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FINALS GUIDE EDITION THE KENTUCKY Kernel

Celebrating 33 years of independence

First annual Kernel
Best in Sports awards
Pages 11, 12

Columnists give tips
for getting past finals
Page 9

A travelogue:

the journey of Ed McClanahan

From small-town Kentucky to the front lines
of 1960s counterculture and back again

By Emily Hagedorn
THE KENTUCKY KERNEL

The group of peaceniks, beatniks — niks-a-go-go — piled into the Day-Glo painted hunk of steel, the 1938 International Harvester bus. Gasoline chugged through its underbelly.

Happiness and assorted chemicals throbbed through the travelers — a ragtag group of 14 known as the Band of Merry Pranksters.

The trip was a guise, though, a way for the world to catch up to them. They weren't searching for anything in particular, just themselves.

Ken Kesey — group oracle, guru, keeper of the collective unconscious — as navigator Neal Cassady at the wheel. The rest — Mal Function, Dis-mount, Gretchen Fetchin', The Intrepid Traveler, among others — strewn in the vehicle's bunks, chairs, rooftop turret.

"Hit the Road Jack" blared from retrofitted speakers, ricocheting, rocking and rambling off into the La Honda, Calif., woods.

And the bus! Oh, the bus even had a name: Furthur.

One traveler, though, stayed behind. Ed McClanahan — novelist, essayist, former UK professor, "Captain Kentucky" and "Minister of Misinformation" to some — watched the travelers motor away.

McClanahan, who would go on to call some of the nation's top writers his friends and become a national literary personality in his own right, stood to the side on that day in 1964, watching the groovers embark upon a trip that would bring with it a tidal wave of '60s and '70s counterculture. The crew would go on to hold "acid tests," ritualistic shows mixing lights, music and LSD, across the United States.

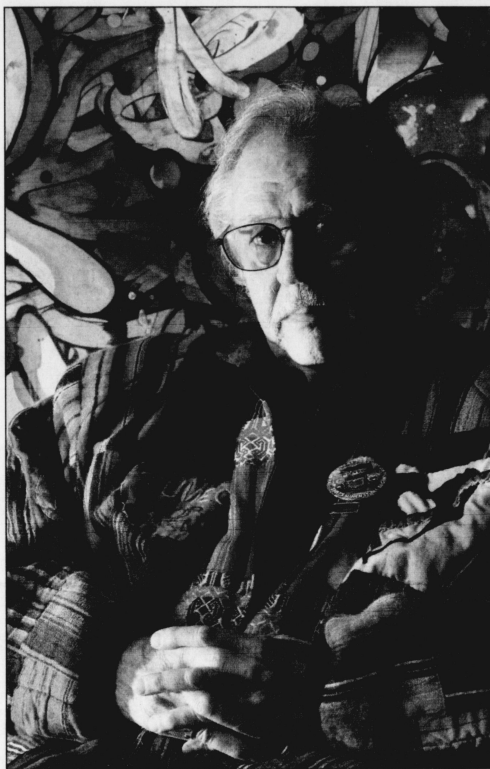
While not evident at the time, this trip would become a convergence point in American culture. And Furthur and the Merry Pranksters would occupy the forefront of that storm with the balance and ease of a kite in the wind.

"I thought they would get busted by the time they got out of La Honda," McClanahan says, with a chuckle of regret, sitting in his downtown Lexington home, some 40 years since he waved them off.

"I was thinking, 'Boy, I'm glad I didn't go on that,'" he says.

"It didn't take long to start wishing that I had."

See McClanahan on page 7



JONATHAN PALMER | STAFF

Author Ed McClanahan, 72, wears the patchwork jacket he brought along on his cross-country trip on Furthur II, a bus owned by counterculture icon Ken Kesey. The 1990 trip was in the spirit of the 1964 psychedelic journey Kesey led, which was chronicled in Tom Wolfe's *Electric Kool-Aid Acid Test*. McClanahan forwent the '64 trip.

How to chill out, not spaz, for tests

By Troy Lyle
THE KENTUCKY KERNEL

If there's one thing that finals are synonymous with, it's stress. Every student on campus is feeling the end-of-the-year crunch, and many students get worn down and fatigued, said Dr. Gregory Moore, director of University Health Services.

"We're booked solid this time of year," he said. "Most everyone we see is coming to us because of stress related problems or to receive routine service before the semester ends and their health care runs out."

It only takes 24 hours for students to start wearing down when they are stressed, lose sleep, eat poorly and increase their caffeine and cigarette consumption, Moore said.

"Mostly, we encourage them to get rest, eat a balanced diet and limit activities detrimental to their health," he said.

Tina Bryant, staff psychologist for UK's Counseling and Testing Center, offered similar advice but added that students should also take breaks and socialize more often during times of extreme stress. "Talking with friends or taking a walk can help clear the mind and significantly reduce stress," she said. "Not to mention exercise is good for circulation and

See Health on page 2

Students need to understand that last-minute cramming is only marginally effective in terms of their grade."

Gregory Moore
director, UHS

Study connects racism, heart disease

By Rob Stein
THE WASHINGTON POST

WASHINGTON — When Sandi Stokes waits for lunch at the sandwich shop near her office in downtown Washington, she notices the counter worker often assumes the white person next to her was there first.

Brenda Person frequently finds that when she goes shopping near her home in Silver Spring, Md., clerks seem to ignore her and instead help a white customer.

Peggy Geigher, a District of Columbia resident, says restaurant hostesses often seem to seat her near the bathroom, even when better tables are available.

Many blacks tell stories like these — seemingly minor examples of subtle discrimination they experience routinely. "It happens all the time," said Person, 56, a mother of two daughters. "It's part of day-to-day experiences, unfortunately. But you are never prepared for it — it makes you feel like you're out of rhythm with the rest of the world, and like there's no justice."

Some medical researchers have begun to suspect that such incidents take a physical toll as well and may play a role in why black people tend to have much poorer health than white people. Over time, chronic, low-level stress from such incidents may increase the risk for a host of ills, including heart disease and cancer, according to the theory.

The hypothesis remains far from proven and is highly controversial. Skeptics say it is very difficult to rule out other factors, such as diet, lifestyle, personal perceptions and cultural differences.

But support for the theory has been slowly accumulating in recent years, including a new study released Saturday linking such experiences to the early stages of heart disease. Some researchers say it is among the strongest pieces of evidence so far.

"Exposure to this kind of discrimination has real health implications for African Americans," said Tene T. Lewis, a health psychologist at Rush University Medical Center in Chicago who presented

See Racism on page 4

Cats Den expands horizons, audience

By Jackie Flint
THE KENTUCKY KERNEL

From the Comedy Caravan to the new Stitch 'n Bitch program, the Cats Den aims to entertain.

"I think it's a great place to hang out in between classes," said Erin Loos, a secondary education senior. "People need a place to hang out other than their dorms."

The recreational center, located on the first floor of the Student Center, has a big-screen television, pingpong tables, pool tables, video games and a snack bar. It also hosts events such as the Comedy Caravan, karaoke and Battle of the Bands.

The Cats Den wanted to diversify its audience after looking over student surveys about the Student Center, said Sally Rucker, an integrated strategic communication junior and a student coordinator for the Cats Den. She said she noticed that students repeatedly said there was nothing to do at night on campus.

"We really wanted it to be a recreational

center by day and then, after classes, a nightly hang out," she said. "The more we diversify our events, the more we diversify our audience."

The wide variety of events has begun to draw more students like political science senior Mike Karounos into the Cats Den.

"When I went, there were so many different types of people doing different things. There really is something for everyone," Karounos said.

Aside from nightly events, the Cats Den also has several tournaments going on during the week. Tournaments such as foosball, pool, pingpong, and Dance Dance Revolution keep students in the den all night. The Texas Hold 'Em Tournament has drawn so much attention to the Cats Den that the first few days of the tournament are now held in the Student Center Food Court.

"The last poker tournament we had drew 500 people," said Philip Latiff, associate director of business and operations for the Cats Den.

"Our biggest problem right now is cleaning up after everyone has left, and I really don't mind that, even if it is later than expected."

Another way the Cats Den is trying to attract students is by renting itself Friday and Saturday nights to student-run clubs and organizations. Any registered student organization can rent it, and the Cats Den pays \$300 toward the event using student fees and income generated from the Student Center. This money covers expenses such as food, unlimited games or advertisements for the event.

As the semester comes to a close this week, the Cats Den is transitioning once again and trying to find new events for the students on campus this fall.

"We'll spend the summer planning for this fall's events, and kick off next semester with the Student Center Spectacular the Sunday before classes start," Latiff said.

E-mail news@kykernel.com

The more we diversify our events, the more we diversify our audience."

Sally Rucker
student coordinator of Cats Den

Budding businesses inspired by UK's E-Club

UK Entrepreneurs Club serves as springboard for two alumni

By Laura Boepschutz
THE KENTUCKY KERNEL

It doesn't take the genius of Donald Trump or Bill Gates.

It doesn't even require a whole lot of money.

Sometimes starting a successful business is possible without re-mortgaging the house or selling the children.

Just ask members of UK's Entrepreneurs Club: all they needed was gumption and a little bit of humility.

"Driving around in a minivan (in college) goes against any logic," said Walt Arnett, a 2003 UK graduate and the owner, founder and manager of FurniTrader.

"It is the ultimate social sacrifice," he said.

Arnett, 23, uses the van to transport furniture sold through his Web site www.furnitrader.com, although a 1990 Plymouth Voyager is not most graduates' preferred mode of transportation.

As a member of the E-Club, Arnett built a network of contacts and gained experience to start FurniTrader. President Lee Todd started the club in early 2002 to bring together enterprising entrepreneurs.

"My idea was to keep the furniture local

so you're not driving out of your way," Arnett said. "This Web site is so easy to use."

Targeting money-strapped college students everywhere is a tough market to crack, so FurniTrader is just Arnett's side job for now. Arnett works at a software information company during the day but has devoted more time to his business than he cares to admit.

After all, starting his own business was something he'd dreamed of since middle school.

A project during a business class in college reinvigorated his entrepreneurial spirit, but it took a few years to drum up the confidence necessary to start a business.

See E-Club on page 2

Health

Continued from page 1

recharging the body and mind."

In addition, Bryant and others at the center put their advice into practice by teaching students time management and relaxation techniques.

"We teach them breathing exercises and work with them individually so that they are using their time wisely," she said.

Rest and exercise are two important parts of being healthy and feeling your best, but it's also important to eat

properly, said Clare Glaser, a fitness graduate assistant for the Department of Campus Recreation.

It's important for students to feed their brains during stressful times, she said.

Glaser said students should also consume energy-rich foods, such as those with abundant sources of glucose and dietary fiber.

Examples include whole wheat bread and pasta — these foods will prevent blood sugar from spiking and then crashing.

Those who eat fiber-rich foods will feel full longer, which is a bonus for busy people, she said.

Fruits and vegetables are also very important when a

boost is needed and students are starting to feel tired and stressed, Glaser said.

"They are packed with vitamins and minerals that will assist in keeping their immune system strong and their minds healthy," she said.

The important thing is for students to do the little things and use some common sense, Moore said.

"Students need to understand that last-minute cramming is only marginally effective in terms of their grade," he said.

"A good night's sleep and eating right may be just as, if not more, effective in the long run."

E-mail
tyle@kykernel.com

E-Club

Continued from page 1

"I would sit in class and not listen, just writing down ideas and goals," Arnett said.

His first sell: his own couch.

His first truck: a fraternity brother's, borrowed with the promise of payback.

"I paid the guys in beer and filled up their gas tanks," Arnett said. "The guys grew impatient though, and beer didn't cover too much."

Now, Arnett is off to a better start than most entrepreneurs: His start-up costs were so low that he hasn't lost money, though he's not rolling in the green yet. Arnett makes 35 percent of each sale and hauls about three pieces of furniture a week, usually utilizing his brother for free labor.

Conquering the market in Lexington, with its large population of students, will determine if Indian cuisine can conquer burger-loving middle America.

"Lexington is my testing

ground," Arnett said. "My big vision is to go nationwide."

Indi-Go in the Commons Market is also testing Lexington — specifically UK students — to see if Indian fast food could be the next big thing.

In fact, the team of graduate students that created Indi-Go is so sure they have a winning concept, they agreed to try out the restaurant with all the profits going to UK Dining Services.

"Indi-Go is in the beta-testing phase right, said Mudita Arora, a hospitality and dietetic administration student from India.

"Right now, we are not really hiring, budgeting, ordering or managing, as (dining services) is doing this for us."

She and her team brainstormed Indi-Go during the Entrepreneurs Club Idea Fair 2003.

"One day, we friends were dining at Taco Bell and wondered why we were eating Mexican food rather than eating Indian fast food," Arora said.

"And, being a student, we cannot spend a lot of time

and money in a fine-dining, sit-down Indian restaurant. Thus, it made logical sense for us to come up with an idea like Indi-Go," she said.

The team launched Indi-Go in February 2005.

"It is always good to have a proof of concept to initiate the interest in the investor," Arora said. "Success at campus cuisine would serve as a proof of concept for investors."

Arnett's experience has left him with some helpful hints for other aspiring entrepreneurs.

"My best advice is to keep your day job," he said. "And start young."

Indi-Go and FurniTrader have the big vision in their sights, but it's a long way to success.

Wherever success is, Arnett will be going there in his minivan with its magnetic decals and logo, jumping at any opportunity to get his business' name out there.

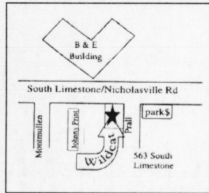
"Traffic jams are not such a bad thing anymore," he said.

E-mail
neus@kykernel.com

CORRECTION

The phone number listed for Anima Glass in Friday's Kernel was incorrect. The business' phone number is 252-9368. To report an error, please call The Kernel's newsroom at 252-1915 or e-mail neus@kykernel.com

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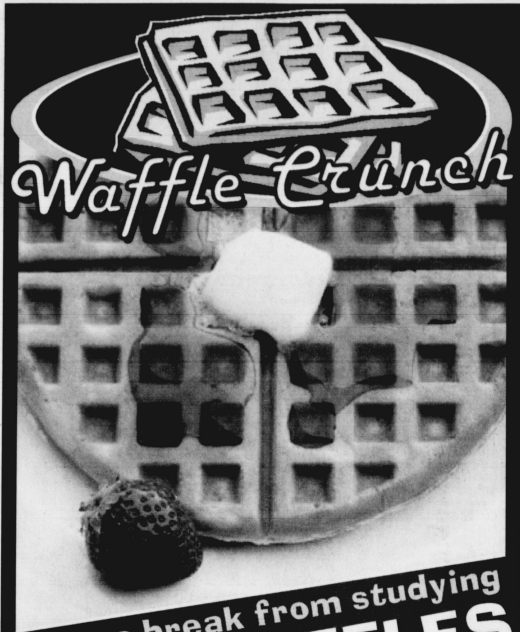
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d v i o

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THURSDAY

ALL YOU CAN DRINK

WALLS and Bad Light

ACROSS

- Used a nap
- Vivid opera
- Actor Franco
- River or Dunne
- Vehicles for ETs
- Score
- Pays back
- Parasitic anchored
- Grinch or mat
- Head
- Student's performance
- Cylindrical pillow
- Piano adjuster
- "Lucky Jim" author
- Wonderment
- Color anise
- Straightforward
- Playing marbles
- Green letter
- Muzzle-loaders' requirements
- Chasing game
- Fortuneller's deck
- Live wire
- Respond to
- Resistance unit
- Lightning rod
- Longing
- Meat hater!
- Self gagging
- City in Yemen
- Laender in a field
- Withered
- Sound reflection
- 24 Leave out
- 60th anniversary
- 89 Brad Pitt
- 70 Nightly linkster
- Delivered an address

DOWN

- Evergreen
- Angel
- Walks garden
- As a group
- Initial showing
- Denver suburb
7. Suppositions
8. Pathos
9. Useful quality
10. Candidate
11. Prepared for publication
12. Traffic circle
13. Unpacked stress
14. Famed
23. Summoned, did not appear
24. Leave out
25. Famed monetary unit
26. Having a dark complexion
30. Self-image
32. Cheque
34. Black go
35. Fack on
39. Boyev call
40. Cab
41. Prayer ender
42. Heavens metal disk
43. Casual contest
45. Continuous
46. Struck by
47. More coarse
48. Malabar
50. Luminous trail in the sky
53. Plays for a fool
55. DOE's rival
56. Lively dances
58. Solemn agreement
59. Half a dance?
60. Tango team
64. Wight
65. Drain in a park
66. Sallinger title

Visit kykernel.com for crossword answers!

ACROSS

- Respond
- NASA's ISS partner
- Stress again
- Access
- Fall behind
- Equator
- Tickle one's fancy
- Packing least
- Weighty book
- New thought
- Cause the
- Jerk
- Scott in a high court case
- Kramer's love
- Demasius
- populace
- Grabbed a bite
- Sweden
- automaaker
- Dutch regime
- More chilly
- Hans holiday
- Fossil find
- Delaney
- pre-college
- End hunger
- Fans
- Pique
- Huller
- vehicle
- Sound asleep?
- Soothsayer
- Teases
- Brewer's gran
- Burning
59. Possible to
64. Kitchen device
65. Brooch
66. Positioned accurately
67. Outer limits
68. Singer Grant
69. Transmits
- Enrichment
7. Pre-college exam
8. Time period
9. Take in text
10. Good!
11. Goodwill
12. Among friends
13. Baloney
18. Williams
- address
21. Falls to be
22. Vilagueras
23. Not a peeper
24. Brawling into sharp pieces
25. Alliance
27. Former half country
29. Eric or Inac
38. OK well device or bath
47. Headquarters
50. Favored piece
52. Long look
54. How dwellers
56. Oh, why not!
57. Is for two?
58. Passing craze
59. Baden-Baden or Bath
60. That guy
61. Hot-dog holder
62. Plan first
63. Auser and McMahon

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THANKS FOR A GREAT YEAR!

GOOD LUCK ON FINALS!

ACROSS

- Farmers' production
- Had beginning?
- Movie hit
- Caves a hand to
- Live shows
- Thick or King
- Heard
5. Six's tie
- Misadventure
- Juniper
- Wood towers or after pack
- Light
- Mass of metal
- Enslaved
28. As a precaution
29. Desires
31. Lofly peak
34. Jeanette MacDonald's partner
35. Melville novel
37. Empirical
38. Simlar things
40. Silver and
41. Blue-eyed helix
- NASA's rubber
- Banana wrap
- Kisses and
45. Oudies
47. Type of printer
49. Temple table
52. Enthusiasm
53. ... you need!
57. Perform
58. Rambling
60. Sagittarius
61. F. O. C. E. chapter
62. Frozen deserts
63. Impudence
64. Whimsical?
65. Branch
66. headbutters?

DOWN

- Hacks
- Tip off
- News alert
- Star almost
5. Part of TGIF
6. Explosive
7. Didn't sink
8. Cheek
9. Fruit drink
10. Fancy dance
11. Lotion additive
12. National poet
13. Conductions
18. "Cherry" star
22. The Streets of
24. River to Lake
25. Dry quality of
27. Near and a
28. Profs
29. Highland
30. Poplar trees
42. Tempo
43. First father
31. Shell river
32. Proprietor
33. Job stations
35. Bonding or
36. Adams
48. Shows month
49. Aider cousin
50. Han Solo's love
51. Favorites
52. Docking site
53. End behavior
54. According to
55. 12/24 and
56. Time out
58. June house
59. Snigger's catch

Don't Forget Thursday next semester \$8 All You Can Drink!

JUMBLE THAT SCRAMBLED WORD GAME
by Henri Arnold and Mike Argenton

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

BALEF

NOONI

VACTAR

TOCIPE

Answer here: THE

Yesterday's Jumbles: TARRY YOUTH ALWAYS BEWARE
Answer: Why the bride didn't want a train on her wedding gown - IT'S A "DRAG"

ACROSS

- Arclians or Rigi
5. On the phone
- More naive
- Residence
15. Men
- Monetary
- Calendar of activities
17. Malware
18. Man with
- Donally
19. Kind of call or boy
20. Faithful
21. Harriet of
22. Harriet of
23. Scholarly composition
25. Extremely cold
28. Feet oncom
33. France or Dahl
36. Drench
37. Blank part
38. Thunderous
39. Vitality
41. Muffed
42. Fight a match
44. Ramor
46. Trip
48. Counting gone
49. Reference
51. Anomous
55. Flammant
57. Game of Xi
- and Ory
59. Old sayings
63. Damage
64. Maintains one's
65. 2,000 pounds
66. "The"
67. Muffin
68. Phasidethus
69. Phasidethus
70. City Hall figure
5. Italian wine region
6. Parmesan
7. Kiet or Suzi
8. Worm coin
46. Tip
48. Counting gone
49. Reference
51. Anomous
55. Flammant
57. Game of Xi
- and Ory
59. Old sayings
63. Damage
64. Maintains one's
65. 2,000 pounds
66. "The"
67. Muffin
68. Phasidethus
69. Phasidethus
70. City Hall figure

DOWN

1. Dogway
2. Furry bear
3. Prayer andings
4. Low risk embarrassment
5. Italian wine region
6. Parmesan
7. Kiet or Suzi
8. Worm coin
46. Tip
48. Counting gone
49. Reference
51. Anomous
55. Flammant
57. Game of Xi
- and Ory
59. Old sayings
63. Damage
64. Maintains one's
65. 2,000 pounds
66. "The"
67. Muffin
68. Phasidethus
69. Phasidethus
70. City Hall figure

Check out clubavio.com

ACROSS

- Apprecian unit
- Kind of crazy?
- One-night stanzas?
4. Bander shrubs
15. Actress Garr
16. Live a couch potato
17. First Zodiac sign
18. Roughly
19. Pouty expression
20. Dispute
22. Peter's partner
24. Peculiar
25. Exhaust
26. Date
29. Legislators
34. Participating in a set
36. Golly!
37. Surgeon's device
38. Begley and Begley
39. Venetian
40. Gomer's cousin
42. Repulsive quality
43. Kitchen devices
47. Weas
48. related to the lead
49. Snaky shape
50. Transul
53. More resentful
54. Inverse stamp
59. Mismatched
61. Creamy color
62. Burned
63. Past due
64. Bring about
65. Mist
66. Cricate
67. Jobs with cape

DOWN

1. Chial of
- baseball
2. Center of the inner empire
3. Emry winner
4. Ripens
5. Antique shop
6. employed
7. Fork-tailed
8. Tax letters
9. Remoaning
10. Gan-end-time cocktail
11. Rover billy
12. Adversive surf
13. Tarot
14. Interceptor
21. March date
23. Chapter in history
25. Like a handoff
29. Banana
36. Rice
38. Showboat
39. Faces
31. Proprietor
32. Oven-cool
33. Kind of cheese
35. Heats IN
38. 1976 Mustang
39. Hemingway movie
40. Year in Madrid
42. breakfast
43. grains
45. Attention getter
46. Ranked at
48. Mithredon
49. Soft metal
50. Cereal grasses
50. Pork provisor
51. Its own
52. Coating of ice
53. Success of a
54. Bait or Hunter
55. Head
56. Gaelic
57. Cereal grasses
60. Pork provisor

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JUMBLE THAT SCRAMBLED WORD GAME
by Henri Arnold and Mike Argenton

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

RATYR

HUTOY

WASALY

AWBBER

Answer here: A

Yesterday's Jumbles: FAULT HOARD SINGLE BARIUM
Answer: Why the bride didn't want a train on her wedding gown - IT'S A "DRAG"

ACROSS

- Soft drink
- Chew the fat
- God of love
- Bring to bear
- Lynch, e.g.
- Volcanic rock
17. Peachy keen!
18. Biting insect
20. Knobbed instrument?
23. Pianist's medium
24. Scabbie 3-
- portier
25. Arctic Chagall
27. Charge
28. Barbecue
32. To some extent
33. Puffed end
38. Afternoon brew
39. Singer Pat
38. Glee loch
39. Phoe for Chinese food, perhaps
41. Nav. officer
42. Prais
44. Fading away
45. What to secure
47. The Day the
- Each blood
48. Robot
49. Son
50. SD concern
54. Emulate an ibis
55. Awa
59. Borodin prince
61. Eagle's nest
62. Dash of darts
63. Lofly genre
64. Cry on the
65. Architect
66. Swammin
68. Court suit
67. Waters down
6. Aspirations
7. Owl calls
8. Completion
9. Vacuum bottle trademark
10. Dick Cheney's predecessor
11. Pasta dish
12. Camo shape
13. Dag nabber!
14. Useful tests
26. Pop up
28. Mancing remark
29. Floor covering
30. Sini
31. Long tooth
32. Bulking boom
33. Puffing
34. High hairstyle
35. Massachusetts
36. Scurvy
38. Cere's cheer
40. Offbeat man character
5. Put below
6. Aspirations
7. Owl calls
8. Completion
9. Vacuum bottle trademark
10. Dick Cheney's predecessor
11. Pasta dish
12. Camo shape
13. Dag nabber!
14. Useful tests
26. Pop up
28. Mancing remark
29. Floor covering
30. Sini
31. Long tooth
32. Bulking boom
33. Puffing
34. High hairstyle
35. Massachusetts
36. Scurvy
38. Cere's cheer
40. Offbeat man character

Visit kykernel.com for crossword answers!

JUMBLE THAT SCRAMBLED WORD GAME
by Henri Arnold and Mike Argenton

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

PIGER

BLAWR

TRAIPI

PYSEDE

Answer here: " "

Yesterday's Jumbles: FABLE ONION CRAVAT POETIC
Answer: What they used to join the in-crowd at the hot dance club - THE ENTRANCE

COMMENTARY

UK student's death almost surreal

We rehearsed our scene for the first time in the Blimpie on Rose Street. It was Valentine's Day After Hayden Lampe had a meal with me and a friend at the restaurant's in-ability to make a steak. We sat down and read through the script as he ate a sandwich. We had been assigned the final scene of Shakespeare's "Henry V" where King Henry kisses Katherine.

Lindsy Ashcraft
GUEST COLUMNIST

Since we were in Blimpie, I assumed we would omit the kiss, but Hayden thought differently. Right there, in front of a lunchtime rush, he kissed me even though he had just devoured a ham and cheese sub. Hayden was unpredictable.

The kiss was unexpected, and so was his death.

Just one month after this rehearsal, UK theatre major — my friend, my classmate and my scene partner — Hayden "Chip" Lampe, 22, of Lexington, was killed over Spring Break in an Ohio plane crash March 13 along with his girlfriend, Ginny Young, 20, of Willow Wood, Ohio. She was also a UK student. Killed, too, was Ginny's father, Michael

Young, who was piloting the single-engine aircraft when it overshot a Lawrence County Airport runway in a landing attempt.

A copy of his final monologue rested on top of the piano — a piano that now plays a bittersweet tune for my Acting III class. Instead of his spirited blue eyes, a gray newspaper clipping mounted on cardboard somberly greeted us on the first day back from Spring Break.

"I miss him playing the piano, because every day I'd sit around and listen to him play," said Kori Cruse, Hayden's friend and classmate. "That's what I miss the most." Hayden's absence was not truly felt until classes resumed March 21. Margo Buchanan, our teacher, hugged each of us as we entered the classroom for a memorial service.

"I wanted to lay eyes on everybody to know that they were safe," said Buchanan tearfully. "That was the most important thing, to make sure I saw everybody and that they were OK."

We shared memories of Hayden at the memorial service with a grief counselor who educated us on the grieving process.

Di Sobel, a senior staff psychologist at the Counseling and Testing Center, said people express grief through many different outlets, and they enter the stages of grief at different times. She ex-

plained to the class what can be expected over the course of the semester.

"Over time, people's expression of grief may change, and it can be different for each person since each person had a different relationship with Hayden," Sobel said. "So, it is not unusual for people to begin talking about Hayden in different ways as time passes."

"It is also true that our culture is very grief-avoidant," she said. "People expect themselves and others to finish the grieving process pretty quickly so they may not feel comfortable talking about the loss after some time has gone by because they don't want to make others feel uncomfortable or because they think they should be 'over it already' themselves."

Sobel added that it's more typical to grieve for a year or longer.

It has been just more than a month since Hayden's death, and the class has not discussed him as a group since the memorial service.

"The classroom environment is almost back to normal, but nobody talks about him," Cruse said. "I mean, every once and awhile his name will come up in a private conversation with somebody, but as a group we don't really talk about it because it's one of those things that as soon as one person says something, the whole class will just go down and won't be able to handle it."

Many of us have coped with his death by writing or talking about him, while some of us have watched a videotape of his final class performances.

Though our means of coping are different, we agree we have found closure in finding each other.

We seem to be paying better attention to each other and our relationships have strengthened as a result of this tragedy.

And along with Hayden's death came some irony. "During 'The Great Divorce,' which was the last play Hayden did here on campus, the cast talked about their characters and how they thought they (the characters) had died because the play takes place between Heaven and Hell. Hayden's choice was that his character had died in a plane crash," Cruse said.

I didn't know Hayden long, but I got to know him well. Our friendship was in its infancy, but I think fate for even allowing our lives to intersect. Any relationship with Hayden was a gift of fate.

His death disgusted me. I just had to watch the videotape of his final class performances. I needed to see him, to hear his voice. As he delivered the haunting line of his monologue from Hamlet, "Remember me," I said to myself, "Always, Hayden. Always."

E-mail
news@kykernel.net

Racism

Continued from page 1

ed the findings at an American Heart Association meeting in Washington. "We need to figure out how it's happening and why it's happening and how we can prevent it from happening."

Health experts have known for decades that blacks and other racial minorities are at far greater risk than whites for many health problems, tend to suffer more complications when they get sick and are less likely to recover.

Most of the differences can be explained because blacks tend to be poorer and have less access to high-quality health care, experts say.

But even when socioeconomic factors such as income and education are accounted for, blacks still tend to fare

worse, leading some to suspect that stress from insidious, persistent discrimination may play a role.

Studies have linked discrimination to higher rates of depression, and a small number have found associations with risk factors for physical disease, such as high blood pressure.

The new study is the largest, most detailed to date to examine the relationship between discrimination and the early stages of a physical ailment.

Lewis and her colleagues studied 181 black women ages 45 to 58 in Chicago and Pittsburgh who are participating in a large, ongoing project, called the Study of Women's Health Across the Nation (SWAN), that is examining a host of health issues among middle-aged women.

As part of the SWAN project, every year between 1996 and 2001 the women answered a questionnaire designed to measure encounters with subtle racial discrimination.

The questionnaire asked each

woman if, in her "day-to-day life," she had had one of 10 experiences, including: "You are treated with less courtesy than other people;" "You receive poorer service than other people at restaurants or stores;" and "People ignore you or act as if you are not there."

"It's a strong association," Lewis said in a telephone interview before her presentation.

Jennifer H. Mieres, director of nuclear cardiology at North Shore University Hospital in Manhasset, N.Y., said the researchers had not fully ruled out the possibility that the results could be explained by other factors.

"While discrimination may be a factor here, I have a hard time seeing a direct link," said Mieres, a national spokesperson for the American Heart Association.

But Mieres called the study "thought-provoking" and worth following up.

Arson case reported at Greg Page

By Darusha Shafa
THE KENTUCKY KERNEL

UK Police are investigating further into suspected arson at the Greg Page Apartments sometime Thursday night or Friday morning.

The news release from UK police came after a prank nearly became a dan-

gerous situation.

Police were alerted that an object was burning in the doorway of an apartment.

A statement from police said they believe the fire was set between 7 p.m. Thursday and 8:30 a.m. Friday.

"The alert resulted from a prank at the Greg Page

Apartments involving a paper sack with an unpleasant material that was set on fire outside an apartment door," said UK spokesman Dan Adkins.

"It's my understanding that it caused the object to catch fire too. It could have led to a dangerous fire."

Though the fire was a

prank, Adkins said police are treating it seriously. Police are investigating it as a case of first-degree arson.

"UK police issued that notice to make clear that this was a situation that cannot be taken lightly," Adkins said. "The investigation is continuing."

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U.S. needs quality translators

By Richard B. Schmitt
LOS ANGELES TIMES

WASHINGTON — Scores of translators of Arabic and other languages have been hired by the government since the Sept. 11 terrorist attacks to decode intelligence, help interrogate prisoners and testify in court.

Some of those hires have turned out better than others. A terrorism prosecution in New York unraveled after the government admitted that key evidence — a document that supposedly described one of the defendants as a senior terrorist leader — had been incorrectly translated by an Army language specialist.

A prosecutor in Detroit, unable to find a linguist through the FBI, found someone else to prepare a summary of more than 100 audiotapes used in a terrorism trial. The translator turned out to be a federal informant with a history of drug dealing — and to have terrorist ties.

And translators at the military prison for suspected terrorists at Guantanamo Bay, Cuba, have themselves been prosecuted for crimes, including mishandling sensitive documents. Now some of the translation work done for military tribunals at the prison is being reviewed for evidence that it might have been slanted to favor prosecutors.

These and other snafus reflect a quandary for the intelligence community. Despite a crash program since the Sept. 11 attacks, the effort to improve the nation's slim capacity to translate Arabic has achieved only modest results.

By some measures, the government is actually losing ground, because the volume of intelligence that the government sweeps up every day has increased dramatically. The inspector general of the Justice Department last year estimated that the number of terrorism-related documents needing transla-

tion had increased sevenfold in just the first two years after the attacks.

That did not count tens of thousands of hours of audio recordings — or such esoterica as the graffiti on a piece of plastic plumbing of interest to investigators.

The FBI has been scrambling to recruit more translators, and has increased the number on its staff by about 60 percent, including many who speak Arabic. Nonetheless, it does not even pretend to be able to translate all the material it receives.

"It's like drinking water from a fire hose," said Kevin Hendzel, a government language contractor and official with the American Translators Association.

Often, officials must resort to the priority-setting techniques used by emergency-room physicians, performing linguistic triage to determine which documents to translate and which to set aside for future attention.

The problem is that it is much harder for anti-terrorism officials to know which documents can be safely set aside untranslated than it is for doctors to decide which patients can safely be made to wait.

Some experts say that it could take a decade or more before there are enough translators to meet demand, in part because the languages of Islamic terrorist groups — including dozens of regional dialects — are so hard to master.

The FBI has received thousands of applications for language positions since Sept. 11, 2001, but 75 percent of the applicants fail the FBI's basic entry exam. The best translators are native speakers, but they often have trouble obtaining security clearances.

One effort to plug the language gap is under way in a warren of classified offices next to a Starbucks in downtown Washington.

The National Virtual Translation Center was established by the USA Patriot

Act and began operating two years ago. Its main clients: the nation's 15 intelligence agencies.

Instead of trying to assemble large teams of translators in one place, the operation is building a team of experts who are geographically scattered but tied together by a computer network. The goal is to complement the cadre of translators already working in offices of the FBI, the CIA and other such organizations.

The translation center is also testing new technologies aimed at speeding the process of sorting through the flood of intelligence.

The operation currently draws on a network of about 100 translators who speak 40 languages, including Urdu, Pashto, Dari and various Arabic dialects. Most are helping fight the war on terrorism from the comfort of their homes or offices.

On a recent afternoon, a group of employees tested speech recognition and automated translation software that instantly converted to English a broadcast from an Arabic television station. A search function allowed the team to pinpoint words of special interest — such as "bomb."

In other offices, "task managers" e-mail translation assignments to members of the network. On one recent day, they were seeking an expert in Farsi with an understanding of missile technology who could dissect a technical paper picked up during an engineering conference.

The office also has prepared a basic language primer for members of the military helping with recovery efforts in South Asia after the tsunami disaster. And it analyzed intelligence from Iraq in a case that one official said "saved lives" of kidnap victims and troops.

Elsewhere, a retired Lebanese-born soft-drink executive pored over intelligence in a secure room where the clock on the wall tracked the time in Baghdad.

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COMMENTARY

Start your engines for summer cruising

By Troy Lyle
THE KENTUCKY KERNEL

Finals will soon be over, and many of us will be heading off to jobs, internships or back home. That means getting our vehicles ready for the road. With the price of gas hovering around \$2.25 a gallon, we're all concerned about gas mileage. To optimize fuel economy and our vehicle's overall performance, we need to take a few measures now to ensure our cars function properly all throughout the summer.

One of the cheapest and most overlooked steps in maximizing our miles per gallon is tire pressure. This number, usually expressed in PSI — pounds per square inch — is labeled by each vehicle manufacturer on the inside frame of the driver's door. If this tag isn't available, check the cars operating manual.

If for some reason the tag and manual aren't available, look at each tire's sidewall for an average pressure rating. Make sure all four tires are properly inflated and show no signs of abnormal wear.

If your tires show signs of abnormal wear — if the edges are worn but the rest of the tire tread seems fine — then most likely your vehicle needs a front end alignment. Having proper alignment will ensure your tires wear smoothly and the vehicle drives properly. Excessive wear may result in the need for new tires. If wear is light to moderate, have your alignment corrected and your tires rotated.

In addition, every vehicle needs to have its oil changed regularly. Most manufacturers suggest changing the oil and filter every 3,000 miles, but this number differs according to vehicle make and model. Once again, check your operating manual for specific mileage between oil changes.

If your oil doesn't need to be changed, then make sure the engine's oil is at the proper level. Check your oil or dip stick, commonly colored yellow, and make sure the level is in the proper operating range. If it seems low, add oil as necessary.

While you're changing the oil, make sure to check all the engine's fluid levels. Check the transmission dip stick, often colored red, and make sure the fluid level is in the proper operating range. If not, refer to your operating manual for specific fluid type and add as necessary. Note: Many vehicles require the transmission to be warmed up and the engine in park and idling before checking the transmission's fluid level.

Once again, refer your operating manual for the exact procedure. Also check your power steering, windshield washer and brake fluid levels as defined within the manual.

While you're under the hood, take a quick look at your vehicle's belts and hoses. If you notice cracks in the radiator or air conditioning belts, replace them immediately. If radiator hoses seem thin or worn, replace them as well. Having a belt or hose fail can result in overheating your engine, or worse, causing it to fall completely, leaving you and your vehicle stranded.

Another quick and easy step to maximizing fuel economy is to add a bottle of fuel system cleaner to your gas tank. Wal-Mart and Meijer both offer several brands and types of fuel system cleaners. Follow the instructions on the back of the product. Generally speaking, add one can of cleaner to a full tank of gas. This should ensure that your fuel injectors are working properly and the fuel system is free of deposits or clogs.

For those of you who drive vehicles with more than 75,000 miles, you might want to consider having your vehicle tuned up. This often requires replacing spark plugs and ignition wires. I recommend having a certified dealer or local repair shop perform these services. To save some money, you might want to consider buying spark plugs and ignition wires at any automotive parts dealer, such as Advance Auto or Pep Boys. Often manufacturer parts or original parts are more expensive.

Lastly, have your vehicles air conditioning system checked. You want to make sure there are no leaks and your

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 - **Windshield wiper fluid:** Average cost of \$1 per gallon
 - **Belts:** \$15 to \$75, depending on vehicle make and model
 - **Fuel system cleaner:** \$2 to \$7
 - **Spark plugs:** \$2 to \$5 each
 - **Ignition wires:** \$15 to \$60, depending on vehicle make and model
 - **Air conditioning service:** \$50 to \$100, depending on vehicle make and model
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system is properly charged. In other words, make sure there's enough coolant in the system for it to perform properly and produce cold air. Note: running your air conditioner will decrease gas mileage but having a properly charged air conditioner should decrease these losses significantly.

If you feel uncomfortable tackling any of the above, contact a certified dealer or your local repair shop. They should be able to perform all of these routine tasks and have you and your vehicle on the road and ready for whatever the summer might throw your way.

E-mail: tlyle@kykernel.com

A final word before grads hit the real world

By Bettjane Levine
LOS ANGELES TIMES

College commencement speeches are not usually remembered for their brevity or wit.

In fact, sometimes they're not remembered, period.

Sandra Tsing Loh, for example, couldn't recall who the speaker was at her own 1983 California Institute of Technology commencement when she was asked about it shortly after being named this year's speaker at her prestigious alma mater.

This is wild-card casting, of a sort, since Loh is not exactly scientifically inclined and has often publicly admitted that she never really enjoyed doing science, wasn't very good at it and leapt into the literary and artistic life almost as soon as she stepped off Caltech's campus, physics degree in hand.

Because of her success as a performance artist, author, composer and radio raconteur, whose works bubble with acid-tinged humor, Loh stacks up as one of the potentially more entertaining speakers this graduation season, as students around the

United States, yearning to be free, must sit through that one last "lecture" before receiving their diplomas.

Universities place great importance on this final exhortation. They struggle valiantly each year to find individuals of great accomplishment who can inspire and uplift the young, while impressing their wealthier elders. In many academic circles, the greater the prestige of the commencement speaker, the greater the chance donations will follow.

But prestige can come at a high price. Schools that can't lure a prominent individual willing to donate time and energy to the speech sometimes book famous people through speakers bureaus, where fees can range up to six figures. Oprah Winfrey is always the most requested graduation speaker, says Theo Moll of Kepler Associates in Arlington, Va.

"But I've never booked her for a graduation — her fee would be astronomical," Moll says.

In fact, commencement speeches are not big business for the agency because school administrators "tend to reach

for distinguished alumni who will waive their honorariums," Moll says.

Or they opt for in-office political figures, who cannot accept fees.

"If you are in New York state, and you request Hillary Rodham Clinton, she cannot accept an honorarium. It's just not done. Your congressman or senator cannot accept money from a state university. So the school saves money and gets a distinguished speaker." (This year, Clinton will give the commencement address at Agnes Scott College in Decatur, Ga.)

Some high-profile individuals don't opt for money, but instead make "deals" to speak in exchange for an honorary degree, or perhaps for the promise of a scholarship fund set up to assist a particular category of students. Last year, Queen Noor of Jordan spoke to graduates at Occidental College in Los Angeles, at which time the school set up a scholarship for Jordanian students.

Last year, a relatively obscure college scored perhaps one of the greatest commencement coups — a sitting Supreme Court justice.

Sandra Day O'Connor spoke at Centre College in Danville, Ky., after being persuaded by friends who were alumni, one of whom provided a private jet to transport her. These days, even well-endowed private institutions don't want to shell out big bucks when so many campus needs go unmet.

And then there's Yale, one of the few universities that, by long tradition, does not have a commencement speaker. An exception is made only when a sitting president is awarded an honorary degree. Such was the case in 2001, at Yale's 300th annual commencement, when graduating students got lucky and heard something short and sweet.

President George W. Bush (class of '68) told graduates: "C students, you, too, can be president" and evoked cheers and laughs as he talked about his snoozes in the school library and his forays into courses such as Japanese haiku.

The speech lasted only 12 minutes and received a standing ovation.

Even the protesters seemed charmed

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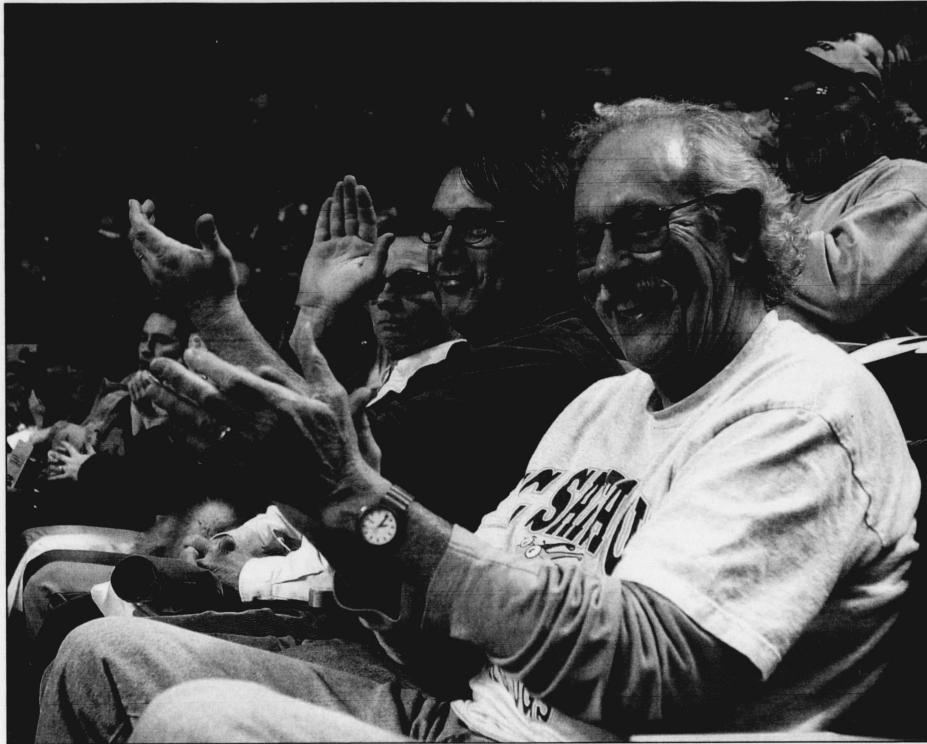
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Ed McClanahan cheers at a UK men's basketball game this spring at Rupp Arena. McClanahan, a Northern Kentucky native, received his master's in English from UK in 1958 and later came back to teach here. He lives in Lexington and is writing his new novel, *The Return of the Son of Needmore*, a sequel to *The Natural Man*. JONATHAN PALMER | STAFF

McClanahan

Continued from page 1

“ I was wearing my bellbottoms and a shirt with great big sleeves, and I had long hair and granny glasses and had grown a mustache. People would stare at you on the street if you turned up in Maysville in clothes like that, and people did.”

— Ed McClanahan, on coming back to his hometown of Maysville, Ky., in 1968 after living in California for most of the decade

McClanahan is 72 now. Behind him in time are the classic books: *The Natural Man* and *Famous People I Have Known*. Behind him in his study are souvenirs: a kaleidoscopic jacket hanging behind the door; his acid test graduation diploma from Kesey; artwork and pictures from friends. Tie-dyed curtains drape across the window, hidden from the outside by ordinary white blinds.

His recollections of an era pass by like scenery viewed from a speeding car: a swirl of famous faces and serendipitous events.

McClanahan — an incarnation of Mark Twain in jeans and a threadbare T-shirt — would embark on many trips of his own, journeys that would tune him into a new way of thinking before he would actually take a bus trip on Furthur II more than 30 years later.

Brooksville, Ky., to Palo Alto, Calif.

The path to his adventures started not in La Honda, but 2,461 miles away in Brooksville, Ky., a hamlet tucked into a crook of Bracken County. From there his highway went through Maysville in the northern part of the state; he moved there in 1948.

Maysville High School, graduation, 1951. Washington and Lee University in Lexington, Va. (The school specialized in grinding out the “Southern gentleman.”) — that stint didn't last long.

Miami University of Ohio, sociology degree, 1954 ... University of Colorado in Boulder, writing fellowship, 1955 ... Stanford University, graduate school, no degree, 1955 ... UK, graduate program, master's degree in English, 1958.

And then the Stanford University's Stegner Fellowship in Creative Writing, 1962. Palo Alto, Calif. — the light bulb, lightning bolt, smack in the head.

Literary illuminati passed through Stanford's creative writing program throughout the early 1960s: Kesey, Robert Stone, Larry McMurtry and Kentucky natives Gurney Norman, James Baker Hall and Wendell Berry, to name a few.

And many of these minds also converged outside the classroom at the bohemian center of Palo Alto: Perry Lane.

Kesey, the rambling ball of charisma who wrote *One Flew Over the Cuckoo's Nest*, lived on the lane. Ken Babbs — “The Intrepid Traveler” — had a cottage there, along with Pranksters Chloe Scott, Jane Burton, Norman and

McClanahan.

Minds would come together — minds full of expression, an urge to outrage, an urge to make a name by making change.

The living quarters may have been tight, but the ideas reached beyond those walls, beyond any of its inhabitants. The whole area had a communal feel to it, McClanahan says.

“It was all very wide open.” And some of these minds converged in McClanahan's cottage, which was two or three blocks off Perry Lane.

“He had a terrific, big house,” says Babbs, now a writer living in Dexter, Ore. “It always had students and literary people, the bohemian crowd.”

“They talked about who was screwing who, who had a breakdown, the illuminating thought that was then the rage, how one could achieve spiritual bliss ...”

Neal Cassady invaded McClanahan's living room once — a tale McClanahan retells excitedly in his books and in conversation to this day.

Cassady, the real-life, fast-talking, on-the-bus enigma Jack Kerouac's muse for *On the Road's* Dean Moriarty.

He came upon the bungalow, wading through the some 25 people sitting in McClanahan's home during one of the Stegner students' creative convergences.

Cassady, according to one of McClanahan's books, was saying, “... just passin' through, folks, don't mind me, my shed-yool just happened to coincide with Mr. Kesey's, here, just by coincidence you understand, always had the greatest respect for, yes, and all that redundancy as well, not to mention the works of, ah, Alfred Lord Tennyson, you see, and the worst of the poems of Schiller, huntin' and peckin' away there as they did, so I'll just say how-d'ya-do to my friend Mr. Kesey and then we'll be on our way, have to get there in plenty of time, you understand ...”

Kesey was working on *Sometimes a Great Notion*, or at least early drafts of it, which he was passing around the night of the Cassady foray into McClanahan's home.

Cassady came to the house with a woman, a little boy and a “cadaverous-looking San Francisco poet,” McClanahan says. “A beatnik poet.”

“We were all kind of awestruck,” he says. “And when they left, they forgot the little boy. Ken's wife, Faye, scooped the little boy up and ran out as they were just pulling out of the driveway —

Ed McClanahan bio

■ Edward Poage McClanahan was born on Oct. 5, 1932, and grew up in Brooksville, Ky., in Bracken County.

■ He moved to Maysville, Ky., in 1948.

■ He received his bachelor's degree in sociology from Miami University of Ohio in 1954.

■ He graduated with his master's in English from UK in 1958.

■ He received a Stegner Fellowship in Creative Writing from Stanford University in 1962.

■ In 1983, his first book *The Natural Man*, was published. He had worked on the coming-of-age story for the previous 22 years.

■ In 1965, *Famous People I Have Known*, a collection of autobiographical essays, was published.

■ In 1996, *Congress of Wonders* was published. This was a collection of modern day fairy tales.

■ In 1998, *My Villa, If You Will: The Uncollected Ed McClanahan* was published. This brought together his essays and fictional stories.

■ In 2002, the novella *Fondelle: or The Whore With a Heart of Gold*, a memoir, was published.

■ In 2003, he edited *Spit in the Ocean #7: All About Kesey*, a group of essays devoted to Ken Kesey.

■ His work has appeared in numerous magazines including *Esquire*, *Rolling Stone* and *Playboy*.

■ He has been awarded two Yaddo Fellowships, an AI Smith Fellowship and two best non-fiction awards from *Playboy* magazine.

■ He has five children and lives with his wife, Hilda, in downtown Lexington.

seemed like no drawbacks, McClanahan remembers. Kesey took part in a study at California's Veterans Hospital in Menlo Park, testing the effects of this new psychedelic substance. (The CIA had originally wanted to find out if LSD could be used as a weapon.)

This led to an overhaul of Kesey's stance on substance experimentation — “He didn't even drink” — and then the outburst of the drug's use among Pranksters and Co.

“I had always kind of longed for what seemed to me a mystical experience, an ecstatic experience,” McClanahan says. “But I always thought, ‘OK, you know, that was never going to happen to me because I'm a skeptic.’”

“I'm an atheist, you know. I'm not a believer, and that cancels out the possibility.”

Well, with a little acid, McClanahan got the rush of a higher power that he had wanted. He could touch the life force.

“I felt like I was hearing music with new ears. And I felt I was seeing art with new eyes and colors and that sort of thing.”

“When you take a pill, you don't have any choices ... You take the pill, but it takes you.”

Palo Alto, Calif. to La Honda, Calif.

After a few years of living on Perry Lane, Kesey moved his family to La Honda, Calif. Population 200 to 250. Big Tree Country.

The people in La Honda “just didn't know what in the world they had coming down on themselves,” he says. “They were scared to death.”

McClanahan followed. Soon more rolled in.

“It was a wonderful spot, kind of gloomy,” McClanahan says. “The coast was nearby, and it was foggy a lot, and all these giant redwood trees.”

In the era where hippies taught one another to “never trust anyone over 30,” the Eisenhower-bred McClanahan, 31, straddled the divide between “young” and “old” in La Honda.

The Grateful Dead — still the Warlocks at that time — hung around. Gonzo journalist Hunter S. Thompson and Cassady did, too. McClanahan then waved the bus down the road, thoughts of his wife and two children in the back of his mind. His responsibilities weighed on him heavily, maybe more than some of the other trippers, even though he was only a

See McClanahan on Page 8

McClanahan

Continued from page 7

few years older than Kesey. McClanahan didn't sit everything out. On one fateful night in August 1965, the Hell's Angels motorcycle gang converged on Kesey's five or six acres for an acid test.

The Angels had an air of danger even at that early time, McClanahan says.

"I went to the party and I was totally uncomfortable while I was there," he says. "The road was lined with cops ... and of course, there was a lot of loud music playing and Hell's Angels everywhere and women with no shirts on."

The cops didn't come in that night, but they would eventually.

In April 1965, Kesey and 14 Franksters were arrested at Kesey's home, mostly on marijuana charges. McClanahan was not one of the people arrested.

Then in January 1966, Kesey was arrested again for marijuana possession, a charge that carried an automatic three-year jail sentence.

Kesey fled to Mexico. Some followed him.

McClanahan stayed behind. Two years after coming to La Honda, the party died enough for him to leave the redwoods, going back to Palo Alto.

"By that time Ken was in Mexico hiding out, and life in La Honda was not all that entertaining without him around."

La Honda, Calif., to Palo Alto, Calif., to Maysville, Ky.

After the side trip to La Honda, McClanahan found himself in Palo Alto again in 1966, teaching creative writing at Stanford and volunteering with The Free You, the newsletter for the Free University. The Free U. movement sought to get around the "elitist" university system by having professors — and then eventually anybody — offer free classes to the community.

"Free U. got to be really free-wheeling," McClanahan says.

And then came his fateful visit to Maysville in 1968, which would set his creative juices flowing.

But by now this country-fried Kentuckian was a resident of the Left Coast, and being a resident meant more than owning a home and paying California taxes. McClanahan strived to keep his Kentucky accent, he says, but the 36-year-old was a neon-dusted groover of the Beautiful People by this point. He was of Beach Boy Brian Wilson's realm — not of Bluegrass and blue blood anymore.

Here's the story: "I had made a trip home to Kentucky ... and went in my hippie garb ... and I was wearing my bellbottoms and a shirt with great big sleeves, and I had long hair and granny glasses and had grown a mustache. People would stare at you on the street if you turned up in Maysville in clothes like that, and people did. But I thought, 'Aww, I can handle this, you know. It's no

big problem.'

"I went to this place called Penington Club. And I was there drinking beer, and three big guys, young guys — much younger than I — immediately wanted to take me out, you know.

"They said, 'God damn hippie from Cali ... Wella, wella, what are you anyway, you know? Are you some 'kind of' freak, you know? What is this?'"

"I said, 'Well, let's talk about this a little bit.' I said, 'I bet I'm nearly twice as old as you are.'"

"They said, 'Aww, the hell you are.'"

"I said, 'Yeah, I am. I went to Maysville High School and graduated in '51.'"

"And one of these guys said, 'You're full of shit because you never went to Maysville High School in 1951 because my brother was in the class of 1951 at Maysville High School.'"

"And I said, 'Who ... what's your name?'"

"And he told me, and I said, 'Your brother was one of my best friends, you know.' And so it turned out we ended up drinking beer together for a couple of hours and having a good time."

McClanahan went back to California, where he was scheduled for oral surgery. And while he was laid up in the hospital, he wanted to try to write about what just happened in Maysville.

"Dang. Oh shoot, I can't think of the name of the drug they gave me," he says, sidetracking from the story. "But anyway, they came and administered it. The drug I found out later was a chemical equivalent to heroine."

Methadone?

"No. It's a knock-out drug."

Percoce?

"No. Maybe it will come to me in a minute."

Darvocet?

"No ... anyhow, they gave me a dose of this. It was a type of syringe. And then they had an emergency and couldn't do the surgery, so they had to postpone my surgery for a couple hours. And so there I was full of this great drug. I thought, 'Well, I'll see if I can write a story about that thing that happened in Maysville last week.'"

"I was just writing up a storm. It was the best feeling, you know, because, generally speaking, I'm a really slow writer. I was just flying with this thing, and by the time they actually called me in for the surgery and totally knocked me out, I had half the story written."

"It was a major breakthrough stylistically for me because I had never written anything as loose and kind of liberated as that piece was, and as adventurous."

That story, "A Misdemeanor Against Nature," was published in The Free You and was a staple of his book *Famous People I Have Known*, published in 1985.

He says he never used that drug to write after that, but the experience alone opened up some



Ed McClanahan (center) visits Ken Kesey, author of *One Flew Over the Cuckoo's Nest*, with his daughter, Kris, in 1967.

creative valve inside him.

"You might say that everything in this book sprung from that hour and a half."

And the story goes: *And not until years and years later, when I too had become a Kentuckian again, did it come to me that in the Penington Club that night, in my own small and, I trust, ineffectual way, I had aided and abetted a ravishing of innocence: the Californication of Kentucky.*

On the road again — enroute

Trees and cars and dashes propped on the road pass by like a sweeping breeze as Furthur II runs its new course in 1990.

McClanahan, approaching 60 years old at the time, sits on the roof of the bus as it careens through the mountains in the American West.

As a hoax, Kesey amassed a group of friends to bring "the bus" — really a newer International Harvester — to give to the Smithsonian museum. They asked for the old bus; Kesey got a new bus but never made it — and probably had no intention of giving it — to the museum.

The purpose and destination were of no matter. They weren't headed to a dot on a map.

In 2003, at age 86, Kesey would die after complications from cancer surgery. McClanahan had visited his bedside.

Later that year, McClanahan would go on to edit a tribute version of the magazine Kesey start-

ed in 1973, *Spit in the Ocean #7: All About Kesey*.

The magazine, the last in a series that changed editors with each issue, gave him the chance to reconnect with some of the famous people he had known: filmmaker Gus Van Sant, basketball player Bill Walton and authors Hunter S. Thompson, Larry McMurtry, Tom Wolfe and Walt Curtis, among others.

"It's a measure of Ed's vast acquaintance," says Gurney Norman, now director of UK's creative writing program and a contributor to the book.

"Ed only had to reach into his personal memory to select the contributors to *Spit in the Ocean*. Ed is a Kentucky writer, but he is known nationally."

"He has won many prizes, and he wins a prize in Kentucky for being the most interesting person around."

McClanahan's ramblings have taken him to Maysville and Palo Alto and La Honda and Lexington, not to mention all the side trips along the way.

He is a man who, minus one bus trip, has embraced serendipity.

"I think people, they fear those kind of coincidences. They're afraid something will come along that will unsettle their lives in some unpredictable way."

"That's what I like about it."

E-mail
ehagedorn@kykernel.com

The Imp of Writing

By Ed McClanahan

Editor's note: The Kernel asked Ed McClanahan to contribute something to The Kernel. Here's what he offered up:

A few years ago, I was invited to do a reading for a group of student writers at a local college, and to introduce my reading by briefly addressing the students on the subject of "The Importance of Writing." I made a note to myself — "The Imp of Wrtg." — on the appropriate date on my calendar, and promptly forgot all about it until the very eve of my scheduled appearance, when I finally confronted the advisability of having something in mind to say before I actually came right out and said it.

So I was mulling over the possibilities, none of which seemed very promising, when I happened to glance at my calendar and ... there it was! The Imp of Writing! I could blame it all on the Imp of Writing! That scurrilous story in *Playboy* about my irrepressibly indelicate friend Little Enis, that salacious novel with all those dirty jokes ... hey, the Imp of Writing made me do it!

"Write what you know," the ancient truism instructs us. How, pray tell, could you do otherwise?

"What you know" is whatever's in your head, a seething, bubbling alchemical brew of your personal history and experience and genetics and various belief systems — and that most volatile of ingredients, your own absolutely unique imagination.

So if your head is full of knights and fair ladies and dragons, that's what you'll write, regardless of whether or not you ever met a dragon socially.

Poets and pornographers have at least this much in common: Their heads are full of what they write.

Writing, as we used to put it back in the '60s, is an adventure in inner space; it will help you discover who you are, and what the world is.

How do I know what I think, the saying goes, until I read what I've written? Writing will make you a better reader; a better thinker and a better person.

The Imp of Writing has been sitting on my shoulder for almost 60 years now, like an albino, an organ grinder's monkey, a little bird with secrets to whisper, a tiny demon with a pitchfork, an angel with a halo.

The Imp of the Perverse. The Muse.

May you be so blessed.



Jonathan Palmer | STAFF
These boots sit on the hearth of the fireplace in Ed McClanahan's study in his downtown Lexington home. The gold pair (second to the right) was a present to him from Ken Kesey, author and 1960s counterculture icon. Kesey was given the boots by country music singer Hoyt Axton. Kesey told McClanahan he could have the boots if they fit him, and the boots did.

In a nutshell: How not to survive finals

Do not, under any circumstances, plan to pull an all-nighter this week.

Don't go and order a 3 a.m. milkshake from Tolly-Ho or White Castle.

And please, go to all of your classes sober.

I say this because I've done all of these.

In the interest of the student body — and I'm extremely interested in said body at least the better half of it — here is a 2005 Finals

Week Toolkit:

Also included is handy information for professors and instructors to help them through the grueling grading process, in which students are evaluated for how many times they caused their instructor to notice they were in their class, thereby increasing their grade.

Remember, these tips are probably the most things you can do on Finals

Week, aside from hurling softballs in trash cans in hopes of starting a campus squirrel war.

Whether you believe it or not, it's not in the student's best interest to wander the streets in a toga the night before a final exam.

The ever-common toga party is another way of saying, "We ran out of ideas for dress-up mixers, so simply wrapping up in sheets is the way to go."

Wrapped in sheets is where some end up anyway. This follows many years of Pimps and Hoes party lobbyists complaining about the proper mode of dress for pimps and hoes. Apparently too many pimps were wearing Flava-Flav clocks around their necks, and it was creating a safety hazard.

Do not, under any circumstances, streak through Maxwell Place's flower gardens.

I don't know if this has happened, but I'm sure it's got trouble written all over it.

If you convert religions the night before a test, it's not likely you'll get

a better grade.

Your professors will not notice your newfound enlightenment because you've only attended class once since Spring Break, and when you did, you slept for more than an hour of the period. Not graceful.

Don't feed the squirrels. Don't bite the squirrels if they bite back.

It's probably not a good idea to be Facebooking until 4 a.m. thinking you'll either:

- (a) Find a post-Finals Week date.
- (b) Get help for your organic chemistry test from someone's "Wall," or
- (c) Poke your instructor until he or she goes insane and nixes the final exam.

Don't study. Don't pay any attention to stupid Kernel columnists who usually take six years to graduate anyway.

So, I thought this was an informative lesson in preparing for finals. I'm on my way to get a milkshake.

E-mail dpoore@kykernel.com

Chakra and awe rock my Finals Week world

With Finals Week rapidly approaching and the iron hand of academia slowly constricting its clutch on the collective neck of the student

body it would be a good idea for each one of us to take time to blow off some steam in the next week or so.

I have found that physical activity is the best interlude to a night of schoolwork, and it's also a great way to unload nervous energy.

I regularly go to the Johnson Center to lift weights and go running, but putting excess stress on my body while I'm already in a state of extreme duress is not what I need when I'm dreading my linguistics final.

For those of you that have not experienced the whirlwind of Eastern calisthenics that is yoga, it's probably one of the most physically challenging and mentally relaxing things you will ever experience.

Now, if you're a little skeptical of the merits of yoga, I know how you feel. I wasn't too hip on the idea of doing yoga either. When I went to my first class, I had a lot of preconceived notions as to what I'd experience. I figured I'd be wast-

ing an hour sitting cross-legged in a room with a bunch of girls, my eyes closed while we all hummed, "Ohmmm..." over and over again to an Enya CD. I also figured I'd have no idea what I was doing.

Luckily for most of you, there will be at least one person in the class that will have less of an idea what's going on than you, unless you are that person, in which case you are me.

Although we did listen to a lot of Enya and there were a lot of girls (much to my delight), yoga class was not the hippie-Buddhist-spiritual-granola-eating-nonconformist-conformist sideshow I thought it was going to be. In fact, it presented quite a challenge to my chiseled physique. (I'm kidding, of course. I am weak and frail).

Yoga class starts out with stretches or "sun salutations," which usually loosen up your lower back and prepare your ligaments and tendons for the spiritually enlightening abuse they are about to endure.

This is the calm before the storm.

As the minutes slowly tick by on the clock, you suddenly find yourself in the "triangle" pose, your legs spread apart as you reach your right arm to your left foot and hold your left arm straight up in the air. "Sail Away" plays softly on the PA system as sweat forms along your brow, your leg muscles quivering from the effort you are putting forth to not lose your

balance. Next thing you know you're on your hands and feet, your body forming a right angle with your face only inches from your mat, your posterior high in the air, forming the "down dog" pose.

Here's a tip: Don't attempt your first yoga class next to the door. As I attempted (and often failed) to complete each position, everyone that walked by the group fitness room bore witness to my miserable attempts.

Don't get me wrong — even though it can be hard work, yoga class is great. After only a few classes you'll start to feel more flexible and more energized. Plus, it's a great way to get exercise without being drenched in sweat or waking up the next morning feeling like someone hit you in the chest with a baseball bat.

Yoga class' shining moment, however, is the last 10 minutes. The class concludes with a position called the "corpse" — lying down on your back and relaxing each muscle in your body one by one, while you listen to smooth, rolling piano cascading from the speakers above.

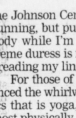
It is then that I usually start to fall asleep, or at least teeter on the edge of consciousness.

Although now that I think about it, most of us will spend Finals Week on the edge of consciousness. Or insanity.

E-mail dscott@kykernel.com



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Derby 131 before the race

Racing at Keeneland wrapped up Friday, but Churchill Downs in Louisville is just getting prepared for the Kentucky Derby on Saturday.

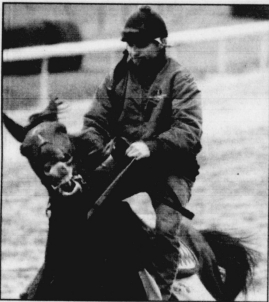


Afleet Alex works out Saturday morning at Churchill Downs in Louisville. As of Sunday, oddsmakers had given Afleet Alex the second-to-best line at winning the 131st Run for the Roses. **KEITH SMILEY | STAFF**

EVENTS

The Kentucky Derby is set to post at 6:04 p.m. Saturday. General admission tickets to the infield are \$40 and can only be purchased on race day.

Derby festivities aren't limited to just one day in Louisville, of course. The Derby season kicked off April 23 with Thunder Over Louisville. The Republic Bank Pegasus Parade is 5 p.m. Friday on Broadway from Campbell to 9th streets in Louisville. Bleacher seats are \$5 and chair seating is \$10. Review stand seating is \$25. All other viewing spots along the route are free.



Above: A rider works out Sort It Out, a contender for the Kentucky Derby on Saturday morning. The final field of 20 3-year-old horses will be announced at 5 p.m. Monday. **KEITH SMILEY | STAFF**

Right: Workers bathe a horse early Saturday at Churchill Downs. Post time for the Derby is set for 6:04 p.m. this Saturday. **KEITH SMILEY | STAFF**



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BEST in SPORTS 2005

A 14-person panel of Kernel staffers voted to select our First Annual Best in Sports Awards for Best Coach, Best Female Athlete, Best Male Athlete, Best Female Team and Best Male Team.

Daniel Cruz Men's Swimming

Daniel Cruz went home to finish what he started. In his home state of Florida, the senior became UK's first Southeastern Conference men's swimming champion when he captured the 200-meter butterfly Feb. 19 in Gainesville.

Breaking his own school record with a time of 1:42.26, Cruz avenged a .03 second loss in last year's SEC Championship.

It was a storybook ending to a career that began with a broken body.

When he was seven, a car accident in New York left him with two broken legs. Doctors doubted he would walk again, and they considered amputation.

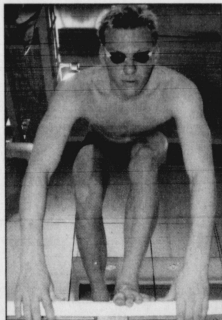
When the heavy casts finally came off six months later, Cruz had moved to Florida, and the doctors had a new prescription — swimming.

The rehab worked, and Cruz found a perfect fit.

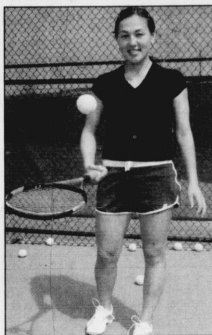
"His focus and mental determination make him an incredible competitor," UK swimming coach Gary Connelly said in an interview earlier this year. "Not someone you really want to come up against if you're hoping to win."

An All-American, he finished third in the 200-meter butterfly at the NCAA Championship.

— Tim Wiseman



KERNEL FILE PHOTO
Best male athlete Daniel Cruz won an SEC swimming championship in the 200-meter butterfly.



NILLY SCHIFFER | STAFF
Best female athlete Aibika Kalsariva is riding a 21-match unbeaten streak this season.

Aibika Kalsariva Women's Tennis

Aibika Kalsariva doesn't mind racking up the awards.

In fact it's been one of the more memorable experiences of her senior year.

"There are so many great athletes and to be the best out of them is pretty cool," the No. 3-ranked UK tennis player said.

Earning Southeastern Conference player of the year honors and top female athlete at the third annual CATSPYs, Kalsariva is in the midst of a 21-match unbeaten streak — the longest of her career.

She helped lead women's tennis to a 23-5 record, a program-best No. 2 national ranking and the SEC regular season championship.

The Kyrgyzstan-native hasn't fallen since a Feb. 3 loss to second-ranked Julie Cohn of Clemson and carries her streak into the NCAA tournament in mid-May. After transferring from NAIA Lewis Clark State College in Idaho, Kalsariva entered UK as a junior and climbed the International Tennis Association rankings quickly, cracking the top ten this season.

"It's been a fun journey for me," Kalsariva said. "I feel like I'm living the life of a champion."

— Derek Poore

Mark Guilbeau Women's Tennis

He doesn't show any fear. One look at the UK women's tennis coach's eyes and you see a man who's focused. Mark Guilbeau is determined. His team shares that trait.

Despite having one senior — Aibika Kalsariva — on its roster, UK has had its most remarkable season in school history.

The Cats made it all the way to the National Team Indoor Championships on Feb. 6, but fell to No. 1 Stanford.

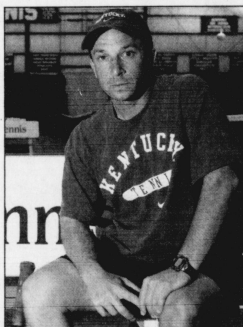
"I think that set a high standard for us the whole year," Guilbeau said.

After losing their next match, Guilbeau's Cats accomplished one of the more remarkable stretches of tennis this program has ever seen.

UK won 15 consecutive matches, all against ranked opponents, and catapulted itself to No. 2 nationally.

"It just seemed like one of those years where on bad days we were able to scoop out a win," Guilbeau said. "And against the very best teams, we found our very best tennis."

— Jeff Patterson



KEITH SMILEY | STAFF
Best coach Mark Guilbeau led his women's tennis team to a regular-season conference title.

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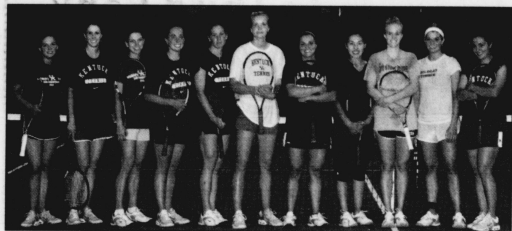
Men's Basketball



The UK men's basketball team celebrates its Sweet 16 win over Utah in Austin, Texas, March 26. The Cats fell one game short of Final Four, as they lost to Michigan State in double overtime. UK finished the season 28-6 overall and 14-2 in the Southeastern Conference, as the school won its 43rd SEC Championship. Head coach Tubby Smith also earned National Coach of the Year honors.

JONATHAN PALMER | STAFF

Women's Tennis



KEITH SMILEY | STAFF

The UK women's tennis team won the Southeastern Conference regular-season championship this year. The Cats ended the regular season with a 21-4 record overall and a 10-1 mark in the SEC. They will find out Thursday if they will host the first and second rounds of the NCAA Regional tournament.



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COMMENTARY

Seniors face life after sports

By Lindsay Cameron
THE KENTUCKY KERNEL

No more practices, no more conditioning, no more butterflies before performances, no more waving to the crowd.

After years of competition, it all comes to a sudden end for many athletes on college campuses. It is a time that leaves many athletes feeling afraid, not knowing what to turn to next when what they have worked so hard for is no longer there.

Except for the small majority of athletes who turn pro, most student-athletes on college campuses will face this time within their four years of eligibility. Senior Night is a special occasion for these seniors, yet it signals their career is quickly coming to a close.

For some, it is a time of relief, even joy. They are ready to be done, ready to have time to do things they had never been able to fit in around their demanding practice schedule. For others, it is a time of sorrow and fear. So much of an athlete's identity is wrapped up in his or her sport that it may be difficult to distinguish who he really is inside without attaching athletics to it.

J.R. Kenny, a senior and former soccer player, called it a "bittersweet" time in his life. When his career ended in November after a loss in the Mid-American Conference Tournament semifinals, he was glad that he would have more freedom.

The early morning workouts and grueling practices were over, but he was sad as well.

"You're happy you did it and you've got something to show for it, but I will miss traveling," he said. "I will miss my teammates — we had close friendships."

Kenny had been playing soccer for 18 years. Going into the semifinals, the UK soccer team had already beaten several teams they set to face again in the tournament, so the players didn't

anticipate their season ending so soon.

After the season, he had much more free time on his hands. Originally, he didn't know what to do with himself, but he is now taking more classes and preparing to graduate this May. Kenny intends to play in recreational leagues so he doesn't get away from the sport completely.

Another graduating senior, the UK rifle team's Jeff Hamberg, is evaluating how his eight years of shooting has impacted his life.

"Rifle instills a lot of things," he said. "People think it's just hand-eye coordination, but it's more than that."

"I have learned patience and discipline — those are things I can take with me and use later in life."

Hamberg shot his last match in March at the NCAA Championships. He knew going into it that this would be his last collegiate shooting match. Although he wasn't pleased with his results, the team finished in sixth place.

Hamberg said he is sad for it to be over, but it is time to move on the next stage of his life. Because the regulations to qualify for the Olympics have become more strict, Hamberg has decided not to pursue his Olympic dreams. He plans to shoot a few years down the road, possibly entering some competitions, but the majority of his life will no longer be focused on shooting.

"It's something you can do until you die, so I'll be able to continue shooting," Hamberg said.

Some sports, however, cannot be continued later in life.

Gymnastics is a sport that requires constant training and takes a toll on the body.

Kara Prestigiaco, a senior on the gymnastics team, had a herniated disk that kept her from competing in her last year. Prestigiaco loved competing and striving

for perfection, but that's all over now.

When she first heard the news about her back early in the fall semester, doctors told her she would never be able to compete again. Trying desperately to prove the doctors wrong, she continued to practice everyday and receive treatment for the injury. But the pain continued to worsen, and she accepted the fact that she would never compete again.

"It hurts everyday," Prestigiaco said. "I have done gymnastics since I was three, and to have to give it up like that is so hard."

"I think the pain that I feel from knowing I will never do it again is worse than the pain I feel physically."

She was forced to the sidelines to watch her twin sister, Krista, and fellow seniors finish up their career at the NCAA Regional Championships in April.

Since she was not able to help the team by contributing on the floor, she became a student coach. She offered teammates support and encouragement despite the sadness over the unexpected end of a 19-year-long career. She says there is a void now in place of the gymnastics life she knew.

A nursing student with a 4.0 grade point average, Prestigiaco keeps busy with schoolwork, but she will never forget the memories she has from her days as a gymnast.

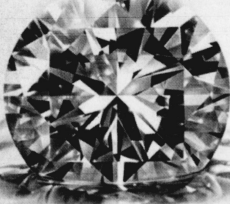
Many times we don't realize how big a role sport plays in our lives, and often we don't know what we've got until it's gone. The end is what people remember, and it is a part that no athlete will ever forget. As we near graduation, many people are closing one chapter in their life, and opening another. It is a time of tears and good-byes, but it is also a time to say hello to a whole new world.

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You're happy you did it and you've got something to show for it."

— J.R. Kenny, graduating UK soccer player, on his time with the Cats.

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
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GoldenFORKS

Here we are, another year gone. We at *The Kernel* love taking this opportunity to poke a little fun at everyone and everything that made our year so memorable. Chances are you've thought some of these same things before. We just buy the ink by the barrel.

The "I'm surrounded by idiots" award: Rachel Watts



Watts

Poor Rachel. She came to office after Tim "I am not a crook" Robinson hit the road. Now, as her tenure ends, she's had to endure more Student Government nonsense between her communications director and a senator who served with her. Take a breath, Rachel. It's finally over.

The "Mitch McConnell" award: Mitch McConnell



McConnell

Seems like everything else in the state is named after him. Why not this, too?

The "Don't know what you've got 'til it's gone" award: Will Nash



Nash

Nash garnered more votes than anyone in the SG elections, indicating, you know, victory. Then losing campaigns staged their own "Florida 2000" production until Becky Ellingsworth was declared the rightful winner. Then UK administrators decided they should step in and fix things. Good luck, Will.

The "Eva Perone" award: Patsy Todd



Todd

We'd like nothing more than for the president's wife to greet incoming freshmen this fall by standing on the balcony at the new Main Building waving and singing "My Old Kentucky Home." In a previously held ceremony, she won the "Let them eat cake" award for her ideas to renovate the faculty club. The Board of Trustees tabled the plans.

The "Wake me when it's over" award: Rich Brooks



Brooks

UK's head football coach can't catch a break. The process behind hiring him drew criticism. He's been through two losing seasons. Now, as the program comes off probation, he's losing players to injuries left and right. And Brooks isn't getting any younger, you know.

The "Only 15 percent of students have ever hit a cat with their car after drinking 2.5 beers with their two best friends and twin sister" award: The Party Smart campaign



Beer

We can't get enough of those drinking statistics. Keep 'em coming.

The "If it's open, I'll close it" award: Barbara Jones



Jones

UK's legal counsel had a brilliant plan. The Kernel wants to find out what crime's happening on campus, eh? I'll show them. Here's a police report, covered in black ink. Kentucky Attorney General Greg Stumbo ruled UK had to stop blacking out information in accordance with open records laws. She could have at least included a decoder ring.

The "Ze Germans are restless" award: Teresa Isaac



Isaac

Lexington's mayor just wouldn't let the water condemnation issue die. It seemed at times a little too much xenophobia lingered behind the arguments of those who opposed letting a German conglomerate take over operations of Lexington's water.

The "Sneeze if the answer is B" award: Fred Otto



Otto

Otto served as UK's police chief until he resigned Nov. 23. Two weeks later, The Kernel learned he was reprimanded for improperly using another UKPD employee to assist him with his studies at Eastern Kentucky University. Otto was not punished by ECU officials.

The "Put us on the map" award: The Kentucky Kernel



Kernel

The Student Development Council and the Kentucky Historical Society unveiled this year's highway marker on campus to honor The Kernel. But really, we just put the sign out there so the fast food delivery guys will finally be able to find us.

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New Grad Gazette

Congratulations, New Graduates!
It is a pleasure and an honor to welcome you to your new role as a UK Alum. You have a lot to celebrate and a bright future ahead of you.
As you hurry off to new endeavors, we are providing this publication because we know it will prove valuable to you now. It also introduces you to some of our alumni and new graduates.
Being an alum of the University of Kentucky means there just has to be some cover degree here. Whether you are an alumnus of the University of Kentucky, you will meet someone who has shared The UK Experience - commitment and service projects, the Big Blue living right at the library, "Patsy" - dining living, making, Kentucky.
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IN OUR OPINION

Top-20 recap: UK faces an uphill push

The state of Kentucky continuously struggles to provide public education on par with the rest of the country. Specifically for higher education, UK is on the forefront of any progress made in the Bluegrass state. Legislators in Frankfort came to that realization eight years ago and passed House Bill 1, which mandated that UK become a top-20 public institution by 2020.

But the bill was vague in defining a top-20 institution and gave no direction to UK officials as to how the goal would be achieved. When President Lee Todd was hired in 2001, he and his staff began crafting a plan for reaching this goal, currently reflected in UK's 2003-06 Strategic Plan.

Although this plan reflects an attempt to address the many shortcomings of UK, The Kernel Editorial Board decided to probe the issue independently, examining the Strategic Plan and other topical problems we felt UK should address.

Below are the summarized results of the research, which has appeared in editorials throughout the semester. It is organized categorically. We hope administrators, students, faculty and staff will be able to look at the comprehensive results and decide what general direction UK should move as it continues its uphill climb toward national prominence and strives to provide a better quality of life for all citizens of the Commonwealth.

Administration

Todd and UK administrators have successfully crafted a three-year strategic plan outlining reasonable goals for UK to achieve. In some cases, the plan is encouraging terrific progress. For example, UK has 13 programs ranked in the top 20 nationally, only two away from its three-year goal. In other areas, such as having faculty national academies, no progress has been made. The Kernel also took issue with UK's goal of nurturing diversity of thought, culture, gender and equality. The indicators inadequately measure a broad range of ethnic groups and gender issues, and there are no indicators measuring diversity of thought or culture. Moreover, the administration needs to figure out how to sell its ideas not only to Frankfort, but also to citizens across the state.

Admissions

Although UK is enjoying record freshman enrollment, the results have been ballooning class sizes. Officials need to raise admissions standards and cap class sizes in order to preserve high-quality education in the classroom. Indicators such as retention and graduation rates indicate that many enrolled students get lost along the way. Until standards improve, UK will continually trail its aspirational benchmark universities.

Financial Aid

In-state tuition at UK is lower than most benchmarks, but average three-year household income for 2001-03 in Kentucky is lower than every state except North Carolina, meaning financial aid is sorely needed at UK. It ranks 18th in overall financial aid to full-time undergraduate students and 11 benchmarks graduate students with less debt than UK. According to Kaplan, the average student currently bears an average debt of \$16,584 upon graduating. Raising standards and limiting class size would give UK more money to allocate to the best students.

Libraries

UK has the largest endowment for books for any public university in the nation at \$65 million. However, only \$3 million in earned interest can be spent each year. A member of the Association of Research Libraries, UK ranks No. 31 out of the organization's 120 libraries. But UK's five million-plus books leaves it in the middle of the benchmark pack.

Facilities

It's difficult to assess UK's administration needs because there's not a breadth of research in existence. The most comprehensive tool is UK's Master Plan, which gives a very tentative look at future land use. One area that specifically needs to be examined is research space.

UK's goal of \$600 million in annual research earnings can't be met without adequate research space, such as the 725,000 square feet of clinical and research space to be added in the patient care facility soon to be started at the UK Chandler Medical Center. Building is expensive, especially for UK, which usually pays 40 percent of construction costs. Increased support from state legislators would supplement those costs, making construction cheaper for the institution itself.

State funding

State legislators have cut \$72 million from UK's general budget in the last three years before giving the university an \$18 million hike this year. As a result, record double-digit tuition increases have ensued. The quality of education at UK would greatly increase if state funding were increased to pay a large percentage of its budget.

Residence Life

UK Residence Life is doing a good job making the on-campus living experience desirable for students. Its resident advisors and hall directors recently ranked favorably in a survey by the Association of College and University Housing Officers International. However, dining services and facilities are in dire need of improvement.

Housing

UK housing could be nicer and doesn't compare favorably with that at benchmark universities. But improvements are on the way. UK's new dorms mark the first new facilities to open in about 40 years, providing 684 additional on-campus beds. These new suite style dorms will give students more privacy and help UK catch up to other schools where more suite-style housing is provided. Renovations to dorm lobbies and new furniture in Holmes and Patterson halls help as well. If UK wants to reach its goal of 30 percent of the student body living on campus, it will have to provide more quality, efficient accommodations.

College Town

In addition to a quality learning environment, vibrant college towns can also attract students looking for enjoyable life experiences. Lexington does not rank high as a college town, but that could change with coming developments downtown. The Downtown Development Authority and UK are teaming up with architects to turn Lexington into a more diverse city. Projects on Upper Street and

Broadway include a mixture of housing and businesses that can bridge downtown with the UK campus.

Diversity

UK needs to bring more racial minorities to campus, as it ranks last when compared with its benchmarks, according to U.S. News and World Report. Greek Life at UK is fairly vibrant, ranking sixth for fraternities and fourth for sororities among benchmarks. Furthermore, UK has done reasonably well facilitating the creation of student organizations. In order to improve campus safety, administrators need to allocate more funds to the police department and hire 15 to 20 more officers.

Athletics

Athletics are integral to UK's image. They raise a significant amount of money that goes to support UK's academic programs. UK Athletics gives \$1 million to academic funding per year. Except for the men's basketball team, all 22 of UK's sports teams met the expected level of athletes who have remained academically eligible and who have not left UK. Recovering from a football probation, UK is looking to keep its programs clean, which can result in a better school image — and that can bring a large donation base to the university.

Graduation rates

Before UK can reach its No. 1 Strategic Plan goal of achieving national prominence, it must attract and retain outstanding students. For the entering class of 1997, only North Carolina State had as low a four-year graduation rate compared with UK. However, UK ranks at the top among other institutions in the state. Graduation rates will only improve if UK finds a way to recruit and retain students.

One of the biggest hang-ups President Todd and other UK administrators have faced in their drive to make the university a top-20 institution is the lack of assistance from the state legislature on budget issues.

While the state's spending on higher education went up \$50 million this year, some UK officials have still complained that drastic cuts in the past have left a lasting impact, and rightfully so. From 2000-03, when the cuts had the most effect, UK fell behind its benchmarks in several areas concerning faculty compensation and performance. Todd has instituted a number of initiatives to try and get around these cuts, and his emphasis on making faculty a priority must continue if UK is to reach its top-20 goal.

Med Center

The continued growth of the UK Chandler Medical Center will prove to be an important asset in UK's drive to become a top-20 institution. The medical center, which encompasses the colleges of dentistry, health sciences, medicine, nursing, pharmacy and public health, has progressed rapidly in terms of research breakthroughs and physical growth in the past few years. This progress is also beginning to be recognized at a national level; U.S. News & World Report has recently ranked UK Hospital and the College of Medicine in the top 20 nationally. UK would be wise to continue to utilize the success of these institutions.

Alumni

As UK continues its attempts to achieve top-20 status, the UK Alumni Association will play a prominent role in that drive. The Alumni Association consists of about 33,000 dues-paying members and 65 alumni clubs around the country, both competitive statistics when compared to benchmark universities. Recent additions — such as the creation of the Legacy Tuition Program providing in-state tuition rates to out-of-state children of alumni — have increased the role of the Alumni Association. UK will greatly benefit if the association continues to follow that path with similar initiatives.

Endowment

When it comes to raising money for its endowment fund, UK has fallen behind its benchmark universities. UK's total endowment as of last month was \$324 million, which pales in comparison to the average of \$1.96 billion for the 19 other benchmark universities. These endowments fund professorships and scholarships and are invested for future generations of UK students.

But more needs to be done. UK must rally people to consider leaving money in the will to UK's endowment fund and encourage those who are living to endow a professorship or scholarship.

Teaching

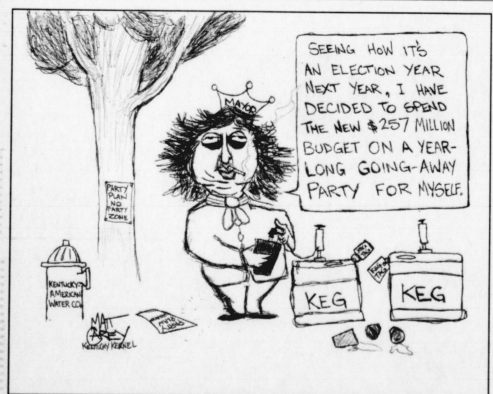
Teaching and in-class instruction should be the fundamental objectives of all higher-learning institutions, and UK must treat it that way. The budget cuts of recent years have had a negative impact on such important aspects as faculty salaries and benefits, but, once again, Todd has put forth a long-term plan that should remedy the problem. Todd has promised a long-term plan that would increase faculty salaries, and we hope he follows up on that promise. The hiring freeze on faculty that Todd was forced to enact early in his presidency has since been lifted, but the long term effects, including higher class size and the loss of talented professors, are still being felt by UK students. This area is one of the most important where UK must improve in the coming years.

Board of Trustees

UK's Board of Trustees, the university's governing board, is more representative of the campus community than many of its benchmark universities. But while UK has a fair amount of student, staff and faculty representation on its board, more can be done to increase that level of representation. The UK Board of Trustees carries with it an enormous amount of power over the way this university is run, and its members must be as representative of the campus community as possible.

Research

Without a doubt, the area of research is a key area in UK's quest to become a top-20 public institution. And according to UK, process is being made in its quest to be one of the nation's top-20 public research universities. The 2003-06 Strategic Plan set forth a number of areas where UK could improve its status as a research institution, and the vast majority of those objectives are well on their way to being met. UK's goal to "discover, share and apply new knowledge" is an important objective that would benefit all students and faculty if it is vigorously pursued.



MATT CAREY, THE KENTUCKY KERNEL

ONLINE POLL RESULTS

Do you plan to get a job this summer?

YES

(93 percent; 42 votes)

NO

(7 percent; 3 votes)

Note to readers

The Opinions page provides a forum for the exchange of ideas.

Unlike news stories, The Kernel's unsigned editorials represent the views of a majority of the Editorial Board.

Letters to the editor, columns, cartoons and other features on the Opinions page reflect the views of their authors and not necessarily those of The Kernel.

Don't let serendipity slip by

If only I hadn't procrastinated with turning in financial aid forms in 2001, I wouldn't even be here right now.

That thought went through my mind many times during the first part of my stint here at UK.

I had been accepted and prepared myself to go to the University of Cincinnati, my first choice among institutions of higher learning.

I went through orientation, scheduled classes, planned to go into their honors program — I even had their T-shirt. And up until the week before school started at UK in fall 2001, I was set on going there.

Then UC said they weren't sure I could get all the loans I needed. I wasn't sure I would even be able to go to college in the fall.

UK had accepted me. I succumbed to my mom's urging. I came and scheduled classes at UK on the first day of classes.

I came to UK kicking and screaming, and now that's how I feel about leaving.

If it weren't for that twist of fate, I would be graduating with an English degree from UC, probably not really knowing what to do with it.

After my feelings about UK settled, I started looking around for something to do.

And then another instance of happenstance: One day, I found my way into the basement of the Grehn Journalism Building. I walked into a very crowded room of people loudly talking about stories and pages and inch counts and photos. I was ushered into adviser Chris Poore's office and then, in a daze, was assigned a story on depression week from the news editor. I couldn't write a news story that I didn't want to save my life, but they gave me the chance.

Such is how my time at The Kernel started, and much like with UK, I feel like the remaining staffers are going to have to pull me

from the editor's office when it's time to leave.

The past four years have been a culmination of serendipity with good luck and good people mixed in. And perhaps more than whatever my professors have said or made me read in books, the greatest lesson I've learned at UK is to let chance happen. Don't let misfortune sit there — turn it around into something positive.

Destiny is often cloaked in rainy days, accidents and strange impulses to see what's in the basement of a building.

And while you are probably making gagging noises from the saccharin, fortune-cookie and inspirational-thoughts-from-a-desktop-calendar gushiness that drips from that sentiment, think back to the times when the outcome defied what was expected.

Think back to when you cried so hard you heaved only to look back on that instance with fondness, giggling at your naivete of the situation.

And also think back to the people who pushed you down the road less traveled. Often, serendipity isn't a one-person ride. (OK, you can gag at that sugary goodness, too.)

For me, the person who urged me along was my mom.

I remember sitting in a booth at Huddle House on Maxwell and Limestone streets, crying with my mom about where to go to college.

She gave me a hug, and on the way back home to Florence, KY, she told me how she had the chance to go to college once but didn't.

She told me how she had once wanted to be a writer.

Thank you, Mom, for pushing me along. If it weren't for you, I would be at UC, still waiting a good twist of fate to befall me.

To all of you graduating, not graduating, working at UK: Look for those instances of chance that can turn around your entire life. Don't ignore them.

Emily Hagedorn is a journalism senior.
E-mail ehagedorn@kykernel.com

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Miss America talks about college life and
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Editor-in-Chief Rebecca E. Stiehl

Managing Editor Daniel Jimenez

Senior Editor Carl Surran

Senior Graphic Designer Javier Rodriguez

Executive Asst. to Editor-in-Chief Linda Stayer

Contributing Editors Carl Feigenbaum & Mary Ann Chevoor

Director of Research Benoit Sarhaindo

Senior Research Analyst Karen Naik

VP of Educational Design and Development Al Duarte

Executive Director Todd Ramer

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

Account Manager Nydelis Morales

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

Business Development Associates Dave Wheelock & Dafne Torres

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Internet Consultants:
Web Producer Paul Joachim
Director of Internet Marketing Jim Hathaway

YOUNG MONEY magazine
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Beautiful Scholar

By Daniel Jimenez
YOUNG MONEY Managing Editor

Think you've had a busy school year? Alabama's Deidre Downs graduated magna cum laude, traveled nationwide and helped raise \$84,000 to fight childhood cancer. Life never seems to slow down for Miss America 2005.

You've got much to learn about beauty pageants if your idea of a typical contestant comes from watching Sandra Bullock in "Miss Congeniality." Today's pageant participants tend to be collegiate academic standouts that have also devoted countless hours to community service and other charitable causes.

For an example, you need look no further than reigning Miss America Deidre Downs. Downs, 24, graduated Magna Cum Laude with a bachelor of arts in history from Samford University in Birmingham, Ala. She was also a Rhodes Scholar finalist and an Echols Scholar at the University of Virginia.

An aspiring pediatrician, she has been spending this year working toward increasing awareness and community action for her Miss America platform, curing childhood cancer. Downs' schedule tends to be hectic as she travels coast-to-coast, approximately 20,000 miles each month to speak to school groups and attend promotional activities and charity fundraisers.

With the title, Downs won a \$50,000 scholarship from The Miss America Organization (missamerica.org) to pay for her medical studies at the University of Alabama. She was also honored with the organization's 2004 Quality of Life Award and a \$6,000 scholarship for her work creating Alabama's Making Miracles program, designed to raise awareness and funds in the fight against childhood cancer.

During an exclusive interview with YOUNG MONEY, Deidre Downs shared her most memorable college experiences, life as a celebrity and her advice for today's young adults.

WHAT WAS THE MOST IMPORTANT LESSON YOU LEARNED IN COLLEGE?

DOWNES: I actually initially went to school on a volleyball scholarship to the University of Virginia. I thought that I wanted to do that for four years but at the end of the first year I decided that it wasn't something that I wanted to continue doing. I think that first year I really learned not only the importance of prioritizing my time but also of prioritizing for the long term. [I focused on] having a long term vision of what I wanted to accomplish and deciding what was important to me and what wasn't. I decided that [sports] wasn't

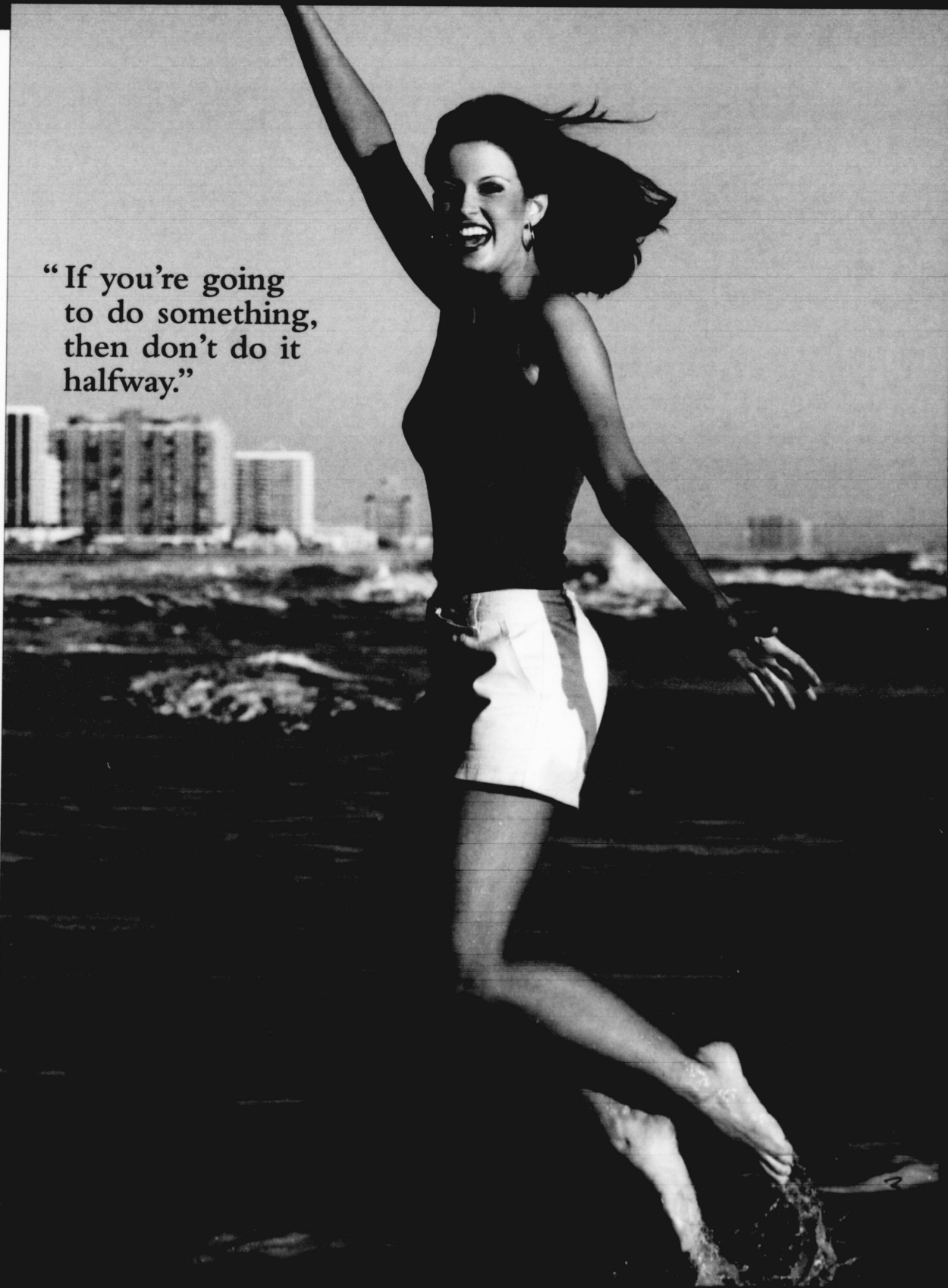
really important to me anymore. I wanted to go to medical school and have a real college experience outside of sports.

STUDENTS ARE FACED WITH MANY TOUGH FINANCIAL DECISIONS WHEN THEY GET TO COLLEGE. WERE YOU ALREADY FINANCIALLY SAVVY BY THE TIME YOU ARRIVED ON CAMPUS?

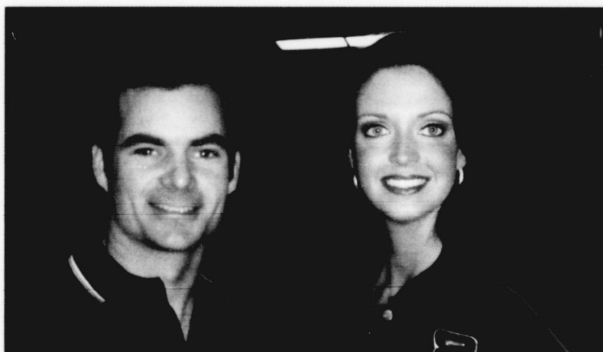
DOWNES: I wasn't particularly financially savvy when I went to college. My story is that I was on a full athletic scholarship so everything was paid for. When I decided that I didn't want to do that anymore then I needed a way to pay for school. That's when I started competing in the Miss Alabama pageant. I actually was able to pay for my entire undergraduate education and I got about \$75,000 to pay for medical school all earned through Miss Alabama and Miss America. But as far as being able to budget, it was something I didn't learn until my junior and senior years. I paid for all my school expenses with my pageant money, but any kind of spending money and the car I bought I paid for myself. I got a job to pay for that.

>> continued on p. 4

**“If you’re going
to do something,
then don’t do it
halfway.”**



Deidre Downs poses with race car driver Jeff Gordon during NASCAR Weekend at Dover Int'l Speedway.



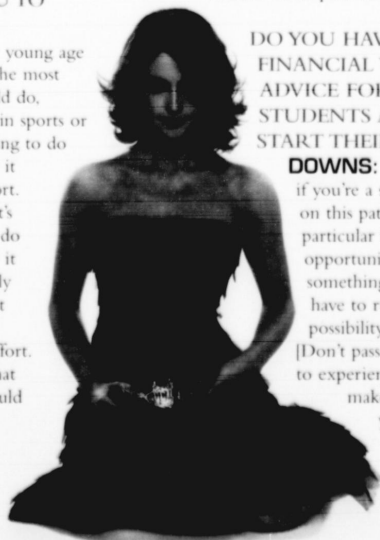
THINKING BACK ON YOUR COLLEGIATE

EXPERIENCE, IF YOU COULD DO ANYTHING DIFFERENTLY, WHAT WOULD IT BE?

DOWN'S: I was happy with how things happened at school. If I could change anything, then maybe I could have enjoyed the experience more while I had it. I'll have a few months off next year after giving up my Miss America crown and starting medical school, but then it's pretty much the real world after that. I really enjoyed school and being able to take whatever classes I wanted. I was actually a history major but I double minored in biology and chemistry. I hope people are able to have a vision for what they want to do after college but are still taking advantage of the learning experience in whatever way that may be, whether that is academically or extracurricularly. Don't be afraid to try new things in terms of activities like volunteer work or maybe taking up something you've never done before that could turn out to be something you really enjoy.

WHAT MOTIVATES YOU? WHAT DRIVES YOU TO BE SUCCESSFUL?

DOWN'S: From a very young age my mom taught us that the most important thing you could do, regardless of whether it's in sports or academics, is if you're going to do something, then don't do it halfway. Give a 110% effort. That's just something that's ingrained in me. When I do something I want to give it my best. I don't necessarily have to be the best at that particular endeavor but I have to give it my best effort. So that motivates me—that innate sense that you should work as hard as you can



whatever you try. But also for me now I'm motivated with [pursuing] medicine, which has been a goal since high school. I was motivated to go into medicine because—it sounds cliché—I really want to make a difference.

WHAT ARE SOME OF THE BIGGEST CHALLENGES FACING YOUNG ADULTS TODAY?

DOWN'S: Often, I think, it's deciding what to do with your life. You major in something and maybe you're interested in that field but then you graduate, get a job and you're not necessarily so keen on the idea of doing that for the rest of your life. I think our generation is different from our parents' generation when it seemed like people graduated college, got married, started a career and that was the end of it. Now it seems like jobs are a little more transitory. You do a job for a couple of years and then change your mind, maybe decide to go to graduate school, and you don't get married until you're 30. People struggle with deciding what they want to do—what interests them personally.

DO YOU HAVE ANY FINANCIAL WORDS OF ADVICE FOR COLLEGE STUDENTS ABOUT TO START THEIR CAREERS?

DOWN'S: Don't be afraid, even if you're a senior and you've been on this path going toward a particular field, if another opportunity arises, to try something new. Even if you have to rule it out as a possibility once you do it. [Don't pass up] the opportunity to experience different fields to make sure that's something you don't want to do.



Just to know that what you're choosing is something you've chosen because you've done a lot of research and seen everything else and ruled it out. [It's important to] really keep your options open. **TM**

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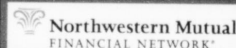
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FIVE WAYS TO MAKE FAST CASH

By Kara Alaimo

PERSONAL SERVICES

Many people like to hire college students for babysitting, personal assistance, pet care or companionship because they know students are generally well-educated, driven and desperate for dinero.

"The benefits of babysitting over a conventional job are huge," said Malia Mullen, 22, a senior at Central Washington University. "It gives you the flexibility of doing homework when the kids are asleep, you get to say no when you're not free to sit, and your job is really to watch TV and play games. What could be better?"

One thing, actually: most of the time these jobs are paid off the books, saving students both taxes and the chunk of their income that many colleges automatically take before considering them for financial aid.

WORK ON CAMPUS

During the second semester of her freshman year, Gia Baker was hired to work as a teacher's assistant in the film department at New York University, helping professors administer activities and taking charge of equipment. She liked the job so much she kept it until she graduated this January.

Baker, now 22, said one of the best things about working on campus was saving the cost, time and hassle of transportation. "Work was sometimes right across the street from my classes," she said. "And if there wasn't a class going on, I often had a chance to work on my homework. For a student, it's really an ideal situation."

Another plus: when you work for a university, your boss will likely be much more sympathetic when you need to take that day off during final exams or want to go home for spring break.

Looking to make some extra dough in a job that doesn't involve a uniform or blue-light specials?

Here are some tips on how to make some extra cash in college—and maybe even have a little fun. **YM**

WORK-STUDY

"The beauty of work study is that you suddenly become affordable to an organization that couldn't otherwise hire you," said Christina Alaimo, 19, a sophomore at the University of Pennsylvania.

Through work study, the federal government funds a portion of undergrad and graduate student salaries in a range of different jobs. For Alaimo, it meant helping refugees relocate to the United States at Lutheran Children and Family Service in West Philadelphia.

If you're thinking about this type of job, it's crucial that you check the box on the Free Application for Federal Student Aid (FAFSA) stating that you're interested in work-study—otherwise you won't be considered for eligibility. For more information, visit www.studentaid.ed.gov.

TARGETING TACTICS

Ready to up the ante? "I suggest students target companies that will give them the opportunity to use their education here in school," said Carol Trigg, associate director of the career center at the University of California at Los Angeles (UCLA).

Trigg said the most lucrative positions she regularly sees posted at the university are for interns in engineering firms, where students typically perform entry-level work.

Leveraging your educational experience to perform jobs that require higher-level skills makes you more valuable to potential employers—and puts you in a better bargaining position to stretch for higher salaries. Not to mention the fact that when you graduate, you'll have references, work experience and a possible in at the very same company.

WALK ON THE WILD SIDE

Engineering may pay the best, but Trigg said UCLA students also have fun with jobs at the zoo, coroner's office and film sets. Hey, you only live once—and if nothing else you'll certainly have something to e-mail home about.



You can't go straight from college to retirement.

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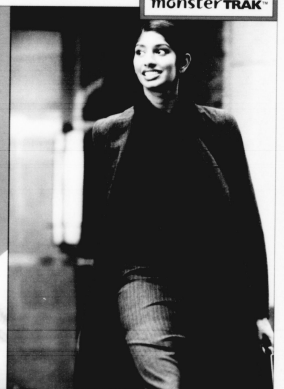




GREAT EXPECTATIONS

Perceptions vs. realities of the working world

By Amanda Pressner, U.25



Don't be surprised if brief moments of doubt strike soon after you accept your first professional job. While it's impossible to erase all career anxiety, you can minimize the jitters by understanding what a 9-to-5 job is really like.

EVERYONE WILL BE GLAD TO SEE ME.

When 22-year-old Aimee Sheriff arrived at Fort Meade in Maryland to start her first job as a communications coordinator for the U.S. Army, she wondered if she'd gone to the wrong place. The chair behind the reception desk was empty. Busy employees darted across the floor, but no one stopped to greet her. "I was unsure of what to do or where to go," says Sheriff. Finally, after several minutes, a vigilant staffer took notice and tracked down her supervisor. Once she found the others on her team, things turned around quickly.

"By the end of the day, I'd started to build camaraderie with the other new hires," she recalls. "Still, those first few moments were intimidating."—It's completely normal to experience anxiety during your first several days, even weeks, of work," says Timothy Luzader, director at the Center for Career

Opportunities at Purdue University. "Once you realize that there's a steep learning curve, a new job can seem overwhelming."

I'M GOING TO CONQUER THE WORLD.

"After six years of studying and training for my profession, I thought I would leave school and conquer the world," says Atlanta resident Anne Scheve, who was hired as a speech language pathologist at age 24. "But my first job was trial by fire; I was so overwhelmed at times, I wondered what I'd gotten myself into." Avoid the shock of plunging into a new job by researching the work environment before accepting a position, advises Manuel Perez, career center director at California State Polytechnic University.

"If you can get permission, spend an afternoon at the workplace talking to employees and getting a sense of what they like and dislike about the organization," he adds. If touring the facilities proves impractical, try to glean as much information as you can during initial

conversations with the hiring manager. "Remember that you, too, can ask questions and interview them about their company," says Perez.

I'M GOING TO MAKE A LOT OF MONEY.

Despite warnings from teachers, Scheve also found herself unprepared for her less-than-substantial salary. "I felt deheartened that I was making much less than I thought I would. People had told me not to go into health care for the money, but I didn't believe them!"

Even graduates who have prepared for jobs in high finance can be thrown by lower-than-expected starting salaries. Before he started work as a management accounts consultant at age 21, Dave Luther was finishing a five-year work-study program. "Just as my internship ended and prior to graduation, the economy tanked. I searched for five months to find a job and was grateful to finally find one. My new salary was half the one I'd earned during my internship. It was humbling."

Even in a bad economy, "you should never accept less than the industry salary standard for your work," says career manager and author Nicole Williams. Before accepting a position, try to negotiate your salary. First, educate yourself about the profession's average salary in your region and at your experience level, she advises.

I'LL HAVE LOTS OF FREE TIME.

"College doesn't really clue you into the hours you'll be working at a real job," says Sarah Meadors, who started as an account coordinator for a Manhattan-based advertising agency soon after her 20th birthday. "There have been times when I didn't leave the office until after midnight."

While the schedule Meadors keeps may be unusual—extended hours are standard in her competitive field—even workers in traditional jobs can expect to put in extra time occasionally. "Longer hours are becoming more common in the work place, especially if one is called to do double duty because of job

vacancies or personal leave," says Luzader. He recommends doing some detective work. "Investigate the organization to find out what work hours are truly acceptable and expected."

For example, a company may consider its workday 9:30 a.m. to 5:30 p.m., but in practice, employees are expected to stay long past quitting time. If you can get in contact with current staffers, ask them what time they really walk out the door at night. Are they constantly putting in additional hours—without additional pay? Even when the hours are reasonable, getting in stride with a professional schedule may take some time.

Rachel Shelsky, a 23-year-old legal assistant in New York City, had some trouble adjusting to her nine-hour day. "I had been used to living the college life and napping after class. The real world came as a huge shock to my system," she laughs. "After a while, though, it became my routine and now it actually feels good." When I first arrived at my job, it was hectic," remarks Sheriff. "I was OK with

working longer hours, because everyone else was pulling together to do the same. When you share the same pace and workload, it gives you the support group you need to get through it."

I'LL HAVE AN OFFICE WITH A VIEW.

Cramped quarters, poor lighting, or improper ventilation can make working difficult in some offices. However, most new hires start their career in a cubical—low-end real estate compared with the boss's corner office. The working environment extends beyond your partition walls.

"Our company is located on an entire floor of a building downtown," says Meadors, who was promoted to advertising account executive earlier this year. "It's an open space with huge windows looking out to all sides. Because the place is so large, we ride scooters to get from one side to the other." The perks at Luther's first job made his office space and low salary bearable. "We had a dog-sitter, kennel, childcare, gym, an onsite restaurant for clients, and a cafeteria for employees. It was exciting, because even though I didn't make much money, I could actually leave every day at 5 and hit the company gym." ❧

Reprinted from U.25, a young adult publication produced by USAA, a financial services company committed to serving members of the military and their families since 1922.

Job Spotlight: FINANCIAL SERVICES

**Looking at career options?
Financial services just might
'add up' for you.**



Do you love to talk with people and get really excited at the idea of helping make their dreams come true? Have you always had entrepreneurial drive? Even if you didn't thrive on doing math in school, you may be surprised to hear that a financial services career could be right for you.

Recruits with strong communication skills, a broad understanding of business and a willingness to work hard are in high demand with a variety of financial services firms today, according to www.careers-in-finance.com.

>>WORKPLACE DIVERSITY

2005 looks to be a growth year for insurance and investment banking companies who are planning to recruit more heavily on campuses across the nation based on a study conducted by the Collegiate Employee Research Institute at Michigan State University. Financial firms, hungry to tap the growing minority market, are also beefing up their diversity programs and recruitment of people of color and women.

Career options abound in the world of finance so you'll want to explore various industries such as banking, insurance, brokerage/investing and accounting where you'll find a multitude of jobs from auditors and tax preparers to bank tellers or investment brokers.

Reasons for getting into financial services are as varied as the individual. Andrew Haning, senior broker at R.J. O'Brien in Chicago, finds that his work in the futures market is a natural way to combine his interest in finance with his family's background in farming.

Working in the investment industry takes assertiveness and the ability to hear 'no' a lot, says

Haning. "But if you have confidence and self-discipline you can do really well in this field."

For Bradley Ernst, a financial representative with the Northwestern Mutual Financial Network, one of the greatest benefits of his career is the opportunity to help clients gain a better understanding of financial tools to plan a more secure future.

"Making a positive impact on people's lives, being my own boss and having great income potential are the factors that make this the perfect job for me," Ernst says. But you have to be willing to work hard and understand that networking skills are crucial in this field, he adds.

>>THE INTERNSHIP

One great way to find out which career is right for you is to do an internship while still in school. Ernst interned for two years at Northwestern Mutual before deciding that the personal advisor lifestyle was for him.


Work hours and lifestyle in financial services can vary based upon whether your career goals take you to a small community bank or a leading Wall Street firm. Generally, you might find yourself putting in a 40-60 hour week unless you are in the intensely-competitive investment environment where 120 hour weeks are not unusual in return for higher financial rewards.

To get that first job, you'll need at least a bachelor's degree. But because each industry has its own requirements and body of knowledge, you may need more advanced degrees, certifications and licenses. For example, Ernst majored in accounting and

business with a minor in pre-law, earned his Life Health Annuity license while in school, his Series 6 license during his first year of work and is currently working on his Certified Life Underwriter designation. Haning studied sociology and later earned his Series 3 broker license.

Technology also continues to remake the financial services industry. The Internet has changed the way firms do business from online trading to bank deposits. Experts say some of the greatest demand in the industry is in information technology. So you might want to skip that pottery class during your last semester and take an Internet course instead.

If your mantra is 'show me the money,' there's plenty of growth opportunity in financial services. Depending on your job and where you live, you can earn anywhere from \$15 an hour to well over \$70 an hour, according to the U.S. Bureau of Labor. But it's predicted that the fastest job growth over the next decade will occur for accountants in tax and healthcare fields, as well as for personal financial advisors who will be needed to counsel the growing number of baby-boomers heading into retirement.

No matter where you go in financial services, one thing is clear. The stereotypical picture of finance professionals as "bean counters" has changed. Technology means the computers count the beans. As Roberto Goizueta, the late CEO of Coca-Cola once said, "The secret isn't counting the beans. It's growing more beans." That means that the demand for smart, articulate and thoughtful people in finance positions will increase even more in the future. 



Real life experience, real life internship

INTERNSHIPS

CAREERS

PERSONAL PLANNING

BUSINESS PLANNING

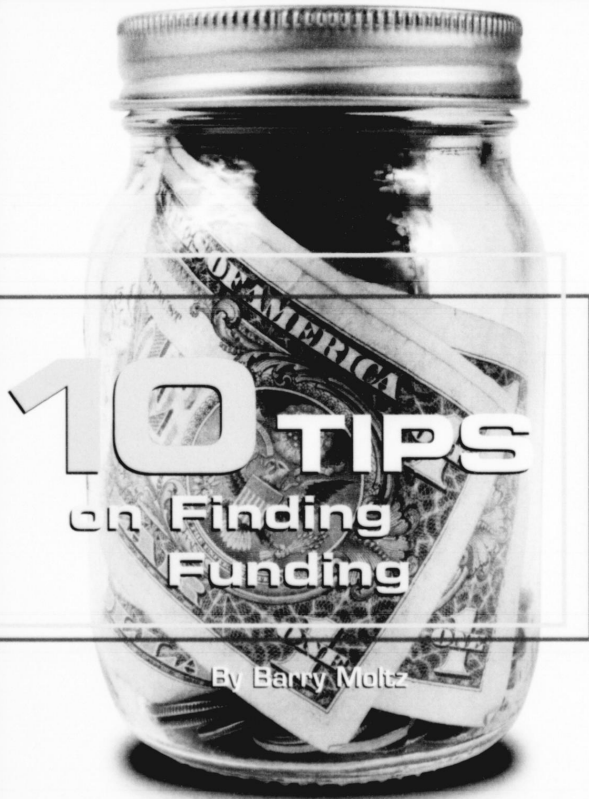
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Despite the current economic downturn that seems to be lasting longer than expected, angel funding and venture capital dollars are still available to companies that can prove they have revenue generating potential, have a strong management team, etc.

Venture capital and angels investing received a lot of attention in the 1990s as new economy entrepreneurs were building "designer" companies that were built to be sold. But throughout business history, real companies have been built from funds found in many places:

1) LOOK IN YOUR OWN BANK ACCOUNT

As in the past, entrepreneurs will expect to fund part of their new business from their own wallet. It is the only way to truly get started. It does not matter how much it is, only that it is significant to you. It also enables you to respect other people's money too when you take theirs.

2) TALK TO YOUR FRIENDS AND FAMILY

This is the all time favorite place for funding of start up businesses. The good news is that they will invest because they love and care about you. The bad news is that it's not a lot of fun to lose their money and may change your relationship with them forever. On a bad business day, you will never be able to truly answer their question "How is the company doing?"

3) FIND A CUSTOMER THAT BELIEVES IN YOUR PRODUCT AND YOU

Traditionally, businesses have started because someone asked someone another person to do something and was willing to pay for it. Find that person who will pay you to solve their problem. You will have an instant client and put you in business.

4) TALK TO YOUR ACCOUNTANT OR ATTORNEY

They will be able to give you excellent referrals since they deal with "money" people all of the time. They should be your first referral source. Ask those referrals to give you three more names and so on.

5) FIND A MENTOR

Find someone that will help you spread the word about your business. They should share your passion and vision and be your evangelist to the world.

6) NETWORK

Attend seminars, go to events, and talk to anyone that will talk to you. A strong referral is the best way to get in front of the right people. Also, keep these people up to date on your progress even if you do not need resources from them at this time.

7) SUBMIT YOUR BUSINESS PLAN IN COMPETITIONS

There are many groups that allow you to post your business plan on their website, utilize their website for testing by allowing potential investors to review and give feedback on the plan and/or learn about your company for investment consideration. Sites such as BusinessPartners.com, Angel Investor News (angel-investor-news.com), and CloudStart.com allow you to post business plans for investor consideration and to search for firms in your region.

8) CONTACT ANGEL GROUPS AND OTHER AREA RESOURCES

There are several excellent groups that are national and regional. There are an endless number of resources online to help you learn more about attracting capital and funding such as TannedFeet.com, StartUpBiz.com, and BarryMoltz.com (my personal favorite!). A national list of angel groups can be seen at a Kauffman Foundation sponsored website, angelsummit.org.



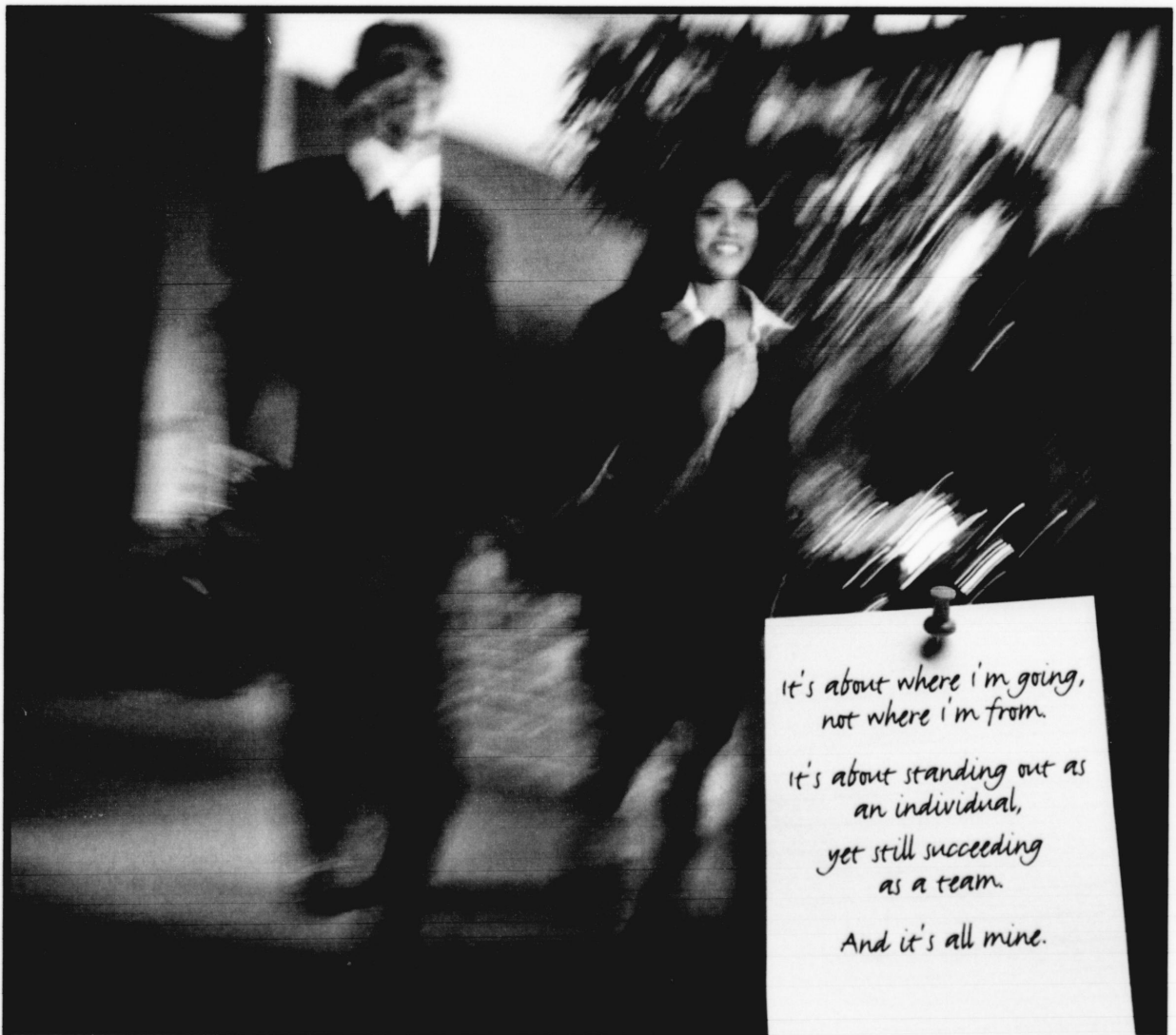
9) ACHIEVE BUSINESS MILESTONES

Nothing gets money like business success. Investors want to put their money in businesses that have achieved their targeted milestones and show a promising future.

10) ATTRACT AN EXCELLENT MANAGEMENT TEAM

Investors put their money in people not a business. The better team you have, the more money you will be able to attract. Get people on your team that have industry expertise and that have been there before. Investors want track records.

Barry Moltz is an award winning entrepreneur, author and national speaker. He co-founded Prairie Angels (www.prairieangels.org), a group of private investors committed to investing in and mentoring early stage companies and their entrepreneurs. His new book is titled "You Need to Be A Little Crazy: The Truth About Starting and Growing Your Business." For more information, please visit www.moltz.com.



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PROS:

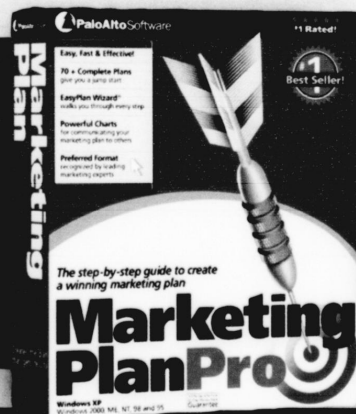
- User-friendly graphical method of altering sales figures (used in forecasting wizard)
- Consolidates market plan components for easy inclusion in business plan

- Sample plans available for review
- Nice visual representations of sales forecasts

CONS:

- Sales Forecast Wizard application is inconvenient and slow in inputting new data fields
- Interface not aesthetically pleasing
- Marketing Expense Budget layout is less than adequate when inputting monthly figures
- Cannot pull reports out of marketing plans

By Troy Byrd, Bryant College



YOUNG MONEY asked Troy Byrd, co-founder of Bryant College's Global Entrepreneurship Program, to review several software products intended for small business owners. This article is the third installment of a four part series featuring such products.

>>>INSTALLATION

Installing Palo Alto's Marketing Plan 6.0 was far from the hassle-free setup I took for granted when previously installing their Business Plan Pro 2005 software. After the initial launch of the install wizard, I was promptly greeted with a dialogue box requiring me to install a version of Adobe Reader nearly two years older than the one I was currently running on my machine (Acrobat 4.0 vs. 6.0).

After clicking "no," thinking the software would be fine with the newer (and obviously improved) software, I was thrown out of the install screen, and the application quit. I proceeded to do this once more, only to have the same thing occur again. I soon realized that the only way possible to get to the next step was to install this amazingly outdated version of Adobe Acrobat.

After clicking "yes" to the install of Acrobat, I was brought to the disk's Adobe installer, and went through the normal installation process. The installer proceeded to quit once more; I was forced to open the actual CD-ROM icon and press "install" for a fourth time before I was finally able to finally launch the program.

>>>PLAN SETUP

The first set of questions asked to complete the plan setup was very similar to those asked in Palo Alto's Business Plan software. They ran

along the lines of what type of business I would be setting up, whether or not it was a nonprofit, and who I would be selling to. There was also a section to input my business SIC code; this was easily obtained through a search dialogue.

After entering my company's name I was on to the next step. The following section was a series of written dialogues designed to input information about my company, such as a mission statement, product line, and my "keys to success." This was all very similar to information entered when I was setting up my business plan earlier. The market analysis section contained areas to input data about market demographics, needs, trends, growth, etc.

Next, I was led to a SWOT analysis page. SWOT analysis is one of the newer trends in analyzing and organizing a company's "Strengths, Weaknesses, Opportunities and Threats." It seems like a good idea to include something like this in a marketing plan because the industry has accepted this method of recording and analyzing these traits.

The next few sections, which fell under the "Strategies" heading, were more blank text boxes with prompts about what to write in them. I eventually reached the "Strategy Pyramid," which allows the user to mark out a business strategy, followed by a marketing tactic used with that strategy. This plan can further be broken down into programs associated with each tactic, generating a nice visual representation of different strategies and tactics associated with them.

A sales forecasting section allows you to input your anticipated sales figures, and an easy to

use graphically displayed chart of those figures is available to assist in mapping out the per-month figures. The final section in the wizard is called "Implementation and Controls." There are various text entry sections as well as one numerical break-even analysis wizard. Both a chart and a text entry box are included for the recording of business "milestones."

The final step is to summarize the plan; this includes writing a brief description for various components of the plan, as well as an executive summary. After completion, I ran the "plan review" wizard, which found that I had left a few entry boxes blank. After the review was complete, I ran a print preview and checked out my new marketing plan, which included full color graphs and charts, a nicely organized index, as well as an appendix.

>>>SUMMARY

The major fallout for this piece of software was the installation process. The version I tested is almost three years old, but it seems that software like this should not be that difficult to install on a brand new computer running Windows XP Professional. It bothered me tremendously that I was forced to install a much older version of a utility that I use on almost a daily basis, for I do not know what conflicts it will impose on my system.

Contextual spell checking would also be something I would like to see in a future release, for both this and their business plan software. Even still, this software would be of some value to young entrepreneurs. It can most certainly generate a rough marketing plan, and for that reason is worth having. **★★**

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Guide to AMERICA
By Matt Hudson
Columbia University

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Most prospective roadtrippers find themselves facing at least one of the two big constraints: time and money.

In general, the more you have of one, the less you have of the other. That said, there are numerous ways to maximize the efficiency of how you spend both, thereby increasing the yield of your investment in adventure. The following tips will help you tackle the initial steps of budgeting for high times on the open road.

>>PLOT YOUR ESCAPE

This may sound obvious, but there is tremendous fluctuation in accommodation cost (and availability), travel time, experience, and even gas prices, depending on when you travel. So-called "high season" varies by region (e.g., the Northeast hits the slopes in foliage/ski season, Florida soaks up the sun with landlubbers spring-breakers, and the Southwest will fry you to a crisp in a dry summer), so try to ballpark your travel dates well in advance—and keep them in mind as you plan your trip. A good travel guide is a point of departure, not an itinerary; be sure to take one with you, along with a comprehensive road Atlas, and refer to it frequently as you plan.

>>LOVE YOUR RIDE

The big-ticket item for most roadtrips is your wheels. Rental can be exorbitant (and sometimes impossible for those under 25, though policies will vary), but don't be afraid to negotiate; never take the first offer, and feel

free to leverage competitors' rates and services against each other to get the best deal you can.

Be sure to check the service records of any vehicle you rent; they will be on file in the rental office. Look for things like extensive engine work (usually bad), a recent tune-up (always good), and a spare tire and jack (usually always). Whether you've got your own ride or are renting, make sure you understand basic car care (how to change a flat or the oil, how to add windshield-washer fluid or gas, etcetera).

>>BUY NOW, PAY LATER

It almost goes without saying nowadays, but a high-limit credit card is your best friend on the road. Many card companies will let you use your card for a cash advance at ATMs (at an exorbitant interest rate), but require you to set up a special PIN ahead of time. Likewise, a debit card for a cash account simplifies the whole issue of getting money away from home.

However you choose to fund your voyage, you should always have a cash reserve equal to what it would cost you to get a full tank of gas and a night's rest; this isn't emergency maniche money, so keep it someplace other than your wallet (in case you lose, for example, your wallet) and don't spend it unless you absolutely have to.

>>FIND THE BOTTOM LINE

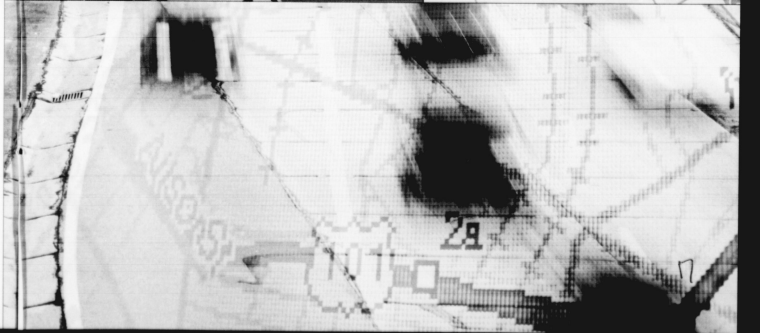
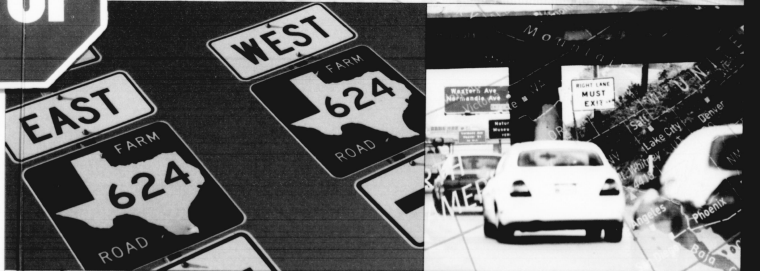
The concept of the *per diem* is essential to all travel, but especially so given the often long, rambling nature of a roadtrip. Figure out how much you can/will spend per day, and

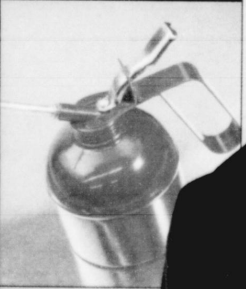
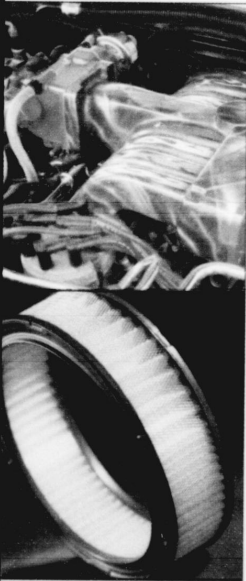
multiply that by the number of days you're heading out for. Then factor in a cash reserve and gas money (estimate total mileage from your trusty road Atlas, determine miles per gallon for your car, divide one into the other and—*potholes danger!*—you've got an incredibly rough idea of how many gallons of gas you'll guzzle on the way).

Try to keep in mind that, through some trick of supply-side economics, everything from beer to nachos will inevitably cost more than you think it will. While it's good to always have an eye towards hitting your daily budget, be reasonable when making financial decisions that might compromise your enjoyment of your trip; it can be worth scrimping for a few days to get back on track after going over budget for an experience that will be a highlight of your trip.

Whether you're rolling with your friends or going it alone, the great American roadtrip is a unique opportunity for exploration and adventure unlike any other form of travel. A little foresight can go a long way, but nothing can truly prepare you for life on the road. But enough already; the highway awaits, and everything else will still be here when you get back. **W2**

Matt Hudson is a travel writer for "ROADTRIPPING: USA: The Complete Coast-to-Coast Guide to America," published by Let's Go Travel International, Inc. Hudson is a recent graduate of Harvard University, is currently pursuing a master's degree in Tourism Management and Publishing at Columbia University's School of the Arts.





HOW TO INSPECT A USED CAR

By Bob Elliston
YOUNG MONEY Automotive Columnist



Most used car buyers don't take the time or make the effort to thoroughly check out the car.

Neglecting this step often results in costly repair bills or worse, owning a car that is not worth fixing. Here are some of the checks and tests you should perform before you buy.

>>BODY CONDITION

Outside the car, look for signs of rust inside and around the wheel wells, window trim and at the base of the doors. Look for discolorations or blisters in the paint and check the paint inside the trunk lid and hood. Is the paint all the same color? Are there any cracks or pits in the windshield?

Open and close the doors. If they squeak or groan loudly, if they bind or lift when closing and opening, that might be the sign that the car has had major frame damage.

>>THE TIRES

Look for uneven or irregular tire wear on the outside or inside of the tread. This tells you that the tires were not balanced properly or that there is a front end alignment problem.

You can determine if there is a safe amount of tread left on the tire by taking a penny and inserting it so that Lincoln's head goes into the tread. If the tread is deep enough to cover his eyes, there are still some miles left on the tires.

>>SUSPENSION

Press down hard several times in rapid succession on the corners of the car and let go. The car should dip once and then settle back. If it continues to bounce it probably needs new shocks.

>>ENGINE CONDITION

The smoke from the tail pipe should be barely visible. If it comes out black that probably means too much fuel is being supplied to the cylinders and an adjustment should be made by a mechanic. However, if it comes out blue that means that the engine is burning oil.

>>THE EXHAUST SYSTEM

The exhaust system (i.e., the engine

pipe, catalytic converter, muffler and tail pipe) should be well anchored to the under carriage. If the exhaust system looks okay, you may want to perform a pressure test.

While the car is running—parking break on—hold a large, heavy piece of cloth tightly against the end of the tail pipe to block the exhaust from leaving the tail pipe. The engine should begin to labor and sound like it's about to stall. That's good.

If the engine continues to run at the same rate, does not appear to labor and you hear noises popping out from different mysterious places, the car probably has one or more leaks in the exhaust system.

>>CHECKING UNDER THE HOOD

If you see signs of oil on the engine, this may mean some gaskets need to be replaced. After you've taken the car out for a test drive, check the engine for any signs of fresh oil leaks under the car.

>>FLUID CHECKS

1. Check the coolant

Never remove the radiator cap if the engine is hot. The coolant should be of a uniform color. If it appears to be streaked by a secondary color—like red—it could represent rust and indicate that the coolant hasn't been changed recently.

2. Check the oil dip stick

If the oil seems to have a lot of sludge in it, that means the oil needs changing and it could also be an indication of the previous owner's poor attitude toward car maintenance.

3. Check the transmission fluid—Automatic transmissions

Check the fluid after the car is thoroughly warmed up. It should be pink or reddish in color. If it's orange, that could signal transmission problems. Sniff the fluid on the dip stick. If it smells burnt, that's a sign that the car may need a transmission overhaul.

4. Look for fluid leaks under the engine compartment

Look under the engine compartment for any signs of fluid or liquid that has leaked from the car. If the fluid is slippery and oily, it's probably coolant, transmission fluid, motor oil or brake fluid. **VM**

EXTERIOR CHECK SHEET

(The items with "\$" indicate potentially expensive repair costs.)

EXTERIOR BODY CONDITION	GOOD	FAIR	POOR
Overall body condition	●	●	●
TIRES	YES	NO	
Passes "penny" test	●	●	
Even wear	●	●	
SHOCK ABSORBERS	YES	NO	
Good condition-\$	●	●	
EXHAUST SYSTEM	YES	NO	
System appears well secured to car-\$	●	●	
Pressure test is good-\$	●	●	
ENGINE	PASS	FAIL	
Smoke from tail pipe-\$	●	●	
Signs of oil on engine-\$	●	●	
Coolant low	●	●	
Oil is low	●	●	
Transmission fluid-\$	●	●	
Signs of leaking fluids under car	●	●	



“What is a Credit Score?”

Dear YOUNG MONEY,

Can you tell me what a credit score is and why your credit history is so important?

Janet

With 70 percent of college students using at least one credit card (with an average balance around \$2,500) and 50 percent of students graduating with school loans to repay, credit management should be a required course. The way that you manage your credit and debt now can impact your financial future well after graduation.

First, let's go over the basics of the credit system. There are three national credit reporting agencies that collect information about your finances: TransUnion, Equifax and Experian. These agencies don't share their data so you have three distinct credit reports that record your credit and debt use.

Using your credit responsibly now can make a big difference in the rates you'll receive later. When you apply for credit or loans, the financial institution checks your credit history from one or more agencies to see how "risky" you are as a borrower and what interest rates you deserve.

This is where your credit score comes into play—many creditors use a mathematical formula to quickly evaluate the information on your report and determine your credit risk. This calculation produces a credit score that commonly ranges from 300-850. A credit score above 650 will qualify you for standard interest rates and a score over 750 will help you get the best rates available.

Your credit score evaluates thousands of factors but the following five categories are the most significant:

- 1) **Payment history:** A good record of on-time payments each month will help boost your credit score.
- 2) **Outstanding debt:** High balances can harm your credit. Aim for balances under 35 percent.
- 3) **Account history:** An established credit history makes you a less risky borrower. Think twice before closing old accounts.
- 4) **Recent inquiries:** When a lender or business checks your credit, it causes a hard inquiry and a slight ding to your credit score. Apply for new credit in moderation.
- 5) **Types of credit:** A healthy credit profile has a balanced mix of 4-6 credit accounts and loans.

Negative information such as late payments, collection records and bankruptcy will remain on your credit report for 7-10 years. Too many negative records mean that you could be charged a higher interest rate or even be turned down for credit. Students should take extra care to ensure their borrowing options will be plentiful post-graduation. Staying closely in touch with credit card debt is an important first step.

According to University of Washington alumni Mike Kang, it can be easy to push your credit card debt to the back of your mind.

"I knew that I was supposed to pay it back and there was some sense of responsibility there, but I was a freshman in college! I was very excited," said Kang. "I would get the bills, and the first couple months I made my minimum payment. But as the months went on, I had no more credit. I would get money from my job, but paying my credit card bill wasn't my first priority. I went on the Internet to find out where I could get more information on credit. When I first pulled my credit, my credit score was a 524!"

Post-graduation, Mike got his credit in order by checking his report regularly and carefully making on-time payments. "Now, I pull my credit four times a year. When I first did it, it was something that I did out of curiosity, but now it's something that I do with enjoyment. Because, you know, after messing up my credit and spending two years to repair it, it's very exciting for me to log on, buy a report and then check out my score and see how much it's improved."

Using your credit responsibly now helps you build a good credit foundation for years to come. When the time comes to buy a car or a house, your credit history will be an important factor in determining your interest rates and approval. You can read more about understanding and managing your credit online at www.truecredit.com.

Audrey O'Dell
Credit Education Specialist
TrueCredit.com

The Home Page_

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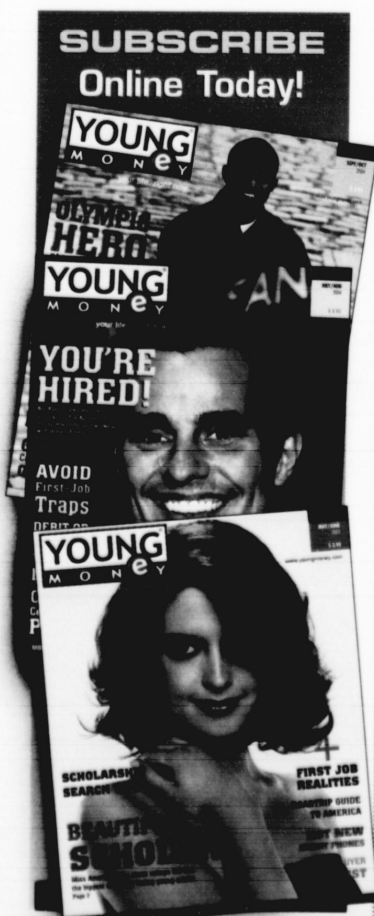
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Q: How much credit card debt to you have?

39% \$0—\$200
34% More than \$2,500

16% \$201—\$1,000
11% \$1,000—\$2,500

2,262 responses

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STUDENTS FIND "STOCKS UNDER ROCKS"

By Margo Adler
Tulane University

When Tulane University finance professor Peter Ricchiuti was the Chief Investment Officer for the state of Louisiana, people often asked him where they could get information about investing in small local companies.

As much as Ricchiuti wanted to help drum up interest in these often ignored and usually underestimated publicly traded companies based in rural southern locations—what Ricchiuti calls “stocks under rocks”—there was virtually no resource that provided analysis on them. That’s when Ricchiuti came up with the idea for the Burkenroad Reports program at Tulane University Business School.

“We found a niche here,” Ricchiuti explains. “These are little companies that need coverage. Sometimes they’re called orphan stocks.” So in 1996, Ricchiuti gathered about 200 students, split them up into teams of four, and assigned each team a company located in Louisiana, Texas, Alabama, Georgia, Mississippi, or Florida to analyze.

In order to qualify for Burkenroad coverage, a company must be followed by no more than two analysts nationwide and have an equity market capitalization (the total dollar value of all outstanding shares) of less than \$1 billion. In addition, says Ricchiuti, the companies must be only “a cheap Southwest flight away from New Orleans.”

The Burkenroad Reports, named for a Louisiana family that serves as the program’s benefactor, has been going strong ever since. Each year, the 50 student groups, headed by a paid second-year MBA student team leader, take a trip to visit their assigned companies,

where they tour the facilities and meet with executives, just as a Wall Street firm would with a larger company.

At the end of the semester, each group writes a 20 to 30-page report, setting a target stock price, reviewing the history and background of the firm as well as the factors that will likely determine its future success and discussing its peer, or competitor, companies. Then students meet with professor Pamela Shaw, who helps them develop pro-forma financials to predict how the company will do in the next year.

Tulane claims it is the only school that offers such a program. “We’re the only ones out there actually visiting the companies, kicking the tires,” Ricchiuti says. And the students’ diligence has paid off: Mississippi’s Hancock Bank was so impressed with the program that in 2001 it created the Hancock Horizon Burkenroad Mutual Fund with holdings selected based on the students’ reports. The fund trades under the ticker symbol HYBUX, and since its inception has grown by more than 66%, far outperforming both the S&P 500, the general stock market index, as well as the Russell 2000, an index that follows smaller companies.

Each year, Tulane hosts a Burkenroad conference in the spring, where all the managers from the companies come to make presentations on the outlook for their industry. About 600 to 700 investors come to hear the presentations. In addition, the program sends out 24,000 reports to investors annually.


More than 400 Burkenroad students have gone on to score jobs in the investment field, and the students say the experience gave them a great advantage during the application process. They are able to show employers their analysis reports as examples of their writing ability, analytical ability and proficiency in the field.

Ross Levin, a graduating senior at Tulane’s business school, says he will be working for a hedge fund, which is allowed to use aggressive strategies that are unavailable to mutual funds, after graduation.

“I will not be spending the two-year stretch at an investment bank, which is almost standard,” he says, noting that his Burkenroad experience assured his employer that he could get the job done. “The Burkenroad program provided me a look at how the sell-side analyst interacts with firms and produces its research. This perspective will be important as I evaluate the sell-side research that is directed at my firm.”

Rob Tatum, an MBA student who served as a team leader, says he thinks the program has been so successful both at predicting stock performance and at preparing students for investment jobs in part because the company’s executives have been eager to help out. Bigger companies probably wouldn’t have the time or motivation to meet with students, but the Burkenroad companies are grateful for the exposure.

Ricchiuti notes that even though the student reports aren’t infallible, they’re nearly guaranteed to be honest. To avoid conflicts of interest, Tulane bans its Burkenroad students from investing in the stocks until after they graduate.

The Tulane staff is similarly restricted while employed by the program. However, students and staff are welcome to invest in the HYBUX fund, and perhaps no one is more enthusiastic about this fund than Ricchiuti himself. He’s invested his two kids’ college money in the fund, and he jokes that some day they’ll both either be very wealthy or “sharing a drink in the French Quarter, wondering what was dad thinking with that Burkenroad fund.” 

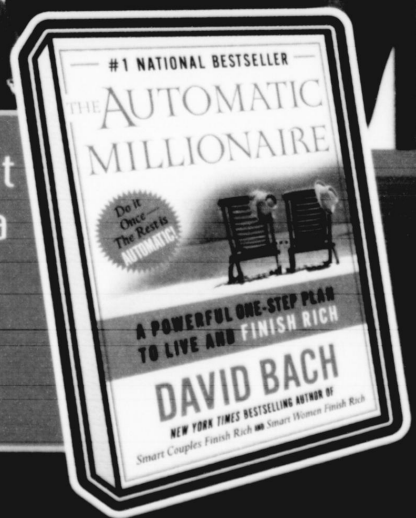
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Editor's note: YOUNG MONEY does not endorse any of the stocks listed below. For investment decisions, always consult a professional investment advisor.

Stock Spotlight:

SCHOOL OF MONEY

By Michael R. Abramowitz

So are education stocks worth investing in for your portfolio?

Education is the first place people flock to during hard times, and education stocks can often be a safe haven when the investing waters turn choppy. However, the recent lawsuits industry-wide should make investors do their homework even more diligently than before when they look to invest in education providers. Let's open the book on three such companies and see what kind of grade they earn on the investment scale. **TM**

DeVry Inc. (DV)

Price: **\$19.55**

Snapshot: A household name among technical and business schools, DeVry looks to revitalize its balance sheet.

Pros:

- The company is rumored to be in play for a possible takeover by the likes of Apollo or other industry suitors.
- Trading at just two times book value explains why DeVry is a very attractive value proposition for other companies looking to scoop up its business at a discount.
- Shares are trading near a 52-week low, which might make it an attractive investment to new buyers.

Cons:

- Earnings growth slipped about 5% in the past year, which is not the direction you want to head if you are trying to turn things around.
- The rumors of a potential takeover have made the shares a little bit pricey for individual investors, who are forking over more than 27 times earnings for the right to own the stock.
- Shares are trading at the same price as they were in 1999. Some may view this as a positive, but long-term investors must be pulling their hair out.

Apollo Group (APOL)

Price: **\$75.74**

Snapshot: The parent company of University of Phoenix Online and Center for Financial Studies is raking in big cash for its online distance learning, campus studies and learning center programs.

Pros:

- With sales of more than \$2 billion annually, Apollo is a powerhouse to be reckoned with in the education sector, especially with the company boasting that it has no debt on its books.
- Apollo's growth rate of nearly 30% is twice the industry average, and a very solid sign that its foundation is stronger than most mortals, err, educational stocks.
- Company's joint venture with Direct TV to own the Hughes Satellite System is an interesting growth proposition for its online learning division.

Cons:

- Trading at more than 80 times earnings, Apollo Group's share price is soaring as high as a Greek god.
- The price of shares is not cheap from a revenue perspective either, as Apollo trades at seven times annual sales.
- If you are hoping for a competitor to takeover anytime soon, don't bet your tuition on it, as the shares sell for a sky-high 17 times book value.

Corinthian College (COCO)

Price: **\$16.00**

Snapshot: A for-profit post-secondary education machine, Corinthian College boasts 88 schools nationwide and 45 more locations across Canada.

Pros:

- Revenues rose sharply in the last six months of 2004, as sales jumped 29% to \$477.8 million.
- Shares are trading at just 13 times projected earnings for its next fiscal year starting in June, according to current earnings forecasts.

Cons:

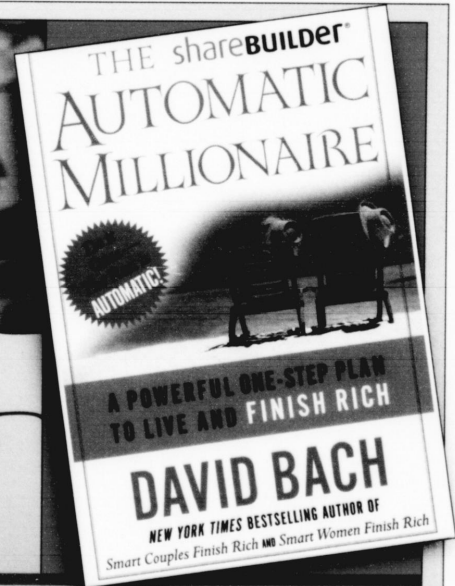
- Still, a number of employee and student lawsuits are raising serious questions about Corinthian's aggressive marketing and accounting techniques.
- Despite the fact that sales were on the upswing, Corinthian's bottom line net income dropped 6%, citing "higher overhead costs." Sounds like management deserves a "D" for its budgeting skills.
- The company is expected to close at least 10 of its schools in its Canadian division by the end of its fiscal year in June.

* Price quotes are from April 12, 2005.

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

Book
Review

THE AUTOMATIC MILLIONAIRE



How much do you know about money management?

David Bach's "The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich" is a book that takes you through the common-sense rules of becoming rich enough to retire early. He stresses several principles throughout the book: budgeting isn't necessary, you don't need determination, your salary is inconsequential, and setting up your personal finances doesn't take much time.

Saving money with the "tortoise approach" through automatic payroll deductions is the theme of Bach's philosophy. He suggests making a semblance of a contract with yourself to have a percentage taken out of your paycheck automatically each period. This alleviates the temptation to spend the money and takes the need for willpower out of the equation of personal finance.

I do like this approach to money management, but I think that people must have some passion for their finances for them to really become millionaires. Saying you are going to always set aside the money and actually doing so are often two different things. The hardest part is holding true to your goals when the option to spend your money on something big like a fun trip to the beach or an overpriced car comes around.

Bach suggests that budgets are not the way to eliminate bad spending habits. He believes that, no matter how large or small one's salary, their spending will remain the same

percentage of their salary. People who are in high power jobs tend to have to spend more to keep up with the status quo.

>>>THE LATTE FACTOR

Bach explains his theory of wasteful spending known as the "Latte Factor." Items such as cigarettes and expensive drinks may only cost a few dollars, but when they become a subject of daily consumption, the amount spent over the long run really adds up. My spending philosophy, similar to Bach's, is to consider the amount of time it takes you to earn the money you spend on lunch out each day and if that is truly worth the expenditure. If it is, then there is no problem with that choice, but it is important to realize the effects of your spending and what other, bigger things you could do with the money you spend on frivolous things everyday.


Getting out of debt, which can include expensive interest payments, is one of the primary suggestions Bach dwells on throughout the book. He is a big fan of accelerated mortgage payments.

In regard to an example of a Canadian couple who seem to be his inspiration, Bach shows how the couple was able to afford two houses on a modest salary: one which they had paid off and live in, and the other that they rent out and make a nice income from. Now, not everyone is able to afford multiple homes, nor would everyone want to invest in real estate as their primary investment, but this example shows that it is possible to live comfortably on even the most modest of salaries given good money management techniques.

>>>SAFE INVESTING

One thing that really bothers me about this book is that it is very risk-averse. It dwells on setting up accounts that are low risk and safe. This is a fine philosophy, but for people who are young and have a lot of time to take cautious risks, this book seems very guarded. Bach also presents financial planning in a simplistic way with lots of resources and details on where to find a broker and how to set up an IRA.

If you are not an amateur investor, this quick-read, somewhat repetitive book might not be worth your while. In the same regard, if you are looking for a book to help you achieve riches early on in life, this isn't the book for you. It does not delve into methods of making more money through earned or unearned income in any way. There are other books that I feel pinpoint how to become a millionaire in a more well-developed way such as "The Millionaire Next Door" or "Rich Dad, Poor Dad."

I would recommend "The Automatic Millionaire" to young people as they are entering the workforce and trying to set up their finances. For people who already know how to manage their money effectively, this book might not be on top of your reading list. But if you have a little bit of free time, I think it is worth it to flip through and give yourself a little refresher. Who knows, it may inspire you to put aside that extra few dollars a day! 



By Leah Gliniewicz
Northwestern
University

The Greek Alternative: CO-ED FRATERNITIES



**Students are discovering other extracurricular options
beyond traditional fraternities and sororities.**

Students who are looking for more than social mixers and keggers in their college experience are turning to co-educational fraternities as another potential alternative.

One such group is Alpha Phi Omega (APO), a co-ed service fraternity with chapters at 360 colleges nationwide and 17,000 members during a given school year.

Bob London, APO's executive director, explained that members originally had to be former Boy Scouts in order to join until that policy was changed in the 1960s. Then in the 1970s, the group changed its requirements again to allow co-ed membership.

"We're an inclusive organization," London said. "We take anybody on campus."

The College of William and Mary, Miami University of Ohio and the University of California at Davis are among the schools with the biggest APO chapters nationally.

The organization tends to grow its leaders organically. Members typically go on to become alumni mentors, and each student chapter has four advisors. London said APO has roughly 45 alumni associations and about 450 alumni volunteers. The group still has strong ties to the Boy Scouts and will mark its 80th anniversary in the fall.

>> VOLUNTEER LEARNING

So why are so many college students taking the volunteer route?

"Service learning is such a big deal at colleges," explains London.

He claims that 20 years ago, you didn't see colleges offering volunteer opportunities. However, providing community services and volunteering is now an accepted way of learning outside the classroom.

"So colleges are trying to incorporate that into their curriculum," London said.

He added that APO is also a natural continuation for those students who were active in the Boy Scouts when they were younger.

"They know about us so it's familiar, especially if they're away from home," he said.

That's how former Boy Scouts Chris Meschuk and Nick Bautista got involved in APO.

Meschuk was elected by the APO's board of directors as the president of the organization's 2004 national convention. He recently finished his graduate studies in urban planning at the University of Colorado at Boulder.

Meschuk joined as an undergraduate because he was looking for an extra curricular opportunity during college.

"I was involved in Boy Scouts in high school and was still interested in pursuing [community] services once I got to college," he said.



Some of the activities Meschuk's Gamma Theta chapter was involved in included working with Habitat for Humanity and tutoring school children. He believes that APO contributed a great deal to his overall college experience.

"I recently became an alumnus," he said. "Now it's my opportunity to give back to the students that now have the great opportunity that I had."

Nick Bautista is president of the Gamma Alpha chapter of APO at the University of Washington in Seattle. The 26-year-old senior with a triple major in geography, political science and philosophy joined the group four years ago.

Bautista had been looking to join a community service organization. He was already familiar with APO because he had served as an Eagle Scout in high school.

Bautista said the organization is not like a traditional fraternity or sorority.

"Alpha Phi Omega is not in the Greek system," he said. "It's more like a club."

Bautista's chapter joined with his school's sororities and fraternities one year to organize a food and clothing drive that reaped a truckload of clothing and 5,000 pounds of food. The chapter also went trick-or-treating door to door to collect canned food.

After graduation, Bautista plans to step into an alumni advising role.

"It's important to have these types of organizations on campus," he said. "With the type of experience I've gained it would be a waste not to pass it on to other people."

>> BUSINESS FRATS

Not all co-ed fraternities are community service-oriented. Some, such as the Alpha Kappa Psi (AKP) business fraternity, focus on a specific career path instead. The goals of AKP are to further the understanding of accounting and finance and promote self-improvement in the field of business.

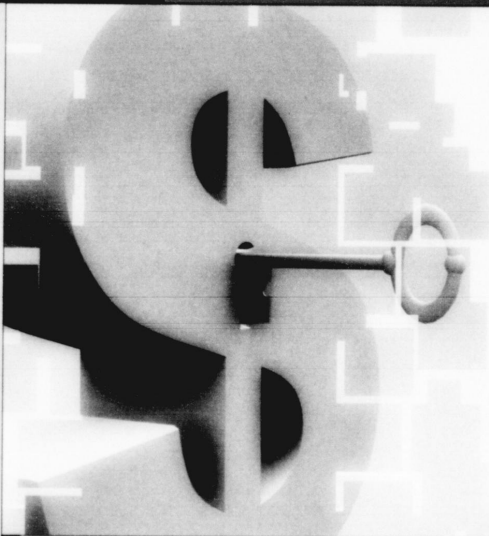
The national organization marked its 100th year anniversary in 2004. The group has 185 active chapters, several colonies, 14 active alumni chapters, and has chartered close to 100 alumni groups, according to AKP's website.

Michael Lewis is president of the AKP chapter at Drake University in Des Moines, Iowa. The Beta Phi chapter has approximately 50 members. Lewis became president in January and has been in the chapter for three years.

The fraternity accepts those with a business major or minor and at least a 2.5 grade-point average is required. Lewis thinks that people join because they want to build a network with others who also like to succeed in business. The AKP chapter takes tours of local companies, brings in guest speakers for the fraternity, holds etiquette dinners and hosts resumé workshops for Drake students.

Lewis said the group is similar to a social fraternity in that it features a pledge process for new members. However, member initiation remains far simpler in co-ed fraternities than in traditional fraternities.

"It's more like a club," he said. "It's not as restrictive as a social fraternity."



Scholarship Search: HOW TO APPLY

By Janel Landis

Students can still find scholarship money even with a less than stellar grade point average.

As the average cost of post-secondary education has more than doubled in the last two decades, so too has the need for financial aid. Scholarships have always been attractive to students, but a common misconception is that you must excel in academics to be considered as a recipient. Did you know that scholarships are equally, if not more, attractive to businesses?

Awarding scholarships is a way for them to garner good public relations, with potential tax benefits hanging closely on the coat tails. For these reasons, more businesses are following suit, thereby increasing the number of scholarships available to students.

ScholarshipExperts.com provides an in-depth search for scholarship programs and contests. This service does require an annual

>> Important Info

The government and other organizations hand out over \$4 billion in grants to students each year, yet only 10% of those eligible actually apply. Check with your school's financial aid office to see if you are eligible for federal student assistance.

membership fee of \$29.95 or \$49.95, depending on the membership level selected. Because of this minimal charge, Scholarship Experts can guarantee that your information will not be sold to any third parties just to generate revenue. Many free scholarship services reserve the right to sell member information. Users agree to this requirement when enrolling and accepting the terms and conditions and/or privacy policy.

"Many students assume they need great GPA's or test scores to qualify for scholarships, when in reality, there are many scholarship committees out there that do not even consider the academic qualifications of the students," stated Lori Grandstaff, vice president of operations and cofounder of Scholarship Experts.

Although submission requirements often include the request of transcripts; this does not necessarily mean that the decision will be based on merit. The committee may want to see what kind of classes the applicant is taking or how many credit hours in which the applicant is enrolled.

"Scholarships can be awarded based on community involvement, writing skills, the clubs and associations students or parents

belong to, major or career interests, etc," said Grandstaff.

Scholarships currently featured on ScholarshipExperts.com range from need based to creative interpretation to racial/social activism. One contest requires entries to submit a short film, less than five minutes, interpreting the theme, "One Person Can Make a Difference." This contest is sponsored by christophers.org, and offers eight prizes totalling \$6,500.

Another contest, sponsored by TheLincolnForum.org, requires a 1,500 to 5,000 word essay based on how history might have changed if President Abraham Lincoln had never been assassinated. You have a solid chance of finding financial aid based on the vast array of scholarships available.

You must realize that thousands of students may apply for each scholarship contest. Contests that require judging of individual applications take much more time for the judges to review than they do for you to enter. The key point here is to make your entry one that is easy for them to remember.

Reviewing scholarship contest qualifications and/or essays can be a tedious process for the selection committee. Just imagine reading 1,000 word essays from more than 1,500 applicants. Do you think you can still remember the message of essay number 306, 409, or even 1,002? When entering any contest that will be judged, pay attention to the rules. If the rules tell you that "Entries will be judged on grammar," have someone other than yourself proofread your essay.


If the rules specify "Entries will be judged on creativity," then think of ways how your entry can differ from your competition. This can be a fun alternative from the norm. You can substitute an essay with a poem. A common technique is the use of analogies. In order to use analogies successfully, they must be appropriate to your subject.

According to Grandstaff, "You just never know what scholarships are out there that you may be eligible to compete for." The only way to determine eligibility for and locate scholarships is to look for them. There are free scholarships search services such as AllScholar.com that allow you to opt-in or opt-out of having your information shared. If you choose to use a free search, be sure to read the terms and conditions and privacy policy in their entirety. [E]

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Beginner's Guide to **SMART PHONES**

By Dave Mathews
YOUNG MONEY Technology

Did you or your older siblings ever carry a PDA?

You know, a personal digital assistant or a digital device to hold names, phone numbers and email addresses, calendar entries for important dates and a few digital notes to remind you to start work on that term paper. These devices will be pocketed no more.

The PDA came onto the digital scene in 1992 with the advent of the Apple Newton and will completely vanish 15 years later in 2007 due to the rapid growth of the smart phone. Smart phones are sophisticated mobile devices with storage for more than just your friends' numbers - but email and address information too. These typically will synchronize data with your PC contact and calendar database in Microsoft Outlook via a USB cable or, better yet, with Bluetooth wireless technology.

Apple may in fact lead the way again, but this time I predict great success, with a mobile phone which incorporates a built-in iPod. This

is not much of a stretch since today their immensely popular music device can hold calendar entries and contacts with ease. It makes a lot of sense to replace a phone, contact database and music player with one device. Just keeping these items powered means that a weekend road trip must include a bag full of adapters or, worse yet, a dead battery in the one you need, whose charger you forgot.

It was only a matter of time before the phone would replace the PDA as it already holds your numbers and has a display that is suitable for simple graphics like calendars. With the addition of built-in wireless connectivity and a keyboard however, you will not need to drag that laptop around with you to have instant email or Google in your pocket. Just think, you could prove yourself right to your friends, right in the middle of bar bets and even bid on eBay items while you are at the dinner table.

Today's smart phones have at least 32 MB of memory for photos, contacts, email, games and even music. Many have cameras and all have "thumby" keyboards for text input. With SMS

(short messaging service) or text messaging being the new craze over actually talking, you are really going to need this keyboard.

Here's a quick view of the four most popular smart phones and what I think are their great features as well as the problems that I actually hate about them.





>>MOTOROLA A630

(Available from T-Mobile for \$299.99)

Great:

- Opens like a "book"
- Phone numbers on the front
- Standard computer keyboard

Hate:

- Color screen is too small
- Photo quality is low
- Thick and bulky
- Weak software and interface



>>BLACKBERRY 7100T

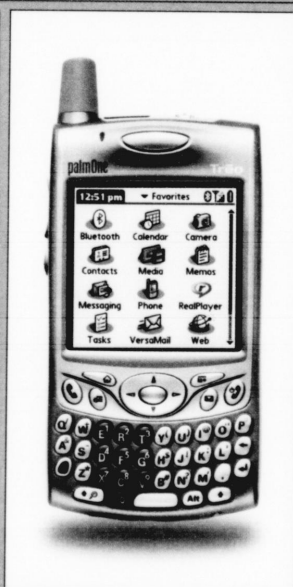
(Available from T-Mobile for \$199.99 after mail-in rebates)

Great:

- 240x260 full-color screen
- Bluetooth wireless capability
- Featherweight
- Feels great to your ear
- Dialing phone numbers is a breeze

Hate:

- No camera option
- The keyboard "touch and feel" is the same so watch your thumbs
- You must proofread all messages as words like "SEE" and "ARE" or "YO" and "TO" use the same keys
- No MP3 playback
- The side scroll wheel gets tiresome
- You have to click to confirm nearly everything



>>TREO 650

(Available from PalmOne for \$449 with plan activation)

Great:

- 320x320 full-color screen
- Touch screen
- Bluetooth wireless capability
- Large standard computer keyboard
- You can watch the screen while you are typing
- SD Slot—add a 1GB card with your MP3's!
- Runs all Palm OS applications

Hate:

- Dialing phone numbers
- Expensive
- Doesn't multi-task
- Heavy and a little large to hold to your face
- Why does it have an antenna? Its 2005!
- The software is a little finicky due to its complexity



>>SIDEKICK II

(Available from T-Mobile for \$249.99 after mail-in rebates)

Great:

- Largest keyboard of the bunch
- Wide screen display
- Works with multiple email accounts
- Works with Yahoo! as well as AOL PC buddies
- Multi-tasks – surf the Web while you SMS, chat or email
- Web syncing

Hate:

- Dialing phone numbers
- Talking with this "brick" up to your ear
- Limited syncing with Outlook
- Phone has had quality control and network issues



Do all of these features make it hard to choose? Yes, and even for me too. If you are looking for the ultimate pocket device, which comes at a cost premium, go with the Treo 650. If you want to move to more data and less voice, go with the SideKick—as long as you only need limited syncing capabilities with Outlook.

The T-Mobile Web-based syncing is very cool since you can access your data anywhere—and if you lose your

phone it's all backed up automatically. If you want more of a phone with a little email on the side, go with the BlackBerry. Finally, the Motorola phone is cool, but a bit bulky for me and its included software really only handles SMS well. **YM**

Dave Mathews is the Gadget Guy living in Dallas Texas and remembers when a "smart phone" meant connecting an analog flip phone to his laptop for low-speed Internet access. More stories and even video clips can be found at www.davemathews.com.

CONSEQUENCES OF CREDIT

Part 1



By Sanyika Calloway Boyce, YOUNG MONEY Columnist

It all started with a single credit card. Then things got out of control.

In her new "Consequences of Credit" series Sanyika will address the pros and cons of credit; how having bad credit kept her from getting the job she wanted (and was qualified for), how to understand credit card offers, and ways to improve your credit score.

I never had any intention of spinning so far out of control with my credit cards. Honestly I don't think anyone plans to make a big mess of things, it just kinda happens. At least that was the case with me.

Have a money story to share?
Visit collegestudentusa.com

I entered Norfolk State University less than six weeks after graduating from high school. I'd had a rough senior year and wanted to try to get a jump start on college life by enrolling in a pre-college summer course.

I never realized how much I would miss my friends, especially my boyfriend. The campus was big and I didn't know anyone. I wasn't having nearly as much fun as I'd imagined I would.

I was short on money and a little self-conscious about hanging out; it seemed like most of the people I met had a credit card. Each time I saw someone pull out their card to pay for something – it didn't matter what – I wanted the sophistication and "power" that they had.

I really didn't know much about credit cards. I never even imagined that I could actually get one since I had a measly job and a meager income. One thing I did know was where to apply for a card. Since I'd arrived on campus I couldn't walk from my dorm to class, the cafeteria, or wherever without getting stopped by a clipboard toting person asking me for a moment of my time to complete a "brief" credit application.

Most of the time I said, "no thanks" and kept walking. But one day when my homesickness was particularly high and my resistance was low, I stopped just to "talk" to the young lady who invited me to get a free portable radio for just a few minutes of my time.

As I chatted a bit about where I was from and what field of study I was considering I completed my first (of many to follow) credit card application. I had no idea that this casual conversation and short application would lead to \$1,500 in credit, especially since I wasn't wholly truthful on the application.

When I got the card, I vowed that it would only be used for emergencies – only if I really truly needed it. However, it didn't take long for an "emergency" to come along. My boyfriend was on his way to pick me up for the weekend when his car broke down.

So I did what anyone in "crisis" would do. I charged a bus ticket. That weekend cost me \$256 as I proceeded to charge a new outfit, dinner, movie tickets and a few other "emergency" items.

I have to admit it felt great signing my name on the charge receipt. This newfound money

was fun to spend. Soon I was off on a full blown spending spree. I applied for another credit card, then another and before I knew it the original \$1,500 credit limit was now more than \$5,000 spread over five credit cards and it didn't stop there...

Here are a few things you should consider before and after applying for credit or a credit card:

- "Student" credit card deals aren't always your best bet. As a student with a limited credit history you're considered a "credit risk" so although you may get the card, you'll probably have a high interest rate.
- Jobs providing access to money, from fast-food cashiers to accountants to middle-managers typically require credit checks. Know what your credit report says about you.
- Always try to pay \$25 to \$30 more than the minimum payment required to stay ahead of your credit card bills.
- Be realistic about how much credit you can "afford." A good measure is no more than 20% of your net income.

Getting and using credit without a game plan in place is like sliding down a slippery snow covered slope in winter; the rush of the speed may feel great but you'd better brace yourself for the crash that's coming when you reach the bottom. **Y7**

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

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² On approved credit. Not all applicants will qualify.

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