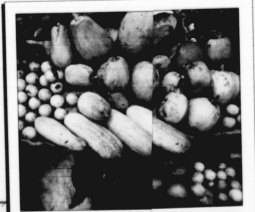
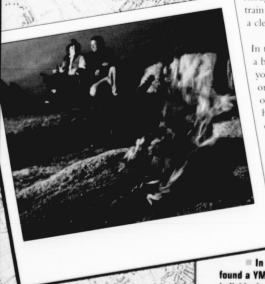
Never book a rental car from an airport (airports charge additional). Independent car rental companies are cheaper than the popular ones—but you do run the risk of having to deal with the company if something goes wrong.

Use rental cars are always cheaper than new ones.

The public bus system is always cheaper than taxi, plane or boat; the ride may be bumpier, more crowded and slower, but it's another good way to interact with the local people!

Taxis are always expensive. Walk as much as possible. You can see and save more. Get directions (i.e., from your hostel's front desk) before you go. (It is probably not a good idea to walk at night, depending on where you are.)

This article was written for Authentix Travel, a student-created, student-run magazine whose purpose is to encourage students to get the most out of travel by getting up close and personal with the culture of their destination. Authentix Travel is packed with true travel stories, advice, study abroad and volunteer opportunities, reviews and much more. All staff and writers for the magazine are volunteers. To learn more or to submit your story to Authentix Travel, visit [www.authentixtravelmagazine.com](http://www.authentixtravelmagazine.com).



## HOW TO **STOP** IDENTITY THEFT

**Internet pirates are trying to steal your personal financial information. Here's the good news: You have the power to stop them.**

There's a new type of Internet piracy called "phishing." It's pronounced "fishing," and that's exactly what these thieves are doing: "fishing" for your personal financial information. What they want are account numbers, passwords, Social Security numbers, and other confidential information that they can use to loot your checking account or run up bills on your credit cards.

In the worst case, you could find yourself a victim of identity theft. With the sensitive information obtained from a successful phishing scam, these thieves can take out loans or obtain credit cards and even driver's licenses in your name. They can do damage to your financial history and personal reputation that can take years to unravel. But if you understand how phishing works and how to protect yourself, you can help stop this crime.

### >> HERE'S HOW PHISHING WORKS

In a typical case, you'll receive an e-mail that appears to come from a reputable company that you recognize and do business with, such as your financial institution. In some cases, the e-mail may appear to come from a government agency, including one of the federal financial institution regulatory agencies.

The e-mail will probably warn you of a serious problem that requires your immediate attention. It may use phrases such as "Immediate attention required" or "Please contact us immediately about your account." The e-mail will then encourage you to click on a button to go to the institution's website.


In a phishing scam, you could be redirected to a phony website that may look exactly like the real thing. Sometimes, in fact, it may be the company's actual website. In those cases, a pop-up window will quickly appear for the purpose of harvesting your financial information.

In either case, you may be asked to update your account information or to provide information for verification purposes: your Social Security number, your account number, your password, or the information you use to verify your identity when speaking to a real financial institution, such as your mother's maiden name or your place of birth. If you provide the requested information, you may find yourself the victim of identity theft.

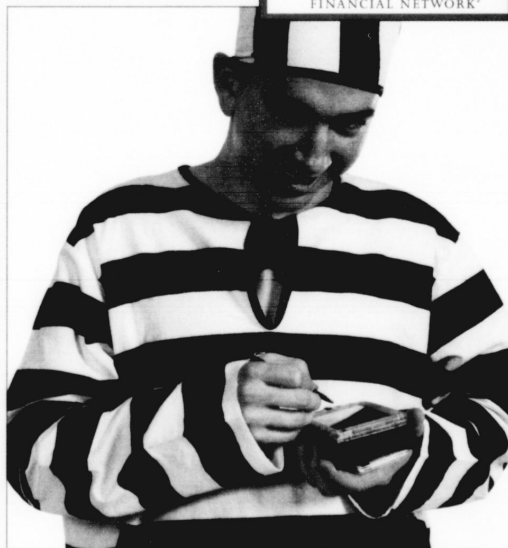
### >> WHAT TO DO IF YOU FALL VICTIM

- Contact your financial institution immediately and alert it to the situation.
- Contact one of the three major credit bureaus and discuss whether you need to place a fraud alert on your file, which will help prevent thieves from opening a new account in your name. Here is the contact information for each bureau's fraud division:

Equifax	800-525-6285
Experian	888-397-3742
TransUnion	800-680-7289

- Report all suspicious contacts to the Federal Trade Commission through the Internet at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or by calling 1-877-IDTHEFT. 

Source: U.S. Office of Comptroller of Currency



### HOW TO PROTECT YOURSELF

**1) NEVER** provide your personal information in response to an unsolicited request, whether it is over the phone or over the Internet. E-mails and Internet pages created by phishers may look exactly like the real thing. They may even have a fake padlock icon that ordinarily is used to denote a secure site. If you did not initiate the communication, you should not provide any information.

**2) ALWAYS** contact the financial institution yourself if you believe the source may not be legitimate. You can find phone numbers and websites on the monthly statements you receive from your financial institution, or you can look the company up in a phone book or on the Internet. The key is that you should be the one to initiate the contact, using contact information that you have verified yourself.

**3) NEVER** provide your password over the phone or in response to an unsolicited Internet request. A financial institution would never ask you to verify your account information online. Thieves armed with this information and your account number can help themselves to your savings.

**4) ALWAYS** review account statements regularly to ensure all charges are correct. If your account statement is late in arriving, call your financial institution to find out why. If your financial institution offers electronic account access, periodically review activity online to catch suspicious activity.

# 11 SAVE MONEY



By Elizabeth Hart  
Virginia Tech



Is there really such thing as a "quick buck?" By following subtle tricks of the money trade, the easiest money is to be made—by learning how to keep it. Below is a compilation of the 11 simplest yet most overlooked ways to quickly salvage and sustain your bank balance in the midst of a collegiate atmosphere.

## 1) PLAY YOUR CARDS

IDs in your wallet might save you money if you know what to look for—student, military, and insurance IDs, AAA cards, or organization memberships are subject for certain discounts. Research benefits and ask businesses which are honored—especially with bookstores, travel/tourism, restaurants or retail chains. "Bonus" cards for grocery and drug stores also offer large savings worth checking out.

## 2) BE AN EMPLOYED CUSTOMER

Where do you purchase the most items? By working where you tend to buy (for example, match your seasonal employment with where you holiday shop most), you ensure your benefit from employee discounts for items you were bound to purchase.

## 3) COMPARISON SHOP ONLINE

The [salescircular.com](http://salescircular.com) site lists weekly prices, promotions and rebates of electronics at stores near you—and saves you time, gasoline costs and hours of paging through newspaper ads.

## 4) TURN TALENTS INTO CASH

A student mass-emailed offers to modify Xboxes for a fee, working from his room. Whether you tutor differential equations, teach basic guitar or knit scarves, you can easily publicize what you have to offer with online networking.

## 5) SEEK OPPORTUNITIES

Submit a résumé to a temporary job agency as a back up in case of unemployment. Agencies may help you find day-long/short-term job opportunities to counter downtime with networking, experience and new companies (which will build your résumé as well.)

## 6) GO ALL OUT, NOT WITHOUT

Is there a way that a broader scope can take care of your needs as well as others with the same interests? Many university-implemented groups have designated money for productive student spending. Holiday room decorations were not in my budget, but instead of going without, I organized a decorating program for my dorm's residents. Our residence hall government funded the program, enabling us all to save on decorations and enjoy a larger result.

## 7) CLEAN OUT THE COUCH

Take random coins from piggy banks and catch-alls to change-converting machines like Coinstar (often found at food stores). These machines are an easy way to turn loose money into bills. Some banks honor rolled coins or have fee-free machines of their own.

## 8) SAVE AND THEN SPLURGE

While eating fast food 18 times might seem better than eating once at a fancy restaurant for the same cost, don't forget the risk of depreciating your earnings little by little with only mediocrity to show in the end. Save and

splurge—at least once—in order to afford things like a great travel experience, college tuition, a nice business suit, or a seemingly unaffordable want. Sacrificing little luxuries (like movie rentals and frappachinos) for a few months in exchange for a worthy product proves college students CAN live luxuriously—just with an even trade.


## 9) DISCOVER A NEW STOCK TIP

Buy large amounts at once when you know you'll want more. Order magazines through a subscription to avoid "off the rack" prices. Stock up "regulars" (i.e., printer paper, frozen waffles, laundry detergent) at bulk stores with better values. Purchase extras of items to spare refill trips.

## 10) BE PREPARED TO GIFT-GIVE

The need for impromptu gifts is inevitable—preparation will save you from overspending during empty-handed panic. For example, if you stocked 10 decorated ceramic plates, some matching ribbon, and cookie mix, you'd have quick hostess gifts or thank-you presents for 10 occasions ready to go. Generic gifts on sale work best. If you make good cookies or use ideal "formula gifts," new recipients won't complain about the repetition; they'll hope for it.

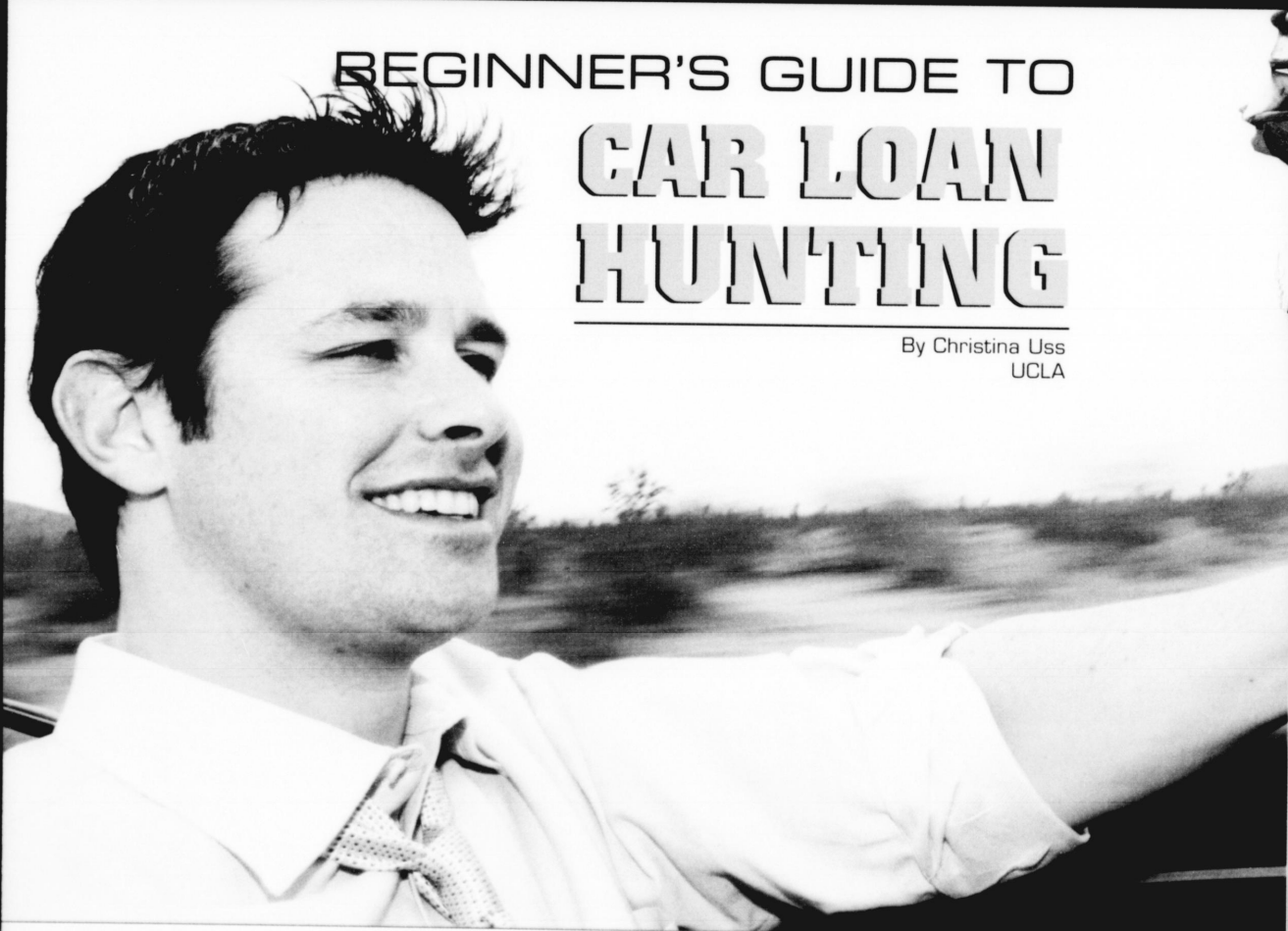
## 11) GET ON THE GO

Staying busy distracts us from feeling the need to spend. The more involved you are, the less likely you are to steer towards boredom expenses (snack foods, excess movie tickets, video game rentals, etc.) Active organizations like clubs, mentoring, business fraternities, or intramural sports allow less time to think about purchases needed for extra entertainment... and an active résumé may help you obtain a higher-paying job—another step towards financial stability that was seemingly effortless, too. 



# BEGINNER'S GUIDE TO CAR LOAN HUNTING

By Christina Uss  
UCLA



**If you're in the market for a new car, you'll probably put in some serious research time to hunt down the best price.**

But if you're planning to finance the car purchase, you've only done half your homework.

The average new-car loan runs over five years, according to a 2004 survey by Power Information Network. Younger buyers tend to opt for longer loan terms—up to seven years—so locking in the lowest-possible interest rate will make a big difference in how much you'll pay for those new wheels in the long run.

#### >>DEALER FINANCING

About half of vehicle buyers go straight to the dealer to arrange their financing. Kerry Rivera with Toyota Financial Services (TFS) points out that a big selling point here is one-stop shopping convenience.

"By going to the dealership for financing, the customer can take care of everything in one place...you pick out the car, visit the finance office, who in turn will shop your credit

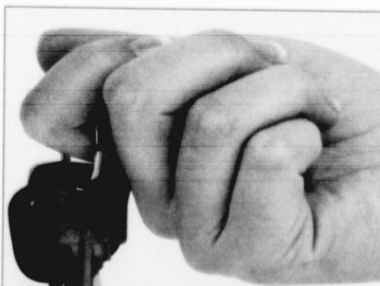
around and find you a lender," says Rivera. Customers can also take advantage of the additional products offered at dealerships, such as extended warranties.

Some dealerships have also begun to offer online credit applications, which allow consumers to get a credit pre-approval certificate before going to the dealer. Scion Solutions, TFS' financing for Scion customers, even posts your pre-approval rate online.

"With Scion, there is no need to negotiate," says Rivera. "If you know your credit score, you can immediately know your rate, too. The dealer does not add on any participation points for putting together the deal. The process for Scion is something no one else is doing in the industry."

#### >>BANKS/CREDIT UNIONS

Banks and credit unions, another popular option for financing, have been offering pre-approved car loans for years. Consumers who



**Buying a car?**  
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loan calculator at  
[youngmoney.com/  
calculators](http://youngmoney.com/calculators).



obtain a loan from their bank before they get to the dealership will know exactly how much they are qualified to borrow and at what rate – this way, no high-pressure sales tactics can push them towards a car that they can't afford.

Tim Campbell, a teacher in Fort Collins, Colo., is most comfortable applying for loans at his credit union, where he has financed three cars.

"I choose the credit union over the dealerships because I like the comfort of having all of my banking in one place," he says. "My paycheck gets directly deposited and I can make all my payments online."

Campbell feels the credit union offers competitive rates for used cars, but admits he would check out dealership offers (sometimes as low as 0%) if he were buying a new car.

#### ONLINE LENDERS

Online financial corporations such as Capital One or E-Loan are the newest option for auto

loans. Savvy Internet users can apply for loans online without ever having to leave home and talk to a lender. By searching online for a loan, shoppers can also do some serious comparison shopping on websites such as Bankrate.com, which compares national and local auto loan rates.

Also, you can acquire a good bargaining chip by learning exactly what rate you ought to qualify for. First, get your credit score (loan.com offers it free to first-time users), then go to the calculators at myfico.com to find out what rate you should be offered for a car loan. Armed with this information, you'll be able to negotiate more effectively for financing.

#### >> PARENT(S)

Finally, you might consider the old standby: asking the parents for a loan. You could pay very little interest, plus mom and dad can make a few dollars while helping you out. Sounds like a win-win situation, right? However, Susan Newman, Ph.D., social psychologist and author of "Nobody's Baby Now: Reventing Your Adult Relationship with Your Mother and Father," advises caution.

"You'll want to weigh what strings could be attached," she says. "You'll know that from past history with them. Every time they've given you a large gift, did it mean you had to show up religiously on Sunday night for dinner? Did they remind you every time they say you what a huge favor they had done for you?"

But Dr. Newman believes asking for a loan can be a positive experience when treated as a

serious business arrangement. "A car loan from a parent gives you the opportunity to show them you are responsible... You'll go up notches in their pride meter and you'll find them treating you more like the independent adult you are... or hope to be," she says.

Before you sign your name on that next car loan's dotted line, make sure you've done your homework and checked out all your financing options. The more you know, the better interest rate you're likely to get. **TM**

#### HELPFUL INFORMATION

- 1) For the basics, read "Understanding Vehicle Financing," a brochure from The American Financial Services Association Education Foundation, available online at [afsaef.org/images/vehicle-financing.pdf](http://afsaef.org/images/vehicle-financing.pdf).
- 2) Toyota Financial Services' websites offer online credit applications at [Toyotafinancial.com](http://Toyotafinancial.com) and [Scion.com/possess](http://Scion.com/possess).
- 3) Learn your credit score at [Eloan.com](http://Eloan.com) and your credit qualifications at [Myfico.com](http://Myfico.com). Then go to [bankrate.com](http://bankrate.com) for average car loan rates across the country and the best rates in your area.
- 4) For more detailed pointers on the entire process of buying a car, check out "The Insider's Guide to Buying a New or Used Car" by Burke and Stephanie Leon, or "Strategies for Smart Car Buyers" presented by car authority Edmunds.com.

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38% start investing

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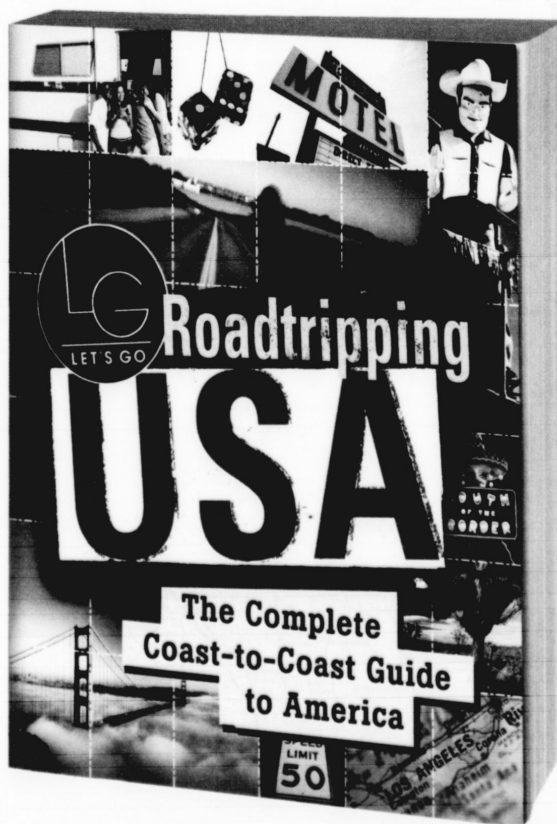
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## UNDERSTANDING



# RISK & VOLATILITY

By Douglas Gerlach, ShareBuilder contributing writer



**A major risk you face, as an investor, is that what you buy will perform worse than you expect.**

Every investment in the known universe carries such risk (rising inflation can eat even the gold bars in the bank vault). You can't judge how bad the risk is, in a particular case, without considering both probability and scale.

Consider a \$1,000 investment that you believe will grow steadily over the coming decade. A 10 percent risk that its value will instead decline by 50 percent will be, for many people, far more serious than a 50 percent risk that its value will decline by 10 percent.

This is because risk isn't a statistical abstraction—what should be counted as a bad risk depends on your circumstances. Let's put it more graphically. Suppose I'm a bored billionaire, and I offer you a bet. I'll toss a fair coin once, and I'll pay you \$10 million if it comes up "heads" and you only have to pay me \$1 million if it comes up "tails." Mathematically, it's a no-brainer—I'm virtually giving money away. But in reality you'd have to be very wealthy, too, before this bet made sense.

Why? Because, for us non-billionaires, an even chance of getting rich isn't worth an even chance of being financially ruined.

Some investments have a value that fluctuates a lot. These are said to be more volatile, and (at least in the short run) more risky. Investments with more stable returns, or some insurance or guarantee behind them,

are considered less risky. Investors commonly use asset allocation and diversification to reduce volatility and, thus the overall risk of their investment portfolio.

### >>RISK VS. VOLATILITY

But notice that "riskiness" and "volatility" aren't necessarily the same thing. Sure, highly volatile investments are risky, but that's because they may fail, and their failure may prevent you from meeting your financial goals. Notice this: Very low volatility investments, which fail to make significant returns relative to inflation, are also "risky" if they too prevent you from reaching key goals. In investing, being too conservative is also a strategy with risk attached.

So you need to risk some to make some. But you also have to consider your "volatility tolerance"—your financial (and psychological) ability to ride out market swings without sudden "panic" selling. People who are naturally conservative or risk-averse don't sleep well at night when the principal value of their investment, and possibly any growth they have obtained, seems to be evaporating.

On the other hand, people with an aggressive investment attitude, who can ride out market downturns without panic, often put at least some of their money in more volatile investments. These can fluctuate wildly in the short-term, but they may offer superior inflation protection and long-term wealth-building prospects.

Which attitude you can afford to take depends crucially on your reserves. On "Black Monday" (October 9, 1987), the Dow lost over 500 points, almost a quarter of its value, in a single day. In conditions such as that, it was a lot easier to have steel nerves if you had a sensible reserve of cash, certificates of deposit, and other non-volatile savings to tide you over. Indeed, facing such a situation with all your assets in stock, and no cash in hand to buy next week's groceries, isn't investing—it's desperado gambling.

### >>THE BEST WAY TO REDUCE RISK

The best risk-reduction tool is knowledge. Never invest in something you don't understand. Always consider how an investment fits into your long-term goals. Always try to calculate, at least roughly, both the best that is likely to happen with a given investment and the worst—and take an honest look at how you feel about those prospects. Even a very good investment performance takes few people into the Rolls Royce showroom.

On the other hand, even relatively bad performance should not force you into auctioning your furniture on eBay. Risk can't be eliminated, but it can be understood, respected and managed. **FTI**

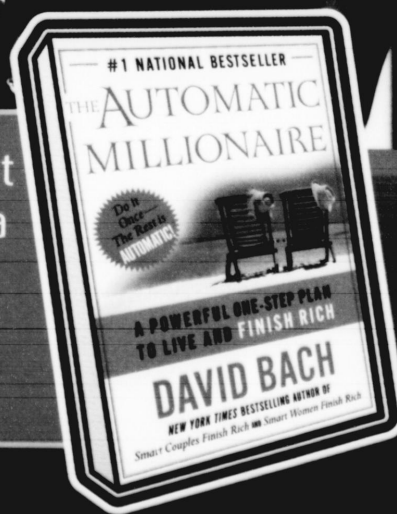
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Stock Spotlight:

# STOCKS THAT ROCK

By Michael R. Abramowitz

## Does your portfolio play beautiful music for you?

Or is it more like the blues? The music industry brings in millions of dollars every year, but that doesn't necessarily make it an investment worth singing about.

The industry is highly reliant on the economy thriving and on sales from a public that is changing the way it listens to and

buys music. Investments in this industry can truly be just like a newly released song—hit or miss.

Let's take a look at some related industry stocks and see if they can play a pleasant tune for young investors. **YMI**

**EMI Group plc (EMIPY)**  
Price: **\$8.90**

**Snapshot:** The British-owned music recording and publishing company has more than 1,000 artists in its stable, including bestsellers Eminem, Usher and Norah Jones, as well as superstars such as Janet Jackson and Paul McCartney.

**Pros:**

- Powerhouse stable of recording artists that dominates sales in the music industry.
- Potentially undervalued as EMI trades for just 13 times earnings projected earnings and one times sales.
- Should get a nice boost in sales following February's Grammy Awards, thanks to a laundry list of EMI artists with nominations.

**Cons:**

- Company is very much like a retail stock, with much of its sales and big releases coming during the holiday season.
- A chart-busting amount of debt on the books—to the tune of \$2.1 billion, as compared to just \$287 million in cash on hand.
- Since EMI is based in London, only one analyst covers the stock, leaving future earnings growth a bigger question mark than most stocks.

**Sirius Satellite Radio Inc. (SIRI)**  
Price: **\$5.92**

**Snapshot:** The future home of The Howard Stern Show in 2006 aims to bring satellite broadcasts of radio stations to every car on the block.

**Pros:**

- Recently inked a deal for factory installation by Ford in 21 vehicle lines by this summer.
- Partnering with Microsoft to provide a video service that will offer children's programming along with its satellite radio format.
- Sirius saw a nearly four-fold jump in subscribers during the past year alone—from 261,000 to more than 1.1 million. This number could rise significantly higher in the next year, as media mogul Mel Karmazin takes over as CEO.

**Cons:**

- Despite the jump in subscriptions, Sirius still trails rival XM Satellite Radio by more than 2.1 million paying customers.
- The stock is not cheap despite its low price, as it trades for a dizzying 203 times sales and a lofty eight times book value.
- Company is expected to report a loss of 52 cents per share for 2004, with projections of a 47 cent per share loss for 2005. The big question is how long can Sirius sustain these kinds of losses before the market catches up with it?

**Clear Channel Comm. Inc. (CCU)**  
Price: **\$33.34**

**Snapshot:** The dominant player in the radio market, Clear Channel Communications owns 1,182 radio stations nationwide, but the company is also a player in the outdoor advertising industry.

**Pros:**

- Earnings are projected to jump 19% in the next fiscal year to \$1.56 per share.
- Clear Channel clearly brings in the dough, with estimated 2004 revenues of \$9.46 billion and estimates to grow sales to \$9.7 billion for 2005.
- Shares are trading near a 52-week low, which might make it an attractive investment to new buyers.

**Cons:**

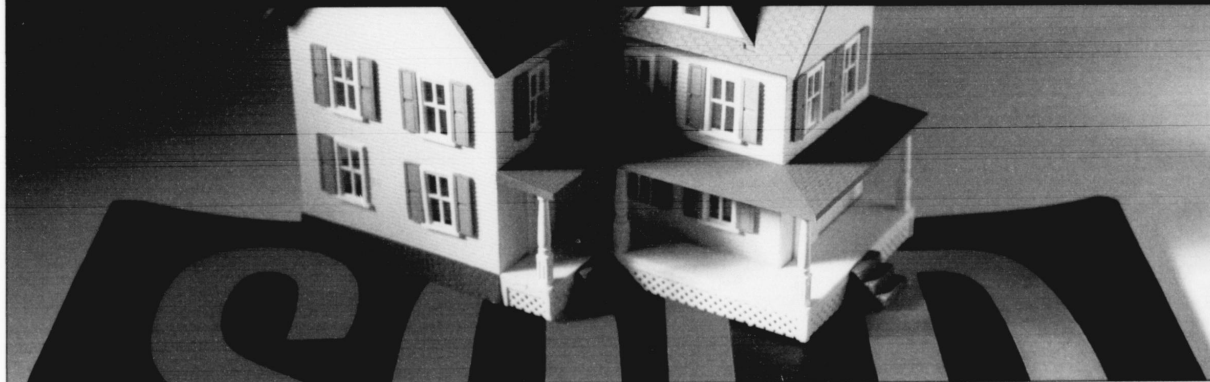
- Even with its shares trading near a year low, Clear Channel's stock is still trading at 23 times earnings, not exactly cheap.
- Despite the fact that the company earned a hefty \$818 million in the past year, the radio advertising industry remains in the doldrums.
- The concert-going industry—an important business for Clear Channel—just experienced a dismal year for ticket sales. Things were so bad that last summer, Clear Channel was forced to slash ticket prices for a number of its shows.

\* Price quotes are from March 3, 2005.

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

# >> REAL ESTATE INVESTING 101

By Camille Renshaw  
Editor of TheSRE.com



## Think real estate investing is just for old married couples featured in TV infomercials? Wrong!

I was about 30 when I bought my first piece of property. It was a two-bedroom house in a quickly appreciating neighborhood in Orlando. It was the cheapest good quality house in the area, and I netted \$30,000 by flipping (reselling) it eight months later.

I wish I had started investing sooner. The only reason I didn't invest was because I didn't understand the process. Now, I buy two more homes every time I sell one.

*Here are the basic steps for investing in real estate:*

### **DETERMINE YOUR STRATEGY EARLY: FLIP, RENOVATION, OR LONG-TERM RENTAL**

Do you want to hunt for something undervalued, hold it, and then flip it in the coming months? Are you a skilled carpenter, or do you know what's involved in a renovation? Are you willing to deal with a renter? If so, the renter will pay your mortgage and give you some immediate profit.

### **INTERVIEW REALTORS**

Don't waste everyone's time looking at property with a realtor until you know you're with someone who is investment-focused. Most realtors will not be able to tell you the basic numbers you'll need on a property. A good place to research these is TheSRE.com, the real estate investor networking community.

### **INTERVIEW MORTGAGE BROKERS**

Once you find a realtor, ask for three broker recommendations and check out what your local bank or credit union offers. You'll want

to know what each offers in terms of interest rates and closing costs. Bring a copy of your three credit reports to your meetings, along with a sample property (in the same price range), so they can run hard numbers.

### **PUT CONTRACTS ON THE CHEAPEST HOUSE IN THE BEST NEIGHBORHOOD**

These contracts will put you in control of that market. For example, let's say the cheapest two-bedroom house in the best neighborhood in Nashville costs \$100,000 and the next cheapest, comparable home goes for \$140,000. You can buy the home at \$100,000 and raise your price to \$130,000 the next day and still make a profit.

### **CONTRACT TO CLOSE**

You'll sign a contract, show the seller a pre-qualification letter from your lender, and get your home and termite inspections. Next, your lender will do an appraisal of the home. If you want to renovate the house, a Purchase and Renovate loan may appeal to you—this wraps the cost of construction up in the loan so you have few out-of-pocket costs—and this may require an estimate from a general contractor and plans from an architect. Once your lender approves the loan, you will close on the house. In general, this process takes about 30 days.

### **EXECUTE YOUR INVESTMENT STRATEGY**

- **FLIP:** Just sit and wait until the market allows you to sell at your target price. You don't even need to turn on the utilities until you go to resell it.
- **RENOVATE:** In general, your lender doesn't care if you use the general contractor who provided them with an

estimate, so make sure you're working with a solid crew who will get the project completed on time. You can burn up a lot of money if they're inattentive to your house. Once the project is done, determine how much property in the neighborhood is selling per square foot, and you'll know your new sales price.

- **RENTAL:** Go to your local hardware store and buy a sign that reads, "For Rent." Include your cell phone number on the sign. Drive around the neighborhood and determine what the average rent is for the number of bedrooms you have (renters care more about bedrooms than square footage). Then ask your lawyer for a lease agreement, or just find one through a link at TheSRE.com. Finally, draw up a basic application for potential renters and have them fill it out.

These are just the basics, but they demonstrate that the buying and selling process isn't too tough. Keep in mind that if you have good credit, you may be able to get loans of up to 100% of the home cost. Also, typical closing costs are about 3% of the sales price, and this can either be paid for by the seller or wrapped into the loan.

Don't wait as long as I did to try real estate investing. If you've got the right motivation and resources, then it may just be the best investment you ever make. [E]

Camille Renshaw is editor of TheSRE.com (Serious Real Estate), which publishes real estate investment tools, news and strategy each day. The online community connects investors with lenders, investor-focused realtors, and other professionals nationwide.

entertainment



# THE KINGS OF COLLEGE RADIO

Discover what makes Emerson University's WERS the most popular college radio station in the country.



**On Thursday nights—technically, Friday mornings—at 4 a.m., when most college students are studying, socializing or perhaps even sleeping, Alex Black is spinning discs in a studio in downtown Boston.**

Black, a sophomore media studies major at Emerson College, is one of the hosts of "Uncommon Rotation," the overnight show at Emerson's WERS 88.9 FM. WERS was recently named the top college radio station in the country by *The Princeton Review* for the fourth year in a row.

"I enjoy it," Black says of his odd hours. "It's really fun. The people who call in at that time are really strange. The truckers are the most normal ones."

Founded in 1949 by Emerson professor Charles Dudley, WERS began by broadcasting for six hours a day at 100 watts. Today, the student-run station broadcasts to five New England states, 24 hours a day, at 4,000 watts. The station also boasts a listenership of 3.5 million people.

"Most college radio stations don't reach much of an audience," says Mike Weed, a junior audio/radio major who deejays the overnight shift on Tuesday nights/Wednesday mornings. "Working at WERS gives you a look at the real world of radio."

WERS offers students at Emerson an opportunity to gain hands-on experience in all areas of the radio industry, from behind-the-scenes marketing and public relations to on-air broadcasting.

"[Working at WERS] prepares you for a career in the radio business later in life," says Andrea Dempsey, director of public relations for WERS and a junior marketing communications major at Emerson. Rachel Paiste, a junior audio/radio major and program director for WERS, agrees.

"I think it's one of the few places you can go and test out being a deejay," she says. "It's an invaluable education for the students, especially being in a big market like Boston."



Dempsey estimates that there are currently over 100 students involved with WERS in some capacity. All hope that their experience with the station will eventually lead to a successful career.

"Working at the station, you see first-hand how everything comes together and is run," says Black. "It's also nice to have some control and be able to have a say in what is played."

"At most institutions, the radio station is just an extra-curricular activity... at Emerson, radio is a varsity sport," adds Jack Casey, station manager at WERS.

## **"Working at WERS gives you a look at the real world of radio."**

Mike Weed, radio DJ

The average starting salary for students who graduate with a degree in radio or broadcasting varies from market to market and job to job. According to a study conducted by New Jersey's William Paterson University, the average initial offer for a telecommunications/broadcasting major, a likely candidate for a position as an on-air deejay, is \$17,500.

However, for students who are interested in the management end of radio, chances are that their first job will be more lucrative, while still depending on the market. According to monster.com, the median starting salary for a Media Program Director in the United States is \$54,920; and \$37,356 for a Broadcast Technician.

Dempsey believes that the station's success is due in large part to its unique format. At any given moment, listeners who tune in to WERS via 88.9 FM or streaming online at [wers.org](http://wers.org) will hear one of the 21 different programs the frequency has to offer.

Among the shows are "Jazz Oasis" (weekdays from 10 a.m. to 2 p.m.), featuring jazz pioneers; "The Left End" (weekends from 8 p.m. to 11 p.m.), which plays underground rock; and "Standing Room Only" (Saturdays from 10 a.m. to 2 p.m.), which gives listeners a diverse array of Broadway show tunes. "Uncommon Rotation," the overnight show that broadcasts nightly, allows the deejays to pick their favorite songs from the station's other shows, in a quasi "Best of" format.

"[The station] has such dynamic programming," Dempsey explains. "Every show is different, so it's not like every other radio station where you have the same songs all day."

According to Paiste, it is this consistent diversity that has enabled WERS to attract fans and sustain them over the years.

"Our programs have been on for 20, 25 years, so the listeners can rely on them, which is important in radio," she says.

It is often said that employers are beginning to pay less attention to grades and test scores, and to focus more on concrete experience. For students at Emerson College, a stint at WERS 88.9 FM is a step in the right direction. **YM**





# Graduating SOON?



**What borrowers need to know about graduate exit interviews.**

By Casey N. Jennings

Fading fast are the days of dating people you've met through friends or coworkers, using envelopes and stamps to pay bills—what a novel idea—and the quaint practice of conducting exit counseling within the confines of a financial aid office.

In today's world, with technological discoveries and advances 'round every corner, these ancient and obsolete practices of daily life 10 years ago are quickly disappearing. They are being replaced by dating websites, the ubiquitous presence of online billing alternatives and, finally, Web services for college students, such as Mapping-Your-Future.org.

*Over the years, graduation has become synonymous with exit counseling...or has it?*

## >>> WHAT IS EXIT COUNSELING?

Under federal dictate, all accredited higher education institutions must provide exit counseling to every Stafford loan borrower either in person, by audiovisual presentation, or by interactive electronic means. Schools are further required to deliver exit counseling to students prior to graduating, or once a student has dropped below at least half-time enrollment.

Exit counseling is a timely requirement, as loan repayment begins six months after dropping below at least half-time enrollment or six months after the last attended class.

Counseling sessions vary from institution to institution, as individual schools require different information. However, all the counseling sessions possess some common threads.

For instance, the federal government insists that exit counselors inform you of the following information:

- Your average anticipated monthly repayment amount
- Your repayment options including loan consolidation
- Conditions under which you may defer or forbear repayment or obtain a full or partial discharge of a loan
- Availability of the Student Loan Ombudsman's office—the federal office designated to resolve disputes and other issues with federal student loans
- Availability of your loan information in the Nat'l Student Loan Data System (NSLDS)

This information is of supreme importance for any students possessing college loans, as they are wholly accountable for his or her outstanding student loan debt. Considering that, the average student loan debt possessed by a recent four-year college graduate is approximately \$21,900, statements requiring a \$210 minimum monthly payment can come as a startling shock for many.

Until this point in one's collegiate career, student loans are commonly perceived as intangible transfers of money that subsequently get placed on the back burner until lending agencies hauntingly return to collect. In theory, exit counseling is designed to inform students of their financial obligations, repayment options and other services available to them in order to prevent potential confusion. Evident by the 1990 peak in student loan default rates, which reached 22.4%, it can be determined that, in the past, exit counseling had been poorly conducted.

## >>> THE SOLUTION...

A more interactive exit counseling session must be implemented, requiring that students do more than just stare blankly and nod excessively at the exit counselor, pretending to understand and signing on the dotted line, thereby certifying their pseudo comprehension.

Established in 1996, Mapping Your Future (MYF) is a viable alternative to traditional exit

counseling. MYF is a non-profit organization, wholly sponsored by all U.S. federal student loan guarantee agencies, that offers free, Web-based college, financial aid, career, and financial literacy information and services.

## >>> WHY COMPLETE YOUR EXIT COUNSELING ONLINE?

"With online student counseling, students have the convenience of fulfilling their entrance and exit interview requirements anytime, anywhere," says Carianne Behr, MYF project/team coordinator. "They don't have to schedule a meeting at their school or even go on campus."

MYF's online exit counseling may take up to 25 minutes to complete, but requires that student borrowers read through all mandatory information and then answer one or two questions correctly before proceeding to the next step. This provides verifiable interaction and comprehension—absent in exit counseling of yesteryear—thereby producing more educated and fully informed borrowers.

Upon concluding an exit counseling session, the borrower is provided with a confirmation number that is electronically forwarded to the borrower's school. The efficiency and ease of this process, however, are twofold.

Today, 2,175 schools participate in MYF's free program. Since inception, MYF has issued nearly 4 million confirmations. In effect, MYF has not only saved the schools nearly \$15 million by reducing staff time and operating expenses, but according to Behr, "...now school staff [members] are able to spend more time with students needing individualized assistance."

Casey N. Jennings is a communications specialist for American Collegiate Financial Services (ACFS). For more information on student loan consolidation, contact ACFS at (866) 291-0852 or visit ACFS online at [www.OneStudentLoan.com](http://www.OneStudentLoan.com).

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XBOX

**UNREAL CHAMPIONSHIP 2: THE LIANDRI CONFLICT**

Unreal Championship 2 will be the latest installment of Epic's multiplayer first-person shooter game. Get your buddies together and compete against each other. If you don't have any friends, then find opponents via Xbox Live or just play against the computer. Run, double-jump and strafe while firing rockets and throwing grenades in order to frag opponents over breathtaking landscapes.

Besides introducing new game modes, Unreal Championship 2 has its own retro tricks up its sleeve. The electron-endowed Raiden, from Midway's legendary arcade fighter, Mortal Kombat, will be one of the selectable stars of the show. As Raiden, you can enjoy wild acrobatics, lightening effects, and the ole "shocker" fatality.



GAMECUBE • PLAYSTATION 2

**RESIDENT EVIL 4**

Considering that this story is completely different than previous installments, and fixed cameras have been replaced with a dynamic over-the-shoulder view, can this game really be part of the Resident Evil family? After your first jump from terror, you'll be answering, "Oh, yeah!"

Resident Evil 4 still emphasizes aura, suspense, and surprise, but it also throws in a ton of action. One look at the graphics and one note from the music will tell you that this game will be the survival-horror game to haunt you in 2005.



XBOX

**ODDORLD: STRANGER'S WRATH**

It ain't easy describing any of the Oddworld releases, and this one may take the cake for originality. Unlike most games, Stranger's Wrath actually has two primary cameras. Third-person mode lends itself well to platforming sequences when panorama eases environmental interaction.

When bullets start flying, however, playing like a first-person-shooter gets the job done. Adding gunfights to traditional Oddworld-style problem solving varies your venture. But, with Oddworld's typical humor and morality, our hero hates guns. Instead, this bounty hunter shoots whacky animal projectiles, like trash-talking chippunks that anger enemies to lure and distract them.

>> **BEST**



PLAYSTATION 2

**GRAN TURISMO 4**

I love to drive, and I love driving games. Let me clarify...one of my hobbies is amateur club racing with real cars on real tracks, so I am very particular about my driving games.

The highly anticipated Gran Turismo 4 promises improved physics, tighter graphics, more than 50 tracks in 15 locations, over 700 cars from 80 manufacturers, and a new way to race. The new "B-spec" mode lets you act as the race team manager, instead of the driver himself.

While the computer handles the mechanics of driving a car, you'll command how risky to drive, when to attempt a pass, when to pit, etc. For those that enjoy racing strategy, but find racing simulations daunting with frustrating control, B-spec mode may be your key to winning trophies.



**GAMECUBE**

**DONKEY KONG JUNGLE BEAT**

In this game, you'll make a gorilla run and jump his way through levels by playing the bongos and clapping your hands. The bongo controller, same as from Donkey Konga, includes two drums (left and right), a start button, and a microphone to detect when you clap your hands.

Pound the right drum to go right, the left one booms your monkey left, hit both skins to jump, and clap to interact with the environment. The object will be to grab bananas and beat bad guys silly. Dynamic camera work will automatically zoom out for platform hopping, yet get in close for fist fights.

# VIDEO GAMES FOR 2005

By Seth Higgins

>>Although video game consoles and personal computers only first pervaded homes during the early eighties, I am convinced that we are reliving that decade. Transformers are back. Care Bears are back. Schwarzenegger never left. Actually he only got stronger, as evidenced by Conan the Barbarian ruling "Califonya."

There are so many games in development that it's pretty tough cutting down the list, so I try to emphasize ones with unique twists. Also, in honor of ColecoVision (1982) and Nintendo Entertainment System (1985), I will only mention new games for current next-generation consoles. ■■

*Seth Higgins spent the 80s playing King's Quest, Red Baron, Dark Castle, and Enchanted Scepters on his "Fat" Mac (so named because of 512k RAM, instead of 128k standard). He now dedicates four networked PCs just for gaming, and all three next-generation consoles adorn his big-screen.*



**PLAYSTATION 2**

**DEATH BY DEGREES**

Take the hottest blonde from Namco's Tekken series, give her some weapons, add a generous dose of Kung Fu, stir in a story, liberally sprinkle some puzzle seasoning, and you'll get an adventure destined to be quite a delicious dish. This third-person action game should have plenty of attitude and pizzazz.

Nina's martial arts melee exudes style, while her arsenal also includes various firearms. Although frantic free-form fighting is fun, ample puzzle elements, integrated mini-game-like challenges, and role-playing character development balance flavors to create a unique experience.





Research: By Industry, Historical Quotes  
Stock Screener, Up/Downgrades, SEC Filings  
Financials, Earnings: Dates, Surprises, Calls  
Loans: Loan Center, Credit Reports  
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# 2 THINGS EVERY STUDENT SHOULD DO

By Sanyika Calloway Boyce, YOUNG MONEY Columnist

I was recently interviewed by the New Jersey Society of Certified Public Accountants; it struck me as odd at first that I would be invited to offer my financial opinion to an organization that accepts only trained and accredited individuals, which I am not.

Don't get me wrong, I've had plenty of financial training—from the school of Hard Knocks—so when I was asked what college students planning for a career in financial management should know about money, credit and debt I thought, "Why are you asking me? Isn't that what they're going to college to learn?"

Then it hit me. Having book knowledge of a thing doesn't necessarily guarantee practical application. Actually that holds true regardless of your major. That's why it's important when at all possible to get in the trenches and actually do, practice, and apply what you're learning about.

When preparing for a career, whether in financial management or another sector, there are two primary things that all college students should do beyond going to class and acing their exams.

## 1 APPLY FOR INTERNSHIPS EARLY AND OFTEN

The prime time for applying for summer internships is January, February and early

March. Seven out of 10 employers are more concerned with practical work experience rather than a candidate's grade point average. It's a no-brainer that an internship in your field of study could mean more to you in the future than the part-time job at the mall right now.

### HERE ARE SOME WAYS TO LAND A GREAT INTERNSHIP

- **BE PREPARED**— Research internship requirements; pay special attention to deadlines and application rules. Give yourself enough time to get letters of recommendations from professors and copies of transcripts from the registrar.
- **BE OPEN TO THE POSSIBILITIES**— If your internship is not paid, or you don't get the position you want, don't count it as a loss. Still look for alternatives to learn, grow and gain experience.
- **NETWORK**— Join the student chapter of at least two professional organizations and actively participate to develop your social and business skills.
- **BE PLEASANTLY PERSISTENT**— Create a follow-up plan and be sure to keep an open connection with business contacts you meet.
- **MARKET YOURSELF**— Advertise and market your abilities in a creative way so you stand out from other candidates.

## 2 GET A COPY OF YOUR CREDIT REPORT AT LEAST ONCE A YEAR

Be aware that the use of credit reports is increasing as a measure for screening job applicants. It's better to be informed than to be surprised.

Now more than ever employers are reviewing applicants' credit reports to see how much they owe, how faithfully they pay their debts and how recently they've gone over their available limit. The bottom line is a bad credit report can cost you a career opportunity, no matter how well-qualified you are.

Thanks to a recent amendment to the federal Fair Credit Reporting Act (FCRA), each national credit reporting agency must provide you with a free copy of your credit report, at your request, once every 12 months. Here are two convenient ways to get your report: visit: [www.annualcreditreport.com/cra/](http://www.annualcreditreport.com/cra/) or call toll-free 877-322-8228.

Whatever your reason for going to college, be sure to make it count. Most importantly, be prepared to prove to the world (through your résumé and credit report) that the four or five years you invested in college were spent preparing you for a real career, not setting you up for just another job. **VM**



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

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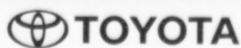
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