

CP42

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THE KENTUCKY Kernel

Celebrating 33 years of independence

Columnist writes of his blog
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best bet for Kentucky
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Main Building unveiled

By Elizabeth Troutman
THE KENTUCKY KERNEL

The Main Building was dedicated yesterday, more than three years after it was destroyed by fire.

During a speech delivered from the second floor balcony, Todd addressed the statue of former UK President James Patterson, which was repositioned to face the finished building.

"There is a reason why you are positioned in this direction," Todd said to the statue. "We have located our Welcome Center in the Main Building so that every prospective student and their parents will begin their UK journey in our very first building. And, when they walk out the door to begin their tour, you will be there to welcome them and remind them of the history of the university."

The building, formerly known as the Administration

Building, was gutted during a fire that accidentally started while the building was being renovated in May 2001.

Todd and his wife, Patsy, helped bury a time capsule containing mementos such as letters from university officials, a Kentuckian yearbook and a poster autographed by the 2004-2005 basketball team. A date has not been formally set to open the capsule, said UK spokeswoman Mary Margaret Collier, but she said some are contemplating opening it on UK's 200th anniversary, in 2065.

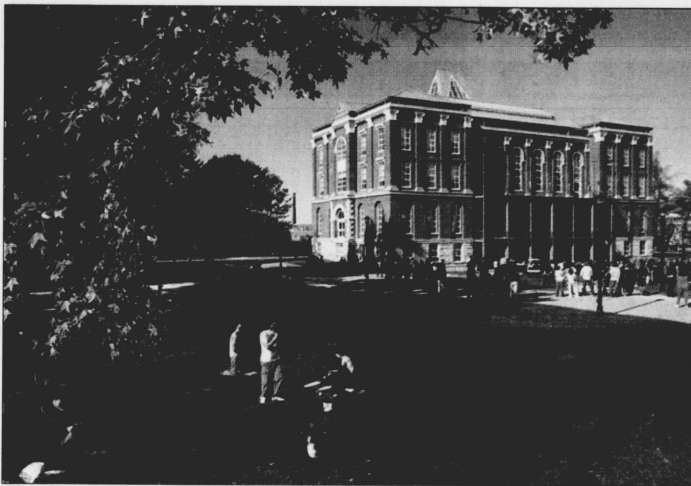
Professor emeritus and Kentucky historian laureate Thomas D. Clarke recalled the moment he first saw the old building in 1928.

"Never could I imagine this building would mean so much in my life," he said. "This is a rich moment in which so many things can take place."

See Building on page 2



Above - (Left to right) Alice Rogers, of the Kentucky Historical Society; Jennifer Yue, of the UK Student Development Council; UK President Lee Todd; and First Lady Patsy Todd unveil a historical marker for the Main Building, which opened yesterday.



Left - Students gather around the Main Building yesterday, which cost \$17.35 million. It contains 43,243 square feet, which features a new fourth floor, a fifth floor mechanical room penthouse and two balconies. The Main Building houses the Visitors Center, two "smart" classrooms, meeting rooms, a public room and many administrative offices.

JONATHAN PALMER | STAFF

Main Building's history marked with lightning, fire

<p>UK is founded. 1865</p>	<p>The upper portion of the bell tower — including an illuminated clock — is removed because it caught fire as the result of a lightning strike. 1897</p>	<p>The tower is completely removed and replaced by sheet metal. A cafeteria is added to the basement. 1919</p>	<p>A major, two-phase refurbishment of the Administration Building is undertaken. 1965-1968</p>	<p>The Board of Trustees votes to move forward with plans to restore the building. June 19, 2001</p>	<p>Some departments start moving into the Main Building. Oct. 11, 2004</p>
<p>The Board of Trustees authorize Louisville architect, Harry P. McDonald, to design the "College Building" for \$28,000. June 9, 1880</p>	<p>The Main Building, as it was originally known, is dedicated. It includes, among other things, a chapel, armory, museum, UK President James Patterson's office, classrooms and many college offices. Feb. 15, 1882</p>	<p>A post office and bookstore are put in the basement. 1918</p>	<p>The building is renamed "Administration Building." The building now houses only administrative offices. 1948</p>	<p>A spark from a welding gun ignites the parapet and sets the roof on fire. The building is gutted. May 15, 2001</p>	<p>Construction and restoration begin. March 2003</p>

Awarded, deaf percussionist brings music to Singletary Center

By Doug Scott
THE KENTUCKY KERNEL

Critically acclaimed percussionist Evelyn Glennie will join the Luxembourg Philharmonic Orchestra tonight in the Singletary Center.

At 37, Glennie is the first person to successfully establish and sustain a full-time career as a solo percussionist, playing in more than 100 performances each year.

She has had 121 works, including 47 concertos, composed for her. She has

recorded 18 albums, for which she has received two Grammy awards and two additional nominations. Glennie has also worked with artists such as Bela Fleck and Bjork.

Glennie is profoundly deaf — she cannot comfortably hear sounds below 95 decibels.

"This particular concert will be very cool because the hall is so acoustically alive," said Rebecca Vice, marketing coordinator for the Singletary Center. "She's going to play with her shoes off."

Rather than relying solely on her ears, Glennie has adapted to supplement her limited hearing with what she sees, such as the conductor and other musicians, and the vibrations she senses throughout her body — by playing barefoot, for example.

"It doesn't hold her back," said Professor James



GLENNIE

play. "Any new repertoire is valuable at this point," said

Campbell, director of percussion studies in the UK School of Music. "She doesn't appear to be impaired or handicapped."

Compositions that Glennie has commissioned have presented percussionists with new pieces to

Andy Bliss, a graduate student in the percussion studio. "Percussion is a relatively young field compared to other instruments."

Campbell credits Glennie with bringing percussion into the spotlight in an orchestral context and giving it more credibility in that setting.

"She's brought percussion to the front of the stage, instead of the back," Campbell said.

E-mail: dscott@kykernel.com

Nobel winner rebukes war at LCC event

Speaker: Iraqi casualties at root of reason for war

By Troy Lyle
THE KENTUCKY KERNEL

A Vietnam War veteran denounced the war in Iraq yesterday at Lexington Community College, saying that few pay attention to the civilian consequences of the war.

Craig Williams, secretary and treasurer for the Vietnam Veterans of America Foundation, compared the Vietnam War with the war in Iraq at the Academic Technology Building.

"There are numerous aspects of war that politicians and people just don't talk about," he said. "What we never hear about are the economical, environmental and political impacts of war, not to mention the aftermath and consequences facing a nation left in chaos."

Williams, who won a Nobel Peace Prize in 1997 for his work on an international campaign to ban landmines, spoke as part of the Election Issues 2004 forum sponsored by the LCC Peace and Justice Coalition.

The number of civilian casualties in war has increased exponentially in recent years, he said. In World War I, about 6.5 million civilians were killed, about 1 million more than the number of Allied soldiers killed. In Vietnam, about 4 million civilians were killed, compared to about 58,226 American soldiers.

Craig Williams
1997 Nobel Peace Prize winner

Today with the war in Iraq, civilian casualties are many times greater than the number of American soldiers killed, he said. Information like that should make everyone question the reasoning behind waging war and the role politics play into that reasoning, he said.

Several students disagreed with Williams but refused to identify themselves for publication.

The war in Iraq is a very important issue in the upcoming election, said James Green, an undeclared sophomore at LCC who plans to transfer to UK to study natural resource conservation and management.

"I hope Democrats, Republicans, non-partisans, the undecided and those who are simply uninformed came out today," he said. "Hopefully everyone who came today leaves more informed — even if they disagree with the views of these speakers."

Ryan Kelly, an assistant professor of geography and geographic information systems at LCC, echoed that sentiment.

"I would like everyone to leave better informed, he said. "Voters should make informed decisions based on fact, not rhetoric."

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Evelyn Glennie

What: Evelyn Glennie and the Luxembourg Philharmonic Orchestra

When: 7:30 tonight

Where: Singletary Center for the Arts Concert Hall

How Much: Tickets cost \$35 for the general public; \$32 for UK faculty, staff, and senior citizens; and \$18 for students (\$10 for students if tickets are purchased before Tuesday evening)

Building

Continued from page 1

Lee Wilson, a student ambassador coordinator and a public service and leadership senior, led tours and said the building is energizing everyone.

"Mostly it has been a

positive reaction," he said. "It is revitalizing the spirit of campus."

Faculty present at the dedication also praised the renovation.

"Beautiful," said Becky Hisel, a support staff associate in the College of Arts and Sciences. "Very spacious — it looks wonderful."

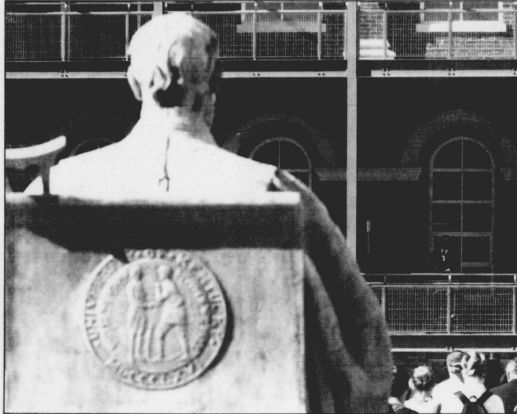
Diedra Jenkins, an agriculture economics senior,

said she remembered when the building burned her freshman year. Now as her college career is winding down, she watched the building finally reopen.

"I have been here the whole time," she said. "I came to see the structure, how it turned out inside. It's wonderful."

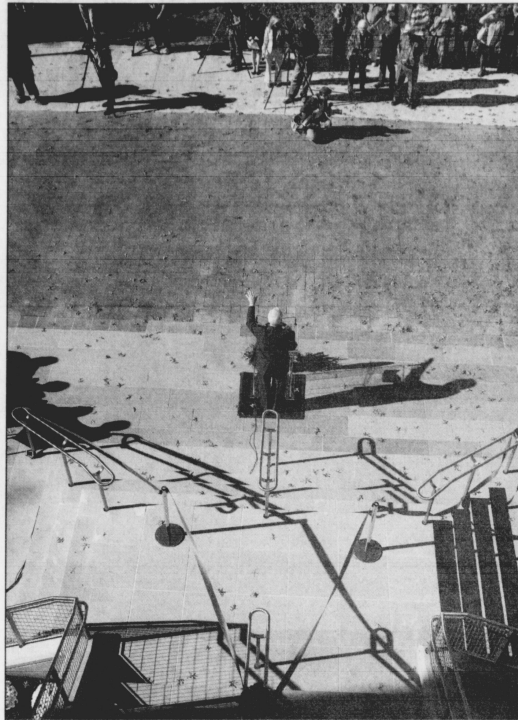
E-mail

etroutman@kykernel.com



JONATHAN PALMER | STAFF
Above — President Lee Todd talks at the official opening of the Main Building yesterday. He referenced the statue of UK's first president, James Patterson, in his speech. "There is a reason why you are positioned in this direction," Todd said. "When they (new students) walk out the door to begin their tour, you will be there to welcome them and remind them of the history of the university."

Right — Terry Mobley, vice president for institutional advancement and Kentucky Historical Society representative, emceed the Main Building ceremony yesterday.



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TONIGHT!!!

Will Hardesty

A veteran of the San Francisco International Comedy Competition and The Chicago Comedy Festival, Hardesty has the ability to draw laughs from even the touchy topic of politics. He has become a favorite at every club and show he's headlined around the US.

8:00 PM
in the
Cats Den

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wednesday, october 27
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TECHCHECK | not just for geeks

Dear Blog, Today, I blogged. And blogged.

When America Online first released its instant messaging program, it changed my life.

That's right — instead of actually talking to my friends via phone or engaging in any form of social interaction, I could rush home after school, sign on to AOL and continue those discussions that were left unfinished during school lunch on chicken patty day.

Yeah, those were the days.

Well, actually, those still are the days.

Nearly 12 years later, AOL Instant Messenger still remains on my desktop, while my elegantly composed away messages leave me the simplest form of satisfaction.

Instant messenger isn't the only choice, however, to totally cast yourself away from the norms of society.

Bloggng is all the rage these days.

You want to be cool, don't you? Internet cool?

Simply put, a weblog or "blog" is an online journal — kind of sounds like an oxymoron when you think that journals are usually used privately for the most part.

The most popular seem to be LiveJournal, Xanga and MySpace.

The first two are pure journals, while the latter appears to be more of a place to meet other shut-ins. These particular sites are free, so anyone with an advanced knowledge of smiley face emoticons (or a desire to show the world their danger zones) can sign up for a journal of their own.

This no-restriction entry fee has its perks for those who are suckers for pages that look like this — if you're one of these people, enjoy the new JoJo LP and stay away from me.

Users can customize their blogs pretty much any way they'd like. The page technically belongs to them, so they have free range with the appearance and content — options include different backgrounds as well as style and color and inserting personal pictures, like the one from that night in South Padre that will keep you from ever running for office.

There are also spaces allotted for biographies, interests, desires and much more. The majority of the page is meant for written entries, which can range from the simplistic to the existential, depending on the author.

Basically, a blog is your introduction to the world. It's up to the individual on how they choose to be viewed. You can be the indie hipster with references to The Postal Service and the downfall of Modest Mouse, or perhaps you're the party chick with multiple jokes about shacking.

Then again, there's always room for the hopeless romantic complaining about how all the good ones are taken.

The actual written content begs the question of whether blogs are a good thing.

The Internet is criticized as an enemy to interpersonal communication, stemming mostly from instant messengers and chat rooms, but this latest addition has added fuel to the fire.

Are blogs ruining relationships, or are they improving on them?

Well, the answer is subjective, to say the least.

"I think it helps people to define what's going on in their own minds,

Get your blog on
www.livejournal.com
www.xanga.com
www.myspace.com

and thus makes them more open about discussing those things in "real life," said Chris Kaiser, a philosophy junior. "I think it helps me feel more confident when talking about myself. I feel like I know what I'm talking about."

Articulation and confidence aren't the only benefits.

"(Blogging) is good for me — it allows those that live far away from their friends to let people know what's going on in their lives without having to call every single person they know," said Matthew Leathers, a theology senior at Western Kentucky University. "Plus, it lets me vent and make my self-indulgent jokes."

The typical argument against blogs is that it's all too easy to say things you wouldn't say face-to-face; they discourage confrontation and usually hurt relationships in the process.

Hiding behind the anonymity of a computer is one of the easiest things to do — one can effortlessly bash another person's ego when a backhand is not guaranteed.

Another downfall: The stalkers. Never date through your computer — the Internet is full of creepsters, and I've had my share of uber-freaks.

While this alone (you would think) would be enough to log off for good, I'm addicted. And no run-of-the-mill nut job is going to break this blogger's habit.

E-mail: features@kykernel.com



Greg Melnyk
TECH COLUMNIST

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VACCINE SHORTAGE!

Vaccination is not the only way to Prevent the Flu!!

University Health Service will not be receiving any flu vaccine this year due to the sudden national vaccine shortage.

You can still protect yourself from the flu this year! Visit one of our Flu Prevention Information Tables at various locations on campus.

FREE hand sanitizer and prevention information will be available. See schedule at right.

Flu Prevention Tables

Mon, 10-25 Young Library, 5-9
Tues, 10-26 Classroom Bldg, 9-1
Wed, 10-27 Commons, 4:30-7
Thurs, 10-28 LCCC AT Bldg, 9-2:30
Fri, 10-29 Ky. Clinic Bridge, 10-3:30
Wed, 11-3 Student Center, 11-2:30

For more information call 323-4636.

UK

Attention UK SENIORS

If you are planning to enroll in one of the University of Kentucky's graduate or professional programs for 2005-2006, now is the time to apply for fellowships.

Lexington Herald-Leader Fellowship

Deadline: November 10, 2004

Stipend: \$12,000
Plus a tuition scholarship, student health insurance, and paid summer internship

For application forms and a statement of eligibility criteria, please see:
www.rgs.uky.edu/gsfellowship/fellopps.html
or contact the
Graduate School Fellowship Office
363 Patterson Office Tower
257-3261

University of Kentucky's 3rd
Poker Tournament

No Limit Texas Hold-em

1st rounds begin
Oct. 28th and 29th
at 6 pm in the Student Center

Sign Up @
www.uky.edu/studentcenter/catsden

Online signups will be available until
8am Thursday morning

No Entry Fee

Free Pizza & Drinks for All Participants
Prizes to the top 16 Players
send questions:tournaments@lsv.uky.edu

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FRIDAY OCTOBER 29TH

Stop by STA Travel anytime between 10 AM-6 PM and fill out an entry form to win the "LONDON HORROR TOUR" to win a trip to Great Britain, includes flights, hotel and Tower of London pass.

Drawing at 9:00 PM.

Check out the HAUNTED SPECIALS in the Food Court
Test your skills in the dark at the CATS DEN OF TERROR

GET ALL THE GORY DETAILS AT
WWW.UKY.EDU/STUDENTCENTER/FRIDAY

Already have plans for the night? Stop by in costume at 8:30 PM and enter our **COSTUME CONTEST** and win PRIZES. Stay for the 9:00 PM drawing for the "LONDON HORROR TOUR"

BROUGHT TO YOU BY YOUR PARTNERS IN FRIGHT!

UK
UNIVERSITY OF KENTUCKY
Student Center

STA TRAVEL
WE'VE BEEN THERE.

FOOTBALL NOTEBOOK

Brooks: 'I'm here for the long haul'

By Jeff Patterson
THE KENTUCKY KERNEL

One of these days, Mike Williams will intercept a pass.

Really. His teammates and coaches believe it'll happen. In the past two games, the senior safety dropped two would-be interceptions.

In practice he hasn't fared much better. During last Wednesday's practice, Williams dove for a deflected pass. It went right through his hands.

Williams lowered his head and said, "Oh man!" Juniors Earven Flowers and Muhammad Abdullah jogged off the field chuckling at "Clank," Williams' nickname.

"The saga continues," Abdullah and Flowers joked.

At Auburn on Saturday, Williams made a great read on quarterback Brandon Cox. Williams, who has three interceptions in his career, dashed to the ball and it hit him right on the chest and bounced out.

"My only thought was 'Poor kid,'" said UK defensive coordinator Mike Archer. "I just wish he would catch one for his own confidence."

But junior cornerback Antoine Huffman bailed Williams out on the next play, intercepting a lobbed pass.

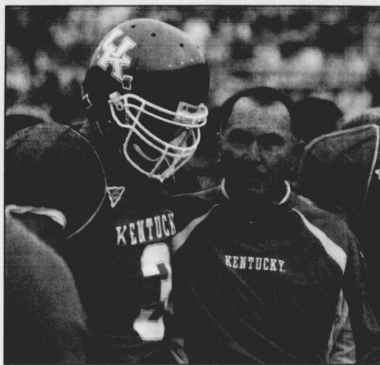
"If he had another opportunity I truly believe he would have made the play," Huffman said.

As soon as Williams returned to the sideline, he showed his gratitude.

"I appreciate it, man," Williams told Huffman. "You've got my back."

Starting QB up in the air

UK head coach Rich Brooks will not name his starting quarterback until later in the week, the coach



UK head coach Rich Brooks talks with redshirt freshman quarterback Andre Woodson during UK's 45-17 loss to Alabama on Oct. 9.

Brooks said he will name his starting quarterback later in the week. Senior Shane Boyd sat the bench last Saturday with an injured left shoulder.

UK (1-6, 0-4 Southeastern Conference) plays at Mississippi State (2-5, 1-3 SEC) Saturday at 2:30 p.m. in Starkville, Miss.

CHRIS REYNOLDS | STAFF

announced yesterday.

Redshirt freshman quarterback Andre Woodson made his first start Saturday in place of senior Shane Boyd, who sat with a sore left shoulder.

Woodson passed for 73 yards on 14-of-26 passing. He led UK on an 80-yard touchdown drive in the second quarter of UK's 42-10 loss at Auburn.

As soon as Woodson ran to the sideline after the score, Boyd was the first person waiting for him. Boyd gave Woodson a two-handed high-five, and patted him on the helmet.

"He said, 'Good job. Way to lead the team down the field,'" Woodson said.

Boyd said because his left shoulder injury has affected his throwing motion, Brooks said. Instead of guiding the ball with his left forearm, Boyd has been throwing one-handed, with his left arm pinned at the side.

"If Shane is healthy, he gives us our best opportunity to win," Brooks said. "If he's not healthy, Andre gives us our best chance to win."

Brooks in 'for the long haul'

During his weekly news conference Monday, Brooks addressed rumors that he may resign at the end of the season.

"The only thing I can control is that I'm not quitting," he said. "I'm not walking away from this. I'm here for the long haul. I'm going to turn this thing around."

UK athletics director Mitch Barnhart has said the program does not need a coaching change.

After UK's game at Auburn, several players had questions regarding Brooks' job security. He addressed them after Monday's practice.

"I'm not giving up on anything," Brooks said. "And I hope they don't."

Injury updates

Senior defensive end Vincent "Sweet Pea" Burns and freshman running back Tony Dixon hobbled around on crutches Saturday after severely spraining their ankles. Both are doubtful for Saturday's game at Mississippi State, Brooks said. Burns could be out for two to three weeks.

When the UK defensive captain hurt the ankle, many of his teammates took a knee or took off their helmets.

"I actually thought it was more serious than it really is," said junior linebacker Jon Sumrall. "Nobody wanted to leave the field because Sweet Pea is one of our leaders."

Jeff Patterson covers UK football for the Kentucky Kernel. This article contains his observations and opinions. He can be heard Sundays at 9 p.m. on "The Big Blue Review" on WRFL, 88.1 FM.

E-mail: jpatterson@kykernel.com

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HOOPS PREVIEW
Thursday, October 28th.

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Homeland Security: An Interdisciplinary Conversation

Panel discussion featuring community activists from the Madison County Chemical Weapons Working Group

discussing their resistance to on-site incineration of chemical weapons at the Bluegrass Army Depot.
Organized by the Appalachian Studies Program.

Thursday, Nov. 4
5:30-7pm
230 Student Center

UK UNIVERSITY OF KENTUCKY
College of Arts and Sciences

UK MEN'S SOCCER

WEDNESDAY NIGHT
2004 MAC CHAMPION
WILDCATS
vs.
CINCINNATI BEARCATS
7:30 PM

ROTC NIGHT
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Opinions

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IN OUR OPINION

Send Ben Chandler back to Washington

For the past eight months, U.S. Rep. Ben Chandler has fought for the rights and liberties of Kentuckians from his seat in the U.S. House of Representatives with the same vigor he applied in his eight years as Kentucky's attorney general.

Because of Chandler's continued public service to the people of Kentucky, we endorse him and his re-election to Congress.

In regards to higher education, Chandler, a UK graduate, has fought against cuts to university budgets and is working from Washington to bring millions of dollars in research money to UK.

When running for governor in 2003, he voiced his opposition to the tuition hikes that students across the Commonwealth are now faced with.

Chandler's awareness that research

money today translates to job opportunities for UK graduates in the future should reassure students of his commitment to this institution.

On the current situation in Iraq, Chandler understands that, whether the decision to invade was right or wrong, we have to move past that debate and work on securing the country and getting our troops out.

Chandler has repeatedly said putting a strong emphasis on discovering and devel-

oping alternative energy sources is crucial in our quest to eliminate dependence on foreign resources and improve relations with the Middle East.

He realizes that we face the end of oil as a viable resource in the near future and argues that the search for alternative energy is more practical than drilling in such places as the Arctic National Wildlife Reserve. We agree with that view.

And while some politicians have taken a wavering stance on the issue of embryonic stem-cell research, Chandler supports the practice wholeheartedly, calling it our

best hope to cure such illnesses as Alzheimer's, diabetes and Parkinson's.

As someone who has already served the 6th District of Kentucky for eight months in Congress, Chandler brings experience on the national level that his opponent, state Sen. Tom Buford does not.

Buford should be commended for his 14 years of honest and straightforward service in the Kentucky Senate.

And while both he and Chandler should be applauded for running a clean campaign, we feel that Chandler is the stronger of the two major-party candidates on the issues important to Kentuckians.

Chandler's progressive approach to the issues makes him the logical choice to serve the people of the 6th Congressional District.

Chandler's policies will greatly benefit Kentucky and his approach makes him the best choice for the 6th District seat.

Q&A with Ben Chandler

Candidate for 6th District Congressional Seat

The Kernel Editorial Board sat down with 6th District Congressional Candidate Ben Chandler to discuss the war in Iraq, higher education and why UK students should care about this election, among other issues.

Q. You've received an "A" rating and the endorsement from the National Rifle Association. What is the basis for that endorsement?

A. I have been a staunch supporter of the Second Amendment. As far as gun rights are concerned, I have been a supporter of gun rights, and I believe that the best thing to do to decrease gun violence in this country is to make sure that the laws we have on the books are enforced.

We have laws on the books that call for crimes committed with firearms to be enforced, and there are stiffer penalties for those crimes.

Those laws should be vigorously enforced. I don't have any problem with that. But I don't think taking people's guns away from them solves the issue of crime.

Q. Do you have a plan to alleviate the tuition hikes UK has seen recently?

A. Obviously Pell Grants. We need to make sure that those programs are as strong as they can be and help as many students as possible. I'm a big supporter of higher education.

I've got two degrees myself, both from UK. I think that one of the worst things that has happened in a while and something I consider to be a hidden tax is these increases in tuition.

We've had several major increases in tuition in recent years and that closes the door for higher education for a lot of young people. I can tell you that, had I been elected governor last year, I would not have allowed those higher education cuts.

Q. What is your position on President Bush's tax cuts?

A. I voted in favor of the tax cuts. That being said, I think that we have to be very concerned about the deficit.

We have the largest deficit in the history of the United States of America. And it's happened within the last four years.

I understand there are reasons for that. We had a recession and we had 9/11 and both of those have been taxes on our economy.

And as a result we haven't had as much revenue. But it's possible that we could have scaled back some of the higher-end tax cuts.

The middle class tax cuts I'm very much in favor of. The tax cuts for the very wealthy I am not in favor of.

I don't believe that they need a tax cut and I don't think it does anything to stimulate the economy

Q. Could you explain your position on gay marriage?

A. I voted in favor of the amendment but I think that civil unions ought to be left to the state. I just think that marriage has traditionally been between a man and a woman and I don't think we need to change that.

time, had I been in Congress at the time, I would have voted for the amendment.

But I'm not so sure about that from the information we've had since then. But the bottom line is we're there. Whether it was right or wrong is really not as relevant as what we do now. And how do we deal with what I think is a first-class mess.

I think we need to get as many allies, and this is where I disagree with the president. He has not built world consensus for this. And I think that for us to be successful in an operation like this we need help.

Job No. 1 is to build meaningful alliances with other countries and convince them that prevailing in Iraq is in the best interest of the free world.

I don't think we have enough manpower in the armed services right now to get the job done, and I'm afraid that the Bush administration is going to institute a draft if we don't do something about building the alliances.

And you can write this down in blood — I am absolutely against the draft.

The other thing we need to do to fight terror is to upgrade our intelligence services.

Spend whatever job takes to make sure we have first-class intelligence.

If we do that, we'll be able to find those terrorists, and we can take them out before they do anything. Invading countries, in the long run, is not the best way to deal with terrorism.

Q. What can you do to help UK from Congress?

A. I think that I can contribute by making an effort to bring research dollars to the University of Kentucky.

In fact, I've got earmarks right now in the budget for well over \$6 million for the university. And hopefully that will translate into more opportunity and more jobs.

Q. How do you think we can eliminate our dependence on foreign energy oil?

A. I think we've got to find alternative energy sources, and this is one of the great failures of American policy.

I think it is as much a reason for us being in Iraq as any other reason.

I think the oil companies have not had any incentives to search for alternative resources. In fact, they have just the opposite. The government provides them with incentives not to push for alternative energy.

We've got to work very hard to increase the efficiency of things like soy diesel and ethanol. We've got to work very hard on hydrogen fuel, wind sources, solar sources and sources not yet thought of. We're going to have to face the end of oil in any event.

It's a finite resource. It's very scarce. The demand for it is growing exponentially. The price is growing, and it's going to cause the whole world to go into a recession.

It'll cause wars and a lot of people to be killed in the long run. This is probably the most significant key issue in world politics.



HILLY SCHIFFER | STAFF

Q. What is your opinion on medical malpractice reform?

A. Well, I think that there are problems with malpractice insurance rates for doctors. There's certainly been an outcry among doctors on insurance rates and we need to find a way to fix that.

That being said, I don't think that a blanket cap on awards reduces the rates of insurance. And the people who are really injured are the ones who suffer when you have an arbitrary cap.

What they ought to be doing is getting rid of the frivolous lawsuits. There's absolutely no excuse for frivolous lawsuits. We need to have a board that will weed out frivolous lawsuits, and the sooner we do it the better.

Q. What is your stance on embryonic stem cell research?

A. I'm for it. Anything we can do to make sure we cure these dreaded illnesses is the moral thing to do.

Everybody thinks it's a moral issue whether we should do it or not. Frankly, I think it's immoral not to do it. It's the best hope we have for curing these illnesses.

Q. How do you feel about the current situation in Iraq?

A. I think that we had colossal intelligence errors. I think that, given what information was provided at the

Buford a candidate voters can trust

Editor's Note: This column represents the Andrew Martin's and Josh Sullivan's dissenting opinion from the majority of the editorial board.

Voters often complain about the level of negativity in politics and the lack of choices presented to them. Tired of the mud slinging and attack ads, they go into the booth and push the button next to the name that offends them the least.

Candidates who truly motivate citizens to cast an enthusiastic vote are rare. But disgruntled voters can find inspiration in state Sen. Tom Buford, who is seeking Kentucky's 6th Congressional District seat.

Buford exudes genuine decency and concern for the citizens he represents. Beyond that, he is extremely fair-minded when weighing differing points of view, and he often ignores the political consequences of breaking away from Republican leadership.

This impression was also clear after meeting Buford at the Kernel/WRFL-FM congressional debate. His main opponent, incumbent Ben Chandler, didn't show up for the debate and public turnout was minimal at best.

Under such circumstances, most politicians wouldn't be able to mask their annoyance. But Buford was incredibly gracious when addressing the organizers and treated his 3rd party opponents with dignity.

But Buford's qualifications don't end with his unique personal qualities. His willingness to take political risks by breaking with party lines illustrates his independent political philosophy. By voting for what he truly believes in, Buford has been able to capture support in the heavily Democratic 22nd District for 14 years as state senator.

Buford worked hard to secure state health care plans for Kentucky government employees. He also has plans for several road construction projects in the district.

If elected, Buford has pledged to work with Kentucky 5th District Congressman Hal Rogers to secure \$300 million in federal funding for UK. All of these ideas for the 6th District are highly developed and more detailed than the plans of his opponent.

Buford refused to accept national funds for his campaign because he didn't want to lose control over campaign ads, which usually turn negative if national party funds are used.

His independence doesn't stop at the doorstep of local politics. When it comes to issues like Iraq and the USA PATRIOT Act, Buford has demonstrated that he's no flag-bearer for the Republican Party.

With the luxury of hindsight, Buford admits the Iraq war may not have been immediately necessary since weapons of mass destruction have not been found. But he still believes the decision was right given the intelligence available to President Bush at the time.

Liberal ideologues have conjured up a "Bush lied" conspiracy theory that has no merit. In fact, a preponderance of evidence exists to the contrary.

Conservative ideologues have refused to admit the importance of the WMD justification for the Iraq war and accept no suggestions that the war may not have been as urgent as originally thought.

Buford's position derives from a genuine assessment of the realities surrounding the war, not an assessment of the political ground to be gained. His son Beau is on active duty in the Navy, and he has served in Afghanistan and Iraq, which would make Buford one of only a handful in Congress with a child on active military duty.

Buford would have more than political positioning at stake when considering the necessity of going to war.

He also believes the PATRIOT Act is not the best piece of legislation relating to protection of constitutional rights, and he favors curtailing many of its measures as America becomes more secure. But he feels it was necessary given the circumstances in a post-Sept. 11 America.

Buford supports adult stem-cell research, which is actually more effective than embryonic stem cell research and raises none of the ethical questions.

Buford's willingness to embrace independent thought rather than ideological politics have made him a key asset to Kentuckians in Frankfort and will make him an invaluable representative in Washington.

In an era when the stakes are high and the candidates are as distasteful as ever, Central Kentuckians have a rare opportunity to elect a true statesman instead of a typical politician.

Andrew Martin is a journalism and political science junior and Josh Sullivan is a journalism and political science senior. E-mail opinions@kykernel.com

ONLINE POLL QUESTION

Who will you vote for in the presidential election?
Republican George W. Bush
Democrat John F. Kerry
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Constitutionalist Michael Peroutka

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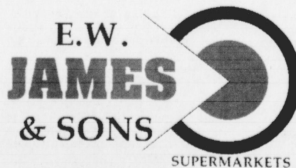


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OLYMPIC HERO

U.S. track and field star
Justin Gatlin talks about
becoming the world's fastest
man, staying motivated and
life as a student athlete.
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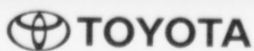
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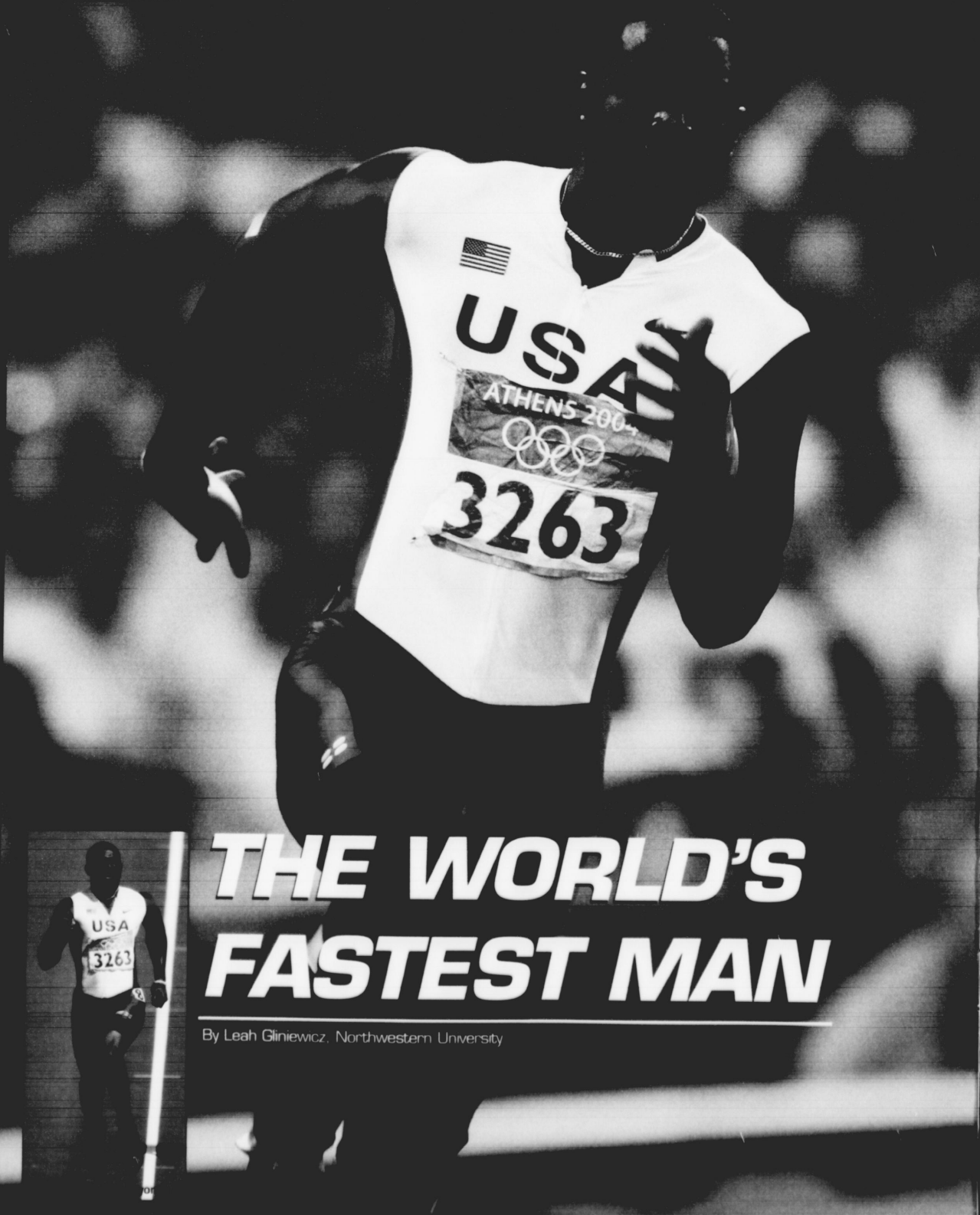
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† feature story †



THE WORLD'S FASTEST MAN

By Leah Gliniewicz, Northwestern University

During an exclusive interview with YOUNG MONEY, Olympic track star Justin Gatlin spoke about winning a gold medal, what motivates him to succeed and life as a student athlete.

Justin Gatlin sports the bling around his neck these days—gold, silver and bronze.

At this year's Olympic summer games in Athens, the track and field star earned a gold in the 100 meter sprint with a personal best of 9.85 seconds, a silver in the 4 X 100 meter relay, and a bronze in the 200 meter run.

Since his triple-medal sweep, the 22-year-old Brooklyn native went on a worldwide month-long promotional track-and-field tour. He's been on "The View" TV show, made a red carpet appearance at the Emmy awards, and even tossed the first pitch at a Yankees game.

Gatlin recalled his interview on the "Tonight Show" with Jay Leno. He was a bit nervous at first, but he saw how relaxed fellow guest Ellen DeGeneres was before she came on and quickly felt at ease.

"I guess I'm blessed. I'm trying to take it all in right now," he said.

Gatlin turned pro in 2003, after spending the previous two years at the University of Tennessee. While at UT, he learned the ropes from friends including Dwayne Bell, and earned a string of wins and accolades.

He led the UT to a NCAA title by winning the 100 and 200 meter dashes, becoming the first person to win both events since 1976; won five NCAA titles by the end of his sophomore season; was named the Southeastern Conference Track Freshman of the Year for both indoors and outdoors; and was awarded Outdoor Athlete of the Year honors in the South Region by the U.S. Track Coaches Association, according to USOlympicteam.com. Last year, he transferred to Saint Augustine's College in Raleigh, N.C.

Gatlin is already eyeing the 2008 Olympics. The long-term career goal for this communications major is to become a sports commentator. YOUNG MONEY magazine was able to snag a quick phone call with the mega-busy gold medalist shortly after he arrived at the W Hotel in New York City.

WHAT WAS THE EXPERIENCE LIKE BEING AT THE OLYMPICS?

JG: It was special for the simple fact ...it felt like destiny for me to be there and do great things. The crowd was the most memorable experience. It gave out an electrifying feel. It just felt so electrifying. If you've run twice that day or seven times that day when you hear the crowd, all your pain, little wears and tears disappear magically.

WHAT SACRIFICES HAVE YOU MADE TO BECOME A WORLD-CLASS ATHLETE?

JG: I guess doing the regular things a 22-year-old would do. Especially being in college, I could not go out with friends as much as I wanted. I had to have the right amount of rest. I practice six days a week. Basically track is my life at this time.

WHOM DO YOU ADMIRE MOST?

JG: I admire my parents very much. I admire each one of my coaches very much. They have all contributed to my character. My college coach made me [act] gracious when I won and [act] gracious when I lost. My high school coach showed me my talent and gave me the motivation to be the best in the world. My professional coach molded me.

WHAT PUSHES YOU TO KEEP YOU WORKING SO HARD TO SUCCEED?

JG: I love what I do. I'm the kind of person who can push it to the limit. This year, I went out and ran the fastest a human has run in two years. I'm not a perfectionist, but I want to have the perfect race.

WHAT OTHER INTERESTS DO YOU HAVE UNRELATED TO SPORTS?

JG: If I wasn't in track, I would do something with art or designing clothes—making my creative side stick out more.



HOW HAS WINNING THE GOLD MADE AN IMPACT ON YOUR LIFE SO FAR?

JG: I feel almost like I'm running for president. Nothing really changes me. I can walk the streets and people know who I am. Young girls or boys get excited when they see me. It's amazing to me because I remember being that person. I was like they were. I'm just honored to be able to do that.

YOUR CONTRACT WITH NIKE REQUIRES THAT THEY PAY YOUR TUITION AFTER YOU TURN PRO. WHY DID YOU INCLUDE THIS CLAUSE IN YOUR CONTRACT?

JG: For a couple of reasons. I told my mom I would finish college. I put hard work and a lot into it. I saw legendary athletes in sports who didn't get a degree and still had a hard time getting a job. I didn't want to be like that. I wanted to get my degree and live comfortably.

DO YOU PLAN ON RETURNING TO SAINT AUGUSTINE'S COLLEGE FOR YOUR JUNIOR YEAR?

JG: It's between NC State and Saint Augustine's College. But it will probably be Saint Augustine's. They've treated me very well. They know I travel a lot. My teachers are behind me.


WHY DID YOU DECIDE TO TURN PRO?

JG: In my mind it was an easy decision. It was hard for me to leave my friends at Tennessee. When I got to college, I grew as a person.

WHAT WAS YOUR LIFE LIKE AS A STUDENT ATHLETE AT TENNESSEE?

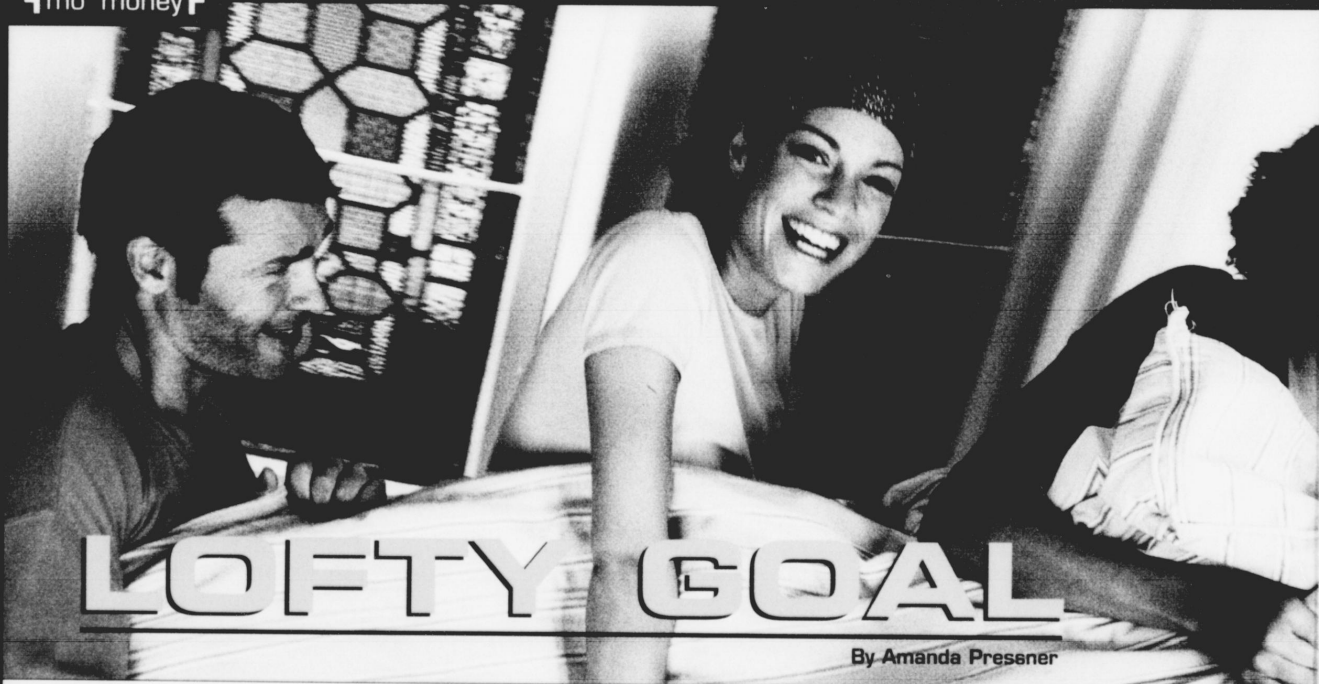
JG: It was fun. I'm the kind of person I like everyone to know who I am. Everybody treated me nice there. Being a track and field athlete in a school known predominantly for football, they showed me a lot of respect.

DO YOU PLAN ON COMPETING IN ANOTHER OLYMPICS?

JG: I want to try to go for two more Olympics. My sites are set on 2008 right now. I know it's a ways away. I hope to defend my title in the 100 meter with a gold, and get a gold in the 200 meter and possibly break a world record in one of them. 

OCT 26 2004

3



LOFTY GOAL

By Amanda Pressner

KNOWING HOW MUCH YOU CAN SPEND ON RENT, WHERE YOU WANT TO LIVE, AND YOUR RIGHTS AS A RENTER ARE KEYS TO LOCKING IN YOUR PERFECT FIRST PLACE.

Leigh Anne Hunt, 23, clutched her one-way ticket as she prepared to board the 747. In a few hours, she'd arrive at JFK airport, a short cab ride from her new apartment in midtown Manhattan.

Although friends cautioned she'd never find affordable housing in New York City, Hunt had been determined to prove them wrong. When a former co-worker agreed to rent her a room in his apartment, she quickly sealed the deal with a \$2,600 check for the deposit and first month's rent.

Before boarding, Hunt received a call that shattered her plans. "I'm sorry, Leigh Anne, but my roommate has decided to stay. You'll have to find someplace else to live."

Several months, three temporary residences, multiple real estate brokers, and 43 apartment showings later, she has advice for anyone moving out on their own. "Never sign a lease with a handshake. Always get it in writing."

While no one may be fully prepared to get dumped five hours before move-in, you can avoid the possible pitfalls of landing a first apartment by doing homework. Knowing how much you can spend on rent and where you want to live are first steps. Understanding the credit-check process and lease terms can save time and frustration.

THE RENT

"A good rule of thumb," says real estate agent Peggy Aguayo, "is about 32 percent of your gross salary, or the amount you make before taxes. If you make \$30,000 per year, you shouldn't spend more than \$9,600, or \$800 per month, on rent."

While there's no magic to this equation, devoting an excessive amount of income to rent could cramp your lifestyle. Beyond the rent, you'll still have to pay for groceries, cable, phone, electricity, car, insurance, gas, household supplies, books, CDs, clothes, laundry, dry cleaning, entertainment, and countless incidentals.

THE NEIGHBORHOOD

Whether you're seeking a three-bedroom share near a college campus or a studio in the heart of a metropolis, look for neighborhoods that fit your location and budget.

"Get a sense of rent by looking in the classified section of the local newspaper," says Aguayo. "Determine the areas of town that are within your budget, and then create a list of the features and amenities you'd like." And consider:

- Crime rate. Check statistics on the Web pages of local news stations or through the county police department.

- Commute time to and from school or work.
- Access to public transportation, like buses and subways.
- Neighbors. (Will you be surrounded by families, students, or singles?)
- Nearby supermarkets, dry cleaners, shops, and gyms.

THE SEARCH

Track down leads through friends, newspapers, Web sites, and local apartment publications.

"Apartment guides can be useful because they offer the prices, floor plans, complex amenities, and contact information," says apartment finder Brittany Marler. "The Web is a great resource, since most apartment publications are online."

If you're moving to a new city, consider apartment locator services, which are usually free.

Brokers and real estate agents also are helpful. However, they may charge a fee that can be as much as one month's rent, paid either by you or your new landlord. Find out who is responsible and get it in writing.

Locator services, brokers, and real estate agents can be found in newspaper or classified online ads and in phone book yellow pages.



Move-in checklist

CONNECT UTILITIES. Contact the local utility companies to connect your electricity and water. These may require a deposit.

MAKE APPOINTMENTS FOR CABLE, INTERNET AND TELEPHONE SERVICES. You may have to be there during installation.

CHANGE YOUR ADDRESS. Pick up a form at the post office, or find it online at moversguide.usps.com. Also notify your creditors and bank.

RENT A TRUCK OR HIRE MOVERS. If your friend's pickup truck isn't available, you may need to hire a moving company or rent a truck. Arrange this at least a week before your move.

BUY RENTERS INSURANCE. Your landlord's policy covers the structure but not your possessions. Renters insurance is an inexpensive way to make sure your belongings are covered if disaster strikes.

THE VISIT

Once you narrow the list, set up appointments to view apartments in person. Go through each room and record the positive and negative features.

- Look at closet space, electrical outlets, bathrooms, and kitchen appliances.
- Check for smoke detectors; find out who replaces the batteries.
- Make sure there's adequate outdoor lighting and that locks on doors and windows are in good shape.
- If repairs are needed, ask the landlord or management company to put promised changes in writing.

ALSO ASK THESE QUESTIONS:

- HOW LONG IS THE LEASE?
- WHAT IS THE DEPOSIT?
- ARE UTILITIES INCLUDED IN THE RENT? WHICH ONES (GAS, ELECTRIC, WATER, CABLE)?
- ARE PETS ALLOWED?
- WHAT SORT OF SECURITY DOES THE COMPLEX HAVE?
- DOES IT HAVE LAUNDRY FACILITIES?
- HOW ARE REPAIRS HANDLED?
- DO I NEED SPECIAL PERMISSION TO MAKE COSMETIC CHANGES, SUCH AS PAINTING OR PUTTING NAILS IN THE WALLS TO HANG PICTURES?
- CAN MY ROOMMATES CO-SIGN THE LEASE? OR CAN EACH HAVE SEPARATE LEASES?

Before you leave, talk to current residents. Often, they'll tip you off to hidden factors, like rowdy neighbors or nearby nightclubs.

Finally, even if you've found the perfect place, don't jump on it right away.

"It doesn't matter if it's the last available apartment in a particular complex; always give yourself a day to think before renting," says Marler. "You can usually put down a deposit to hold the apartment, which is refunded once you make your decision."

THE APPLICATION

The fastest way to lose an apartment is to arrive without the right documents. Bring a folder containing your bank statements, most recent tax return and personal references.

If you don't meet the income requirements or have credit problems, you may need your parents to sign a guarantor form. This document states that if you or your roommates default on the rent or cause damage to the property, your parents can be held legally responsible.

Once your application is accepted, you've negotiated the rent and have agreed on the lease,

you're ready to sign on the dotted line. Well, almost ready.


THE LEASE

"Really read your lease before you sign it," emphasizes Lisa Trosien, founder of an online apartment finding service. The lease is a binding contract that includes your monthly rental price, payment due date, length of the lease, and what happens if you break the agreement.

"If you don't understand it, sit down with someone who does," Trosien says.

If you are renting with roommates, make sure they also read it carefully. In fact, experts recommend that each of your names be on the lease or, better yet, on separate leases.

If everything looks good, close the deal.

"It's a thrilling experience to secure your first apartment," says Hunt, who finally landed a one-bedroom on New York's Upper West Side. "If you're willing to put in the time and energy, you'll get exactly what you want. It took wading through 43 bad Manhattan apartments, but I finally found the perfect one." 

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ARE REBATE CARDS RIGHT FOR YOU?



By Darin Shebesta, Arizona State University

Wouldn't you like to get back some of that hard earned money you spend everyday?

Well, I have been doing just that for a couple of years simply by using a credit card. Sounds too easy, right?

Please note that in order for the credit card companies to pay me back, I have to first use their card by making purchases of some sort. Banks offer reward/cash rebate cards that pay you back a certain percentage of the money you spend. However, there are some steps that need to be taken to ensure that rebate cards are right for you.

FINDING THE RIGHT REBATE CARD

For those of you who do not pay off your credit card balances every month, this type of card is probably not right for you. That's because the Annual Percentage Rate (APR) tends to be higher on rebate cards. If you were to carry a balance on a rebate account, the interest rate typically tends to be higher than for a non-rebate card. For those who carry a balance, using a card that offers a low APR is appropriate so you'll pay less interest charges. There are plenty of 0% APR cards available, but be careful to check how long the low interest rate introductory period lasts before your rate is raised.

For those who are still interested in rebate credit cards, here is more important

information. Some rebate cards require you to carry a monthly balance to earn cash rewards. This defeats the purpose of using a rebate card because you end up paying interest on the balance carried (the APR is usually higher on a rebate card).

If you don't carry a balance to the next month, no rebate is accumulated. I spent at least six months trying to figure this out with a so-called "rebate" card. I stopped using the card for my purchases once I realized there was no incentive for me to do so.

REBATE AWARD RULES

Credit card users should be aware that some rebate cards use a "tiered" system to calculate the designated rebate percentage. For example, if you spend \$25-\$50 per month, you qualify to earn a certain rebate percentage. If you spend \$51-\$100, you can earn a higher rebate. Spending \$101-\$150 will allow you earn the highest rebate return available. Warning: The spending level needed to earn the highest rebate percentage can be very high.


Look for a card that doesn't use spending tiers, just one flat rebate percentage. From the very first dollar spent to the last, you'll always receive the same rebate percentage. Be aware that some cards pay a bigger rebate if items are purchased at gas stations, supermarkets, and home improvement stores.

You can choose between several types of rebate cards: gift certificates, airline miles, cash back, etc. I choose cash rebates because I can use the money for anything. It all depends on your situation.

Using credit cards of any sort requires smart and logical decisions. If you can't afford to pay for purchases in cash, don't charge them. In essence,

don't buy an item at all if you don't have cash to pay for it in full (rare exceptions can be made for long term investments such as a house).

Credit card debt should be avoided whenever possible. Do not buy unnecessary items to earn a rebate. Also, keep in mind that if items are returned, your rebate is lost along with the goods.

With some credit cards, the rebate earned the month before is applied to the following month's balance. Other cards may require that a certain award level be reached before a rebate can be awarded. It is important to find out the details on how the rebate is distributed before you sign up for any credit card. 

TIPS FOR KEEPING CREDIT CARD COSTS LOW:

- Sign up for online bill paying. Ask your bank to set up an account to pay the monthly credit card balance automatically. Not only is this quicker and safer, but you will also save money on checks and postage.
- Avoid cash advances. Fees for cash advances vary, but fees can be very costly. If you must get an advance, avoid using ATM machines. ATMs charge an additional fee for advances. The financial institution that owns the ATM charges this fee.
- Compare credit fees. You may pay a variety of charges to use credit cards, including annual fees, late fees, over limit fees and transaction fees. Learn about hidden fees to find the best lender.



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I HAVE TO PICK A MAJOR— NOW WHAT?

By Peter Vogt, MonsterTRAK Coach

Every time you're on break from school, someone hits you with that most common question asked of college students:

"What's your major?"

For months, you've been able to get away with responses like "I'm not sure," or "I'm keeping my options open." But now — thanks to your school's academic rules, your parents' incessant nagging or even your own impatience — you're forced to make a choice, and you don't know what to do.

Thousands of college students around the country go through the same anxiety-producing experience every year, often around mid-semester when they have to choose their courses for the following semester (and they've already taken all their general or core courses).

Are you in the "I have to pick a major — now what?" mode? If so, don't panic. If you're like many college students, the major you select won't have a huge impact on your future career anyway. But even if it will, there are plenty of things you can do to help yourself make a sound decision.

MEET WITH A CAMPUS CAREER COUNSELOR

Your school's career counselors know your institution's majors well, and they have a good general sense of where those majors might take you with respect to your career. Perhaps more importantly, though, many campus career centers keep detailed statistics on the types of jobs their schools' graduates have landed with various majors. Typically, these statistics appear in the career center's placement report, which you can ask for and then read to find out where different majors might take you in the future.

READ YOUR UNDERGRADUATE BULLETIN AND RELATED PUBLICATIONS

Maybe you don't actually need to read the entire undergraduate bulletin, but at the very least, page through it and look at all the majors available at your institution. You never know when you'll stumble upon one that really fits your interests.

If browsing your institution's undergraduate bulletin sounds far too boring, stop by your school's admissions office and ask for briefer major-related publications that might be available.

PAGE THROUGH GUIDES TO COLLEGE MAJORS

Several publishers have developed books that offer extensive descriptions of various college majors and what careers those majors might lead to. JIST, for instance, offers *The College Majors Handbook*, which features information (based on a survey of some 150,000 college graduates) on 60 different majors. Ferguson Publishing, meanwhile, offers *College Majors and Careers*, which also describes 60 majors in detail.

TALK TO PROFESSORS AND STUDENTS IN VARIOUS MAJORS

Start by asking your friends and acquaintances what they're majoring in and why. What do these students like and dislike about their majors? And what can they tell you about the courses in their majors and the careers their majors might lead to?

Similarly, ask professors in various academic departments to briefly describe their majors. Tell them you're interested in learning more about what previous students in the department have gone on to do, career-wise. Professors will gladly tell you in most cases, if you ask.

CHECK OUT "WHAT CAN I DO WITH A MAJOR IN _____?" MATERIALS

There's no need to fly blind when it comes to researching and then choosing a college major, especially in this day of the Internet and easily accessible information. The more you talk to knowledgeable people and read about various majors, especially those you know little or nothing about, the better chance you have of picking the one that best fits both your short-term needs and your long-term career goals. **IT**

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A WINNING STRATEGY: **TACTICS FOR AN EFFECTIVE JOB SEARCH**

By Peter Vogt, Monster TRAK Coach

You've posted your résumé online and even applied for a few of the positions you've seen listed here. You're also scouring the newspaper classifieds like crazy, sending off cover letters and résumés for all the job openings that seem to fit you.

Is there anything else you can do to look for a job? Absolutely! In fact, the more diverse your job-hunting strategy, the more effective it's likely to be. Here are eight tactics you can use to track down job opportunities:

1) CONTACT PROFESSIONAL ORGANIZATIONS IN YOUR FIELD

National, regional and local professional organizations exist in great part to help their members with career development. Many organizations include field-specific job listings on their Web sites or in their printed publications. Check out the Career Contact & Alumni Network at MonsterTRAK.com, comprised of alumni, employers, parents, students and friends who have offered to share their career experiences with students and alumni.

2) VISIT COMPANY AND ORGANIZATION WEB SITES

Many companies and organizations post their job openings right on their own Web sites (usually under an "Employment" or "Career Opportunities" link).

3) APPLY DIRECTLY TO ORGANIZATIONS THAT INTEREST YOU

Do you know you want to work specifically for Company X or Organization Y? If so, send a well-written cover letter and your résumé directly to the company, either to its human resources office or, often more effective, to the person who would likely make hiring decisions for the part of the organization that interests you. It isn't always easy to find the right person to get in touch with; typically, you'll have to do some digging, which brings us to...

4) NETWORK, NETWORK, NETWORK

Generally the most effective job-hunting approach, networking is simply talking to people to either track down helpful personal contacts or learn about job openings that may not necessarily be widely advertised or advertised at all. Start by talking to your own family, friends and acquaintances. Let everyone in your life know you're looking for a job, and give them an idea of what type of job you want.

If there's a professional organization in your field, join it and start participating in its meetings and other events so you can get to know people in your area of interest. Work with a career counselor at your school, to both tap his contacts and learn of alumni from your school who might be able and willing to lend you a hand in your search. Finally, don't forget to tap your professors' connections as well.

5) VISIT YOUR CAMPUS CAREER CENTER

Most colleges and universities have a career center staffed by counselors and other professionals dedicated to helping students with career-development concerns. Take

advantage of the services available to you right in your own backyard, if for no other reason than the fact that your tuition dollars are helping to pay for them.

6) PARTICIPATE IN JOB FAIRS

Many cities, particularly large ones, host job fairs at various locations throughout the year. Most colleges and universities hold their own job fairs as well, either individually or in collaboration with other institutions. A job fair is a rare opportunity to have employers come to you. So make sure you attend job fairs whenever possible.

7) USE A PLACEMENT AGENCY OR RECRUITER/HEADHUNTER

There are companies out there that specialize in helping people find jobs. Some of them even focus on working with college students and recent college graduates. Maybe one of them can help you. A word of caution, however: While most of these organizations receive their fees from employers (and not you, the job seeker), some will seek money from you. So be careful, and make sure you know who's paying the bill.

8) CONSIDER TEMPING

Often, by working briefly as a temp for a company, you can position yourself to be hired for a full-time, permanent position that opens up later on. Even if that doesn't happen, however, temping can help you see various companies from the inside, meet people in your field of interest and earn some pretty good money.

The more diverse your job-hunting methods are, the more opportunities you'll uncover and the greater the chance is that you'll find, and land, the job you really want. **Y.M.**



These college interns got more than they bargained for this summer.

WHEN INTERNSHIPS GO BAD

By Ryan Kelley, The Ohio State University

What sounded like the perfect summer internship quickly turned into a reality TV nightmare for a dozen college students.

In hindsight, perhaps three-ring binders and reality television are an odd combination. For 12 college interns, however, the pairing was a fact of life this summer. The students were hired to work for UniKeep, an office product manufacturer based in Hilliard, Ohio, a suburb of Columbus. But here's the twist: Their entire internship would be filmed as part of a new reality television show.

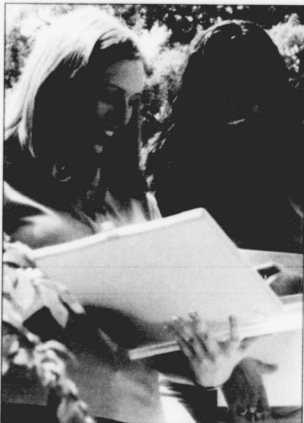
The project was the brainchild of award-winning entrepreneur Ross Youngs, founder of UniKeep. Drawing on local resources such as Ohio State

University and the Columbus Academy of Art and Design, among others, Youngs stepped into a strange, surreal world with his young employees.

Together with Allan Farst, director and executive producer of Niche Productions in Dayton, Ohio, Youngs created Internship Productions, LLC to create a reality television series following the interns in New York City. Their goal: to raise product awareness for the UniKeep View Case Binder—a streamlined, stackable, modern take on the standard three-ring binder.

— Allan Farst, TV Producer

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If the interns were unable to achieve that goal, Youngs would shut down UniKeep, which has lost \$2 million since opening in 2001. The reality show, however, plans to continue next year with a new company.

The interns started work in early June and then headed to New York to begin a series of client meetings and promotional campaigns for the binder. The result became six episodes of the series and a primer for young people on the pitfalls of the business world.

NOT YOUR USUAL SUMMER JOB

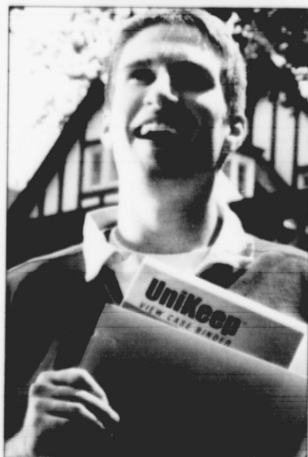
The group embarked on a guerilla marketing campaign that saw them everywhere from national morning news shows to walking down Times Square wearing sandwich boards. From the outset, many interns were left wondering whether they were marketing the binders or the TV series.



"It's a show about getting on shows," said intern Julie Slader of the group's almost fanatical struggle to gain TV air time for their product. The Ohio State journalism major felt that the purpose of their job was often confused: "It was just a weird, complicated process. Is it to sell binders or promote the show?"

Slader added that most people that learned of the show had the same reaction: "Oh God, not another reality show."

So the interns kept the reality show aspect a secret, saying instead that they were filming a documentary. Adding to the pressure of the constantly present cameras was a lack of set goals for the group.



"The biggest thing about this whole internship program is confusion. People were not being told exactly what they should be doing and how they should be doing it," said Farst, who along with a team of four editors sifted through 250 hours of film to make the six yet-to-be-released episodes.

Farst said that the interns were told that they were working for UniKeep from the beginning. However, many of them failed to grasp that they were not there just to film a reality show.

Youngs thought that too many individuals put themselves first instead of the team. He blamed selfishness for causing much of the conflict within the group.

"We tried to rationalize and reason with them on the importance of working together," said Youngs. "The college experience does everything possible to create the individual. They are taught that their individuality is so important."

"I'm afraid this is going to turn out to look like a bunch of college kids who got an opportunity in New York and blew it," said intern Brent Leaman, a chemical engineering major at Ohio State.

MOTIVATION? WHAT MOTIVATION?

Leaman claims that motivation was difficult for the twenty-something interns, many of whom were in New York for the first time. Another factor was the proximity of working and living with the same group of people who also kept video and Web diaries of the experience.

"You just didn't have your own space," said Leaman. "That was an enormous problem, the balance of work and play."

Plans are currently being discussed to air the series on the Discovery Channel or MTVU, according to Farst.

"It'll air somewhere," said Farst. "We have enough interest."

Despite the failures of the group, Leaman believes that valuable knowledge can be gained from the experience: "At this age, to be able to see how bureaucratic a business can be, because it was bureaucratic between us because we were in such close quarters, is valuable. You could see when someone tried to kiss the boss' ass and if they were lying through their teeth. The fact that we lost is so much better than if we won because you analyze what went wrong."

"This group really epitomizes what you have in the workforce," said Youngs. "You've got employees that really come out swinging and hit stride, you have others that take advantage of the situation."

Youngs still believes that the interns were successful in filming a compelling reality show. He said the final decision on UniKeep's future would not be made until the last episode, which the entrepreneur hopes to do live. The final version of the show will likely not feature the binder products.

"This is a show about interns working for a company in New York," he said. "It's not like the product is highly featured or is ever a cornerstone [of the show]. It's a part of it. At this point, I'd say it's a coin toss. UniKeep is still hanging its entire future on what these interns did." **TM**

Photography by Justin Phillips.

JOB INTERVIEWS GO HIGH TECH

By Lauren Berger, University of Central Florida

Who ever thought that two young professionals could create a way to revolutionize the interview process and the way people get hired?

A pair of childhood friends, fresh out of college, have invented their own software and put together a mock-interview kiosk to help students obtain their dream jobs in a more modern and convenient fashion. Winning the award for Best New Product Introduction of 2004 from Kiosk Magazine proves that creators Randy Biting and Miles Munz are on top of their game.

Biting and Munz developed RezFusion (www.rezfusion.com) in the summer of 2003. The idea was to place these kiosks in university career centers across the nation. Students would then make appointments to take the virtual interviews as many times as needed.

"We want employers to see the person behind the résumé."

— Randy Biting, Entrepreneur

The duo knew that normally, mock interviews were only available for students once or twice a year. The new kiosk system would enable a student to complete the mock interview and review their session as many times as needed. Students can pick the questions they are asked or just follow the randomly selected questions provided by the system.

The kiosks can be programmed to ask detailed questions pertaining to certain majors as well. For example, if Suzy is a marketing major, then she can program the kiosk to ask her marketing-related questions. The system is intended to analyze your communication, presentation and articulation skills. The

machines can also monitor a user's eye contact and how confident he appears.

The kiosks are designed so that students who complete mock interviews can review those sessions online by the time they return home. The interview tapes can also be sent via e-mail to employers, parents and career counselors.

"We want employers to see the person behind the résumé," says Biting.

It is important to remember that these young entrepreneurs were just students looking for a career after college. They found themselves job searching and sending résumés like everyone else but soon realized that they wanted to change the traditional employee hiring process.

Biting and Munz have been friends since the age of 12. Separated after high school (Biting went to the College of Charleston and Munz attended Dennison University) the duo teamed up again after graduation. Biting had majored



Miles Munz—
Co-Founder
RezFusion



Randy Biting—
Co-Founder
RezFusion




Pictured above: RezFusion Kiosk

in business administration and Munz studied economics. They saved up money and started the business in a small bedroom that served as their office. Knowing that this project can help their friends who are still in college helps motivate the two business partners.

"We have the opportunity to explore lots of different markets," explains Biting.

"One of the hardest aspects of business has been knowing when to say no," adds Munz. "We love to compel younger people to chase their dreams. We definitely put in the hours of work, usually working from 8 a.m. until 10 p.m., but it is worth it."

Both partners agree that achieving success is all about taking risks.

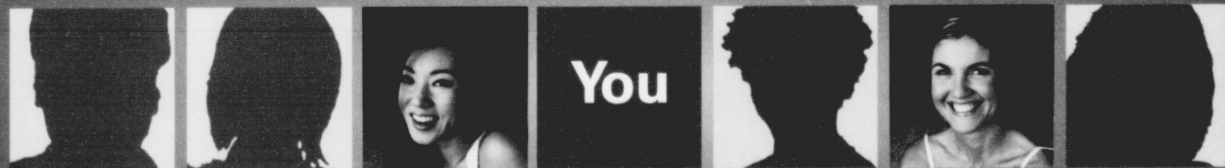
"Take your idea and take the risk," says Biting. "Believe in your product and money won't be an issue. It is all about the excitement you have for your idea." 

Editor's Note: RezFusion job interview kiosks are currently featured at the following schools: Villanova, Rutgers, St. Josephs, Savannah State, University of Cincinnati, Brigham Young and the University of Hawaii.

YOUNG ENTREPRENEURS RAISE \$20 MILLION FOR WEB VENTURE

By Sara Faiwell

Each year, 40 million people move in the U.S. alone.



One in three of them, changes a phone number or e-mail address.

Two college grads hope to make big money by helping people stay connected.

Todd Masonis and Cameron Ring have one piece of advice for college entrepreneurs: just go out and make it happen.

That's what the two young Stanford University graduates did when they started Plaxo, an Internet company that eliminates the hassles of updating e-mail address books. After a quick download from their website, the free service integrates with Microsoft Outlook and lets people send a personalized e-mail to friends, family and colleagues asking them to correct and update their contact information.

"We wanted to start something that helped when your address book is out of date and all the contact info has changed," said Masonis, who earned a bachelor's degree in Symbolic Systems from Stanford.

With Plaxo, users can make updates by simply replying to the e-mail message and correcting the contact information in the body of the message. Once the e-mail is returned, the contact information is automatically updated on your computer for future use.

Although the two say that being young businessmen has its perks, it's definitely hard to balance college life and professional tasks at the same time.

Ring, 25, was still finishing his masters degree in computer science when Plaxo was taking off. The two spent nine months building their product and trying to raise money. The Internet company

always took precedence over school, Ring said, forcing him to skip half of his classes.

"It's really hard to focus on more than one thing," Ring said. "Work was just a lot more exciting."

Since its inception in November 2002, about 2.8 million people have subscribed to the Plaxo network and the company says it is gaining about 10,000 to 12,000 members a day. The two originally started the business with Sean Parker, who was a co-founder of Napster, the ground breaking music file-sharing website.

It's based in Mountain View, Calif., and is backed by some of the most reputable investment firms and business strategists in the industry including Sequoia Capital, Globespan, Cisco Systems, Yahoo!, Netscape, and Amazon. The company has raised more than \$20 million so far.


In May, Plaxo offered a premium service where "VIP" customers can pay about \$20 a year for special services like group calendaring, expanded note-taking capabilities and a commercial license to use Plaxo. The new service is the first attempt to charge people for the use of Plaxo.

But before Plaxo took off, the two started an unsuccessful Internet company in 1999 called netElement, which served as a plug-in to Internet Explorer that allowed users to meet and chat with each other on any Web page. However, both say that the experience they got helped them to establish their current company successfully.



Screenshot from Plaxo Contacts software

Masonis, 24, said he advises college students to think outside the box and go for any ideas they might have. Once you leave the safety net of school, he said it is hard to deal with financial and job-related pressures.

"You have access to people when you're at school," said Ring. "People are actually willing to talk to students." 

For more information, go to www.plaxo.com

THE NEW AGE OF FEMALE ENTREPRENEURSHIP

By Tara Brannigan, CapitalistChicks.com

When I was approached to write this article several months ago, I had it in mind to write about the lack of avenues and education available for young girls and women today with regards to becoming a female entrepreneur.

After some thorough researching and Web crawling though, I decided that I would have to abandon that route altogether. "Why?" you ask, appalled at my apparent lack of vigor for the topic. Well, that's because there are actually a great deal of wonderful opportunities and events designed specifically for young women looking to start their own business or other entrepreneurial venture. It's all a matter of knowing where to look!

Just taking a look around your public library can provide you with a plethora of resources in the form of books and resource guides written specifically on the subject of women entrepreneurs making their way throughout history and the modern day. A simple online search for "women entrepreneur" at the local library turned up a stack of books nearly as tall as me.

Some of them are broader in their scope and focus on women who have achieved throughout history, regardless of whether through entrepreneurial spirit or societal impact. Others, such as "Girls and Young Women: Entrepreneurs," by Frances A. Karnes, and Suzanne M. Bean, focus more specifically on "true stories about starting and running a business" and "how you can do it yourself."

Such books offer a more personal look at actual individuals that have succeeded in their attempt to start their own business or personal venture. It is here that we see that the women who start these wonderful businesses are not super human captains of industry, do not all hold MENSA level IQ scores, or have some inside knowledge of how the business world works.

Most of the women who start their own business are just everyday adults, teens or kids living normal lives. But they all dare to strive for something they're passionate about, and the learned abilities that come along with the trial and error of pursuing their own small business and dreams.

Some women are motivated by a sense of adventure and a desire to make a better living for themselves. Other women just like the thrill and

challenge of it all. Some entrepreneurs start a business out of concern for their fellow human beings. While others simply have a desire to leave their mark on the world in some fundamental way.

As far as learning experiences go, nothing beats the experience gained by hands-on challenges and in-depth education from those who actually know what it's like to start and manage your own business. An ever-growing number of hands-on programs, competitions and summer camps help to encourage young women across the country to imagine and actualize their dreams and plans of becoming an entrepreneur.

Listed below are some of the organizations that offer a great opportunity to get real world experience and practical knowledge on how to become a young, independent, female entrepreneur.

INDEPENDENT MEANS

This organization offers a variety of programs and conferences for both younger and older women looking to start down their own entrepreneurial path. Helps teach business and leadership skills, while helping young girls gain a sense of independence and empowerment from their achievements. For more information, visit www.independentmeans.com or call (805) 965-0475.


E-MAGNIFY

The official website for Seton Hill University's National Education Center for Women in Business, creators of the much applauded Camp

Entrepreneur. This website serves as a wonderful free tool for the young woman either beginning or managing her entrepreneurial venture. An amazing amount of content combined with a sense of style, helping to network independent women business owners around the world. For more information, visit: www.e-magnify.com.

SMALL BUSINESS ADMINISTRATION

While not gender specific, the U.S. Small Business Administration is a great resource for any beginning entrepreneur. With a branch office located in every state, the SBA can help you with the basics of starting up, to the problems associated with marketing and employees. For more information, visit www.sba.gov or contact your state office.

Although I have touched on just a few resources here, I'm certain that as you begin your search, you'll be able to find a multitude of exciting, interesting and inspiring stories, tips and tricks, and advice from those who have accomplished what they wanted to in the business world. It's a big world out there, and girls and women alike have really begun to make their mark! 



College Group Turns MONOPOLY MONEY Into Real Cash

By Nate Hoekstra, Grand Valley State University



An idea stemming from a combination of a class presentation and a late night board game session came to fruition when a group of college entrepreneurs developed a \$100,000 concept: a Grand Rapids, Mich. edition of the MONOPOLY game.

The Grand Valley State University (GVSU) chapter of the Collegiate Entrepreneurs' Organization (CEO), a national group devoted to student entrepreneurship, developed a new MONOPOLY game designed exclusively with Grand Rapids businesses as the properties. The group spent the better part of last year working with USAOPOLY, a company which markets the board game under license from the Hasbro Properties Group.

The project was the result of a combination of ideas that "all just kind of came together at the right time," said Daniel Mulka, CEO's graduate adviser at GVSU. He was working on a PowerPoint presentation with a MONOPOLY game theme at the time and had played a National Hockey League-themed version of the board game the weekend before.

Mulka then proposed the idea to the members of CEO and the project took off. The project went through different variations during its planning process, including one featuring local attractions and parks, but finally decided on highlighting the rich business heritage of Grand Rapids.

"Grand Rapids is based on a heritage of family-owned businesses and entrepreneurship," said project leader Daryn Kuipers, a finance and management major at GVSU. "We felt with the purpose of our organization, this would be a great way to highlight their presence."

CEO's final goal for the new game is to raise \$100,000 for a sustainable scholarship fund to award at least one chapter member per semester. 2004 GVSU international business graduate and former CEO chapter president Jeff Webb hopes that the sales will help the group's bottom line.

"Our goal was to have the MONOPOLY: Grand Rapids Edition out by September so they could be available for sale this holiday," said Webb.

The majority of the funds raised have come from donations from major corporations and local businesses that have purchased a property space on the board.

"We even included our fire and police departments as a thank you gesture because of the way they represent the city," said Mulka.

Other companies that have found their way onto the board game include Grand Rapids-based grocery store chain Meijer and office furniture industry giant Steelcase. Ada, Mich.-based Alticor, parent company of Amway Corp. and Quixtar, Inc., replaces what would normally be Boardwalk, the most expensive space on the traditional MONOPOLY game.

The new board game will be available at select Grand Rapids area Meijer stores for approximately \$29.95 each.

Webb admits that it took a lot of convincing to show some companies that the organization was serious about pursuing the project, including presentations to high-level executives and CEOs. Even after the sponsor agreed to the plan, the members still had to coordinate the use of each logo (including visits back to the sponsors for logo approval).

Project leader Kuipers said, "It is an unbelievable feeling for a CEO to look you in the eye, shake your hand, and say that they would love to be part of this great project."

"The project has been really fulfilling because you just can't get this kind of experience in any classroom," added Webb.



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LET'S GO

CULTURAL CONNECTIONS

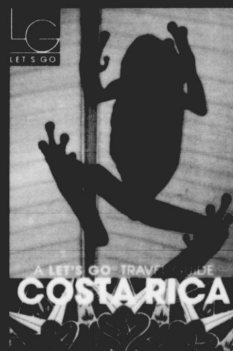
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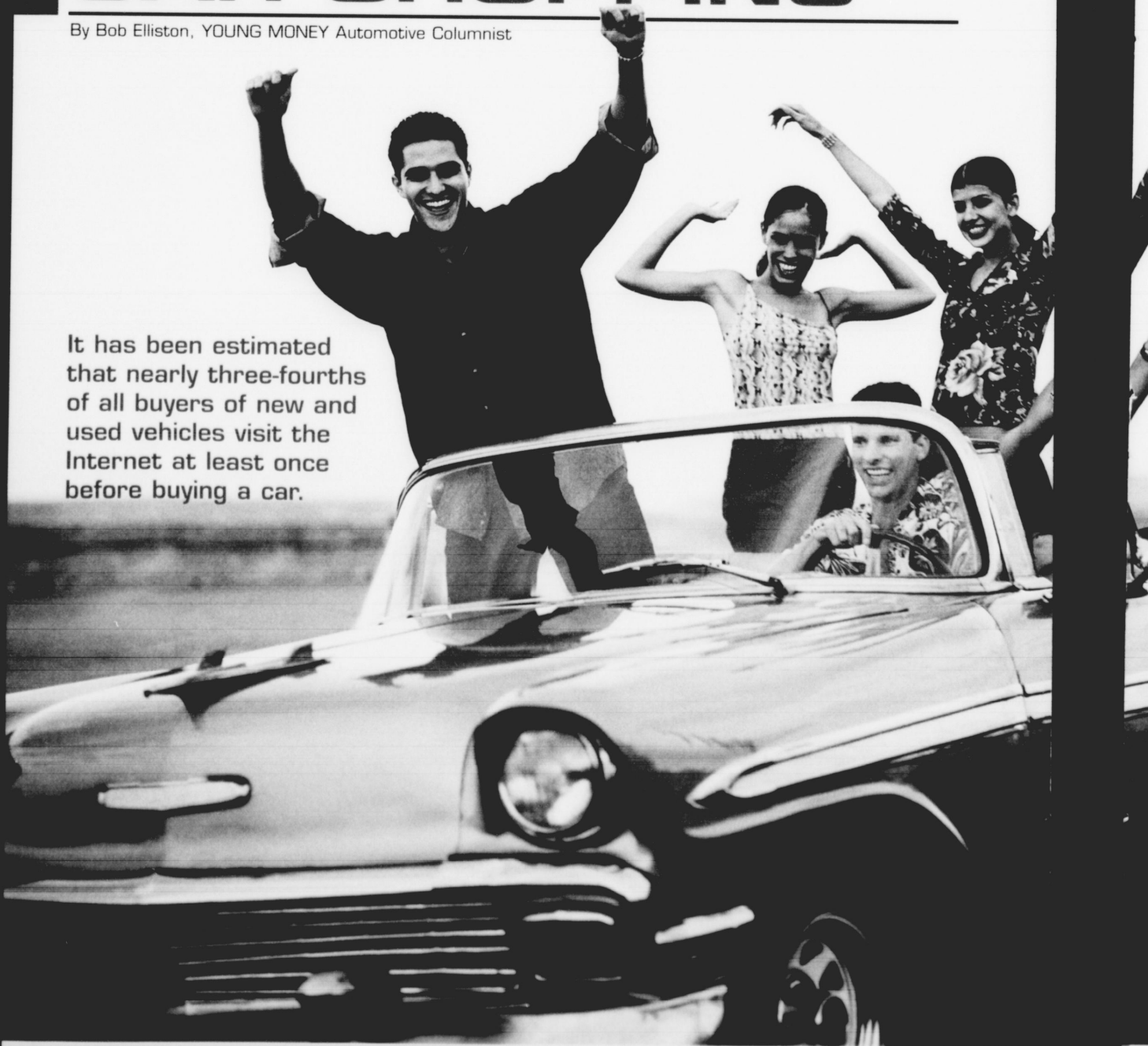
OVER 45 DESTINATIONS AROUND THE WORLD



Wheeling & Dealing: **GUIDE TO ONLINE CAR SHOPPING**

By Bob Elliston, YOUNG MONEY Automotive Columnist

It has been estimated that nearly three-fourths of all buyers of new and used vehicles visit the Internet at least once before buying a car.





By simply entering the words "Car Buying" or "Used Cars" or any similar set of words in an Internet search engine, you can turn up tens of thousand of sites. Fortunately, you don't have to visit them all to access the kind of information that will help you buy a good new or used car at a good price.

Our first and most important recommendation is that you log on and take the time to explore some of these sites for yourself. There is a wealth of current market information to be gained from the Internet. At the very least, you owe it to yourself to make at least one visit to the Internet during your pre-shopping preparation to familiarize yourself with prices.

WHAT'S ON THE INTERNET?

New and used vehicle websites generally fall into one of five different categories:

- Manufacturer Sites
- Pricing Guides, Buying Tips and Information
- Internet On-Line Car Buying Services
- Used Vehicle Listings
- On-Line Auctions

In addition, many of these sites provide links to auto insurance companies, auto-financing institutions and credit report services.

MANUFACTURER SITES

Using your search engine, type in the name of the manufacturer. When the list of sites appears, look for the one that identifies itself as the manufacturer's home page. These sites are your best resource when it comes to learning about the various models and the options each model offers. They also supply many technical specifications for those who want even more in-depth information. Finally, they provide the means to find dealers in your local geographic areas.

PRICING GUIDES

The best pricing information sites are generally free. They provide information on both new and used vehicles. In addition, some will also offer tips and strategies.

PRICING INFORMATION-NEW CARS

The new vehicle information will give you the MSRP (Manufacturer's Suggested Retail Price or "the sticker price") and the Invoice (what the dealer is charged by the manufacturer for the car.)

Many of these sites will also alert you to consumer incentives. These are the cash-back or low finance offers designed to lower the price of the car and make it more attractive to potential buyers.

Some sites will also offer dealer incentive information. Dealer incentives are payments made to dealers by the factory, usually for having sold a targeted number of cars—or units—each month.

Rarely will a dealer reveal these numbers to customers. However, if you have this information you may find it will be useful in a negotiation. This is especially valuable if you're buying near the end of the month and the extra unit means the difference between a dealer making or missing the factory sales bogie.

PRICING INFORMATION-USED CARS

Used car pricing guides are designed to give you a rough idea of two key numbers: The estimated wholesale price of a used car and the estimated retail price. The wholesale price is what you can expect a dealer to offer you for your trade in. The retail price is what you can expect to pay for a used car. You may find out that these two figures can vary widely.

Some guides will help you try to estimate the value of a used car in excellent, good, fair or rough condition. Keep in mind that the used car market is a trader's bazaar and that the real price of a used car is only determined once you've negotiated with the buyer or seller.

In addition to pricing information, many of these sites contain detailed specifications for the used car. As this is dated information, you won't generally find it on the manufacturer's sites.

THE FOLLOWING ARE PRICING SITES YOU MIGHT WANT TO VIEW:

- Edmunds edmunds.com
- National Automobile Dealers Association nada.com
- Kelley Blue Book kelleyblue.com
- Invoice Dealers invoicedealers.com
- CarsDirect carsdirect.com
- Autobytel autobytel.com



There are, of course, many others and a simple search engine entry of "used car prices" will turn up dozens of sites. Don't be surprised if many of these sites vary widely in their estimates of used car values.

In some cases, you'll find a difference of several thousand dollars in what various guides quote on the same car with identical options. This may be due to the source of their information, how recently they updated their site, geographic price differences or any one of a myriad other reasons. **VT**

TRAVEL LIGHT, EAT RIGHT

By Alexandra Moss, Harvard University



Eating abroad on a budget trip doesn't mean you have to shortchange your nutrition.

One of the most wonderful parts of an adventure abroad is the opportunity to try delightful new foods, from the local pastry to special festival dishes. If you're traveling on a tight budget, however, it's often difficult just to meet your daily nutritional requirements, let alone splurge on the more exotic entries on the menu.

This is mostly an issue in Europe, since in much of the rest of the world, food comes pretty cheap. Still, even in Paris or Prague, it is possible to calm those hunger pangs, get your vitamins and minerals, and even leave room for barnacles or bull's tail (or, if you're not quite up to that, paella—a traditional Spanish rice and seafood dish), as long as you keep your mind on the prize—and your eyes off the fries.

VALUE MEALS

A great way to start is to calculate mentally the value of any dish before you order it. Think about how much food you're going to get, and how healthy it is going to be, taking the price into consideration. If you're in Hungary, a heaping bowl of beef goulash, crammed with protein, vegetables, and a delicious kick of flavor, and served with bread or dumplings, is a great example of something that will fill your stomach without emptying your wallet.

In Spain, try an ensalada vegetariana—as long as you aren't actually a vegetarian—this salad often consists of not just lettuce, tomatoes, and other vegetables, but also chunks of tuna and hard-boiled egg. In France or Belgium, quiche is usually made with vegetables or meat and served with salad on the side, all for less than the cost of most entrees.

Throughout Europe, the cheapest food around that's still filling (and not oozing with grease) can be found at the kebab or gyro stands. For as few as two dollars in some places, you can find a pita sandwich piled high with lamb, chicken, or falafel, and as much tomato, onion, and tahini as can fit.

BUFFET BARGAINS

Want even more for your money? Another option is to go the buffet route. In almost any city on the Continent, you'll be able to find a Chinese or Indian restaurant that charges a set price for an all-you-can-eat lunch buffet. These always include various vegetable dishes, starches, meats, and usually tofu or cheese, as well as soup or dessert. It may not be the most unique adventure for your palate, but it will keep you going strong for an afternoon of sightseeing or biking from village to village.

In some countries, such as Austria and Switzerland, you may also find buffets that serve local dishes. These are often more expensive than the offerings of Asian immigrants, but they frequently feature food cooked right in front of you, as well as the key fact that the fare is unique to the place you are visiting.

DISCOUNT GROCERIES

If you want to keep your food bills as low as they can go, don't forget the classic backpacker trick of going grocery shopping on vacation. Many hostels offer free use of a kitchen, and if you split costs with some friends or fellow travelers, you can cook your own multi-course meals for only three dollars or so.

One of the most interesting places to buy food when traveling, whether to cook or to eat on the run, is the local market. These are often fascinating places filled with locals going about their business and colorful produce (and vendors). As you travel, each city's market begins to take on its own character, and gives you unique insight into what it must be like to live—and eat—there.

By doing any combination of these three things, you'll save a bundle on food during your trip, while still satisfying all your nutritional needs. Taking a daily multivitamin brought from home won't hurt either, and will keep you in top shape for running from museum to monument and for dancing the night away in one of Europe's gigantic clubs. With the money you save, you can travel for longer, stay in nicer accommodations, buy more souvenirs, or, even shell out for a fancy dinner every once in a while. **VEE**

Alexandra Moss is the editor of LET'S GO: Spain & Portugal. She is a 21-year-old New Yorker who will be a senior at Harvard University this fall and is majoring in literature. She spent last fall studying abroad in Madrid, followed by a month of traveling in Eastern Europe (Slovenia, Hungary, Austria, Czech Republic, Poland, Germany).

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WHAT IS A STOCK?

By Douglas Gerlach
ShareBuilder Contributing Writer

Buying and selling shares of stock is at the root of American capitalism, the mechanism by which great companies have been built ever since the New York Stock Exchange was created way back in 1789. But what's truly great about the American stock market is that anyone, not just the rich and privileged, can participate.

Let's start at the beginning. A stock isn't some abstract concept. A stock represents a single share of ownership in a company.

When you own a stock, you're actually a part owner of a corporation, with all the rights and responsibilities that come along with that. As a shareholder, you have a say in how the company operates—though if the company has issued millions or even billions of shares, your 10 or 100 shares might not make you the most influential shareholder!

Companies issue stock in the first place so that they can raise capital to run their business. A corporation sells off shares to outside investors in organized fashion in a **public offering**; the first of which is its **initial public offering** (or IPO).

The company can issue common stock or preferred stock.

Common stock represents a simple share of ownership; if the company were to go bankrupt, it would have no financial liability to common shareholders, so those shares would likely become worthless.

Preferred shares, on the other hand, get some special perks, which might include higher dividends or a larger vote in running the company. Preferred shares aren't as common as common stock, so you might never own preferred stock in your portfolio.

Shares of stock are traditionally represented by a piece of paper—a stock certificate. Increasingly, though, shares of stock trade hands electronically, so if you invest with a brokerage firm like ShareBuilder you may never actually see a physical certificate for the shares that you own.

The brokerage holds the shares on your behalf in what is known as a street name, which is nothing more than a method of bookkeeping and has no affect whatsoever on your

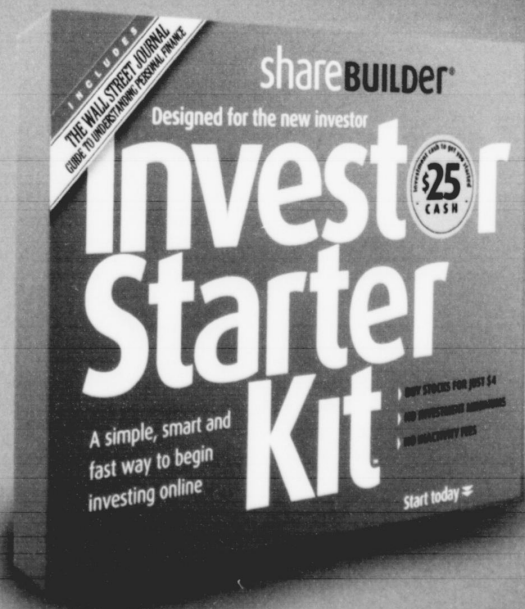
ownership of the stock. It does take away the pleasure of holding onto a beautifully engraved piece of paper that represents your ownership in a company, but owning shares in street name is much more efficient and convenient, especially when it comes time to sell.

When you invest in a public offering, you buy shares directly from the company (with the hope that the company will become even more successful, thus causing the price of its shares to increase). After the company's IPO, investors are free to sell their shares and to buy more, but not from the company directly. Instead, shares are traded on organized stock markets like the New York Stock Exchange and Nasdaq.

The company itself receives no cash for shares that are sold in these secondary markets, but it's not that they don't care. Every corporation wants to see its stock price increase for the benefit of shareholders.

Stocks serve an important purpose in American business, but they might be even more important to you personally. Stocks can be a great vehicle for building personal wealth, so don't be shy about turning into a full-blown capitalist. **TM**

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Stock Spotlight:

STOCKS FOR JOCKS

By Michael R. Abramowitz

It's back to school time, which means the height of the sports season. Baseball is gearing up for the playoffs and World Series ... college and pro football are kicking off... and basketball season is not far away.

But Generation Y is all about alternative sports and physical fitness, right? So, let's check out the pros and cons of some sports-related investments that are on the cutting edge of the athletic arena. Remember, stock investing is risky, and sports stocks are extremely volatile with the

changing moods, attitudes and spending power of the American consumer.

So, while these stocks may appeal to jocks and lovers of sport and fitness, you should always consult with a trusted financial expert to see if these investments are potential pay dirt for you... or whether they could put a sleeper hold on your portfolio. **Y.M.**

Nike, Inc. (NKE)

Price: **\$79.64**

Snapshot: The Nike sportswear giant corners 20% of the athletic shoe market.

Pros:

- What better event than the recent Summer Olympics to stir up a large spike in sports shoes sales.
- Nike has consistently beat earnings forecasts by as much as 5 cents a share during the past year. Thanks to the home runs, Nike is projected to expand its earnings per share by 53 cents to \$4.04 in fiscal 2004.
- The company projects a whopping \$12.2 billion in sales revenues.

Cons:

- The \$43 million acquisition of the parent of sports apparel maker Starter means a new unit is born with the funky name: Exeter Brands Group LLC. Can Nike's management make a seamless transition... or will the corporate marriage cause the company to stumble and fall?
- Recent recall of 9,000 toddler and children's shoes manufactured overseas is a hiccup and possible media scare.
- Three of the company's oldest board members are retiring in September. Nike's new senior management team has some, um, pretty big shoes to fill.

World Wrestling Entertainment, Inc. (WWE)

Price: **\$12.06**

Snapshot: Smackdown! The company's wrestling matches might be staged, but the profits are legit to the tune of \$48.2 million in the past year.

Pros:

- Now that the ill-fated XFL football league is out of the World Wrestling Federation's financial hair, investors can remove that albatross from the share price of the WWE.
- Loyal fan base never seems to flinch when it coughs up to \$100 a pop for each Pay-Per-View Smackdown! event or video.
- Stable of popular stars, including The Rock, brings "wraslin'" fans out in droves. In return, the WWE raked in a healthy \$374.9 million in annual sales.

Cons:

- The company disappointed investors by lowering fiscal 2005 earnings estimates by as much as 17 cents a share. This comes on the heels of a 2 cents per share earnings miss for the just-closed out fiscal 2004.
- While a cash cow for revenues, company management has struggled to live up to expectations. In turn, the stock has nosedived for the most part of the last four years.
- If there is another recession, will fans really have enough disposable income to continue to throw money at all the PPV events and stadium circuses, er, wrestling matches?

Speedway Motorsports, Inc. (TRK)

Price: **\$33.64**

Snapshot: The owner of seven super speedway racetracks is a staple on the big money NASCAR circuit.

Pros:

- Diversified portfolio of racetracks, condos, hotels, advertising, and broadcasting properties, all tied to NASCAR. Plus its robust marketing and licensing engine brings in \$58.5 million a year in profits and \$404.5 million annually in revenues.
- Settlement of Federal Trade Commission lawsuit means that Speedway Motorsports was able to acquire its seventh major track.
- Fan base is beyond loyal—they eat, sleep, and live NASCAR 24/7. New sponsorship deals with NBC and NEXTEL indicate that the fastest growing sport in popularity is likely hitting a sweet spot.

Cons:

- NASCAR wants to draw a more mainstream audience by expanding to major metropolitan areas. Will the gamble to turn their backs on its "Good 'Ol Boy" fan base backfire on the circuit and Speedway Motorsports?
- The stock is directly tied to the schedule of big racing events. If any event is rescheduled, it could crimp souvenir and product sales.
- How will the new wave of racing fans react should another fatal car crash occur?

* Price quotes are from September 27, 2004.

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

“How Do I Pick a Stock?”

Dear YOUNG MONEY,

My name is Cathy and I'm a university student. I was wondering if you can help me with a project that I have to do for one of my classes.

The teacher has asked us to select five stocks using an online screening program and then justify our selection criteria. I'm not really sure how to do that and on what to base my criteria selection. Would small-cap growth stocks be better than large-cap value stocks for a one-year term investment?

I hope you can help me 'cause I'm really stuck. Thank you!

Cathy

Dear Cathy,

The answer to your question depends on how much risk you are willing to tolerate. If your assignment is to pick five stocks to hold for one year without regard to risk, then the quality of the instruction is questionable because the relationship between risk and return is at the heart of understanding investments.

Since risk essentially is the possibility of a negative outcome, if you are going to assume a higher risk, then you logically expect the investment to make this risk worthwhile. To do this, the investment should offer a higher potential return. This leads to the general rule that in investing, risk and return are intertwined. If you are offered a high potential return, you should expect the investment to have a correspondingly high risk.

Generally, stocks are riskier than bonds and short-term investments (such as money market funds, certificates of deposit and Treasury bills) and small caps are the riskiest category of stocks (when grouping according to market capitalization, i.e., large caps, mid caps and small caps). On the other hand, stocks have historically provided the highest returns—over the long term. Within the categories of stocks, small caps provide the highest returns—again, over the long term. A long-term investment is considered to last more than one year.

Having said all that, diversification into different types of stocks will reduce risk. Whether you hold stocks for one year or 20 and whether you own five stocks or 100, you should diversify your stock portfolio by owning several different types of stocks. As you probably know, you should not put all your eggs in one basket by investing all your money in one security or one group of stocks, such as small caps. If your assignment permits you to hold only five stocks for a year, spread your risk by choosing stocks from large caps, mid caps and small caps.

If you prefer, there are other ways to diversify your stock holdings, such as by industry group (for example: Basic Industry, Capital Goods, Consumer Durables, Consumer Services, Energy, Financial, Transportation, Utilities, Miscellaneous), market behavior (cyclical stocks tied most closely to the overall health of the economy or specific industry vs. defensive stocks of companies making staple goods such as food and beverages) or investment objective (growth stocks vs. income stocks; generally growth stocks are more volatile and income stocks provide steadier income but less opportunity for significant appreciation).

Best wishes with your class assignment.

Carl Surran

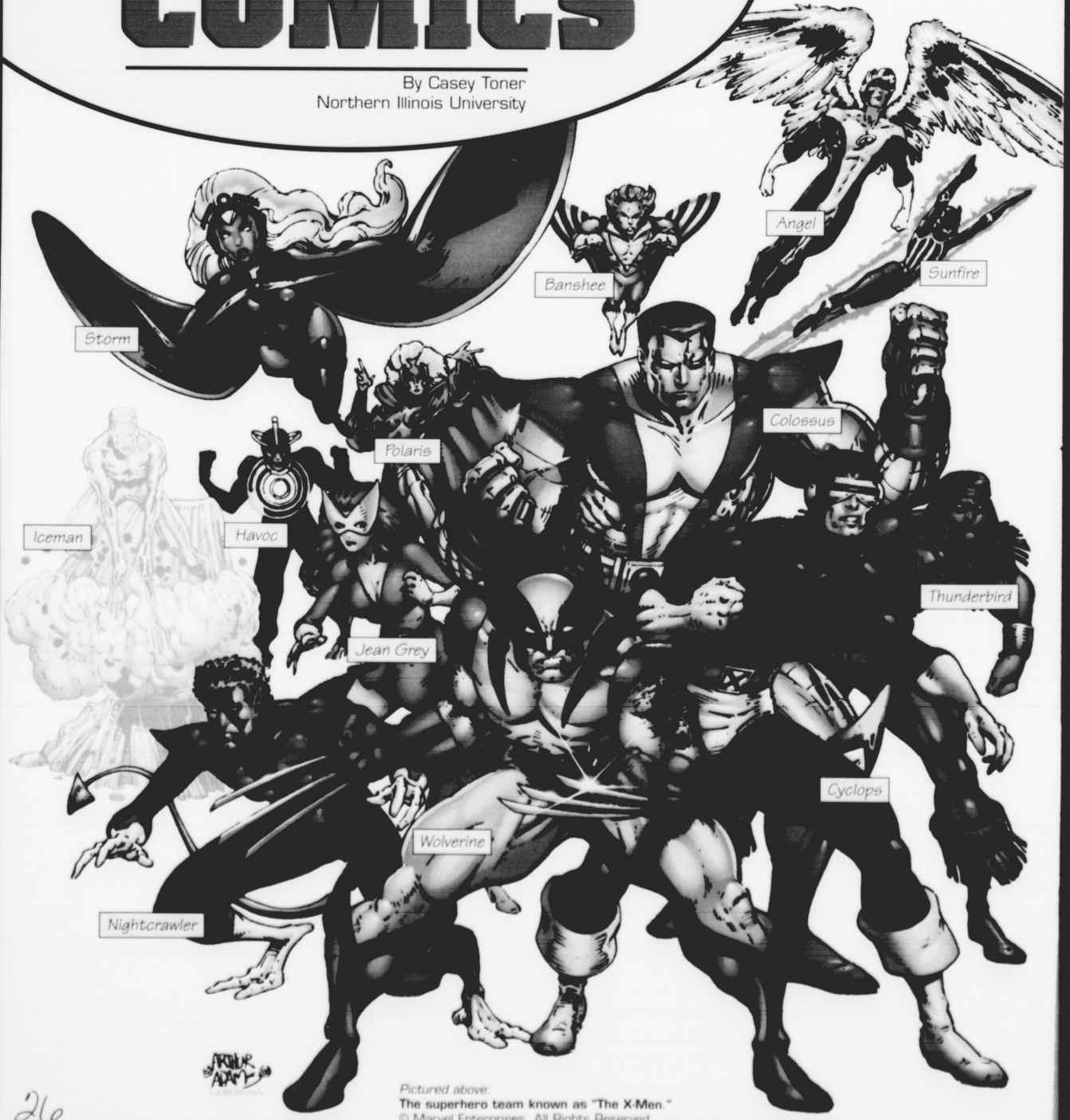
Carl Surran is the managing editor for Military Money magazine, a financial education resource for military families. For more information, visit www.militarymoney.com.

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CRAZY FOR COMICS

By Casey Toner
Northern Illinois University



Pictured above:
The superhero team known as "The X-Men."
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www.youngmoney.com

With a gray, one-handed sword perched over his big red shoulder, a menacing, crudely drawn Hellboy stares down would-be customers and guards the local comic book store in DeKalb, ILL.

"Read comic books!" commands his just-obvious-enough word bubble.

Graham Cracker Comics manager and former art student Rick Berg painted the dark homage himself; he sits hunched inside, behind the store's counter listening to a boisterous heavy metal jam.

Berg has read comic books his entire life he said; he knows the intricacies and subplots of most comic books better than Superman knows his tights. And, he said, comics sell faster now than in recent years. Due in part, perhaps, because of blockbusting Hollywood epics.

"I know for the Hellboy movie, sales for Hellboy in trade paperbacks almost tripled at our store," said Berg. "We couldn't keep it in stock and still can't."

While the store manager claims that comics have become more popular, he also believes that they still haven't eclipsed the comic book explosion of the 1930s and 1940s.

"A lot of people who stopped reading have come back because of the movies," said Berg. "The overall quality of the comics coming out is extremely high, too."

MOVIES DRAW NEW COMIC FANS

Steve Roman, founder of the DeKalb Public Library's graphic novel library program, echoed a similar sentiment regarding the popularity of films based on comic book characters.

"The movies make the larger mass of pop culture aware of this particular aspect of pop culture," said Roman.

The library clerk has seen the trend boom in recent years. Of the 250 graphic novels he purchased under a \$3,000 Illinois state grant, they have circulated 1,600 times.

"In essence, every time a book goes in, it goes right back out," said Roman.

Roman has circulated several graphic novels—Spider-Man, Hellboy, X-Men—that are now major motion-picture films.

And although the films spike interest in the pulp fiction, comic book fan Tim Harvey said the movies might also, for better or worse, determine what you read.

"If that's what intrigues you about the comic books, you're probably going to read junk," said Harvey, an English major at Northern Illinois University.

But cool junk, or at least junk cooler than it used to be.

"Until recently, with the Hollywood push, there wasn't a cool factor for reading comic books," said Derrick Wright, a journalism major at Northern Illinois University.

Berg said the stereotype, immortalized in poignant arrogance by the Comic Book Guy character from "The Simpsons" TV show, repels only the weak minded.

"If you're worried about being the Comic Book Guy so you won't read comics, you have a problem for yourself," said Berg.

WHY WE LIKE COMICS

Comic books and graphic novels continue to intrigue us, from the teenage wistfulness of Spider-Man to the brooding darkness of Batman.

We read comic books for their ability to draw and weave us into the spell of imagination,

according to Joe Bonomo, an English literature professor at Northern Illinois University.

"[Students] are attracted to the escapist nature of the medium," he said. "It allows them to enter a fictional place in a different way than both conventional prose and film do."

Bonomo taught Daniel Clowes' "Ghost World," for his film and literature class. The graphic novel, which later became a feature film, captured not only the particularities of female relationships, but also the attention of most women in his class.

Ghost World chronicles the friendship between two young women, Enid and Becky. Their friendship grows during high school; it breaks apart the summer before Becky leaves for college.

Bonomo thinks that graphic novels catch our attention purposefully and reasonably. They persevere in a suit tailor-made for the age of the Internet, a generation hot-wired into quick-hit, instantaneous information.

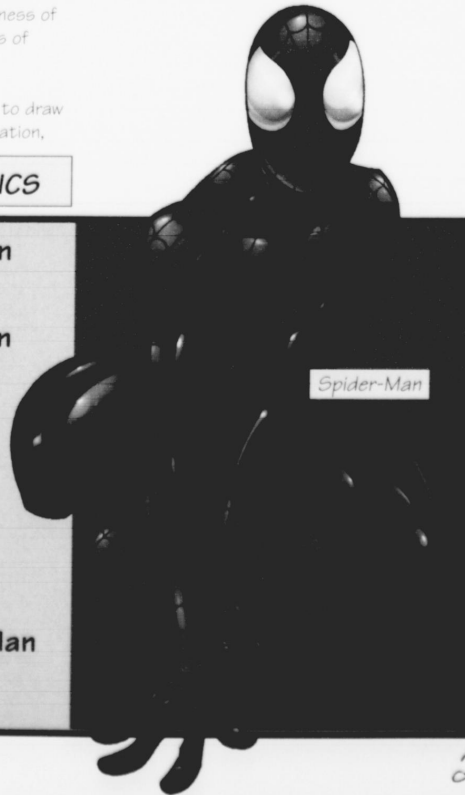
"The more disposable and visually-literate our youth becomes, the more they'll be attracted to complex, challenging, and entertaining graphic novels." **Y.M.**

BEST SELLING COMICS

1. Astonishing X-Men
2. Superman
3. Superman/Batman
4. Identity Crisis
5. Army of Darkness
6. X-Men: The End
7. Batman
8. Transformers: Generation 1
9. Ultimate Spider-Man
10. Ultimate X-Men

Source: Graham Cracker Comics

OCT 26 2004





NOW WHAT?

By Jose Vazquez
YOUNG MONEY Financial Aid Columnist

Spend your tuition money wisely to make it last longer.

Every year, millions of college students are awarded scholarships, stipends and student loans. It is often tempting to spend this money on things students think they need NOW, rather than saving those funds. However, with a little financial discipline, anyone can learn to plan for the leaner financial times. Financial aid recipients can also help build their credit in order to be prepared for life after graduation.

SPENDING FINANCIAL AID: KNOW YOUR CASH FLOW

The key to financial health is being able to plan out your spending. First, students need to know when they are going to get their aid or stipend. For some, such as graduate students, stipends are paid monthly throughout the school year. For those receiving scholarships, they are often paid out just once per semester. The same goes for federal financial aid.

With all these different forms of aid, it is important to keep track of what money is coming in and when. Knowing this information can help you set up a spending plan.

Secondly, students then need to know what bills they have throughout the year and plan them out accordingly. This job includes identifying those expenses that are essential and which are not. For example, while an X-Box may seem like normal college gear to some, it isn't necessary in order to live. Tuition fees, room and food, however, are not optional expenses.

While many students have this all taken out of their aid at the beginning of the semester, graduate students and those living off-campus must pay rent monthly. In addition, a food budget comes into play when you live off-campus, in addition to water, heat and electricity. Bills can pile up very easily when you aren't careful, and those unpaid bills may haunt your credit rating for several years after graduation.

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Fortunately, setting up a budget based on what money you will be awarded can help save you from a financial disaster. In fact, you can grow your financial aid money by using one of the following savings tools.

SAVING AND INVESTING FINANCIAL AID: MAKE YOUR MONEY GROW

The average school year is only nine months long. Because of the way financial aid works and is distributed, students are often on their own financially for the summer months. Even if they set a budget, students can still break with their intent and spend money when they shouldn't. However, there are some strategies that can help make sure there is cash waiting for them when they need it. Even better, you can earn some extra cash on the money you save for rainy days.

Certificates of Deposits (CDs)

This form of savings allows you the opportunity to make a little money on your cash while it sits in this form of deposit. A CD is a deposit investment that runs anywhere from six months to 30 years in length. During the specified time period, the money earns a set interest rate from the bank, and this interest is compounded over time.

The advantage of this savings tool, beyond the interest you earn, is that you cannot withdraw any money before the period expires without incurring a financial penalty. While the investment may only offer a low interest rate, it is the early withdrawal penalty that may keep a person from taking out the money too early.


Money Market Accounts (MMAs)

An MMA has many of the same features offered by a checking account and a savings account put together. While you can withdraw the money anytime you wish, it would still earn interest on the money you deposit. The more you deposit, the more interest you earn on the amount. This is a great tool for those students with a little more discipline who wish to help their money compound while they save.

Holiday Club Accounts

While not a traditional idea, this type of account has some of the same advantages of a CD with a shorter time limit. Holiday club accounts are often set up before Christmas to make sure people save up enough for the holidays, while making sure they don't spend the money too soon.

Like a CD, holiday club accounts do earn interest and also involve certain time factors. Unlike a CD, however, the time period investment must be held isn't a set six months or year. Typically, you can set up the account at any time and there are no limits on the number of deposits you are allowed to make.

While everyone should speak to a professional advisor before investing, students should make the time to sit down with their banking office or advisor to plan out their financial needs in advance. A little time spent on planning can save you many headaches down the road. 



Jose Vazquez is a graduate student in higher education and college student personnel at Southern Illinois University, and has been awarded more than 30 scholarships, amassing more than \$150,000 in aid to date. He is the author of the book "Free Cash For College: The Everyday Student's Guide To Financial Aid," available at vazquezmedia.com. Vazquez is also a public speaker that gives seminars on financial aid and scholarship strategies for colleges and university groups, as well as student loan providers. He can be reached at Scholarship@atayoungmoney.com.



DON'T LET MONEY RUIN YOUR LOVE LIFE

By Sanyika Calloway Boyce
YOUNG MONEY Columnist

Talking about finances may not sound sexy but it's still important.

Money and love. Somehow the two just don't seem to go together harmoniously. I mean of course we need it, but it's not very romantic to talk about. In fact, when it comes to money, men and women view it, spend it, and invest it very differently.

Even in the 21st century; despite more and simpler ways to manage money, tons of books on the subject, and just plain having more access to wealth, there is one thing we seem dead set against doing with our money, and that's talking about it.

...as soon as you start to get serious, that's the time to talk

With money being the unspoken taboo, it's little wonder that disagreements over the green stuff are the leading cause of divorce nationwide. It might not be romantic to whisper words like "interest rates," and "free checking" in your partner's ear, but keeping quiet about money can put a damper on your love life faster than forgetting what your girlfriend wore on your first date.

"Money is an emotional-laden thing; we spend because others are doing it," says Tahira Hira, a finance professor at Iowa State University, who conducted a study comparing the financial behaviors of men and women.

The study found that women were far more likely to buy something without needing it (36 percent vs. 18 percent), buy something because it's on sale (24 percent vs. 5 percent), shop impulsively (36 percent vs. 18 percent) and shop to celebrate (31 percent vs. 19 percent).


"The shop-'til-you-drop syndrome is more than a harmless female pastime; it also deprives woman of the opportunity to grow money through investing," says Hira. "In their 20s and 30s, when their male counterparts are buying homes and investing in mutual funds, many women are spending on clothes, cars and decorating their apartment."

According to the study, "46 percent of male respondents said money worries interfere with their relationships and 55 percent of the women said managing money troubles interferes with their lives and work."

There's no right (or romantic) time to talk about money, but as soon as you start getting really serious (i.e., talking about getting married, moving in together, going on vacations, etc.) that's the time to have "the talk."

Here are a few pointers to get you prepped to talk about money with your honey:

- Have a calculator and make a list of all joint expenses. Be very specific about what each of you will need to pay.
- Read the fine print on lease applications and rental agreements. Know your rights.
- Be realistic about how often you'll go out, how much you'll spend and who will be responsible for paying.
- Be open and clear about what will happen if the arrangement doesn't work out as planned.
- Always keep at least one credit card, checking and/or savings account in your name only. Having access to your own money in case of an emergency, and establishing a good personal credit history will ensure you can bounce back from a break-up or any other setback.

Love and money can go together nicely. If you take time to cuddle with compound interest and snuggle up with a savings plan, it's not only smart...it can be sexy, too! 



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.



DORM ROCKING 101:

Guide to HOME STEREOS

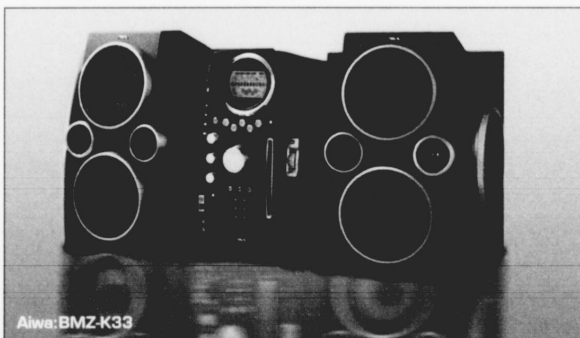
By Dave Mathews
YOUNG MONEY Technology Editor



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Aiwa:BMZ-K33



Panasonic:SC-EN7

Like any other technology product, the lowly home stereo has gone through many a revolution since it was introduced as a piece of furniture in the 1960s. It grew up from tubes to transistors then from two to four channels with Quadraphonic sound—the rage in the 1970s.

In 1990, Dolby Surround, a modern version of Quadraphonic, took the lead in the “must have” category. These days we have MP3 playback driving the cool factor of home stereos with small and shiny replacing big and bulky of yesteryear.

If you only listen to MP3s, Internet radio or music from the online music stores, your computer makes a decent playback device. Make sure you have good speakers with a subwoofer attached and plan to leave the machine on all the time. Waiting for a PC to boot after four minutes before you can play a four-minute song doesn't sound like fun to me.

For a great, and free, program to manage your music download try iTunes from Apple.com. You can “rip” CDs into your computer (import at 160kbps MP3) and manage your library with a great interface. Playlists are a party's best friend and Apple automatically tracks your favorite songs, too!

AUDIO-ONLY STEREOs

If you still have a collection of mix-tapes from high school that you don't want to part with or just love the character of local radio, then you need a stereo system. There are two main flavors of the smaller “shelf audio” systems—ones that are audio-only and a new category called “home theater in a box,” which play DVDs in addition to CDs.

Due to their small speakers and low power range, style is the primary driver of the shelf

audio systems. Glass CD doors, silver finish and blue backlighting make these look extremely cool on your desk. Just make sure that the audio quality matches the looks. You do not want an underpowered, shiny paperweight on your desk.

If your tape library is important to you, this category of player is the only one that will play back cassettes, but not all units have that capability. If the stereo you fancy includes a tape deck, then make sure that the remote will control that portion of the unit, too.

Some systems will only control CD and tuner functions remotely. MP3 playback is an option and multi-disc playback can be found on some units as well. Expect to spend around \$150 to \$250 for a good quality unit. My favorite systems come from Aiwa and Panasonic.

HOME THEATER IN A BOX (HTIB)


HTIBs came on the scene to ease the endless cable nightmare that traditional home theater components created. These combination CD/DVD players have at least single disc capability and can sometimes hold a handful of discs. MP3 playback is nearly always included as is an AM/FM tuner. These systems all include five satellite speakers—three for the front of the room and two for the rear—as well as a subwoofer for the corner to produce low-end bass.

Simply plug the receiver/amplifier into the speakers then into the TV set and you can have full audio and video with surprisingly good sound, considering their small size, thanks to the subwoofer. Expect to spend between \$200 and \$500 for the feature-packed units. Sony and JVC make some of my favorite systems.

If space is a premium, and when is it not in a dorm room or apartment, keep in mind that the bookshelf systems are tall and skinny with only two speakers. The HTIBs are typically wide and low, much like a VCR and they are suited to be placed on top of your television. You'll enjoy having four more speakers with

the HTIB, which will sound great for movies, but don't even try to attempt surround sound on your music. You might get dizzy from the extra reverb effects.

Bring a favorite CD to use for a test play before going shopping for a new stereo. Also, take along a list of features that are important to you like easy access FM presets, cassette playback, or multiple CD capabilities.

Remember to stick to your budget and don't get overwhelmed by the features and buzzwords while shopping. Good luck and rock on! 

NEW STEREO SHOPPING CHECKLIST:

- Bring a favorite CD.
- Write down options that are important (Tape/Multi-CD/etc.).
- Stick to your budget.
- Don't be afraid to ask questions.
- Compare quality and price from at least three units.

WHAT TO LOOK FOR:

- Auxiliary input – RCA input jacks for your PC, iPod or satellite radio.
- Easy to use remote – Tiny buttons are a pain to use in the dark.
- Full function remote – Make sure your remote does more rather than less.
- AM/FM Tuner – Some HTIBs do not include a radio tuner.
- MP3 Playback – Burning MP3s on a CD-R disc gives you 10+ hours of music.
- Good bass – Subwoofers or ported speaker cabinets offer rich deep sound.



Dave Mathews used to rock his dorm room with four 15" subwoofers before his neighbors four floors below and three floors above complained. Now living in a house, hundreds of people are sleeping well through the night. You can find more stories from Dave at www.davemathews.com.

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