

THE Kentucky Kernel

Thursday, March 23, 2006

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Student victim of carjacking at mall

Suspect held victim at knifepoint during 40-minute ordeal; wrecked student's car before stealing it

By Megan Boehke
THE KENTUCKY KERNEL

A UK student was a victim of a carjacking around Tuesday afternoon in the Fayette Mall parking lot after a man with a knife approached him as he was getting out of his car.

The suspect forced the Ryan Bradley, a psychology senior, into

the passenger seat and drove to two different banks before dropping the Bradley off and taking his vehicle, said Sgt. Pete Ford at the Lexington Police Department.

Once the suspect got into the vehicle, he demanded money from Bradley. When the Bradley told him he only had \$6 in cash, the suspect told him to write a check. The suspect then drove to a bank

also in the mall parking lot, but when the bank refused to cash the \$20 check because Bradley was not a customer there, he drove to Republic Bank on Walden Drive, Ford said. The suspect held the Bradley at knifepoint throughout the incident, which began at 2:16 p.m. and lasted about 40 minutes.

On the way to the second bank, the suspect hit a small black pickup truck on Laredo Drive. Because there was no damage to the truck, police were not called to the accident scene.

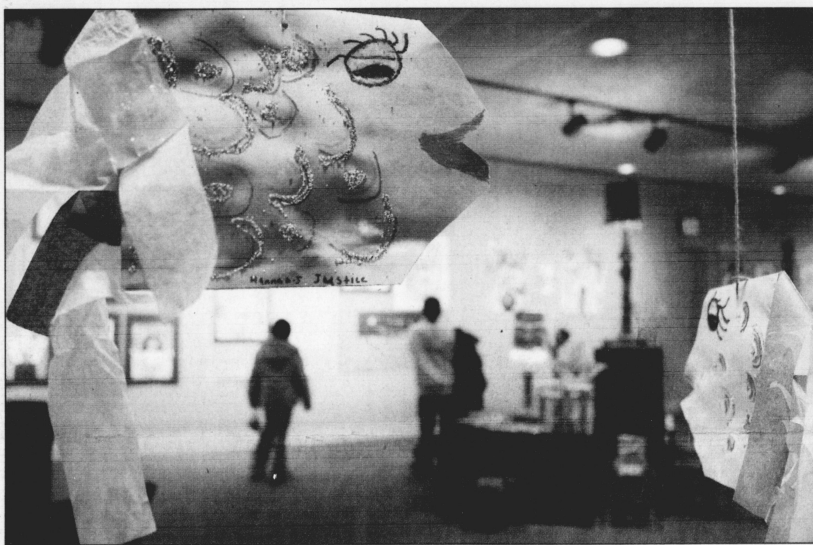
"One of the biggest things right now is we're trying to find the identity of the driver of the pick-up truck," Ford said, adding that he hopes the driver may be able to give additional information. "We don't know what (information the driver will have), but we'd like to find out who (the driver) is."

After cashing the check at Republic Bank, the suspect dropped the student off in the Tates Creek Center and drove off with his car. The Bradley then called the police.

The car, which now has damage to the front of it, is a 1996 maroon Toyota Corolla with UK license plate with the number 7F96.

Bradley told police that the man was about 6-foot-2, with brown hair and full goatee. He was said to be wearing a red T-shirt, jeans, a Carhartt jacket and a baseball cap. Though there was conversation between the student and the suspect, Ford said police were not releasing those details

See Carjacking on page 2



Fish made by students at Rosa Parks Elementary School hang in the Student Center's Rasdall Gallery during a show reception for art education seniors yesterday.

KEITH SMILEY | STAFF

TWO SCHOOLS OF ART

The UK Student Activities Board showcased the work of 15 UK Art Education and Fine Arts students last night at the Rasdall Gallery. The works included the students' individual portfolios and selected pieces by students that they have taught in preparation for teaching art in primary and secondary schools.

If you Go

■ Where: Rasdall Gallery
(Student Center)
■ When: March 21-31
11 a.m. to 5 p.m.
Monday through Friday

Dining plan focus of debate

SG presidential candidates exchange views on host of issues

By Keith Brooks
THE KENTUCKY KERNEL

The most important issue that affects UK's student body is a lack of involvement with student government, according to all three candidates for Student Government presidential race.

All three candidates argued with each other in a live debate hosted by the Resident Student Association in Memorial Hall last night. This marked the first time RSA has hosted such an event, in an attempt to reach students who live on campus.

Anthony Tanner, a psychology sophomore who works on the RSA executive board, moderated the event. The format was split into two rounds, as all candidates had the chance to make opening and closing statements and address questions submitted by the RSA Executive Board and residential students. Candidates had two minutes to answer the questions, followed by a five-minute "crossfire" where candidates were able to elaborate on their points.

One of the first topics that appeared in round one was the current dining plan, which is required for students who live on-campus. Many students complain that the plan is inflexible and costly and does not accommodate the practical needs of the student body.

Preston Worley, a junior history major who is running on a ticket with Scott McIntosh, said he wanted to look into outsourcing as a suitable option. He recommended a company called Airmark, a catering service in which 400 of 3500 colleges across America use. Worley mentioned many schools, including Yale, use the service and described it as a cost-effective method.

"It's much cheaper for Airmark to come in than for UK to pay for

See Debate on page 2

UK continues study despite controversy

Officials insist PolyHeme blood substitute safe for human trials

By Dariush Shafa
THE KENTUCKY KERNEL

A UK trial involving an experimental blood-replacing drug is still underway and the head of the trial said controversy surrounding the drug is unfounded and no problems have been observed in UK's trial.

PolyHeme, an experimental blood replacement made by Northfield Labs Inc. of Indiana, came under fire in a Wall Street Journal article published in late February. In it, the article detailed that 10 of 51 patients who received PolyHeme suffered heart attacks within a week and two of them died.

Dr. Ron Fairman, a physician at the University of Pennsylvania who participated in that study and raised concerns about the study, did not return

calls seeking comment.

Dr. Andrew Bernard, a surgeon at UK and chief investigator of UK's PolyHeme trial, explained the differences between UK's trial and the prior trial.

"It doesn't appear it was the PolyHeme that was the cause," Bernard said. "It was the study design rather than the drug itself."

PolyHeme is an oxygen-carrying blood substitute derived from blood, where the oxygen-carrying chemical, hemoglobin, is extracted and then put into a form where it not only carries oxygen but also replaces blood volume. No blood or any organic material is used in PolyHeme. Because of that, PolyHeme does not increase risks for any of the dangerous side effects or trans-

See PolyHeme on page 2

USP forum cancelled due to lack of student interest

By Blair Thomas
THE KENTUCKY KERNEL

UK's General Education Reform and Assessment Committee (GERA) cancelled its forum scheduled for Thursday due to lack of student interest.

GERA is a joint Provost-Senate Council planning and coordinating committee in charge of starting a campus-wide conversation about the strengths and weaknesses of the present University Studies Program.

Deborah Moore, director of assessment, said the group did not get a chance to get the information out around campus about the forum scheduled for this week, which made student response low.

"We only had six students respond but the group feels that it is because we did not get a chance to really spread the word about the forum before Spring Break. It is such a busy time for students," Moore said.

The committee planned the forum in order to get students to start voicing their opinions about the

goals and general competencies of the liberal arts core of the undergraduate curriculum, according to Moore.

The GERA is made up of faculty members who are Provost and Senate Council nominees.

Many students are still unaware of the group's general mission on campus.

"I'll admit that I had never heard of the GERA," Daniel Livingston, senior education major said. "But I think what they stand for is really great. I'm glad they are reaching out to students to get their opinions about their education."

The committee is planning another student forum to take place in the near future and is working on ways to better inform the student body.

"We will go through the student government next time to reach as many groups of students as possible," Moore said. "We hope that students will become active in this cause."



KARINA STEVENSON | STAFF

(From left to right) Student Government presidential candidates Andy Bates, Preston Worley and Jonah Brown participate in Resident Students Association debate in Memorial Hall last night.

Debate

Continued from page 1

dining services," he said.

Jonah Brown, a political science senior running in the election agreed with Preston about the dining plan problems and referenced his experience as RSA president as a highlight for his campaign. Brown, who is running with Mallo-ry Jenkins, felt the biggest issue is that students tend to overlook the potentiality of organizations such as RSA and Student Government.

"Unless you have a strong student government with a strong leader, these problems will continue to resurface," he said.

Andy Bates, a history and political science major running with Will Fuller, a history junior, voiced his concern about creating a stable vision for Student Government. He told the audience several times that he aimed to make Student Government the "students' government" once again.

"Our ticket is the most diverse ticket. We have Greeks and Non-Greeks," he said. "(Now) Student Government is not reflective of anything."

Things became a bit more confrontational when the candidates discussed the dining plan. Brown mentioned that the dining plan was only one of the issues that

should be tackled, but Bates was quick to question Brown's accomplishments.

"How many people are happy with the dining plan?" Bates asked the audience. About half the audience raised their hands and mumbled, agreeing with Bates. Brown came back by citing his experience working with administrators and staff members, particularly his current plans with Executive Director of Dining Services Jeff DeMoss.

"The biggest issue is that we need more options for students," he said. "Another thing we need to do is renovate these facilities."

Brown also mentioned that the Airmark solution was impractical because it was too expensive.

Along with the dining plan, Bates and Brown went head-to-head on the issues of buying textbooks and a rental program that would save students 80 percent of their money.

"It's not a feasible program," Brown said of the rental program Bates advocated. "There are other ways we can not make this a burden on students."

"We can start off small," Bates responded.

Bates also referred to a new vision offered by his ticket, saying Brown's history as RSA president was ineffective.

"You had your chance as RSA president," he addressed Brown. "He's had his chance to help fix

problems."

"They're going to talk about my experience, but that's not the focus," Brown responded. "The focus needs to be on the student body."

Worley, who maintained a less aggressive approach during the debate, mentioned that the lack of communication remains one of the biggest problems, leading to current complications such as the dining plan.

"Scott and I are trying to approach this campaign with progress, not politics," Worley told the crowd.

During round two, all of the candidates agreed on several issues presented by students who reside on campus. Patrick Martin, a theater freshman, asked whether residence halls should be smoke-free. All of the candidates agreed with a measure to enforce a smoking ban, but said that the dorms are not public places and that smoking areas should be designated.

"If that's something residents are complaining about, that's something we should look into," said Brown. Brown also suggested talking with the Student Health Advisory Board to propose a plan.

Mary Lesch, a secondary English education senior, asked whether the candidates supported a Gay and Lesbian resources center.

"This is something SG as an ad-

vocate should do," said Bates. Bates affirmed his devotion to the cause, saying that the student body is diverse and all concerns, including minority ones, should be considered by student government.

"I've heard a lot of discussion about this," said Brown. "If a resource center is a good way of cultivating students ... it's definitely something we can look into."

Worley said that such programs would help accommodate the lifestyles of students, something that would help keep students around.

"When it comes to diversity, SG should focus on retention," specified Worley.

Amber Steiner, vice-president of RSA asked whether resident advisors and staff can use the Facebook, a popular college networking site, to enforce Kentucky's dry-campus policy. All candidates were entirely against using the Facebook to administer University policies on alcohol use.

"I simply do not support this," said Brown.

"All this is going to do is hinder the relationship between students and RAs and it will only damage Residence Life," said Worley. He also said that it violated students' right to privacy.

"We didn't fight on that one," Worley joked.

All of the candidates provided a central message about their campaigns and issues during their

time on stage, but also said that it was up to the students to become more proactive.

"This isn't something any one of us can solve," said Brown. "We need more student input ... that's how student government will become more legitimate, when it becomes about you."

"We want to be able to give you a better student government," said Bates. "We truly want to give you a new vision," he ended.

"Where is the plan?" Worley asked his fellow candidates. He pointed out how Brown was willing to offer his experience and how Bates wanted to renovate the student government body with new faces, but said both candidates lacked an organized plan.

"We want a student government that advocates students," he said. He encouraged all of the audience to participate in the election and make an incisive blow to solve issues such as women's safety and the dining plan.

"Look at who brings the new vision," he said.

The Student Government presidential debate will be televised on Channel 50, an on-campus TV station from now until elections are held. Student Government elections take place Thursday and Friday of next week.

Email
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PolyHeme

Continued from page 1

mission of disease that come with blood transfusions.

In the prior trial, blood was drawn from the patients who were undergoing the trial and PolyHeme was put in to replace the fluid vol-

ume. Later, the withdrawn blood was put back into the patients.

That's probably where the problem arose, Bernard said.

Northfield Labs chief executive, Dr. Steven A. Gould, said in the Wall Street Journal article that researchers probably put too much fluid into the patients, and that could have triggered the heart attacks.

In contrast, UK's PolyHeme study takes place with trauma patients who have lost blood volume

and need to have it replaced, both to maintain blood pressure and to carry oxygen to the body to help the patient survive. No surplus fluid is being added, only what was lost.

Bernard also said any allegations that this information was withheld from investigators and regulatory bodies was false.

"All of that is untrue," Bernard said. "All (the info) has been out and about."

He also said the FDA's approval signifies that PolyHeme is not a

risk.

"The FDA wouldn't have approved this study if it (PolyHeme) were dangerous," he said.

A third-party independent monitoring group continues to observe UK's study, and Bernard said patients at UK have shown none of the serious cardiac troubles that appeared in the study referenced in The Wall Street Journal.

"They (the monitoring group) just look at the data and the two groups (the test group receiving

PolyHeme and the control group receiving standard, non-blood substitute therapy) don't look different in terms of serious cardiac events."

Because there is no danger, Bernard said, UK's PolyHeme trial is still underway.

"We're continuing to enroll and continuing as we have been," he said.

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Carjacking

Continued from page 1

because they believe it could help later in the case.

Ford also said he did not be-

lieve the student tried to indicate there was trouble to the driver of the pick-up truck or the bank employees, but that he understood Bradley's caution.

"It's hard to say what you would do until you're in a situation like that," Ford said.

Ford also said that Bradley didn't appear to be too shaken

up over the incident, but added that all victims deal with the stress differently.

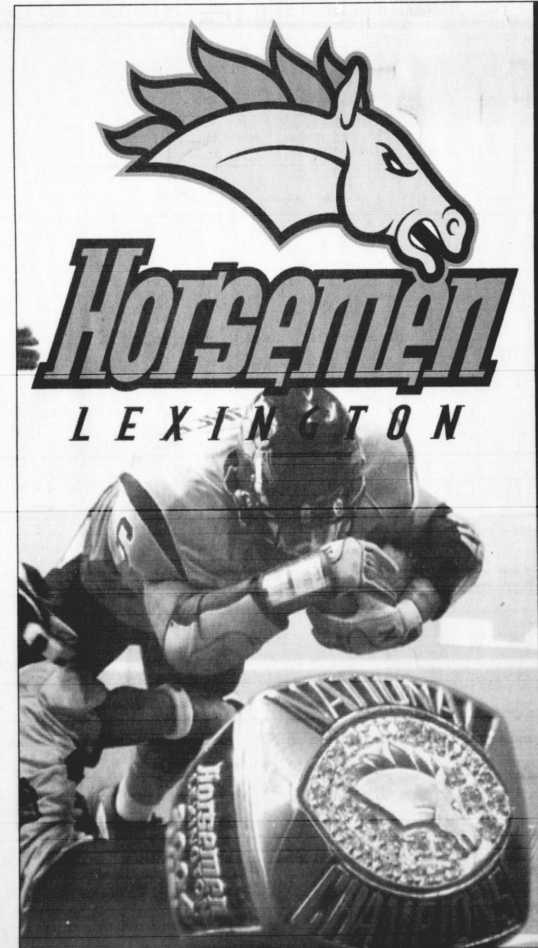
The suspect would likely be facing at least kidnapping charges and first-degree robbery.

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CORRECTION

In Tuesday's article "SAB still seeks new president," The Kernel incorrectly reported which student organizations sponsor UK's annual Homecoming festivities. Student Activities Board is the student organization that sponsors Homecoming.

To report an error, please call The Kernel newsroom at 257-1915 or e-mail aschko@kykernel.com



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Interest groups rally over immigration legislation

By Darryl Fears
THE WASHINGTON POST

PHILADELPHIA — The phones started jumping off their hooks early on that "Scary Tuesday," so named because callers were spreading panic in this city's Spanish-speaking community. They said federal agents were hauling illegal immigrants from their jobs and deporting them.

Osmín Amilca of Guatemala ran home and locked the door. Daniel Peti of Mexico shut off the lights at work and cleaned in the dark. "It was the craziest day of my life," said activist Peter Bloom, who fielded dozens of calls, including one from a man who said that agents were right outside his front door. "People were literally hallucinating."

Activists say the debate in Washington over the toughest proposals against illegal immigration in recent times was the reason behind the panic. The fear and paranoia were so strong on that Tuesday, Jan. 31, that the Italian Market at Ninth Street and Washington Avenue virtually shut down because illegal immigrants refused to come to work at meatpacking plants, veg-

etable stands, fish markets and restaurants.

Within the next two weeks, the Senate will decide the fate of tough legislation aimed at restricting illegal immigration.

Pro-immigrant activists are planning an April 10 protest in 10 cities that could pull tens of thousands of immigrant workers from their jobs. A coalition of groups including the AFL-CIO, the Leadership Conference on Civil Rights, Catholic bishops, the Day Without an Immigrant coalition in Philadelphia and the U.S. Hispanic Chamber of Commerce was to meet this week on Capitol Hill to announce their plans.

Organizers hope to build on recent rallies in Washington; Trenton, N.J.; New York; Chicago; and Philadelphia, which drew more than 100,000 immigrants. In addition, activists, churches and labor unions are planning a national "Day Without an Immigrant," hoping to shut down farms, hotels, restaurant kitchens, meatpacking plants and chicken-processing plants on a large scale in places where immigrants work.

Such a day was carried out with mixed results on Feb. 14 in Philadel-

phia, when about 5,000 immigrants rallied on Independence Mall, according to the activists who organized it. But downtown civic groups said the economic impact was so small that they barely felt it.

"We have not been aware of any large-scale disruptions," said Elise Vidler, a spokeswoman for Center City District, a downtown improvement group. "It never rose to a level that we would notice."

Ricardo Diaz, one of the event's organizers, said the civic groups are minimizing the impact. "I understand it in some way," he said. "They have to downplay it. Do they want people to recognize that they're so dependent on immigrants?"

Opponents of illegal immigration were unsympathetic. Chris Simcox, president of the Minute-man Civil Defense Corps, said Diaz and others are not "representing the immigrant community" but rather "representing the illegal immigrant community."

"I'm sorry that they're fearful that we're going to enforce the law," Simcox said. "Maybe that's a sign that they should return home and reenter this country by our rules. Then they would have nothing to

worry about. They could hold their heads high."

About 12 million immigrants live and work illegally in the United States, according to a recent study by the Pew Hispanic Center. Analysts say they do so because the rules for entering the country are arcane and out-of-date, and the demand for low-skill workers is immediate.

Hoping to stem the tide of illegal immigration, House Judiciary Committee Chairman F. James Sensenbrenner Jr., R-Wis., sponsored tough legislation that the House approved in December.

Sensenbrenner's bill would funnel more money into border protection, policing and electronic monitoring. The bill would also authorize local police officers to question and detain illegal immigrants, work that is now done by federal authorities.

In addition, the proposal would crack down heavily on businesses that hire people illegally and would impose heavier fines and jail time on anyone who smuggles illegal immigrants or helps them cross the desert or otherwise enter the country.

But before a Senate or a House version of an immigration bill has

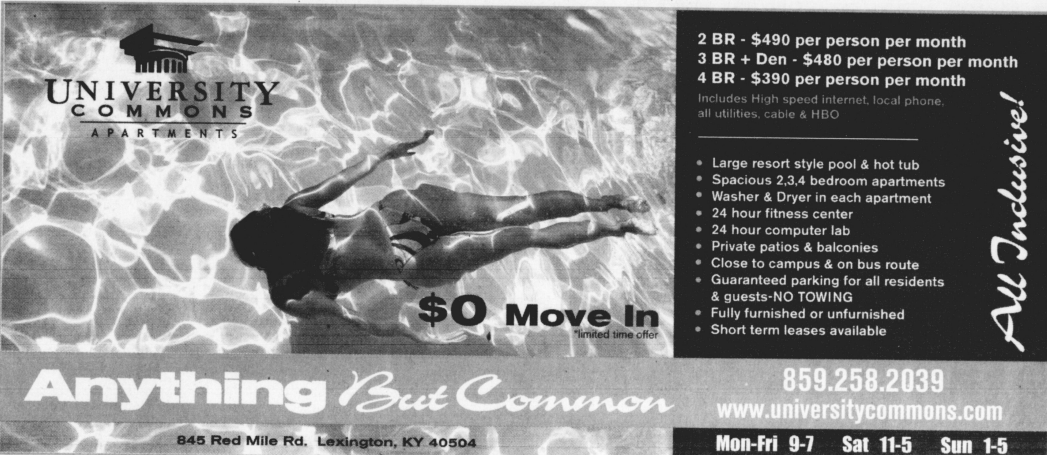
become law, the fear among illegal immigrants is palpable.

On Martes de Miedo — Tuesday of Fear — men carried half their family savings with them in case they were picked up, Diaz said. Mothers did not go to work for fear their children would return from school and discover that their parents had been deported.

"It was really, really bad," said Raul Castro, who closed his Mexican restaurant for lack of business that day.

"A lot of my friends called. They were telling me that someone two blocks away got picked up, and I said no. A girl called and said she couldn't go to get diapers. I have no food for my baby I'm afraid."

A week after Scary Tuesday, another incident frightened immigrants. According to activists, a pregnant Chinese woman, Zhenxing Jiang, 32, who entered the country illegally 11 years ago and had applied for asylum, was seized by U.S. Immigration and Customs Enforcement agents during a visit to ICE offices in Philadelphia in early February. ICE officials say she was taken into custody because her application for asylum had been denied and her appeals had been turned down.



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Bush says U.S. troops may stay in Iraq past '08

By Jim Vandehei
THE WASHINGTON POST

WASHINGTON — President Bush acknowledged Tuesday that the Iraq war is dominating nearly every aspect of his presidency, and served notice for the first time that he expects the decision on when all U.S. troops come home from Iraq to fall on his successors.

In an hour-long news conference, Bush said the "trauma" of war has left the public and even some lawmakers in his own party understandably shaken and skeptical of his vow that the United States will prevail.

"Nobody likes war," Bush said. "It creates a sense of uncertainty in the country."

With a series of polls showing Bush and the war less popular than ever, he rejected calls to change the U.S. military strategy or shake up the White House cabinet. "I am happy with the people I surrounded myself with," he said. However, Bush did not rule out bringing aboard a veteran Washington operative to help soothe relations with an increasingly restive Republican Congress, a move that aides said might happen soon.

"I'm not going to announce it right now," Bush said, noting that he has had conversations with congressional allies. "Look. They got some ideas that I like and some I don't like, put it that way."

Bush dismissed the rising chorus of Republican criticism as election-year jitters. "There's a certain unease as you head into an election year," he said.

The chief aim of the White House news conference, Bush's second this year, was to make his case again that Iraq is progressing toward a viable democracy despite daily images of car bombings and sectarian violence. It was part of a White House campaign to confront public anxieties about his leadership, the war and the future of his presidency, aides said. The offensive comes as a string of polls have shown that less than 40 percent of Americans approve of the Bush presidency and that a growing number no longer trust him.

"I understand people being disheartened when they turn on their TV screen," Bush said. "Nobody likes beheadings" and other grim images.

Bush said he disagrees with former Iraqi prime minister Ayad Allawi, a man who had been hand-picked by his administration, and others who say that the country is already engaged in a civil war in

which dozens of people are killed each day. "The way I look at the situation," Bush said, "the Iraqis took a look and decided not to go to civil war." If a civil war erupts, he said, Iraqi forces would be in charge of ending it, with assistance from U.S. troops.

As the debate over whether a civil war is at hand has shown, Bush's optimistic assessments are often contradicted by Iraqi and other U.S. officials and sometimes by the conditions on the ground three years after the invasion. But Bush rejected the notion that his Iraq policy is based on wishful thinking. "I say that I am talking realistically to people," he said.

Moments later, he said the reason U.S. forces went to Iraq was to "make sure we didn't allow people to provide safe haven to an enemy." Since the invasion, Bush has emphasized different rationales for the Iraq invasion, such as the need to topple a

White House of lying about the conflict. Thomas jokingly told Bush that he would "be sorry" for calling on her, then repeatedly tried to interrupt his response to her question about his shifting rationales for the war. "I really didn't regret it," he said. "I kind of semi-regretted it."

The news conference was vintage Bush, a mix of playful banter, stern glares and defiant assertions. He dismissed as "needless partisanship" calls by three Senate Democrats to censure him for authorizing the secret National Security Agency spying program, which involves eavesdropping on U.S. citizens. Telegraphing the GOP's election plan to portray Democrats as weak on terrorism, Bush dared his opponents to campaign for the 2006 elections on a platform that includes eliminating the spying program.

"They ought to take their message to the people and say, 'Vote for me, I promise we're not going to have a terrorist surveillance program,'" he said.

Bush also taunted those Democrats who opposed the reauthorization of the USA Patriot Act, the law that provides the government with broad surveillance powers. "If that's what the party believes, they ought to go around the country saying we shouldn't give the people on the front line of protecting us the tools necessary to do so." No Democrat has made such a statement.

With the stock market up and unemployment down, Bush repeatedly said the economy is strong, despite concerns about rising inflation. He blamed the federal debt, which has ballooned from \$5.7 trillion when he took office to more than \$8.2 trillion under his watch, on mandatory government spending on entitlement programs such as Medicare. He did not mention that his prescription drug plan for Medicare is projected to add hundreds of billions of dollars to the debt, or that federal spending has grown by more than 25 percent since he took office.

Bush said he remains committed to cutting the annual deficit in half by 2009.

Still, a president who had promised big ideas and big changes on multiple fronts at the start of his second term 14 months ago suggested that this has now become essentially a one-issue presidency.

In November 2004, he bragged about spending his political capital to restructure the Social Security system.

Tuesday, he said: "I'm spending that capital on the war."

"The way I look at the situation, the Iraqis took a look and decided not to go to civil war."

President George W. Bush

dangerous dictator and to eliminate weapons of mass destruction, which have yet to be found.

Bush said he would call home the 130,000 U.S. troops in Iraq if he was not confident about his victory plan. U.S. commanders in Iraq will determine when troop levels can be lowered, he said, suggesting that some will remain beyond January 2008. Asked if a day will come when there are no U.S. troops there, Bush said "that will be decided by future presidents and future governments of Iraq."

Throughout the news conference, Bush steered the conversation back to Iraq, including when he was asked why a growing number of Americans are telling pollsters that they no longer trust him. In a rarity for Bush, he even took a question from Helen Thomas, a liberal columnist and unabashed critic of Bush and the war who frequently accuses

Christian convert unlikely to face execution for faith

By Pamela Constable
THE WASHINGTON POST

WASHINGTON — An Afghan Muslim man who converted to Christianity now seems unlikely to be tried or executed for the crime of rejecting Islam, thus heading off a rapidly escalating confrontation between the Kabul government and its Western military and financial backers.

But the case of Abdul Rahman, officials and experts said, has highlighted a raging struggle in Afghanistan over the role of Islam in the law and public policy. It has also exposed a wide gap in values between the conservative Muslim country and the international community that has helped defend and rebuild it as a post-war democracy.

"This is an extremely sensitive issue here, and an extremely serious issue back home," Abdullah Abdullah, Afghanistan's foreign minister, said in an interview in Washington Wednesday. "Every time we have a case it is like an alarm. These contradictions will not go away with one or two cases."

Commenting on Afghanistan's strained relations with neighboring Pakistan, Abdullah complained of Pakistan's continued tolerance for the presence of Islamic extremist groups, and its public dismissal of recent Afghan intelligence about the location of certain Taliban leaders and other terrorists living inside Pakistan.

"What is required is a fundamental acceptance of the fact that these terrorists... will do no good for anyone. Any degree of tolerance shown will not help," he said, adding that the harboring of Islamic extremists in Pakistan is directly related to the mounting terrorist violence in Afghanistan. "We know who they are, we know who they are in bed with," he said. "We know Osama (bin Laden) has too many friends in Pakistan."

Abdullah, who is on an official visit to Washington to reinforce bilateral economic

and military ties, spoke as the government of President Hamid Karzai announced in Kabul that he was being replaced as part of a major cabinet shuffle.

Abdullah said the Afghan Embassy here had received hundreds of letters, e-mails and calls from people protesting the prosecution of Rahman for converting to Christianity, a crime for which Afghan prosecutors and judges initially said he might be sentenced to death.

He also said that nearly all the NATO countries — whose troops are in the process of replacing American military forces as the principal protectors of Afghanistan against Taliban and Al-Qaida attacks — had raised "extremely serious concerns" about the case.

Diplomats in several countries said Wednesday they had been assured Rahman would not be put to death, and Afghan diplomatic sources confirmed this. In Kabul, officials said Rahman, 46, might be mentally unstable and unfit to stand trial, an apparent sign that they are seeking to avert an international confrontation without giving ground on Islamic law.

But legal experts and human rights advocates said that the Rahman case exposes the deep and unresolved contradictions in Afghanistan's new constitution, and the difficulty of building a modern judiciary system that incorporates, both Islamic legal principles and internationally enshrined individual rights.

"This case goes right to the heart of the contradictions in the constitution. Is Afghanistan a democracy that respects human rights and international norms, or is it an Islamic country with an extremely conservative judiciary?" said Alex Theri, a rule of law adviser at the U.S. Institute of Peace in Washington. "This is a critical moment for Afghanistan, and the issues being raised will have an important impact on its ability to become a stable democracy."

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U.S. Supreme Court curtails searches of couples' homes

By Charles Lane
THE WASHINGTON POST

WASHINGTON — The Supreme Court narrowed police search powers Wednesday, ruling that officers must have a warrant to look for evidence in a couple's home unless both partners present agree to let them in.

The 5-3 decision sparked a sharp exchange among the justices. The majority portrayed the decision as striking a blow for privacy rights and gender equality; dissenters said it could undermine police efforts against domestic violence, the victims of which are often women.

The ruling upholds a 2004 decision of the Georgia Supreme Court, but still makes a significant change in the law nationwide, because most other lower federal and state courts had previously said that police could search with the consent of one of two adults living together.

Now, officers must first ask a judicial officer for a warrant in such cases. Quarrels between husbands and wives, or boyfriends and girlfriends, keep police nationwide busy here, for example, almost half of the 39,000 violent crime calls officers answered in 2000 involved alleged domestic violence.

Justice David Souter's majority opinion said that the consent of one partner is inadequate because of "widely shared social expectations" that adults living together each have veto power over who can enter their shared living space. That makes a warrantless search based on only one partner's consent "unreasonable," and, therefore, unconstitutional.

"(T)here is no common understanding that one co-tenant generally has a right or authority to prevail over the express wishes of another, whether the issue is the color of the curtains or invitations to outsiders," Souter wrote.

Chief Justice John Roberts Jr., writing his first dissent since joining the court in October, said the ruling's "cost" would be

"great," especially in domestic dispute situations.

Roberts wrote that the ruling made no sense, given that the court had previously said it is constitutional for police to enter a house with the permission of one partner when the other is asleep or absent. Those rulings were unchanged by Wednesday's decision.

Just by agreeing to live with someone else, a co-tenant has surrendered a good deal of the privacy that the Constitution's Fourth Amendment was designed to protect, Roberts noted.

The majority's rule apparently forbids police from entering to assist with a domestic dispute if the abuser whose behavior prompted the request for police assistance objects," he wrote.

But Souter called that argument a "red herring," saying that police would still have legal authority to enter homes where one partner was truly in danger.

"(T)his case has no bearing on the capacity of the police to protect domestic victims," Souter wrote. "No question has been raised, or reasonably could be, about the authority of the police to enter a dwelling to protect a resident from domestic violence, so long as they have good reason to believe such a threat exists..."

Souter said Roberts was guilty of declaring that "the centuries of special protection for the privacy of the home are over."

Souter's opinion was joined by Justices John Paul Stevens, Anthony Kennedy, Ruth Bader Ginsburg and Stephen Breyer.

Breyer backed Souter with a separate opinion noting that his decisive fifth vote was cast on the understanding that Souter's analysis applies to cases such as this one, *Georgia v. Randolph*, No. 04-1607, in which the police were searching for evidence of a crime, rather than intervening in a violent dispute.

"Today's decision will not adversely affect ordinary law enforcement practices," Breyer wrote.

The case arose out of a 2001 quarrel over child cus-

tomdy at the home of Janet and Scott Randolph in Americus, Ga. When officers arrived, she told them where they could find his cocaine. An officer asked Scott Randolph for permission to search the house. He refused, but Janet Randolph said yes — and led them to a straw covered in cocaine crystals. Scott Randolph was arrested and indicted for cocaine possession.

Georgia's Supreme Court ultimately ruled that the evidence should be suppressed because it was gathered without a warrant.

Justices Antonin Scalia and Clarence Thomas also dissented. Justice Samuel Alito did not vote because he was not yet on the court in November, when the case was argued.

The main battle between Souter and Roberts was accompanied by a skirmish between Stevens and Scalia, who used the case as an opportunity to make points in the court's long-running dispute over Scalia's view that the Constitution should be interpreted in light of the Framers' original intent.

In a brief concurring opinion, Stevens noted that the court's ruling was based on the concept that neither a husband nor a wife is "master" of the house in the eyes of the law. But at the time the Bill of Rights was drafted, he wrote, only a husband's consent or objection would have been taken into account. Thus, he wrote, "this case illustrates why even the most dedicated adherent to an approach... that places primary reliance on a search for original understanding would recognize the relevance of changes in our society."

Scalia fired back at "Justice Stevens' attempted critique of originalism," arguing that the court's ruling would probably not benefit women.

Given the usual patterns of domestic violence," he noted, "how often can police be expected to encounter the situation in which a man urges them to enter the home while a woman simultaneously demands they stay out?"

Abu Ghraib officer gets 6-month prison sentence

By Josh White
THE WASHINGTON POST

WASHINGTON — Military jurors sentenced an Army dog handler to less than six months behind bars Wednesday for using his Belgian shepherd to intimidate detainees at the Abu Ghraib prison in Iraq, one of the lightest sentences so far for a soldier implicated in the notorious abuse.

Sgt. Michael J. Smith, 24, was ordered to serve 179 days in confinement and to forfeit \$2,250 in pay for convictions on five criminal counts, including mistreatment of detainees, dereliction of duty and an indecent act. Smith also will be reduced to the rank of private, E-1, and will receive a bad-conduct discharge at the end of his prison term, according to an Army spokeswoman at Fort Meade, Md., where the court-martial ended Wednesday. The jury could have sent Smith to prison for as long as 1 1/2 years.

The sentence was the lightest given to any of the four military police soldiers who have gone to trial, rather than entered guilty pleas, for abuse at Abu Ghraib. The jury of four officers and three senior noncommissioned officers decided Smith's use of his military working dog was out of bounds but not especially egregious, acquitting him on half of the original charges. Smith was also the first soldier to have had the benefit of a senior officer testifying, with Col. Thomas Pappas taking some responsibility for ordering the use of dogs in interrogations in late 2003

without clearly defining rules for the aggressive tactic.

Former Corp. Charles Graner Jr. received the longest sentence, 10 years, for abuse at Abu Ghraib that included piling naked detainees into a pyramid, and former Private First Class Lynndie England was sentenced to three years in prison for her role. They were both denied the opportunity to call senior officials from the prison in their defense. Former specialist Sabrina Harman also received six months after being found guilty at trial.

Several others pleaded guilty to abuse, with former Staff Sgt. Ivan Frederick receiving the longest sentence among them, 8 1/2 years. Pappas took an administrative punishment, which included an \$8,000 fine and relief from command of the 205th Military Intelligence Brigade.

Smith's sentence is the second relatively short term handed down in recent months by a jury weighing abuse charges. In January, a military jury in Colorado convicted an interrogator of killing a detainee at a facility near the Syrian border while using an aggressive technique, but declined to sentence him to jail time after hearing testimony that superior officers had condoned the method.

In Smith's case, testimony reflected confusion at the prison about the use of dogs. Smith's dog, Marco, was shown in one of the well-publicized Abu Ghraib photographs, snarling just inches away from the face of a frightened detainee.

Officers, including Pappas, acknowledged the animals were brought in to help control prisoners, and others testified that the dogs were deterrents to detainee violence. Smith's defense attorneys said he was using the dog the way he was supposed to: allowing it to bark and snarl at detainees to scare them.

Prosecutors, however, said Smith was a "rogue" soldier who engaged in a contest with another dog handler to get detainees to soil themselves. They said last week that Smith never had authority to use his dog the way he did, and they likened him to a bad cop amusing himself at the expense of the detainees in his charge.

Sgt. Santos Cardona, another dog handler at the prison who was captured in a few pictures of alleged abuse, is scheduled to go to court-martial on similar charges in May. Among the charges Smith was acquitted of this week was abusing a detainee that Cardona is accused of mistreating in the same incident.

Harvey Volzer, a civilian lawyer who represents Cardona, said Wednesday that he thinks top officials have pushed a policy of abuse for which front-line soldiers are taking the heat.

"I would like to see someone in command admit that they intended to end the war and gain Iraqi freedom more expeditiously by using the dogs to get better intelligence," Volzer said. "Instead, everyone from (President) Bush down is perfectly content to allow enlisted persons to be scapegoats for their actions."

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WHAT'S THE DEAL? | Demystifying campus trends

Don't get burned by post-Spring Break fallout

Right about now, you might be repeatedly screaming a fearful and profane phrase either because you can't stand the hot shower intensifying your Spring Break sunburn, or because you're standing over/sitting on the toilet trying to urinate while having horrifying flashbacks of that one night you just can't remember from last week.



Kenny Moyer
KERNEL COLUMNIST

Let's admit, while under the influence of alcohol, people lose sense of feeling, and tend to forget about protecting themselves from just about anything. Whether it's applying SPF 30 lotion to protect yourself from the sun's ultraviolet rays, or flat-out remembering to apply a guard down below before playing ball, it makes all the difference in the world. Unfortunately, sometimes a mistake of going unprotected can lead to serious threats to the body. It's kind of an ironic scenario. Weeks before spring break, you will find thousands of students flocking into local gym facilities and sun tanning salons in an effort to ensure a healthy

physique and essential self-confidence. But when it comes down to the wire on performance day that hard-work mentality is usually replaced by "caught up in the moment" syndrome. Sometimes you just can't find any "sun block," and sometimes you just don't care.

But, the fact remains that your body is still at risk no matter what the excuse. The three biggest concerns for your body while under the sun and influence of alcohol are skin cancer, sexually transmitted diseases (in no particular order). Giving a little financial twist to these life-changing mishaps, they often lead to costs that hardly anyone can bare.

Take, for example, the cost of treating melanoma. Melanoma is potentially a deadly form of skin cancer and is more prevalent in people with multiple sunburns. A little fun fact for you: In the United States, one out of every 100 persons will develop melanoma. Paying the bills for dermatology visits, surgical excisions and perhaps biopsies are all very expensive line items on your medical bill. Let's not forget to mention what your body will be going through during treatment. Just be sure to catch notice of any

type of skin defect in its early stage. Having just spent four or five days drenched in sunlight, be on the look out for new discolored, irregular-shaped, or inflamed bodily moles — all of which are signs of melanoma.

With over a dozen known sexually transmitted diseases floating around, the severity of pain to your body ranges in various levels. Someone experiencing, let's say gonorrhea (a.k.a. "the clap") is probably screaming obscenities similar to those which opened up this article.

The most common form of STD arriving at the UK University Health Service, however, is Human Papilloma Virus (HPV), according to Dr. Gregory Moore, UHS director. To add to that scare, most people who have genital HPV do not even know they have it because the virus lives in the skin or mucous membrane.

"A lot of patients won't even come in to the Clinic until a couple of months following spring break when symptoms start occurring," said Dr. Moore. "But, a virus like gonorrhea only takes about 5 to 7 days to show."

Luckily your student health fees help cover an unlimited number of visits to the UHS on Rose Street. And, yes, your visits are confidential. For more at-

home information, visit the Centers for Disease Control and Prevention Web site at www.cdc.gov.

Pregnancy is always an interesting topic to talk about. How many times in your life have you heard about the expenses of childbirth? Based on some statistics I found in the most recent Men's Fitness magazine, the cost of unprotected sex, from the pregnancy standpoint, is unimaginable. Let me humor you for a second. The typical hospital birth is \$9,000, followed by \$1,680 for two years worth of diapers, then approximately \$100,000 for a four-year college education. Need I say more?

But seriously, don't be naive to the world around you. Only staying out of sunlight and practicing abstinence will guarantee you no harm. But there are ways to decrease your chances of receiving any of the above life-altering lessons. Whether you are bathing in the sunlight at Keeneland this spring or just plain living like a rock star just be smart and take care of your body.

E-mail
kmoyer@kykernel.com

Experts poised to spar on origin of life

...the intelligent design debate really strikes at the heart of the modern conception of science. There are reasons why the earlier 'design' ordered conception of the universe failed."

— Bob Sandmeyer, UK philosophy professor.

By Whitney Yeary
THE KENTUCKY KERNEL

Intelligent Design gurus plan to face off in a heated discussion during the continuing series, "Theoretical Thursdays," presented by UK Student Activities Board.

If you missed the first discussion, don't miss out on "Revelation" when it heats things up tonight. Researchers will debate on the subject of Intelligent Design in classrooms.

Intelligent Design states that a supernatural force first created the universe. It bridges the gap between Darwin's theory of evolution and creationism.

The series will feature William Dembski, a mathematician and philosopher, and Michael Shermer, publisher of "Skeptic Magazine." Their polarized views will create a substantial debate.

Dembski is a strong advocate for Intelligent Design. In an interview with a Maine newspaper, he stated that through mathematical probability studies, DNA's information component cannot have a random cause.

Shermer calls Intelligent Design "flapdoodle flummery."

"After a century of rigorous scientific research on ESP, feng shui, tarot cards and the like, there is still not a shred of evidence that it [Intelligent Design] works," Shermer told the magazine Daily Variety.

Bob Sandmeyer, a UK philosophy professor, says the debate lies much deeper than the actual concept of Intelligent Design.

"The long and the short of it is that the intelligent design debate really strikes at the heart of the modern conception of science. There are reasons why the earlier 'design' ordered conception of the universe failed. But we are so poorly educated about the history of science very few actually know why or how," said Sandmeyer.

Bradley Monton, another UK philosophy professor, teaches an Intelligent Design course this semester.

Although he shares the same beliefs as Shermer, Monton said his arguments need work.

"I think he gives horrible

arguments for his views, and recently I've found myself on Dembski's side." He informed his students of the discussion on March 23, but is not requiring attendance for the class.

Many students attended the first "Theoretical Thursday" on Feb. 9 with Dr. Robert Zubrin. He discussed his program called "Mars Direct," a proposal for a relatively low-cost manned mission to the Red planet that captured the attention of several international and national media networks.

"The discussion was great. He had a lot of questions (we actually had to stop them to end the show) and received great feedback. ... I deemed it a success!" said Carly McLean, SAB director of contemporary affairs.

"Revelation" takes place tonight in Memorial Hall at 8 p.m. And hang tight to all of your space gear: the "Theoretical Thursdays" series closes with "Invasion" on April 20. Admission is free for all "Theoretical Thursdays" events.

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Teams can't win for winning

By Dan Steinberg
THE WASHINGTON POST

GREENSBORO, N.C. — This country's annual college basketball binge began in the second week of March, when television channels overflowed with conference tournament games and Gerry McNamara became a Big East tournament legend.

That same week, Wichita State Coach Mark Turgeon gave his team an unusual order: no more basketball.

His team had lost in the semifinals of the Missouri Valley Conference tournament, an event that ended more than a week before the NCAA tournament began. Sensing his players needed a break, Turgeon told them to stay away, and so they scattered to classrooms and golf courses and the great outdoors. A week and a half later, Wichita State beat Seton Hall and Tennessee, advancing to the round of 16 for the first time since 1981.

"We came back to practice the next week with a hunger to start winning games again," guard Ryan Martin said. "That gave us a real advantage. You don't want to lose, but I think that kind of helped us in the end."

Three of the biggest upset victims in last weekend's first round were major conference tournaments: Syracuse from the Big East, Iowa from the Big Ten and Kansas from the Big 12. And if playing three or four consecutive days is draining, the reverse can also be true. The four teams that will play in the Washington Region semifinals Friday night — including Wichita State and its opponent, George Mason — lost early in their conference tournaments and had a break of at least six days before the NCAA tournament began.

Several teams are also

When Resting Beats Winning

Half of the teams in the round of 16 failed to make the final of their conference tournaments. As a result, many enjoyed a long breather before the NCAA tournament began.

Region	Team	How team fared in conference tournament	Days off before NCAAAs	Conference seeding	Days off	NCAA games
Washington Region	Connecticut	Big East Quarterfinalist	7	1	●●●●●●●	●●●●●●●
	Washington	Pacific-10 Quarterfinalist	6	2	●●●●●●	●●●●●●
	George Mason	Colonial Athletic Semifinalist	11	3	●●●●●●●●●●●	●●●●●●
	Wichita State	Missouri Valley Semifinalist	11	3	●●●●●●●●●●●	●●●●●●
	Atlanta Region	Duke	ACC Champion	3	1	●●●●●●●
	LSU	SEC Semifinalist	4	2	●●●●●●	●●●●●●
	West Virginia	Big East Quarterfinalist	7	1	●●●●●●●	●●●●●●
	Texas	Big 12 Finalist	4	2	●●●●●●	●●●●●●
Oakland Region	Memphis	Conference USA Champion	5	1	●●●●●●●	●●●●●●●
	Bradley	Missouri Valley Finalist	11	3	●●●●●●●●●●●	●●●●●●
	Gonzaga	West Coast Champion	9	3	●●●●●●●●●●	●●●●●●
	UCLA	Pacific-10 Champion	4	2	●●●●●●	●●●●●●
Minneapolis Region	Villanova	Big East Semifinalist	6	2	●●●●●●	●●●●●●
	Boston College	ACC Finalist	3	1	●●●●●●	●●●●●●
	Florida	SEC Champion	3	1	●●●●●●	●●●●●●
	Georgetown	Big East Semifinalist	6	2	●●●●●●	●●●●●●
		Wisconsin	Big Ten Semifinalist	6	2	●●●●●●

GRAPHIC BY THE WASHINGTON POST

seeking Final Four bids this weekend found themselves in similar positions a week ago, frustrated at bowing out early from their conference tournaments, but given extra rest and motivation as recompense. Washington, which finished second in the Pacific-10, lost its first conference tournament game. So did Connecticut, which shared the Big East regular season title. So did West Virginia, which was beaten by Pittsburgh, another early-round victim in the NCAA tournament.

"I think it helped us," West Virginia forward Mike Ganey said. "We were very fortunate, well, obviously unfortunate, to lose in the Big East (tournament). But it kind of got us hungry

again after losing that game. We really had two or three really good days of practice before we came out for the NCAA tournament. Right now, we are in the Sweet 16, so the Pitt loss must have helped."

Some teams that won major conference championships have done just fine in the NCAA tournament despite the lack of rest, including Atlantic Coast Conference champion Duke, Pac-10 champion UCLA and Southeastern Conference champion Florida. By the time the Gators finished off Wisconsin-Milwaukee last week, they had won five games in nine days.

"It seems like we've been playing every day for the last two weeks," Florida's

Joakim Noah said. "You feel it. You get tired. But this is the NCAA tournament, you know? Once you get out there and you think about that a little bit, the fire gets going. You've got to be able to run off adrenaline."

George Mason and Wichita State didn't have to summon any physical reserves. The Patriots were able to rest forward Jai Lewis, who finished the Colonial Athletic Association tournament with two sprained ankles but then had 11 days to recover.

"As a coach, you've got to find a way to rejuvenate and refresh your guys throughout the season," said Wichita associate head coach Tad Boyle.

Students watch brackets die slow death

By Alex Saunders
THE KENTUCKY KERNEL

Thousands of UK students likely spent last Thursday glued to the television screen, captivated for hours by the magical glow of March Madness.

Many of these students are probably basketball fans, but the appeal of the tournament is extended due to the popularity of tournament pools. While the NCAA tournament can be exciting, the prevalence of pools has raised questions about employee productivity during the tournament.

Some employees spend a small part of their day studying the opinions of numerous experts to see which teams have the best chance at punching tickets to the Final Four. Studies have shown that this research and discussion about the NCAA tournament is often done during the workday.

In a 2003 study, the Chicago-based outplacement firm Challenger, Gray & Christman estimated that declines in worker productivity because of the NCAA tournament costs companies up to \$1.4 billion each March, according to a CNN article by Chris Isidore.

Some companies, however, believe that tournament pools are worth the lost productivity because they act as morale boosters for employees. All of this research is necessary because every year the tournament seems to feature more upsets and parody. This year's tournament has been no different.

The Big Ten Conference is a prime example. The Big Ten was praised as one of the best conferences in college basketball all year. The Sweet Sixteen is set and there is not one team from the Big Ten in the mix, Michigan State, Ohio State,

Iowa, Indiana, Illinois and Wisconsin have all been eliminated.

The Missouri Valley Conference has played the role of Cinderella. The MVC, a mid-major conference, has two teams in the final 16 with No. 7 seed Wichita State defeating No. 2 seed Tennessee and No. 13 seed Bradley knocking out No. 4 seed Kansas and No. 5 seed Pittsburgh.

Despite the parity in college basketball, students continue to fill out brackets every year in hopes of hitting the jackpot.

Gabe Robinson, a UK finance senior, usually enters a pool with seven or eight friends. This year he entered \$10 into a pool with seven or eight friends.

He said he fills out a bracket because it adds a little excitement to the tournament.

"The games are exciting enough, but it adds more," said Robinson.

The first two rounds of the tournament weren't kind to his bracket.

"I'd say I missed more than I made," he said. Despite this fact, he still believes that he has a chance to win his pool.

"All my final four teams are still in it," he said. Brian Wortham, who is in his third year of the Ph.D. program for pharmaceutical sciences, fills out a bracket every year. This year he is participating in a few online pools at wkyt.com and on Facebook.

Wortham said he entered the online pools in hopes of winning a plasma screen television, which is offered as the grand prize in both pools.

His bracket isn't perfect, but he is keeping hope alive. "It's doing all right," said Wortham. "All of my top teams are still there."

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IN OUR OPINION

SG court rulings were decided reasonably

The Student Government Supreme Court disqualified four candidates in the upcoming SG elections before Spring Break, but two of those decisions have been overturned. The Kernel reported earlier this week.

We applaud the court for what appears to be a fair-minded decision based on reason and evidence — a clear break from some poorer decisions the court had made in the past, such as last year's disqualification of president-elect Will Nash, which flew in the face of SG precedent.

The Elections Board of Supervisors monitors the process for violations before, during and after the elections, which will be held March 29 and 30. At-large Senate candidates must obtain 400 student signatures to run for office.

The SG Supreme Court upheld disqualifications for two candidates — accounting and finance junior Jessica Hobbs and political science junior Sean Cooper — who didn't provide proof that their signature sheets were legitimate. That proof is a requirement to run for office.

Hobbs was disqualified when the elections board found another candidate's name crossed out and replaced with her own on the signature sheet. Cooper didn't turn in the required number of signa-

tures. The court's decision to disqualify both Hobbs and Cooper was more than justified; as the court's opinion stated, the burden of proof lay with the candidates who failed to properly file their documentation. The court shouldn't have to determine whether or not the signatures (or lack thereof) were legitimate.

The rulings on voting sheets were based on logic and evidence, reflecting well on the SG Supreme Court

Meanwhile, two disqualifications were overturned — integrated communications sophomore Meredith Storm and arts administration junior B.J. Lee will appear on the ballot in the upcoming SG elections.

Like Hobbs, one of Storm's signature sheets had another candidate's name marked out — but Storm supplied sufficient evidence to show the sheets were blank when she obtained them. Lee, who was originally disqualified because he lacked the required number of signatures, provided statements from 45 signatories in his support.

Storm and Lee proved their mettle to get back on the ballot, and with these four decisions, our SG Supreme Court has shown it's capable of making informed judgments — and this editorial board lauds them for it.

Let's just hope this same mental and sense of personal responsibility exist next year.

Let Kentuckians vote on legalizing gambling

In yet another installment of the saga over casinos in Kentucky, a state House committee passed a constitutional amendment that would allow Kentucky voters to decide whether or not they want to allow casino gaming in the commonwealth.

If approved, the bill would allow for a single-sentence ballot amendment that would permit the General Assembly to legalize casino gambling in the state.

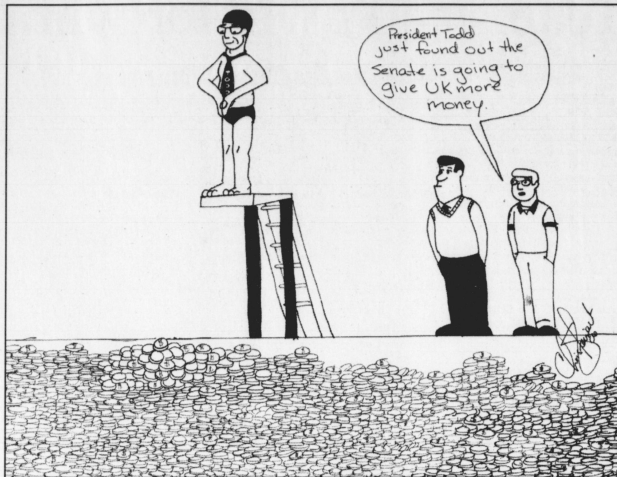
The prospect of legalizing casinos in Kentucky has met fierce resistance in Frankfort and throughout the state by those arguing that casinos will simply offer another vice for people to indulge in.

However, with establishments such as Keeneland and Red Mile in operation and legalized gambling just across the Ohio River, the presence of casinos in the

state will hardly be a catalyst for the sort of "fall from grace"-type scenario that many detractors envision. As the horse racing capital of the world, one can hardly argue that gambling is a foreign concept in Kentucky.

Furthermore, the state stands to make considerable economic gains from gambling revenue, which would greatly enhance programs, such as education, whose lack of funds are a burden upon Kentucky citizens. It makes no sense to sit idly by while Kentuckians gamble in other states and give away their money to other state government coffers.

The potential contained within this amendment should not be denied by legislators in Frankfort, nor should voters deny considerable fiscal gains based on the stigma of personal ruin that comes with gambling.



CHRIS STEWART, THE KENTUCKY KERNEL

LETTERS TO THE EDITOR

Seatbelt law would keep health costs down

In response to The Kernel's March 21 editorial on seatbelt laws, I feel compelled to respond to point out something that the editorial board overlooked. I tend to agree that government is over-regulating our lives these days. However, it is not true that choosing not to wear seat belts does not affect anyone else. True, it does not affect anyone else's "liberty," but it does affect health care costs, which are already skyrocketing. Having recently been in a high-speed, multiple-vehicle accident on a major highway, I saw the benefits of seatbelts first hand. Although all three vehicles involved in the accident were totally destroyed, not one of the five persons involved was seriously injured, including a baby under one year of age.

Imagine what the costs to the health care system could have been if the people involved were not wearing seat belts! Multiply that by the many accidents that occur daily, weekly and yearly in Kentucky. Then consider the overwhelming number of people in this state who have no health insurance, or the required auto insurance for that matter. Who bears the cost of uninsured persons? The citizens of Kentucky who pay taxes. So, as you can see, this does affect everyone, not just those who chose not to wear seat belts.

However, in support of the editorial, I do believe that safety cannot necessarily be regulated. Whether or not there is a mandatory seatbelt law in Kentucky, many people will continue to choose not to wear seatbelts. I am not sure how much difference would be made by enforcing seatbelt use legally. Education regarding seatbelt use is a start, but no matter how much we regulate and educate, there are still going to be those who will never comply with seatbelt use for many reasons. But we have to start somewhere!

KATHLEEN SOLTZ

Family Nurse Practitioner, 2005 UK nursing alumna

Staff is essential to top-20 goal

I am writing in response to Chris Miles' March 21

column, in which he derided staff for protesting the unequal pools for faculty and staff raises.

Staff, perhaps more than anyone else (including students), understand how UK needs to be more competitive in academia. Staff members do the student recruiting. Staff members do athletic recruiting. Staff members write UK's press releases, tally UK's statistics that are compared against other colleges and universities, and send out the transcripts for UK students who compete against other students for graduate acceptance letters.

The rally was in no way "condemning a step in the right direction," per Miles. It was a statement that this university so hellbent on reaching top-20 status, is making a dire mistake if it believes that such an end can be achieved without including the staff in its endeavors. I am not protesting the raise pool. I am protesting the fact that the differential pool does not reflect how staff wages have stagnated against rises in the cost of living, how staff wages have not reflected the enormous workload left by staff positions abandoned during hiring freezes that were never relieved and how staff wages do not reflect that staff play an essential role in UK's climb to the top.

Miles stated that UK staff "should stop thinking about themselves and actually worry about the students they serve." In the library system, we serve students and faculty alike with dedication, so that you can get materials to write those papers you leave until 3 a.m. So that professors can get access to resources that allow them to publish articles citing the most recent and advanced research. As a graduate student myself, it often surprises me how often staff are essential to the services I need in order to get my work done.

If nothing else, the rally demonstrated that this is an extremely important issue for staff — enough that hundreds of us will show up to rally. How many students have gone to the Frankfort rallies to ask Frankfort for more support?

COLLEEN S. HARRIS

Young Library staff
library science graduate student

Yes, Mr. Hussein: Three years later, we're still letting ourselves be fooled

Lovelaceville, Ky. — Midnight. I am sitting on the richly-stained deck of a house in the heart of Lovelaceville



Jonathan Meador
KERNEL COLUMNIST

(pop. 100), just half-an-hour outside Paducah. The darkness here is so absolute that, for all I know, deer could be grazing just beyond the limits of the porch light. Originally, my goal was to do something wild over the break and to write about it. Break into a zoo, play with the monkeys. Commission prostitutes for some kind of public service. You know: hijinks. Yet my bank account couldn't support even the cheapest of these deeds, much less the oft-chosen jaunt to Cancun or Destin or wherever there are large amounts of exposed flesh and impromptu beachside Jack Johnson karaoke circles — not that I'm bitter, mind you.

So I find myself here, in the middle of nowhere on a bleak March night, pacing back and forth across this wide porch drinking an Old Fitz on ice ... when I hear a twig snap. "Who's there?" I cry out into the darkness.

A figure emerges from the shadows. "Got a light?" he asks. I fish a Bic out of my pocket and hand it to this stranger, looking him over. He is pudgy, bearded, dressed in a crisp tan military uniform. He lights a large cigar and smiles at me.

"Pleased to make your acquaintance," he says, extending his dark-skinned hand. "My name is Saddam."

"As in, Hussein?" "He nods. "In the flesh." "Aren't you, like, on trial for war crimes?"

"Oh yeah, war crimes," he says, making air-quotes with his fingers. "My body double is in big trouble. May I join you?" "Uh..."

The ousted president of Iraq takes a seat in the rocking chair next to me, leisurely smoking his

Cuban. After a few minutes of pleasant (albeit awkward) conversation — as it turns out, he's a huge fan of James Blunt and saw "Capote" three times — I can't help but steer the conversation toward a more relevant subject.

"So," I begin, wringing my hands. "What brings you to Kentucky?"

"Just passing through. I'm a huge horseracing fan. Huge. Keeneland starts in, like, what? Two weeks?" He rubs his hands together, excited. "You a gambling man?"

"Afraid not."

"You should be," he says, leaning back. "It's a gas, man. More fun than killing your own people."

"Speaking of which," I say. "It's been three years since the Iraq War started, which kind of put you out of a job. How do you think it's going?" Saddam laughs. "Well, if we must talk shop, I think I couldn't have done a better job myself. George has a knack for this kind of thing, more so than his old man. I mean, during my reign, I couldn't have caused this much

chaos if I wanted to, Allah willing, of course."

"I doubt that our president really wanted things to go this badly," I say, feeling somewhat uncomfortable. "How do you see this whole thing panning out?"

Saddam composes himself, his face stern. "Good question. Journalism major?"

"Can you tell?" "Yeah," he says, stroking his beard. "Well, if we must talk shop, I don't really think it matters, at least not to you. You'll keep driving your big cars and eating your hamburgers and watching your 'Survivor,' just like I did before I was deposed. Three years of carnage in a faraway land means nothing to the American people, so long as it doesn't jeopardize the battery life of their iPod."

"That's a good point," I say. "Cynical, but true."

"Of course it is true, and what's more, your leaders don't even have to force their way into power, like I had to. It's so much easier, your way: to have people so distracted, so misinformed, that they'll put up with just about any-

thing. It's beautiful."

"You can't blame this war on us," I say, standing up, my fists shaking.

"You elected this man, didn't you? He didn't just sneak in there."

"Well, not exactly," I say. "It's not that sim—"

"And so you elected this war, too. In retrospect, I should have become a U.S. citizen. Maybe ran for the Senate. Then I could have done some real damage."

"That will be enough, good sir!" I bark. "Kindly leave."

He crushes his cigar into the sole of his boot, smirking. "I really must be getting along anyway," he says, rising from the chair. "I've got tickets to the UConn game."

And with that, he disappears back into the shadows. I remain standing, fists shaking, angry. It is quiet again. It is at that moment that I vow to never again entertain former dictators while on Spring Break, no matter how right they might be.

Jonathan Meador is a journalism junior. E-mail jmeador@kykernel.com.

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

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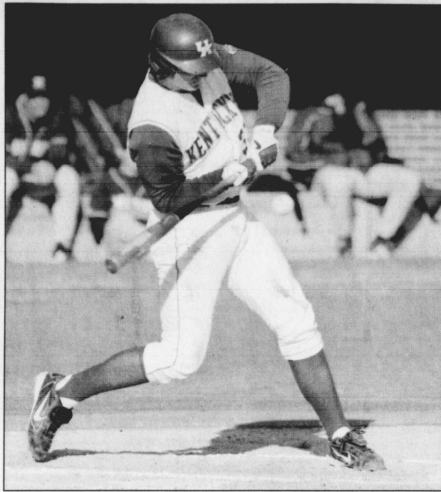
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Online Poll Question

Should the Kentucky General Assembly pass a law allowing police to pull over drivers solely for not wearing a seat-belt?

Yes
No

Vote online at kykernel.com



Junior infielder Ryan Strieby swings during UK's 13-3 win over Xavier yesterday. The Cats are off to an 18-4 start, which ties the best start in the program's 102-year history. They begin a three-game series at Tennessee tomorrow night.

ANDREW HUGHES | STAFF

Baseball ties top start in program's history

By Ryan Mabry
THE KENTUCKY KERNEL

In defeating Xavier yesterday, the UK baseball team did something it had only done one time the 102-year existence of the program: Get off to an 18-4 start.

"We have such a long way to go," said head coach John Cohen when asked about the team's standing in UK baseball history. "I know it's a cliché, but it's a day-by-day thing."

"That's the great thing about this club. I think that's their focus too. All of the other exterior stuff is fun for fans to talk about, and we love our fans to get involved with that kind of thing, but for us, it's got to be a day-by-day, practice-by-practice deal."

Going day-by-day seems to be working out pretty well for the Cats so far, as the 13-3 drubbing of the Musketeers concluded a sixteen-game homestand during which they nearly swept then-eighth ranked LSU, and entered the rankings themselves at No. 26.

"This is a great team," said junior infielder Matt McKinney. "I think we have great team chemistry. We all hang out together; we all have fun together, and I think that has a lot to do with the start we've gotten off to."

McKinney made his second start of the season at shortstop, because regular starter Ryan Wilkes had a severe headache.

"He had some severe pains," Cohen said. "He had to take some medication for it, so we just told him to go home and get some sleep, and get ready to go tomorrow."

McKinney proved solid play in the field, recording seven assists.

"He's a very good defensive player," Cohen said. "In the cold, he doesn't throw it across as well as he normally does. He just never panics, he's always under control, and he's a very solid defender."

First baseman Ryan Strieby proved to be a big help to all of the infielders on a day in which temperatures dipped into the 80s.

"He's so big, it's hard to miss him," McKinney said. "He's a great defensive player. He just picks everything."

Strieby also contributed from the plate, hitting a two-run homerun to left field in the fourth, and reaching base three times via being hit by a pitches. He leads the team in that statistic, having reached base nine times as a hit batsman.

"I'm like a magnet here lately," Strieby said. "I don't know why — I don't really

stand that close to the plate. Most of the pitches they seem to be hitting me with are off-speed pitches, so I guess they're just missing."

Chris Rusin (2-0) started and earned the victory for Kentucky, pitching five shutout innings, and striking out five batters. Cohen was disappointed about having to pull him from the game early to allow the bullpen to get some work.

"They can't just go two weeks without pitching," Cohen said of the relievers. "He (Rusin) was only 63 pitches into that and we had to take him out of the game."

Despite the team's stalwart performance, Cohen felt the lineup could have hit better.

"We really didn't lock in on the strike zone from the sixth inning on," Cohen said.

"I thought the first five innings were outstanding, but the last three just weren't very good (offensively)... We'll practice at Tennessee Thursday night, and hopefully we'll find a way to get better and get ready for (Tennessee starting pitcher James Adkins.)"

The Cats begin a three-game series in Knoxville tomorrow at 7 p.m.

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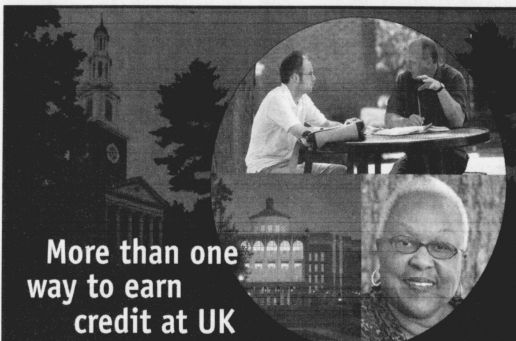
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words from the editor

An Expensive Way to Lose a Friend

So you're out with a few friends having a good time when somebody says he/she is running short on cash and just needs a quick loan. He's a good friend and so you figure he'll pay you back, right? Stop! How much do you really know about how this person handles his money? Does he tend to borrow money from people on a regular basis? Does he have trouble paying his debts?

If your friend is already having trouble paying his debts, then what makes you think he won't have trouble paying you back? I've met many people who borrowed money from friends or relatives and then later faced problems paying back those loans. Giving someone a loan will not fix that person's inability to manage money. No one ever thinks he'll have trouble paying back a loan until it actually happens to him.

We're not suggesting you need to become a total cheapskate and start giving dirty looks to anyone who asks you to borrow a quarter. But there's a big difference between lending \$1 to a friend for a soda and letting her borrow \$500 for school books. If you're doing well financially, then you may be better off giving the money as a gift without the expectation of getting it back. However, if you're struggling to pay your own bills, then lending money to others could put you in a tough circumstance.

Don't ever loan anyone money if you have to put that expense on your credit card. Keep in mind that you'll be the one held responsible for the credit card fees charged on that debt. It is common for debtors to seek loans from friends because they can often avoid having to pay any interest on those funds.

Borrowing money from a friend isn't such a great idea either. The only difference between borrowing money from a friend rather than a bank is that the friend might pardon it but a bank won't. If you don't pay it back, then the friendship could get very strained.

Beg, but try not to borrow. There are countless cases of people whose credit record is shot because they couldn't pay back their loans. Instead, skip the high-interest lenders and go straight to your parents, uncles and grandparents. Your family is going to be much more forgiving than banks and credit card companies.

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Keith Munyan
Celebrity Pictures LA

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The multitalented teen sensation has parlayed her film and singing careers into the wildly successful Stuff by Hilary Duff clothing and home accessories line.

Photography by Keith Munyan/Celebrity Pictures LA

HILARY DUFF

The Right Stuff

By Daniel Jimenez
YOUNG MONEY
Managing Editor

If you are familiar with the entertainment business, then you probably know that Hollywood has a reputation for being an ultra-competitive industry. There are countless stories of talented actors and singers struggling to get by working low-paying jobs while they wait to land their big break. Chances of making it in show business are so slim that most aspiring performers wind up shuffling back home with their hopes and dreams crushed like branches in a wood chipper. That's what makes Hilary Duff's meteoric career rise at such a young age all the more remarkable.

The Texas native has achieved more professional success by age 18 than most people accomplish in their entire careers. Since getting her start as a child actor in TV commercials, Duff has starred in her own series, recorded three hit albums, appeared in several films and started her own multi-million dollar line of young girl's clothing and home accessories. She's even expanded her Stuff by Hilary Duff brand to include beauty products and is preparing to launch a new line of fragrance products this fall.

YOUNG MONEY caught up with Duff in Canada during a stop on her "Most Wanted" concert tour. Her casual conversation style revealed someone who is used to being in the spotlight and to handling the media. In fact, the young celebrity said she feels much older than her actual age. She believes that her success is due to a combination of luck and hard work.

"There is no secret formula for [success]," she said. "I know that I worked very hard. I feel lucky to have all the things that I do. I love my job so much."

But fame does have a price. Duff admitted that she's had to make many personal sacrifices on her road to the top, such as missing out on time with friends and dealing with a lack of privacy.

"We could probably dedicate this whole interview to the sacrifices I've had to make. Just as an example, when I was younger my friends would go out to places at night, but I couldn't go because I would have to be up early for work on set the next day."

Many of Duff's young fans grew up watching her play the role of Lizzie McGuire on the Disney Channel. Those days are over, but Duff claims she is not consciously seeking out different projects that would appeal to an older audience. She is currently focusing on promoting her album and developing a second clothing line aimed at young adult females.

»» continued on p. 8



Her name recognition and personal image have given Duff a much envied level of financial clout among her peers. The pop princess was voted as one of Teen People's most powerful young entertainers in 2005. Media reports have listed her earnings for last year at \$15 million. However, Duff confessed that early on in her career she actually disliked the business aspect of performing. She didn't really know how much she earned or understand the true cost of producing a television show or a concert tour.

"I didn't care so much about the money," said Duff. "I just wanted to work hard and put on a good show. Then later I started to feel a sense of responsibility about how it all comes together."

Duff learned to keep an eye on her finances after watching other wealthy artists spend their money foolishly. She's aware of how some famous entertainers have earned millions only to wind up bankrupt. For example, recording artists may mistakenly think that their record label is funding their expenses when the money being spent is actually their own.

"What you've got to realize is that the touring side [of the music industry] is mostly recoupable," she said. "When you shoot a video then the record company is going to give you the money to pay for that. But then they're going to take those costs out of your record sales. You have some people who spend a lot of money to shoot a video or to decorate

“ I know that I worked very hard. I feel lucky to have all the things that I do. ”

their dressing room. That's all recoupable [for the record company.]”

Duff recalled feeling flattered about being asked to create her own designer clothes label. She soon discovered that she enjoyed participating in the creative and marketing aspects of running a clothing company.

“When I created the first line of clothes I didn't really have as much of an understanding of the business,” she said. “The first slew of clothes that hit the stores didn't look exactly like I would have wanted. I just started learning the business side of how to get things made for the public.”

Along with Duff's entrepreneurial pursuits she has used her celebrity status to promote her favorite philanthropic endeavors. She remains an active contributor to Kids With a Cause, a charitable organization that helps needy children around the world. Last year she also donated \$250,000 to help the victims of Hurricane Katrina.

When asked about her future career plans, Duff said she wants to remain open to new opportunities. She already has several movie projects on tap, and there are plans to expand the Stuff line to include bedroom furniture in 2007.

The teen star said she's grateful for her fans and for the support staff that helps run her business affairs. As do many other young professionals, Duff realizes the importance of keeping a healthy balance between a busy career and her personal life.

“We're all kind of selfish in that we want to have a great personal life and a great work life,” she said. “But this is America, and you can have both. I guess [the key is] feeling confident that anything is possible.” **VTV**



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Are Debit Cards Right for You?

By Leah Betancourt



The new Ethos debit card presents itself as a simple way for college students to manage their money. But experts have concerns about how some debit cards work.

Imagine you're in line buying college textbooks for the new semester. As you move up in line, you realize you don't have enough money to cover the cost of the books.

You call your parents from your cell phone to ask for money. They immediately transfer funds into the account via their cell phone or from a computer, and by the time you reach the cash register, voila, you have money in hand.

That's just one scenario behind a newly launched debit card called Ethos. Launched last November by Affinity Card Systems Inc., Ethos is a Visa card that is linked to an FDIC-insured savings account at West Coast Bank.

Dubbed as the "be your own bank" card, the Ethos tries to bring debit card benefits to the masses with easy application terms and payroll features. The Ethos card offers bill payment, fund transfers, text messaging on cell phones, and direct deposit. Deposits can be made using other linked accounts or in person at Moneygram International locations.

The account gives cardholders access to a free discount pharmacy program. Ethos also allows

parents to add their children to the account, set spending limits on withdrawals, and be alerted via text message of their child's use of the card.

"It's a very low-cost way for a college student to manage their financial situation," said Terry Lock, CEO of Affinity Card Systems.

HELPING THE UNBANKED

Cardholders can turn their account on or off by phone so it cannot be used for any new transactions. Because the card does not require a credit check, the company touts Ethos as a secure way for the "unbanked," consumers without a bank account, to have a banking card.

The card costs \$6.95 to activate and costs \$3.95 a month. Ethos also carries Visa's Zero Liability policy, in which an account holder is not responsible for unauthorized charges if the card is quickly reported as stolen or lost.

"It's a product that can't be overdrawn," Lock said. "It's got great mobility and security features."

Curtis Arnold, founder of U.S. Citizens for Fair Credit Card Terms, Inc., thinks that for those who can't get a regular checking account, the Ethos may be a good alternative.

"I could see limited benefit to a select group of consumers," he said.

Arnold said the card's monthly fee adds up to \$50 a year. He pointed out that the card allows people to rebuild their credit and that the savings account Ethos card does not charge interest fees.

"To me, building your credit, particularly as a student, that's so important in our society today," he said.

CREDIT CARD SECURITY

Some critics argue that debit cards don't always offer the same protection with electronic funds transfers because of a loophole in the transfer process. Gail Hillebrand, a spokeswoman for the consumer watchdog group Consumers Union, believes that depending on how the card is structured, cardholders may or may not have all the protection listed under their liability plan.

Having a card in your name doesn't necessarily cover what's going on behind the scenes, according to her.

Hillebrand said that anytime you send money through a non-bank entity there's some exposure for the consumer because the money could be held in an account along with other people's funds—in a separate account that pays on the account that is not in your name. Because the holder of the money behind your card isn't in your name, the account may or may not be covered if fraud occurs.

"The problem is you can't tell [who is covered] with your card," she said.

Hillebrand admits that Visa and MasterCard have voluntarily issued a Zero Liability policy intended to protect Ethos cardholders.

"We think that's not good enough," she said.

HIGHER FEES

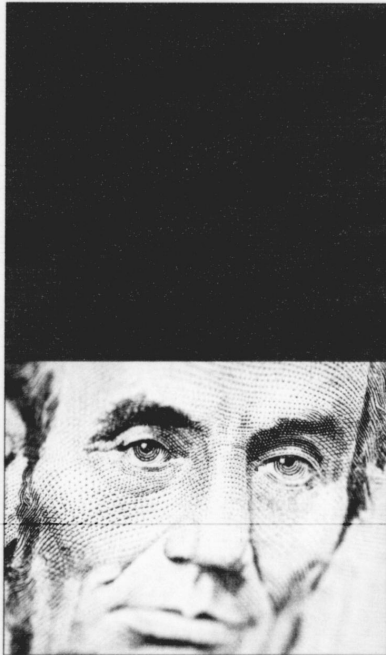
Linda Sherry, a spokeswoman for the Consumer Action consumer advocacy group, argues that there are often enormous fees associated with prepaid credit cards that permit users to set spending limits. Prepaid cards allow adults to control a teenager's spending, but fees can be about \$15 to reload the card once the funds are all spent. The cards are often branded to appeal to young people, according to her.

"Any of these innovative cards should not come at the cost of enormously high fees," Sherry said. She also questioned the practice of having spending caps on credit cards.

"Why do they need a cap on spending?" Sherry said. "A credit card is supposed to come with a cap on spending. Unfortunately, they let you go right by that limit, and then charge you fees."

Arnold thinks that having extra card features such as limiting transactions is good, but he says that consumers are not taking advantage of the safeguards. He added that programmable cards require more work from the cardholder.

"There's an extra step," Arnold said. "You've got to program it. They have to set the limit themselves. Therein lies the problem. Any time there's an extra step, most consumers won't want to mess with it." ■



Whom Should Students Trust for Money Advice?

Beth Placek is a young, vogue, college student, graduating with a wealth of knowledge. And speaking of wealth, for Placek, that's about where it ends.

So when she began embarking on her personal financial planning endeavors earlier this year, she sought help from a source that would see her the same way she sees herself - Suze Orman's "The Money Book for the Young, Fabulous & Broke."

"It sort of sucked me in and summed me up perfectly," said Placek, a senior nursing major at the University of Missouri. "I'm young, I've got my life going for me, but, you know, I'm broke."

But Placek is no stranger to money management. She's been doing it since she was 16, when she helped pay for high school, purchased her own car and started saving so she could pay her way through college on her own.

Now that she's leaving, Placek said she is seeking advice from some of the countless financial planning guidebooks many graduates turn to for help. She thinks Orman's quick, "down-to-Earth" writing style speaks to her, but doesn't talk down.

FINANCIAL GUIDEBOOKS MAY LACK SUBSTANCE

Placek said she often finds *The Wall Street Journal* and her parents' money magazines cryptic and irrelevant. She likes Orman's book because it skims a vast range of financial topics

- everything from debt and credit to paying off loans and investing in the stock market.

But that is exactly what some financial planners and economics professors say make the advice books, with names such as "The Complete Idiot's Guide to Financial Planning in Your 20s and 30s" and "I Hate Financial Planning," all pop and no substance. Others say financial guidebooks are just one resource out of many that graduates should look for on their quest to become financially grounded.

"(The books) are not packed full of information," said Mark Oleson, director of MU's Office for Financial Success. "They are more just about feeling good about your financial situation and motivating you to do something, not about understanding what you are doing."

Oleson, an assistant professor of personal financial planning, said money guidebooks try to combine too many topics in too few pages.

Next semester, he will teach "Financial Success," a one-hour class on personal financial planning for college students. But Oleson has never been able to find a textbook that even begins to cover all that he wants his students to understand. So he doesn't use a book at all. Nothing is as simple or clear as a conversation, he said.

Deanna Sharpe is not quite as skeptical about financial guidebooks, as long as they come from "respected" names and have a good track

record. Sharpe, also an assistant professor of personal financial planning, argues that though she hasn't used any of the books herself, reading Amazon.com reviews or listening for popular titles on CNBC and other news networks might make the choice easier for students.

She recommends books and magazines by Kiplinger's, which, among other things, publishes creditable business forecasts; and she also suggests browsing any information associated with *Consumer Reports* magazine. As long as a book isn't trying to sell something, Sharpe said, it could be valuable to a person seeking financial advice.

"When they're good, they'll speak to not just where you are, but where you are going in your life," Sharpe said.

But for those who can't even afford to put \$30 down for a glossy financial book, Sharpe and Oleson recommend trying the Internet. Any university or government website can probably offer some sound advice, Oleson said.

"If someone wants something from you especially before they give you anything, start sniffing, something could be wrong," Sharpe said.

CONSIDER THE SOURCE

Still, Oleson believes nothing beats one-on-one, personalized financial help. He also asks young adults to consider the source. Too often, people confide in salespeople or brokers who sometimes "talk in circles" around them, knowing they themselves will reap the benefits of whatever decision is made.

So why seek advice in the first place? After watching Suze Orman and Jim Cramer, author of "Mad Money," Placek started to freak about her financial situation. Her parents had been helping her budget for years - but how long would that last?

"The prospect of having money to manage has made me start wanting to look at my financial future," Placek said.

Sharpe thinks students entering the financial world today are met with many more options than their parents had, and those who are financially savvy are least likely to get duped upon arrival.

Credit, Social Security, debt and loans have changed, and by design, parents aren't always the best personal finance teachers, Sharpe said.

"Not understanding what an APR is or what an acceleration clause is and giving a child a credit card is almost like handing a loaded gun to a 2-year-old," Sharpe said. "It's not good sense." ■

IT'S NEVER TOO EARLY TO START YOUR JOB HUNT

By Peter Vogt, MonsterTRAK Coach



Is it ever too soon to look for the post-graduation job you want? The short answer is, "No, it isn't." But the more complete answer is, "It depends on what you mean by look."

Timing is critical in your job search, just as it is in many things in life. Perhaps that's why so many college students have questions like the one below, which appeared recently on the message board:

"I am currently a senior in college and graduating in May. Is it too early to look for jobs?" Again, the short answer is, "No, it isn't." But the more complete answer is, "It depends on what you mean by look."

One common definition of "looking for a job" centers on the idea of applying for current job openings by sending a résumé and cover letter and trying to land an interview. If this is your definition of looking for a job, then there is such a thing as too soon; it really makes no sense for you to look for a job in this particular way until shortly before you graduate. After all, if you apply for a current job opening in, say, October but you won't be graduating until the following May, then you're really wasting both your and the employer's time and effort.

On the other hand, it's never too soon if you expand the idea of looking for a job to include strategies that are more future-oriented and, usually, more effective. Among

the search activities that will help you no matter when you start them:

1) TALKING TO PEOPLE IN YOUR FUTURE INDUSTRY. Regardless of when you'll be graduating, you can start learning more about your field and the opportunities it offers (both now and in the future) by talking to people who are currently working in the industry. This method of looking for a job lets you build the all-important personal relationships that will help you launch your career and maintain it for years to come.

[Keep up with trade publications, journals, newspapers and other periodicals in your field]

2) READING ABOUT YOUR FIELD. What critical issues are emerging in your future industry? What are people worrying about or looking forward to within your field? Perhaps most importantly, where will the job opportunities be in the near and not-so-near future? You can find out all of that and more by keeping up with trade publications, journals, newspapers and other periodicals in your field. And, of course, the Internet, too, offers volumes of information on all fields, if you're willing to go out and find it, either on your own or with the help of a campus career counselor or reference librarian.

3) MONITORING JOB LISTINGS. Using Internet sites like MonsterTRAK.com as well

as industry Web sites and publications, you can easily get a sense of the types of jobs that are opening up in your field. Keep your eye on current job listings — not so much with the idea of applying for them, but learning from them. What skills do the employers seem to be looking for the most? What experiences do the employers seem most interested in? And where, geographically and by company, are most jobs currently emerging?

4) NETWORKING WITH PEOPLE YOU ALREADY KNOW WELL. If you're going to graduate in May, for example, it certainly doesn't hurt for you to mention that fact now to your professors, your parents, your other relatives and everyone else you run into in your day-to-day life. Start putting out feelers with the people you know, and tell them you're always open to hearing their suggestions or, better yet, learning about job leads they're aware of.

The timing may not always be quite right for you to apply for an appealing job that's immediately available. But it's never too early to start your job search in a behind-the-scenes sort of way. The knowledge you gain and the personal relationships you develop will ultimately put you front and center in the minds of employers, and that's where you want to be anytime. [E]

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“INTERNSHIP QUEEN”

OFFER
JOB
TIPS

By C
Univ

Once the collegiate fun is over, the next phase in adult life is finding that first crucial job after graduation. Outside experience is the key to getting any job, taking what you've learned in school and applying it. The question is how can you get your hands on some "real world" experience that employers are looking for? One word, repeat after me: Internship.

I know what you're thinking. So I get an internship and I run errands for people all day and get them coffee, nothing but fluff work, right? Not so. The University of Central Florida's very own "Internship Queen" Lauren Berger will tell you otherwise. She knows the value of internships and their importance in the real world, AKA life after college.

A few of her many accomplishments include: She is currently working for US Weekly, and Nickelodeon Magazines. She has previously contributed to Dance Spirit, Talent In Motion, Teen Voices, What Canadian Teen Magazine, Nordstroms.com, NY Family and many other national magazines. Berger has also been given the privilege to visit Austria for two weeks and write a travel guide for Vienna and

Salzberg, to be published by MTV sometime in 2006.

Berger would not be working where she is today if it weren't for her persistence, not to mention her 13 internships to back up her credibility as a versatile employee. She's also in the process of gaining representation for a new book specifically on interning.

"Just about any field of work today is extremely competitive, so whether you're going into entertainment, law, or whatever you're going into, you should always intern," Berger says. "Employers will be comparing you with your peers on the grounds of whether or not you've had extra hands-on experience."

The Internship Queen heavily stresses that students should be seeking out an internship or at least researching one by at least sophomore year in college. Berger also suggests making a dream list. "List off your top five dream companies that you'd like to work for and start from there. Don't be afraid of rejection, keep trying," she said.

Now that the search is underway, start focusing on your résumé. The résumé you

submit to a company is the first thing that they will know about you.

"Try and tailor your résumé to your field of choice, like say you won an award for best article in your high school paper and you're a journalism major, make sure that's on there," advises Berger. Also, get involved on campus and become a part of a club or organization that pertains to your prospective career. It can't hurt to beef up your résumé with activities that are beneficial to you.

Also, before or after you've sent out your résumé and applications, familiarize yourself with the companies to which you're applying. "Do your homework, go online and find information about that company. Let's say your company is the YMCA, know their mission statement by heart. If you've done that, you can present yourself in a much better light than someone who doesn't know it," Berger says. Also, by knowing their mission statement Berger suggests that "you always want to remind your interviewer what you as an individual can bring to the table and how you can help better the company with your employment."

Once you're in the door, you're not in the clear yet. Yes, you've squeaked by your interviews, sent out your thank-you notes to your interviewers and now you've been hired. Here's some more advice from the queen: "Make sure you're prepared; ask all the silly questions such as what the dress code is, where you can park, avoid as many minor problems as you can."

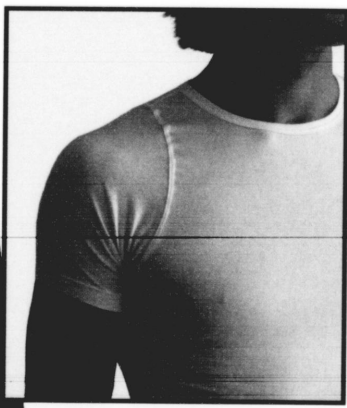
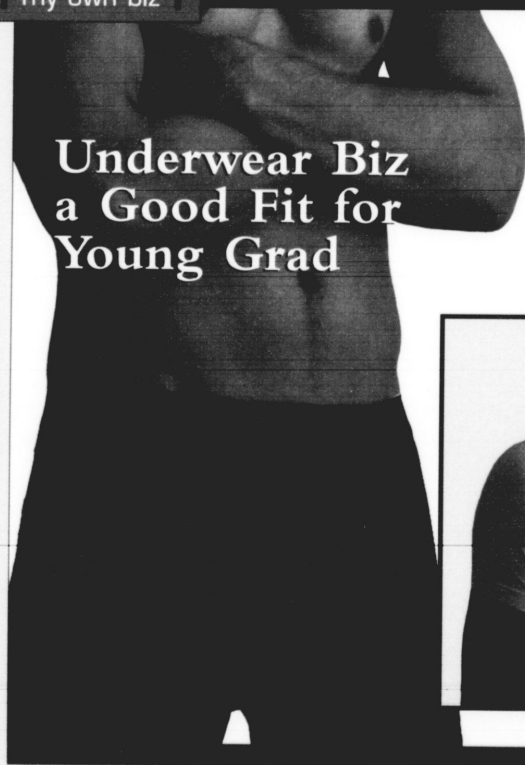
"The key is to go into your internship and do your very best," says Berger. "Keep in mind that you should probably establish a few personal goals beforehand so that when the opportunity comes and there is something you'd like to know, you've got something to ask."

Internships are so important to college students because students can find out first hand whether or not what they are doing interests them. They are the perfect place to test the waters, and they help you better access how to spend your time in the future. Don't forget that this is only temporary. You may have bad bosses, spend hours in front of a copy machine or make numerous coffee shop runs for the staff—and that is all because you're an intern. But just by interning you've made your chances that much better to land future jobs.

"Take what they give you with a grain of salt and just do what you are told," she says. "You are on the right track. Everyone has to start somewhere and you've got yourself off to a good start." **YU**

Underwear Biz a Good Fit for Young Grad

By Brandy R. Cash
Virginia Tech



Robert Clark started from scratch to build a successful men's underwear company.

No longer do men need to play hide-and-seek when scoping out the underwear department. Thanks to Robert Clark, men can purchase their undergarments without blushing, whether they are searching for long, short, tight, loose, satin, cotton, or barely-there.

In 2000, Clark found himself two credits shy of graduating with a business information technology degree from Virginia Tech in Blacksburg, Va. To earn those credits, he convinced a professor to provide him a project; he was assigned to design a 50 page business plan. Clark wanted to entertain himself in the process, so he developed Skiviez, an online retailer of men's underwear.

"When I was in school, I thought I would do what everybody else was doing, just sitting behind a computer all day and programming," Clark says, "but the more I worked on [the business plan] I thought, 'This just might work.'"

Today, Skiviez, www.skiviez.com, is a thriving online business that serves international buyers from as far away as Japan, markets top designer brands like Tommy Hilfiger, Champion, and Calvin Klein and is growing at a rate of 85% per month. In the summer of 2004, Clark also

opened his first brick-and-mortar retail store in Blacksburg.

However, Skiviez's beginnings were not so smooth. Clark did everything from advertising to management to accounting to custodial duties. He borrowed \$50,000 to cover expenses but came up dry within six months. Clark even moved Skiviez's headquarters to his parents' basement. "At that point I thought the whole thing was stupid and would never make money," he says.

For more than two years, Clark pestered designer names like Calvin Klein and Tommy Hilfiger to market their products with Skiviez. Eventually, those brands accepted, and the business received its competitive edge.

Today, the company averages 30 to 40 online sales per day, with an average order of \$70. Clark expects Skiviez's 2005 revenues to hit just under \$1 million. Skiviez's international fan base boost those numbers, with Japan and the United Kingdom his most loyal customers.

"We are growing so fast, we beat December [2004] sales in March [2005], which we beat again in April, which we totally annihilated in June," says Clark, laughing.

Skiviez is geared towards men who desire high-quality comfort with the bonus of

anonymous shopping. Clark, once shy himself, unabashedly discusses the soft fabrics, well-stitched waistbands and "extra features" of the products he sells.

"What we find is, someone will buy one thing, like it, and come back and buy ten more," Clark says. "We want customers to have a good shopping experience. We ship fast and are the only place [online] that sells [primarily] underwear and lets customers give feedback."

Customer feedback is helping launch big dreams for Skiviez's future. Clark plans to add a large warehouse for stock, open additional retail stores, and then, sometime in the next five to ten years, sell to an investment group.

"My goal is to sell [Skiviez] for as much money as I can and then do nothing," he says, only half joking.

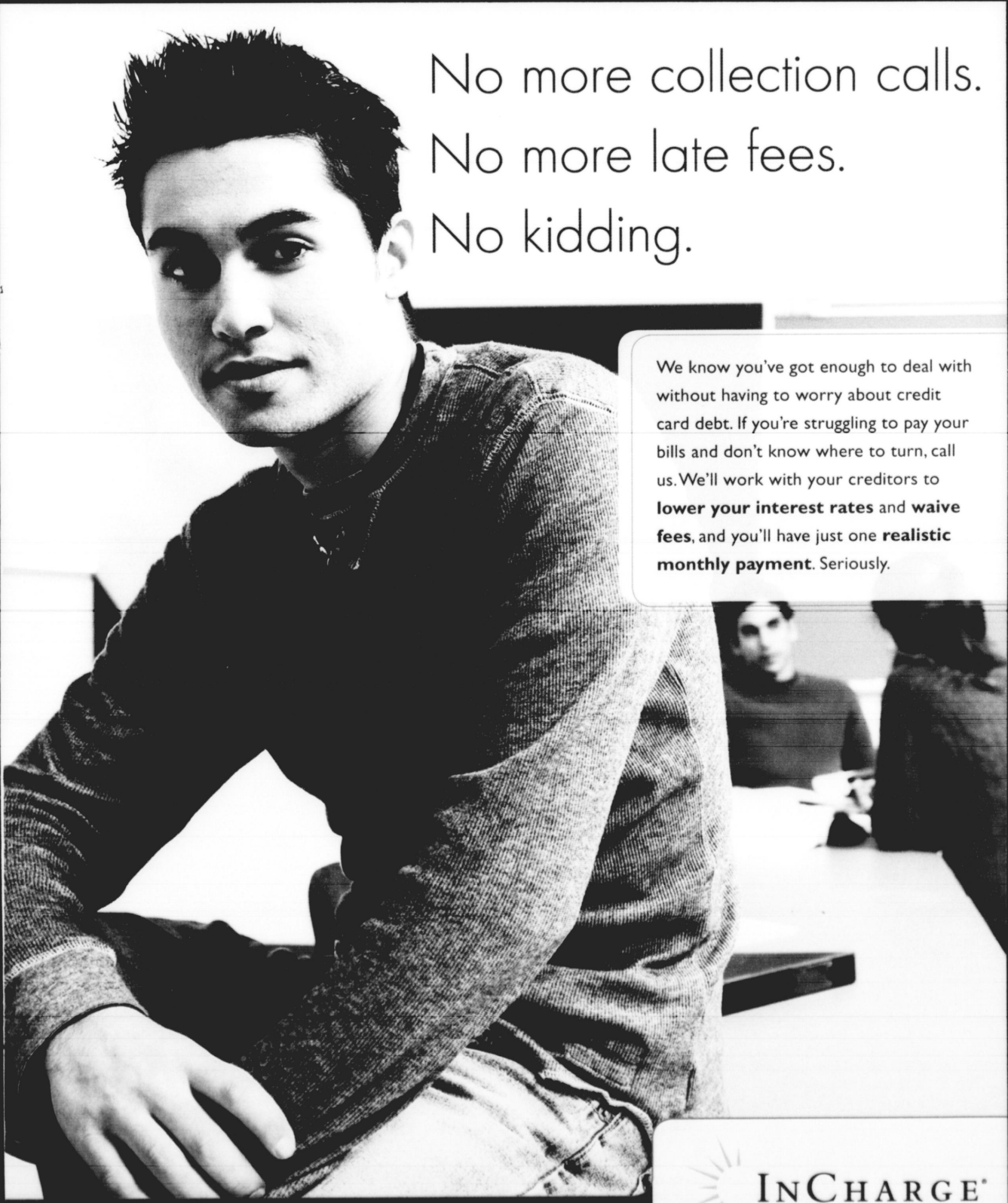
Until workless bliss, the young entrepreneur aims high. "We only want high-scale merchandise," he says. Italian designer Versace is top on his list. Clark expects cheaper brands will slowly fade from Skiviez. Still, he admits many high-quality items lie in the reasonable \$18-to-\$30 range. His top three sellers—C-IN2, 2(x)-ist, and Calvin Klein—range in price from \$10 up to \$35.

Also, Clark finds new designers regularly come to him to market fashions, but he is not easily convinced. "The hot trend now is starting your own underwear line, but even if you have a great pair of underwear, you need a great box to put it in and great marketing."

Meanwhile, Skiviez's own name-brand is undergoing a makeover and will be re-introduced in 2006 with "very interesting features" designed by Clark. (For now, those features are secret). So, what is Clark's advice for aspiring entrepreneurs? He stresses that understanding costs, networking, and building a strong base for any new business is key.

"Figure out exactly what your competition is doing, look every single place they are advertising and then do exactly what they are doing," he says. "I have found figuring out what our competition is doing and using similar advertising has [created] more business than me going out on my own."

Now, though the days of struggle are not far behind, Clark appreciates that experience and looks optimistically into the future. "The bullet point thing I can tell someone is never give up," he says. "Once you are in it, you can't get out and give up without trying everything." **TM**



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13



How to be a Successful Social Entrepreneur

A college student shares lessons on how entrepreneurship can make the world a better place.

By Shreyans Parekh
University of Pennsylvania

I have always had two distinct passions: entrepreneurship and public service. In high school, I had often found it difficult to link these interests because in my mind both were diametrically opposite; the former looked to make money while the latter wished to give it away. As a high school junior, I developed a strategy to maximize the scope of my efforts in business and volunteer service.

I figured that if such notable organizations as the Bill and Melinda Gates Foundation and Newman's Own had been founded by successful entrepreneurs and were able to make a huge impact on their communities, there was no stopping a determined teenager from doing the same!

As the vice president of Koyal Wholesale (www.koyal.com), a wholesale wedding and party supply company based in Corona, Calif., I am in charge of marketing for the start-up that my brother, sister and I founded in 2003. After learning about the 1994 Rwandan genocide in a world history class, I was inspired to start my own non-profit, non-government organization called See Evil, End Evil (SEEDE - www.seede.org) encouraging youth to "question, understand and act" upon human rights violations.

My first project with SEEDE involved raising money for the creation of Rwanda's first public library. In conjunction with Koyal, we sold custom-designed rubber bracelets, buttons and magnets manufactured from Shenzhen, China to recognize the tenth anniversary of the genocide. I also used my contacts with wholesale vendors to market the products in trade shows and events in Las Vegas, Chicago and San Francisco. In total, we raised nearly \$24,000 from those projects. My first experience as a social entrepreneur turned out to be extremely successful as both the nonprofit group and the business thrived.

Here are five tips for how youth can combine their interests in business and public service to have a huge impact on their communities:

Start small, but think BIG!

Social enterprise can run the gamut from a third grader's lemonade stand to earn money for a community service project to a large corporation donating proceeds and services to an international nonprofit group. Don't be pressured into pursuing large and formidable endeavors from the start. First, create a detailed plan and timeframe, and try to remain on schedule with your project. Set reasonable target goals for fundraising and service work. By striving to meet and exceed your expectations, the project will continue to expand at the pace you choose.

Creativity is a key to achieving your goals. Take the time to research similar programs that others have implemented in the past, and note the positives and negatives that occurred. Brainstorm ways in which you can build on the positive attributes by adding your own innovative flair. Make yourself stand out from the crowd of do-gooders and get your voice heard!

Widespread publicity for your organization and project is essential. Get the name of your organization and venture out there as much as possible and maintain a respectable image. This will help both your business and service efforts flourish. With your company, customers will see that you are contributing proceeds to a worthwhile cause and will be more likely to buy your products. With your service organization, people will see that you are credible and honest, and that will be more willing to aid your efforts.

Working in a team can propel you even farther. Social entrepreneurship is tough because it combines so many different factors and sometimes falls on the shoulders of a single person. College students can often find it difficult to juggle entrepreneurship and service, with all the homework and standardized tests that school brings. Therefore, gather close friends, family and relatives and work together to achieve a common goal. Your project will most likely have a greater reach with a team of motivated individuals working together.

Don't be discouraged if an idea or project runs into roadblocks.

It's almost inevitable! Your job as a resilient young go-getter is to overcome these obstacles by trying new ideas to propel your project forward. Always have a backup plan if a specific task fails and avoid the same obstacles.

Before I started my ventures in social enterprise, I took a Thomas Edison quote to heart. One of America's greatest minds, Edison once said, "I never perfected an invention that I did not think about in terms of the service it might give others... I find out what the world needs, then I proceed to invent." This mindset motivated Edison to brighten the world with his innovations.

Now I urge all youth to do the same. Whether you have an invention, a fundraising effort or any other product or service in mind, always remain open to new ideas and approaches to help your community. After all, it's possible that a light bulb may go off in your head guiding you to be a social entrepreneur. **VA**

“Can I ever get another student loan if I defaulted on past loans?”

Dear YOUNG MONEY,

My student loan has been in default for many years. I am currently in a repayment program and have been making monthly payments for over two years. Can I return to school? Can I get my transcript? Can I ever get another student loan?

The loan rehabilitation program administrator said I was now eligible to have my loan purchased by a private lending institution. This did not work. A lending institution did not purchase my loan.

What are my options without creating more debt?

Sylvia

Dear Sylvia,

The school should release your transcripts as long as all the charges you owe them are paid.

The response from the program administrator is right on. If you can't find a private lender, check the Federal Direct Consolidation Loan program. The Direct Consolidation program might be your best bet to take over your existing loans—help you get them back on track with a repayment schedule that you can easily manage. If the Federal Direct program will take these loans over for you, at least you can get in good standing with the school and get your credit cleaned up.

To keep from having to take on any more education debt, you might want to look at a school that doesn't cost too much—maybe a community college. Community colleges offer wonderful programs and are well worth looking into, especially if you are trying to pay tuition costs out of pocket. Your other option is to find out if the school you want to go to offers a tuition payment plan; basically, your tuition payments will be broken down into monthly or quarterly payments, which might be manageable for you.

Let's go back to your existing loans one more time. If your existing education loans are in good standing, you can apply for and probably receive some additional student aid. The best advice we can give you is to talk to the college financial aid office to be sure you have done and are doing everything you should to get your loans back on track and to get in good standing with the school.

There is one last resort, and that is private education loans. You really need to be careful about any private loan programs you look at. Private loans are generally credit based on higher, variable interest rates. If you do not have the appropriate credit, you will have to get a credit-worthy co-signer. Buyer beware! Payments on these loans are generally higher. Know the terms of the agreement, and shop around!

Sandy Baker-Evans
Student Lending Works
www.StudentLendingWorks.org

free to travel

Plaza Ayuntamiento (Town Hall),
Valencia, Spain

EUROPE

STUDENT TRAVELER'S GUIDE TO

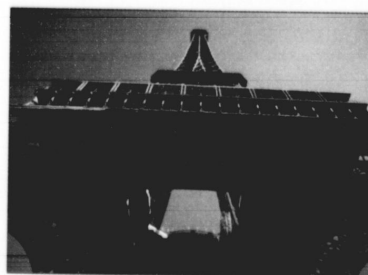
By Virginia Fisher

A college student shares some money-saving European travel tips.

Amid ancient cathedrals, modern bullet trains, bucolic farmlands, bustling cities, artistic masterpieces, thumping nightlife, and the almighty euro, traveling in Europe can be the experience of a lifetime; but it can also wipe out your savings.

However, with a little resourcefulness, you can stick to your budget without missing out on all Europe has to offer.

The best thing you can do before setting out on a trip is to learn as much of the local language as possible. It may not be possible to



Eiffel Tower,
Paris, France

become fluent, but every additional word you know helps free you from the tourist traps and brings you closer to the real life going on all around you.

STUDENT DISCOUNTS

Doing your homework before you leave can save both money and logistical headaches. Plan your itinerary, get a guidebook, and go online to find specific information about

transportation and lodging options. If you are a student, a \$20 investment in an International Student Identification Card (ISIC) will more than pay for itself in student discounts.

If you will be going to several cities, decide ahead of time how you will travel between them. Rail passes offer unlimited train rides for a certain number of days, but there is a wide array of options. You'll probably need to sit down with a calculator to figure out which is best for you. Buses are generally a little slower, a little cheaper, and more uncomfortable than trains, but in Greece, Ireland, and Portugal, they have more

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Piazza San Marco, Venice, Italy



Azores, Portugal



extensive networks, and in much of Scandinavia, they are the only option.

Major cities are more expensive and often require travel strategies different from those of small cities or towns. Because prices in cities are often higher, you may want to make the outskirts your base, where both food and lodging are cheaper. Double check for convenient transportation from the center to avoid losing more than you save on cab rides back after a night on the town.

Making lodging reservations online is also a good idea, and it doesn't have to stifle your freedom to be spontaneous. Hostelling International runs reliable, basic hostels across Europe, as well as offering membership discounts. Many hostels charge for linens, so avoid this expense by bringing your own sleepsack—a flat sheet folded in half and sewn on the bottom and side. Also be aware that if you are traveling in the high season, prices will be higher; but in the low season, many accommodations may be closed. Prices are also higher during festivals and local holidays. Avoid unintentionally becoming a pilgrim at a local saint's day by planning ahead.

TRANSPORTATION TIPS

On arriving in a new town, make your first stop the tourist information office. In addition to answering any logistical questions you may have, the tourist office can also help save you money. Many cities offer some sort of visitor discount pass. These often include unlimited public transportation for a certain number of days or discounts at major museums and sights. In addition, the tourist office may rent bikes at good rates, tell you about free Internet access at the public library, or offer coupons from local establishments. In fact, it never hurts to ask for discounts anywhere you go. Student and youth (up to age 26) discounts are very common in museums, theaters, and even on some transportation.

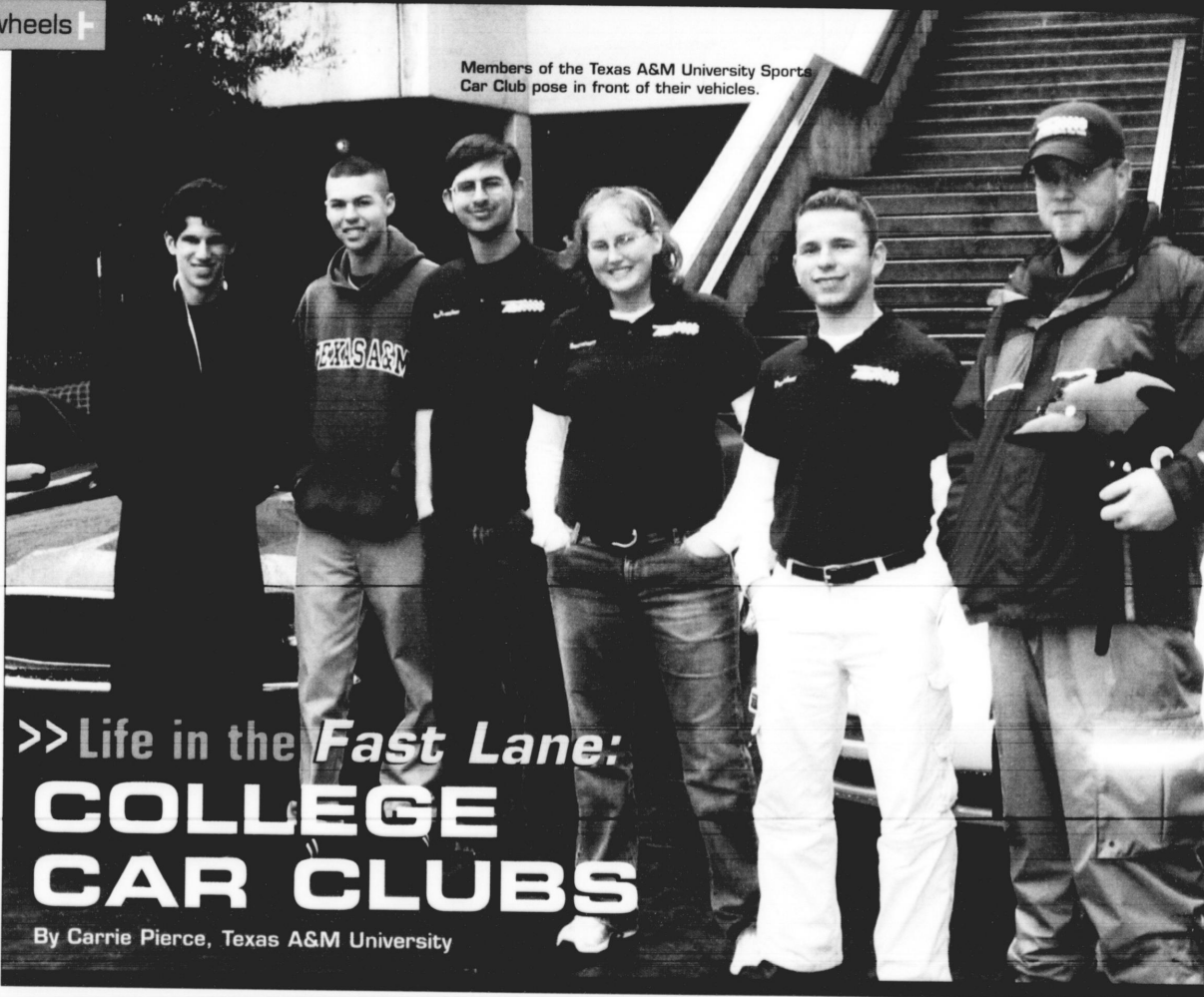
Seek out your own adventures. Instead of paying twice what locals do for a meal at a restaurant with an English menu, go to the grocery store or market and have a picnic. Instead of taking a packaged walking or bus tour, just go explore. Taking a commuter rail or bus out of town and spending the day hiking or lying on the beach will provide some rest and relief for both you and your wallet.

At the end of your vacation, you probably won't remember when that medieval castle was built or which building was the only one in the world made of igneous sandstone. But if you haggle with an old lady in the marketplace, get caught up in a crowd of children heading home after school, and eat some local food hot off a street cart, you'll always remember what it was like to be immersed in the sounds, smells, and movement of the place you were visiting.

Finally, never forget that you will enjoy your trip most by doing what you love. While travelers are often drawn to the sights that make destinations famous, be your own tour guide. My uncle once told me that one of the most interesting travel experiences he ever had was one afternoon in Seville, Spain, when he (willingly) observed the proceedings of a traffic court. In my own travels, I've learned that some of the best memories often emerge from the most unexpected experiences. **VLM**

Virginia Fisher is an editor for Let's Go Europe 2006, which is available at bookstores everywhere for \$14.99. For more information on Let's Go, visit www.letsgo.com.

Members of the Texas A&M University Sports Car Club pose in front of their vehicles.



>> Life in the *Fast Lane:* **COLLEGE CAR CLUBS**

By Carrie Pierce, Texas A&M University

**STUDENT AUTO
CLUBS ARE RAPIDLY
GAINING TRACTION
AT MANY SCHOOLS
AROUND THE
COUNTRY.**

When Benton Hodges turned 16, his mother said he could have her old car if he could make it run. Hodges, a senior at Texas A&M University, bought a book about auto repair and has been passionate about cars ever since. When he was a freshman, he discovered there was a sports car club on campus and joined immediately so he could learn more about his new hobby. Now the president of the Texas A&M Sports Car Club, Hodges thinks he has gained valuable knowledge about cars and connected with other students who share his passion.

"Through the club you learn so much," he said. "My love and passion [for cars] has increased."

Many college students such as Hodges see cars as more than just modes of transportation. Collegiate car clubs exist throughout the country, from the University of Southern California's Trojan Racing Club to the Syracuse University Racing Club, the Autoholics of Texas Sports Car Club, the Cambridge University Automobile Club and the Cornell University Automobile Enthusiasts Club. Texas A&M's club has more than 200 members and is one of the largest in the nation. Hodges says the members do everything from on-campus car shows to road rallies to autocrosses and social mixers.

"The main purpose is for people to get together to talk about cars," Hodges said.

It is an enthusiasts club for anybody who likes automobiles and is interested in motor sports. Members don't even have to own a car. Some members bring rental cars or their trucks. University of Texas junior Rolando Jaimes, president of the Autoholics of Texas Sports Car Club, said their only requirement for membership is the same — a passion for autos. Together, their club is fixing up an RX-7.



Texas A&M student Benson Hodges has won several autocross racing awards.

"We just took out the engine," Jaimes said. "We're working on it together as a club and we'll eventually take it to an autocross."

When the popular films "The Fast and the Furious" and "Gone in 60 Seconds" came out, many college-aged students began racing illegally on the streets. Hodges said that clubs such as Texas A&M's have kept people from engaging in these dangerous activities. All motor sport activities require vehicle safety inspections and helmets.

"Our club provides a safe haven for legal and safe racing," he said.

Collegiate auto clubs are not unique to the United States. At Bristol University, in the United Kingdom, auto enthusiasts belong to the Bristol University Motor Club. Sophomore math major Simon Lytton feels that the backbone of their club is the running of 12-car road rallies where a twisty course through narrow country lanes must be completed at a set average speed.

"We also run auto tests, off-roading days and track days, and days out, for example to the London Motor Show," Lytton said. "We have a really eclectic mixture of cars, ranging from old-style Mini Coopers to one member who drives a brand new BMW. Most people's cars, however, are cheap, small-engine European hatches."

Texas A&M's largest club events are autocrosses. Autocrosses consist of small road

course series that simulate street circumstances. Grouped by car type, they are timed races through cones. Minutes are added to racers times for every cone they knock over while maneuvering through the course.

"We have one of the top autocross sites in the country," Hodges said.

Texas A&M holds autocrosses about once a month, according to the club. The races are free to watch and cost \$10 for club members, alumni and University of Texas and Baylor University students. Jaimes said the Autoholics of Texas attends the autocross at Texas A&M as well as ones in San Antonio and Seguin, Texas.

Other popular events are called "road rallies." On city streets, students compete to see who can get to a certain place the fastest, while maneuvering around the natural traffic.

"We do not condone speeding activity," Hodges said. "And there is no history of incidents of wrecks with any of the club's races."

Pranav Patel, the autocross chair at Texas A&M, explained that some of the members' driving skills become so advanced through the club that they enter themselves into the Autocross National Competition in Topeka, Kansas.

Forming a sports car club on your campus is not hard. The Texas A&M Sports Car club was established in 1968 when a group of students

passionate about their cars got together and decided to organize one. One of the original members still comes back and races, Hodges said. He believes that the best way to form a similar club at your college or university is to contact an already established club and get ideas about activities, costs and recruiting.

An important part of starting a club is establishing a group of committed leaders and then recruiting devoted members. The Autoholics of Texas had trouble starting up two years ago because the officers didn't make enough time for the club.

"You have to work at it and make sure you have dedication," Jaimes said.

A great way to recruit members when you are getting started is to hold car shows on campus.

"Car shows are our biggest recruitment tools because people come up to us and start talking about cars," Hodges said.

Lytton said the Bristol Club attracts most of their members through word of mouth.

"People hear about the great time their friend is having in the Motor Club and they want in," he said. "We're all just students with petrol in our veins." **Y.M.**

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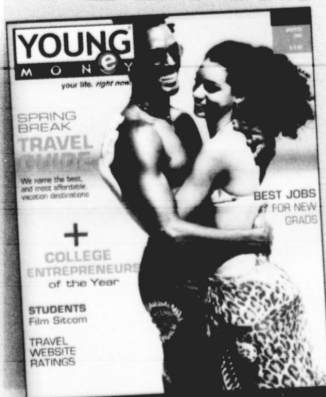
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Actual screenshot (left) taken from youngmoney.com's Fantasy Stock Market Game.

Simulated Investing

a Smart Option for Beginners

Tina Dressel,
Indiana University

Ithaca College student Mike Staub has been looking to his dad to learn about investing since he was in middle school. About two years ago, however, he decided to take on the challenge of managing his own portfolio. By putting to the test everything he had been learning from his dad and in school, Staub was able to increase his successes. Staub's favorite stocks in his portfolio, which includes Volvo and ING Insurance, are actually his first ever purchases.

Staub strives to hold an investment for at least a year because of the positive capital gains tax benefits it reaps. But when this isn't possible, it doesn't faze him. When determining what to invest in, he looks at valuation metrics such as EBITDA (earnings before interest, taxes, depreciation, and amortization) and P/E (price-to-earnings) ratios to compare a company with its competitors. After this, he uses a technical analysis method to decide whether to go ahead with the purchase of a prospective security.

Staub's investing methodology can intimidate even an avid investor such as I. So here is how he suggests beginners should venture into the complex world of investing. First, he advocates signing up for the Virtual Stock Exchange or a similar stock market simulation such as youngmoney.com's Fantasy Stock Market Game. This way you can learn how to take educated risks and practice picking stocks without risking actual money.

"Investing is an art, not a science, and there are certain lessons that need to be learned," says Staub. Once you see how well you can do with fake money, you will know it is time to open a brokerage account and start investing with real cash!

Once you have opened up your very own brokerage account and are ready to invest, you have to be able to find which stock you want to invest in. Staub suggests either using the wide array of stock screeners that are available on numerous websites or just choosing from quality companies you are familiar with that have a strong brand or popular product. His example is Volvo, a company with a history of making superior automotive equipment and stressing social responsibility in their operations.

**Investing is an art,
not a science.**

Mike Staub
Ithaca College

After you have found some prospective companies, it is time to get down and dirty with the numbers to really see if this is an investment that you want to put your hard-earned money into. Staub suggests a few websites that he frequents, including CBS Marketwatch, S&P Research, Morningstar, NYSE MarkeTrac and Yahoo! Finance for their vast array of information. He also looks to the company 10-Ks (annual financial statement) and 10-Qs (quarterly financial statement) for detailed business data.

In two years of managing his own investments, Staub has enjoyed many triumphs but also has made his share of mistakes. He attributes his failures purely to judging investments based on his emotions rather than on solid research. To avoid making irrational investment decisions in the heat of the moment, Staub stresses the importance of doing your homework.

While it may seem like high school all over again, reading up on a company to understand truly its business and the industry it operates in can help you weed out the quality companies from the not-so-quality companies, to put it kindly. He likes to read *The Wall Street Journal* to keep up with the market and current events in companies he invests in. Another mistake Staub has learned from is how big a chunk the transaction costs took out of his return when he made very small investments. He vowed to always keep in mind the true cost of investing.

Taking off from his passion for investing, Staub intends to pursue a career in portfolio management or investment banking. If he can do as well as his role model Eddie Lampert, who began his career at Goldman Sachs and then started his own hedge fund, Staub will be a very happy man.

Take it from Staub: even those who strive to be investing professionals make mistakes. So go ahead and start to learn from your mistakes and your successes! **YM**

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Stock Spotlight:

MILITARY DEFENSE STOCKS

By Michael R. Abramowitz

Since 9/11, the United States has sent our troops overseas, created the Homeland Security Department, and spent approximately the gross domestic product of a fledgling third world country for defense equipment and materials.

Follow the money is the mantra on Wall Street, and money has been flowing like manna from heaven into the defense industry. So should you send your investments on a recon mission to plow into defense-related stocks, or is the defense sector ready to throw up the white flag?

>> Armor Holdings Inc. (AH)

Snapshot: Holy defense shields, Batman! Armor Holdings manufactures and distributes security products and vehicle armor systems for the law enforcement, military, homeland security and commercial markets.

PRICE: \$54.97

Pros:

- Trading at only 13 times earnings, Armor Holdings is one of those rare stocks these days that is trading at a low enough price-to-earnings ratio to attract value investors.

- Just announced a \$58 million contract to sell armored equipment and ceramics to the Marine Corps, Defense Supply Store-Philadelphia and the Army tank-automotive and armaments command. The Army also has an \$18 million option for additional add-on armor.

- Earnings grew 52 percent in 2005. However, earnings are forecast to moderate to approximately a 10 percent growth rate. This stock has plenty more room to fly.

Cons:

- If the United States does any significant troops pullback out of Iraq, the short-term party for defense industry stocks may be halted. But don't fret too much, as the war on terrorism continues in Afghanistan and other countries.

- A change in control of Congress may sway the amount of dollars allocated to defense. This story won't be fully known until 2007 at

the earliest, when a new Congress starts its political agenda.

- The budget deficit could catch up with us and interest rates might skyrocket, causing borrowing costs for defense to become so high that the government is forced to curtail expenditures.

>> DHB Industries Inc (DHB)

Snapshot: DHB Industries is an armor maker, too. Serving as a holding company, DHB manufactures and markets protective body armors for the military, as well as sports braces and supports for athletes, weekend warriors and consumers.

PRICE: \$4.80

Pros:

- Honesty compels me to tell you I can't find a whole lot of attractive things to say about this stock. But since I need to find something positive, I offer you this: Military publications often refer to DHB as the largest supplier of bulletproof vests to the Army.

- What else nice can I say about a company who's CEO has allegedly taken stock proceeds from numerous insider sales to pay for his daughter's \$10 million Bat Mitzvah? O.K., here's one certainly good thing: DHB received a \$30 million order from the Army late last year.

- If founder, Chairman and CEO David Brooks gets sacked in the scandal and new management is brought in to clean house, it might be time for bottom fishers to reconsider this stock.

Cons:

- As if the pros weren't bad enough, shares have plummeted like an out-of-shape cliff diver off the rocks of Acapulco, tumbling 73 percent in the past year. Ouch!

- Be leery of companies that have a hard time holding on to auditors and accounting folks, as the books might smell a bit cooked. DHB just switched auditors last April for the sixth time.

- Founder David Brooks is under investigation by the Securities and Exchange Commission for accounting irregularities. While innocence before guilt must be applied,

there is still too much dirty laundry surrounding this stock for most investors to touch it, even if you are wearing a full set of DHB body armor

>> Ceradyne Inc. (CRDN)

Snapshot: Ceradyne engages in the development, manufacture and marketing of advanced technical ceramic products and components for defense, industrial, automotive/diesel and commercial applications.

PRICE: \$55.83

Pros:

- Recent \$9 million order from the Marines may pale in comparison to DHB's \$30 million order from the Army at first blush, but Ceradyne doesn't come with the baggage of a SEC investigation. Oh, and did I mention that Ceradyne also recently received a \$60 million order as part of its \$462 million open-ended contract awarded by the government way back in August 2004?

- Earnings are expected to jump 54 percent for 2005 and another 37 percent in 2006.

- Ceradyne has blown away analyst's estimates on earnings by an average 4 cents per share over the year.

Cons:

- Company had a ton of debt on its books—\$110 million—with only about \$12 million of cash on-hand at last report. Hopefully, the parabolic sales in the past year have worked to alleviate that problem.

- Recent debt and stock offerings in the market have the potential to dilute Ceradyne shares, possibly causing its recent stock price climb to run out of steam.

- Now that the company has \$200 million in the coffers from the stock offering, will shares be weighted down by a potential acquisition? **YMM**

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

* Price quotes are from February 21, 2006.

REAL ESTATE

It's Parents

By Nicole Slaydon
Virginia Tech

In May 2007, when Carl Sapp graduates from Virginia Tech, he will leave with an extra \$55,000 in his pocket.

No, this money didn't come from a grant or scholarship. Sapp, doesn't have a trust fund, and he didn't win the lottery. All it took was a little bit of saving, a whole lot of patience, and a dash of luck.

Starting at 15, Sapp continuously invested money into secure stocks and at 20 cashed out at about \$30,000. Now 21, the computer and electrical engineering major owns a townhouse and is landlord to four of his peers.

Between getting a loan, affording the down payment, and learning to identify a good deal on property when you see one, getting into real estate can seem a daunting task, says Sapp. However, he adds, with a little patience and a few hours of research, a student with enough ambition may find that this is a realistic and profitable endeavor.

STEP 1: GET A LOAN

Unfortunately, notes Sapp, it takes money to make money. And quite a lump of dough is necessary to call a piece of property yours. So the first step in buying property is to determine which type of loan is best.

Generally, students can most easily acquire a "no doc," or no documentation, loan, according to Sapp. These loans usually require a substantial down payment and excellent credit, but the advantage of a no doc loan is that they do not ask your income. Lenders usually only ask your name, social security number, amount of down payment and address of the property. This is key for students with less than ample bank accounts.

Sapp received a 5/1 ARM no doc loan to purchase his townhouse in Blacksburg, Va. "No documentation means they won't ask how much my salary is," he says, "and getting an ARM makes your interest rate lower." A 5/1 ARM, also known as a 5 to 1 Adjustable Rate Mortgage, basically means the interest rate is fixed for the first five years of the loan's life. Besides offering a lower interest rate, this type of loan benefits students because most leave their college town in four or five years.

STEP 2: DOWN PAYMENT

Pick a type of loan. **Check.**
Choose a time period. **Check.**
Acquire a 20% down payment. **Eeeek!**

For the most part, a no doc loan requires a 20% down payment. For a few, this is easy: pop open the trust fund, cash in those savings bonds, or hit up the rich uncle. Piece of cake, right? Riiight. It can be fairly easy, however, to get a few friends to help you invest in the down payment.

Even after taxes, most hard-working students can make \$5,000-6,000 each year. Find a piece of property for around \$80,000, get four friends into the deal and that \$16,000 down payment could be a breeze.

Sapp took the down payment route a different way. With \$30,000 from his earlier stock investments, he was able to purchase a \$150,000 townhouse at the tender age of 20. Sapp's advice for those raising money for a down payment is simple: Start saving money NOW! He also says to always keep in mind your goal and to "think about what you HAVE to buy and buy nothing else."

STEP 3: FINDING PROPERTY

Now that the loan and down payment are out of the way, it's time to find some property. Sapp put out the word that he was looking for property, and an acquaintance gave him a lead that panned out.

And of course, there is the ever-trusty Internet, which has many property listings by many different realty companies. Why not use a real estate agent and get rid of all the hassle? That makes sense, but Sapp says to be leery of sellers who raise the price of property to offset the cost of a realtor. Still, he says, "not using a Realtor® can make things more complicated when it comes to writing up contracts and getting all the legal things done. It's important to be careful if you're going to do it yourself; it's a gamble."

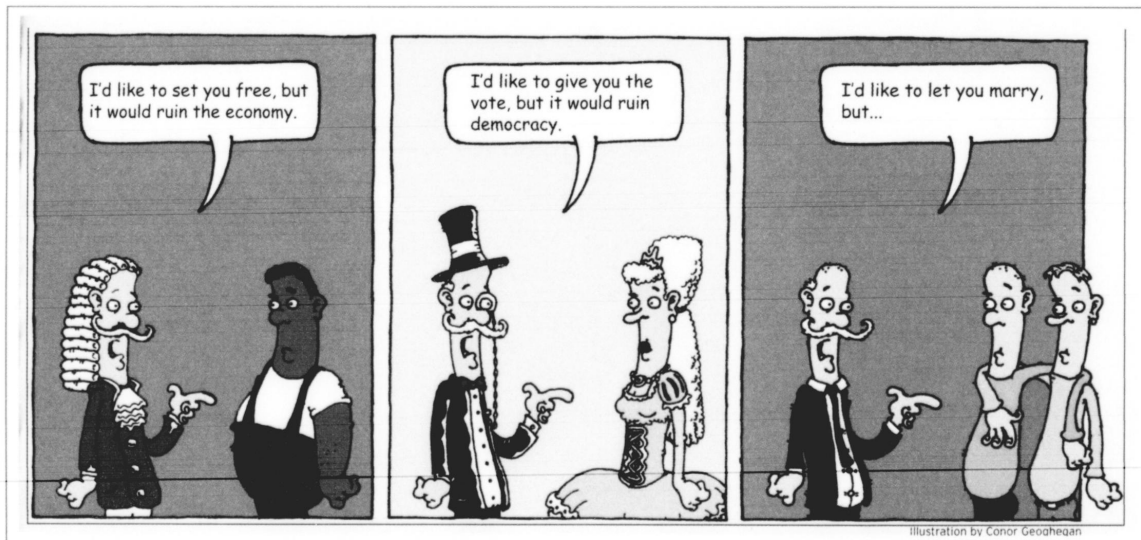
Most of all, recommends Sapp, act professional. "People who are selling houses don't want you to mess around," he points out. "Show them you mean business and have everything in line."

"SO NOW I'M RICH, RIGHT?"

Making money off a property investment may take some time, says Sapp. The big payoff comes in the end. (Refer to "patience," paragraph 1.) After expenses, he makes around \$200 profit a month from collecting rent, which he says is far more than he expected.

His plans for the future? More of the same. He says he expects to sell the townhouse in three or four years and use the profit to invest in even bigger properties. **YMM**

Editor's note: The views expressed in this article do not necessarily reflect the opinion of YOUNG MONEY or its publisher.



Mount Royal College student Conor Geoghegan won first place in ACP's editorial cartoon category.

Cartoon Commentary

By Elizabeth Hart
Virginia Tech

From entertaining quips to profound statements of political satire, the winners of the Associated Collegiate Press Cartooning Awards use cartoons to express their opinions.

National recognition, \$1,000 in total prizes, and publication awaited the first place winners of an international contest that encouraged writer-illustrators from collegiate newspapers to send submissions of the messages they wanted to convey to the world. Judged in two categories, either as an Editorial Cartoon or a Comic Strip/Panel, cartoonists from Texas to Canada submitted their best work.

For some, the contest brought more than just prizes—Nate Creekmore, first place winner of the comic strip category, will now take his talents from the David Lipscomb University "Babbler" in Nashville, Ten., to the silver screen of comic strips: a development deal is underway to turn the comic strip he started as a freshman in college into a nationally syndicated comic strip to be released in 2007 with Universal Press Syndicate, the co-sponsor of this year's contest.

Creekmore's strip, called "Maintaining," offers a look at life's peculiarities and absurdities through the eyes of a biracial high school

student and encourages his readers to adopt a deeper perspective of life.

"I deal with everything from stereotypes to relationships to American culture," said Creekmore. "I want people to smile when they read the strip, and maybe even laugh, but the main thing I want them to do is to think."

The contest recognizes an intellectual union of humor and reality behind creating editorial cartoons, of which Creekmore is familiar.

"For me, the comic strip is the perfect marriage of the [writing and drawing]," he said. "It's a way for me to express what I am thinking about without coming across as pretentious or high-minded."

Artists and writers drew on their personal experiences to develop submissions reflective of their personal lives.

"The idea for my strip came from a favorite children's book," said Michelle Gruben, second place winner of the Comic Panel/Strip category. Gruben's enjoyment of the book about a little girl who faces a world where everything is a math problem inspired her to make her panel about how she would prefer to solve the meaning of life.

"As a numerophobe myself, I can sympathize," said Gruben.

To her readers of the "Mercury" at the University of Texas, Dallas (and now across the nation) she says, "The message is that you can sometimes fake your way through an essay exam, but don't even try it on a math test."

The submissions were not all as subdued as Gruben's academic-oriented statement. Notorious for biting, quick-witted statements about controversial topics, many editorial cartoon submissions reflected some collegiate perspectives regarding controversial issues, including racial discrimination and the war on terror.

Thematic elements submitted as a reaction to the occurrences in our world included the work of Sakura Christmas of Harvard University's "Harvard Crimson" newspaper. Christmas won second place for her editorial cartoon responding to President Bush's appointment of Condoleezza Rice as the new Secretary of State. The cartoon portrays Rice swinging a hammer at political adversaries who pop out of a carnival game.

"...I was extremely disappointed that [Colin] Powell left, and I was also apprehensive about his replacement, especially since U.S. foreign relations are so precarious now," Christmas said. "Condi Rice is holding a hammer because the irony is that one should not stubbornly hammer people into submission. That's not diplomacy." Conor Geoghegan, of the Mount Royal College "Reflector" in Calgary, Alberta, was

MAINTAINING By Nate Creekmore



David Lipscomb University's Nate Creekmore was the first place winner in the comic strip category.

awarded the first place editorial cartoon award for his satire of gay marriage bans by "comparing them to similarly 'logical' legal rights restrictions throughout history." Geoghegan's strip included an old man who represented outdated thinking in North American law "...hence the outdated moustache," Geoghegan said. The Reflector selected this method out of several potential cartoons addressing the gay rights issue because it was most congruent with a matching article.

Others instead find the communication merits of cartooning to be found in relaying messages of universal understanding through their work.

Luke McKenzie, of the University Texas, Dallas "Mercury" just wants to relate to others through "Black and White," his winning comic panel about an anthropomorphic dog in a school full of humans.

"...It's very important to me that 'Black and White' addresses issues relevant to University of Texas, Dallas," said McKenzie. "This ensures I have plenty of material and a sympathetic audience, since the community can easily identify with it."

Percy, his canine character, has a unique perspective on university life: "I imagine [being a dog among humans] makes him feel left out on occasion, just as everyone sometimes feels."

Whether helping others find inspiration to make a political stand or just a laugh about how life's most amusing moments are commonly understood, the art of cartooning grants writers a unique, yet time-tested medium that can convey any type of message. Many of the ACP winners agreed that if they could continue cartooning for a career, they would jump at the chance.

"This award was personally very encouraging for me because I've pretty much always

wanted to be a cartoonist," he said. "Until I can somehow make a living off of cartooning, though, I'll just keep trying to improve."

It truly is a strategically crafted blend of text and art that keeps America creating and reading art...with a purpose.

Said McKenzie: "If the strip connects with people, makes them laugh and think about their world a little differently, I call it a success."

The Associated Collegiate Press is the largest and oldest national membership organization for college student media in the United States. For more information regarding submitting cartoons for the next ACP awards, visit www.studentpress.org/acp/contests.html, and ask your college newspaper if it is a member of the ACP.



University of Texas-Dallas student Luke McKenzie was awarded third place for his comic strip.

Scholarship Success Story:

WINNING BIG With Hard Work

By Roxana Hadad
Courtesy of FastWeb.com

Bernadette Williams is proof that hard work pays off. This University of Southern Maine undergraduate received five scholarships last year alone, totaling over \$30,000. After going the extra mile in her high school career and her scholarship search, Bernadette is reaping big rewards.

SEARCH AND YOU SHALL FIND

Bernadette's winning efforts began with a search for scholarships that would help her pay her way. Even though there are hundreds of thousands of scholarships out there, Bernadette knew they wouldn't just fall into her lap. So she began to look for information in her school and her community. She also did a scholarship search on FastWeb, where she learned about two scholarships that she

eventually won: the Tylenol Scholarship and the MBNA Maine Scholarship.

OUT OF CLASS

Though she can boast a great grade point average, Bernadette won most of her scholarships for her work outside of the classroom. Throughout high school, she was heavily involved in community service organizations such as the National Honors Society, where she raised money for breast cancer and tutored fellow high school students. Totalling over 500 hours of community service with her peer leadership group, Bernadette mentored elementary school children and participated in a red ribbon campaign for the D.A.R.E. program.

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That's the kind of volunteer involvement that won Bernadette the Sam Walton Community Involvement Scholarship. "We're looking for students who have a strong academic background and participate in extracurricular activities, but it's important that they're focused on community involvement," said Brad Fisher, community project manager of the Wal-Mart Foundation.

WRITE TO THE TOP

But Bernadette knew that her grades and community service alone wouldn't win scholarships. Most of the scholarships she was applying for required essays on topics ranging from "Tell us about yourself" to "If you could change something in your community what would it be and why?"

To help her put together the best applications possible, Bernadette attended special scholarship application sessions held by her school's financial aid office. She also asked teachers to edit her essays and offer ideas on how she could improve them.

PREPARING FOR THE INTERVIEW

Once she moved to the semifinals, Bernadette found many of the providers wanted an interview as well. But she wasn't intimidated. "I had practiced doing interviews before. I set up mock interviews with teachers so that I would know how to answer certain questions and get used to answering on the spot."

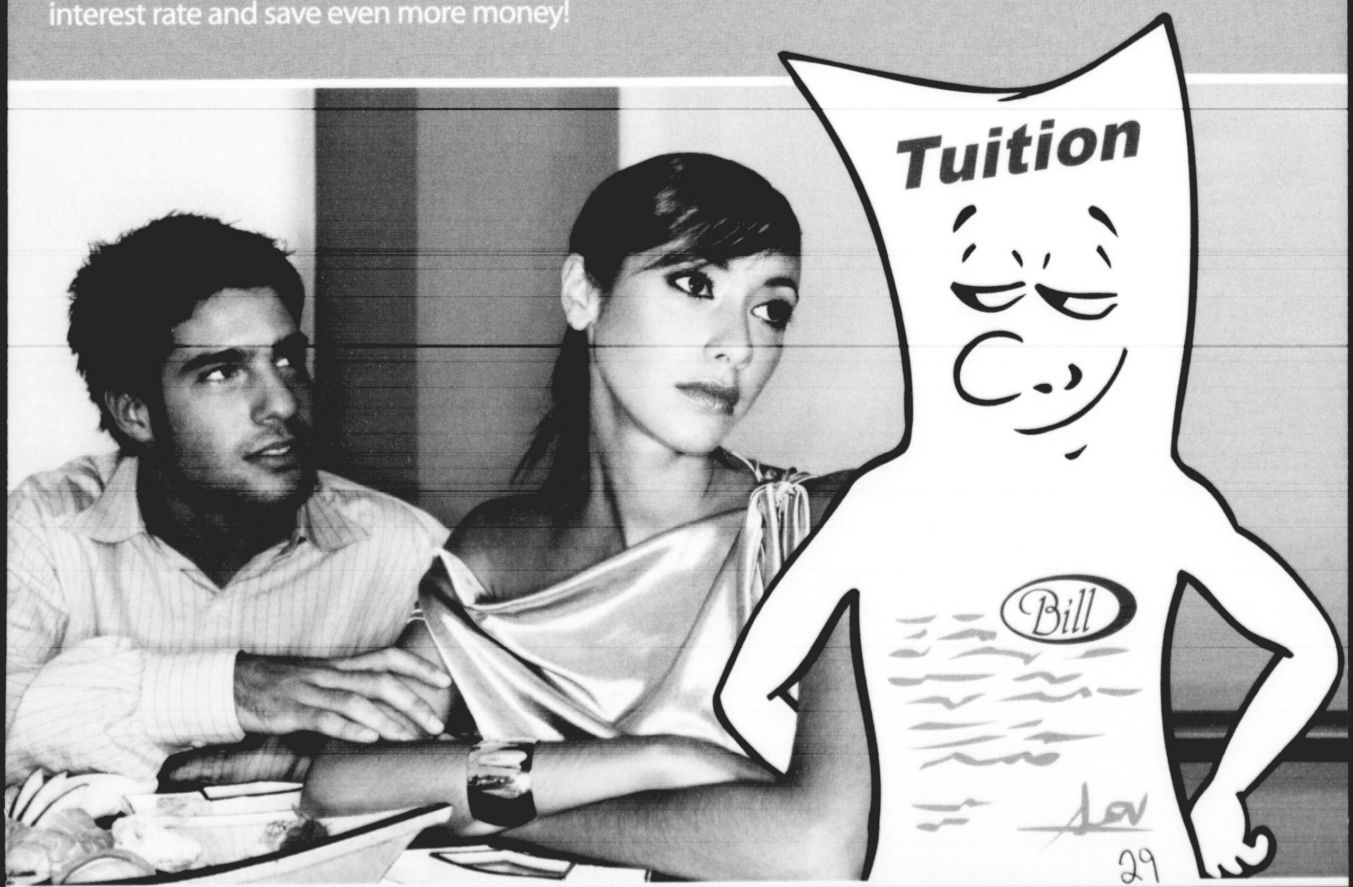
Her practice paid off. After cruising through her interview with the MBNA Maine Scholars Review Committee, Bernadette was awarded a scholarship that was renewable for up to four years. "The MBNA Scholarship awards students who have done well in high school and want to go on in college. We determine who receives the award after reviewing each semifinalists credentials and their interview evaluation," said Alex Giacco, director of media relations for MBNA.

As Bernadette shows, finding scholarships can be easy, but winning them takes more work. Thanks to that work ethic, Bernadette Williams doesn't have to work as hard to pay her tuition. **VM**

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► A special report from the 2006 International Consumer Electronics Show.

TECH

Photos by Dave Mathews

WowWee's Evolved Android Bot can carry a beverage in its back-mounted cup holder.



RoboCup's SwerveBot.

Tech Lover's Guide to **GADGETS & GIZMOS**

By Dave Mathews
YOUNG MONEY Technology Editor

Every year during the first week in January, more than 150,000 people in the electronics industry travel to Las Vegas to the International Consumer Electronics Show (CES). More than 2,500 vendors display their latest gadgets for the upcoming year at this show, which begin to appear at retail stores during the spring and summer months. Luckily, I have been traveling to the show for more than 15 years and have a report on the coolest things that I saw there.

GAME TIME

Sony and Microsoft are fighting for video game living room dominance with the PS3,

launching as you read this story, and the Xbox 360, which you might have been lucky enough to score over the Christmas holiday. At the same time Intel wants you to have a PC with Viiv (pronounced VIVE) in your living room running Windows XP Media Center Edition.

This "product announcement" from Intel is more of a certification than an actual product, but it means that the next PC that you buy may have the fastest technologies and memory loaded within to support multimedia content. These include Intel Pentium dual-core processors, which means that the "brain within" is doing twice the processing of your

typical Pentium CPU. Support for TV tuners and 7.1 surround sound will ensure that your PC will act like a personal video recorder (PVR) as well as provide you with an immersive audio experience.

ROBOPETS

Sony has captured lots of attention with robots since their Aibo dog was introduced in 1999 for \$2,000. Their 2006 model shares the same price tag but now reads blogs, speaks 1,000 words and understands 100 phrases, but Sony is losing their lead. The company to watch now is WowWee with their next generation RoboSapien and the P.E.A. Bot using

TALK F

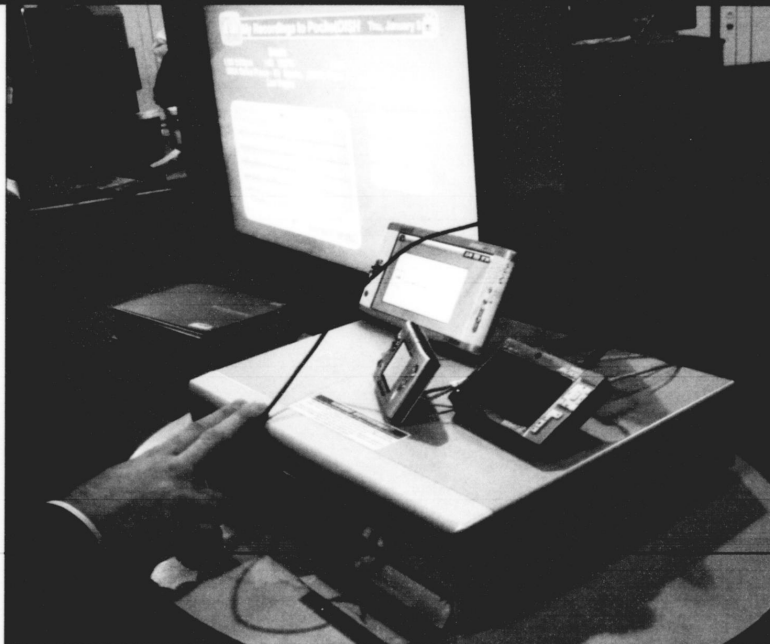
technology and software licensed from Dean Kamen, inventor of the Segway scooter. The Personally Evolved Android, a two-wheeled balancing robot, sports a human-like face on its color screen (taken from a mobile phone) and the ability to carry a beer (or soft drink) through its back-mounted cup holder. This robot truly balances on two side-by-side four-inch wheels and is an amazing sight to see racing across carpet. Expect it to retail for under \$250 and become available in the fall.

If building Erector sets and Tinker-Toys are more your speed, then the Vex line from RadioShack, whose design group Ignition won an Innovations Award for the product, lets you build many types of robots with different sensory capabilities. This line of bots follows Dean Kamen's "E.I.R.S.T." robotics program, a competition among schools using a "big brother" to the VEX Robotics kit. Now, the robots at CES weren't just all for fun and games. The iRobot Roomba has a new cousin, the Scuba, which automatically cleans tile and vinyl flooring with a Clorox liquid solution. Personally, I will just stick with my Roomba to vacuum my hard flooring. Mixing water and robots still does not sound like a good idea to me.

MORE MUSIC

While Apple does not exhibit at this show as their big conference is held during the following week in San Francisco, there were plenty of devices to plug your iPod into. New speaker designs that accept the portable player were on display as well as a Fish speaker that glows much like the iDog from Hasbro. My favorite accessory was a suit coat and backpack which had touch sensitive fabric buttons sewn into the lapel and straps to control the tracks and volume of the player. Look for these and more Eleksen products in the upcoming months that will allow you to keep your iPod safely tucked away inside a bag and still maintain instant control.

The new iPod with video support is getting competition as new satellite receivers from DISH Network and DIRECTV have personal video players, little hard drives that can play back video recorded from a PVR after a syncing process. All of this happens without the need for a PC and iTunes download.



DISH Network now offers personal video players with satellite syncing.



TomTom GPS navigation is an optional feature on Palm's Treo 700w smartphone.




iRobot's Scuba uses a liquid solution to clean tile and vinyl flooring.

GLOBAL NAVIGATION

If you want to always be able to know exactly where you are at any time, you need a Global Positioning System (GPS) navigation device. The latest models will play back MP3 music stored internally or even movies that you copy within. This means if you get to grandma's house and get a little bored spending quality time with the family, you can sneak away to watch a movie on your mobile phone. Her TV probably won't have a video input anyway.

In the near future you will get this type of service directly to your mobile phones, since they are required to send the required information to help assist 911 operators track your calling location. Children's phones such as the ChitterChatter allow young children to call seven different stored numbers while mom and dad keep tabs on the location of the device to within 300 feet.

All of the chaos in Vegas was worth it as this year's CES has proven that we are all crazy about gadgets. This means the Gadget Guy will have yet another year of bringing you the ins, outs and knowledge about all of these new devices. Keep tuning in right here to learn about them! 

Dave wishes for a CES without cab lines and shin splints from days of walking to meetings spread out across the 26 football fields of show floor space. More photos of Dave's Vegas trip can be found in the photo section of his website at www.davemathews.com.



Top Student Money Questions

Part 3

By Sanyika Calloway Boyce
YOUNG MONEY Columnist

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

>> MONEY

If I don't have any money, how do I start to save?

Here's a challenge to get you to start small and allow your saving habit to grow along with your money. Commit to saving all of your loose change for 30 days. As you break a dollar put the change aside and at the end of the day put all of it in a jar or bottle with a small neck that's hard to get your fingers into. At the end of the 30 days take the jar to a CoinStar machine or some other change counter at the bank or grocery store; it'll spit out a receipt with the total of money you've accumulated. Take the slip to the bank and open a no-fee savings account (most banks offer them for students). Starting small will allow you to build a habit of saving and once you see the money you're able to save with loose change you can commit to larger amounts. Remember, it's not how much

you save but that you start where you are and watch it grow.

>> ROMANCE & FINANCE

I'm thinking about getting married after college but my boyfriend/girlfriend is terrible with money, what should I do?

RUN! Ok, seriously – opposites usually attract, but often the very thing that brought you together will drive you apart if you're not on the same page about how to handle it. The tough part is that money is a touchy subject. But if you're ready to make a big commitment such as marriage you have to be willing to discuss how you'll handle money and what steps you can take now to get in sync before waltzing down the aisle. I'd suggest you both read, "Cents & Sensibility: How Couples Can Agree About Money" by Bethany and Scott Palmer. It's a great way to get the dialog going and see how other couples have creatively coped with differences about handling money.

>> DREAM JOB

What should I do if I can't settle on a major that I really like?

I can remember so much emphasis being put on choosing the right major that I switched

mine three times before I "settled" on one. The truth is a major is only really necessary if you're intent on becoming a lawyer, doctor, psychologist, or other highly specialized professional. Have a plan for your college career, but be flexible enough to know that things don't always go according to plan. So what if you're a business major and realize after three semesters that teaching is really what you have a love for? Then go for it.

I'm not suggesting that you switch your major every time the going gets tough; but what I do know, after having had more than five significant jobs before following my "calling," is that too many people choose majors for the money and stay in jobs they hate for all the wrong reasons. Forget the major—follow your heart.

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

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

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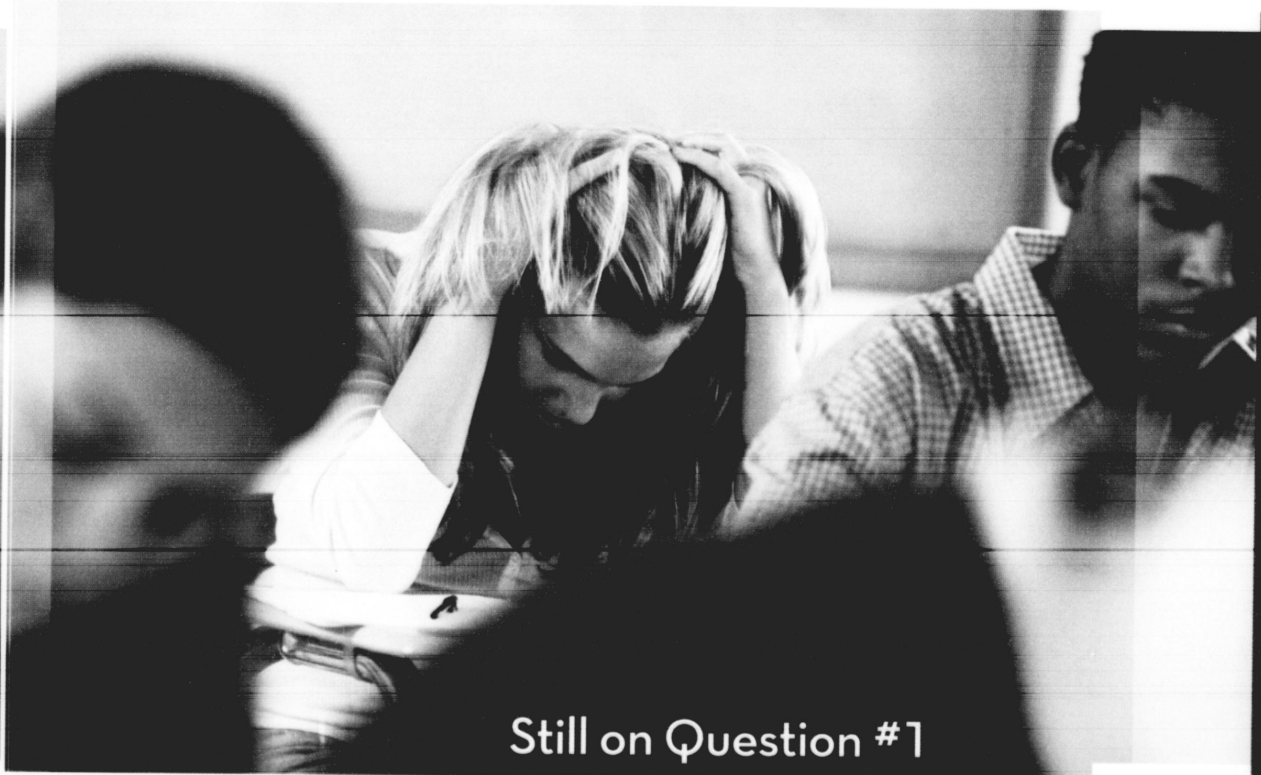
Student Lending WorksSM is the state of Ohio's designated nonprofit student lender. We administer a free U.S. Government program, which means there are no fees, charges, or pre-payment penalties. Information is secure and confidential. So why not find out how consolidation can lower your monthly loan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



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Geology Final Begins @ 11 am



Still on Question #1

@ 11:36 am

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