

# FINALS GUIDE KENTUCKY KERNEL



December 15, 2003

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## U.S. forces find, capture a 'tired, resigned' Saddam in Iraq

Saddam Hussein was found in a hole and surrendered without fire; President Bush says it's the end of an era

ASSOCIATED PRESS

BAGHDAD, Iraq — Without firing a shot, American forces captured a bearded and haggard-looking Saddam Hussein in an underground hide-out on a farm near his hometown of Tikrit, ending one of the most intensive manhunts in history. The arrest was a huge victory for U.S. forces battling an insurgency by the ousted dictator's followers.

In the capital, radio stations played celebratory music, residents fired small

arms in the air in celebration and passengers on buses and trucks shouted, "They got Saddam! They got Saddam!" After sundown, large explosions were heard in central Baghdad, and flames and thick smoke were seen; a policeman said there were no casualties.

The former dictator of Iraq will face the justice he denied to millions," President Bush said in a midday televised address from the White House, eight months after American troops swept into



Saddam

Baghdad and toppled Saddam's regime. "In the history of Iraq, a dark and painful era is over. A hopeful day has arrived."

Washington hopes Saddam's capture will help break the organized Iraq resistance that has killed more than 190 American soldiers since Bush declared major combat over on May 1 and has set back reconstruction efforts. But Maj. Gen. Ray Odierno,

commander of the 4th Infantry Division, which captured Saddam, said the ousted leader did not appear to be directly organizing resistance — noting no communication devices were found in his hiding place. "I believe he was there more for moral support," Odierno said.

Saddam's capture was based on information from a member of a family "close to him," Odierno told reporters in Tikrit.

The crucial information came after prisoners from raids and intelligence tips led to increasingly precise information, as CIA and military analysts gradually narrow-

down their list of potential sites where Saddam was staying, a U.S. official said.

The capture took place at 8:30 p.m. Saturday at one of dozens of safehouses Saddam is thought to have: a walled compound on a farm in Adwar, a town 10 miles from Tikrit, not far from one of Saddam's former palaces, Odierno said.

"I think it's rather ironic that he was in a hole in the ground across the river from these great palaces that he built," Odierno said.

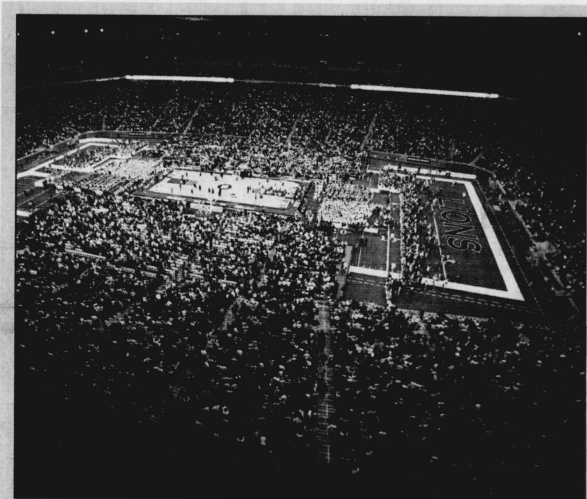
The event comes almost five months after his sons, Qusai and Uday, were killed July 22 in a four-hour gunbat-

tle with U.S. troops in a hide-out in the northern city of Mosul. There was hope at the time that the sons' deaths would dampen the Iraqi resistance to the U.S. occupation. But since then, the guerrilla campaign has mounted dramatically.

In the latest attack, a suspected suicide bomber detonated explosives in a car outside a police station Sunday morning west of Baghdad, killing at least 17 people and wounding 33 more, the U.S. military said. Also Sunday a U.S. soldier died while trying to disarm a roadside bomb

See SADDAM on 3

### A swarm of supporters



In front of a record-breaking crowd of 78,129 fans, UK beat Michigan State University 79-74. It's the largest crowd ever gathered to see a basketball game. The crowd was made up of enough people to fill Rupp Arena three times. It's more than twice the size of UK's student population.

JOHN FOSTER | PHOTO EDITOR  
DEREK POORE | KERNEL STAFF

#### INSIDE

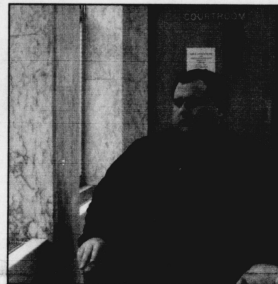
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UK sports teams won't stop playing over the break | PAGE 12

### Former SG president will be hard to forget



Former Student Government President Tim Robinson sits in front of one of the Law School's courtrooms. After serving three years with SG during his four and a half years at UK, Robinson will finish his requirements this winter. Robinson leaves behind memories full of street parties, fighting the Lexington Area Party Plan and being charged for not turning in hundreds of student voter cards.

JOHN FOSTER | PHOTO EDITOR

Tim Robinson's time with SG, from his controversial budget to his courtroom battles, is over, and so are his years at UK

By Karen Henderson  
STAFF WRITER

Last spring former Student Government President Tim Robinson dropped out of sight. After pleading guilty in Fayette County Circuit Court to charges of interfering with voter registration, he resigned from SG and withdrew from classes at the UK College of Law.

"It was a tough thing for him," said his father Tim Robinson, Sr. "It was an emotional thing for him to have to pack up his office and leave."

Robinson's absence didn't last long. After working on county projects in Inez, Ky, his hometown, he returned to UK to finish classes.

Now, only a week of finals and the bar exam in February keep Robinson, 27, away from his life-long dream of becoming a lawyer. He finishes his requirements this semester and will formally graduate in May.

Robinson may be leaving, but he could be hard to forget. The two-time SG president, who served from 2001 to 2003, ruffled Urban County Council members over the Lexington Area Party Plan. He brought back the street parties UK made famous in the '70s. He extended SG's sphere and influence at the expense of a \$10,000 budget deficit.

This self-proclaimed "boy from pigeon roost" will leave a memorable legacy.

#### Remembering the good ... and the bad

Every time Robinson proposed ideas to UK administrators, community was his top priority, said Pat Ferrell, vice president of student affairs.

"One of the great things that Tim did was to refocus the university on building community," she said. "He gave students a sense of belonging."

Karen Slaymaker, an international affairs officer who worked with Robinson on several projects, said the former president went to great lengths to pull in students from the international community.

"Tim for the first time got some programming in the budget for international students," she said. "He was very supportive and welcoming."

Ask Robinson and his supporters about his accomplishments, and they'll tick off a long list: SG's new office spaces and logo, the development of a mission statement, big student events, the DVD service and improved legal services, to name a few.

Ask students about Robinson's accomplishments, and some have trouble remembering them. Their list usually stops at the voter card fiasco.

"When I think of him, I think of controversy," said Ronnie Dickerson, an integrated strategic communications junior. "He probably tried, but things just got too political, too ridiculous."

#### The case of the missing voter cards

When Robinson began his fight against the city's plan to curb student partying, he had no idea he would end up in a court battle of his own.

But two months after the Lexington Area Party Plan passed last December, Robinson was charged with willfully failing to turn in 747 student voter registration cards to the county clerk. SG members had collected the cards from students to threaten the ousting of council members who supported the party plan.

"I wish I would have followed that up and made sure those cards were turned in," Robinson said. "Because that's what it was. It wasn't a crime; it was

See SG on 2

**Extended Forecast**

Tuesday Partly Cloudy	Wednesday Mostly Cloudy	Thursday Mostly Cloudy
50   34 HIGH   LOW	38   25 HIGH   LOW	38   27 HIGH   LOW

For more weather check out [kykernel.com](http://kykernel.com)

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Figure out how to have a great New Year's | PAGE 4

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**SG**

Continued from page 1

an administrative mistake." He said that after the plan passed, SG dropped the issue and forgot about the cards.

Robinson's forgetfulness earned him a \$500 fine and a County Clerk's processing fee of about \$60.

After his resignation on Feb. 21, Vice President Mary Katherine Thompson finished out the year as president.

While most students said Robinson's forgetfulness probably wasn't intentional, rumors still circulate about his guilt.

"Some people say that the voter cards were mostly Democrats so he didn't want them to get to vote," said Jessie Phelps, a political science senior. "But even if he didn't do anything wrong, he was responsible for it and did the right thing by stepping down."

**Facing Criticism**

Robinson's bold style and initiatives prompted criticism from several corners. Students from leftist and progressive groups were first in line, said David Hutchinson, a former SG senator who was Robinson's loudest opponent.

"The miss-spent student fees," Hutchinson said. "The one thing that stands out is the Montgomery Gentry concert, which was, in my opinion, put on to enhance his connections with Republicans." The cost of the concert was \$55,000.

High-budget events followed by Robinson's suggestion that the Student Activities Board "come under the wing" of SG, soured the relationship between the two organizations, said Mason Worthington, the current vice president of SAB.

"His intentions to get students involved were good, but our organizations didn't need to be doing the same things," Worthington said. "It became a sort of competition."

Complaints about SG's use of money also found their

way online. An anonymously posted Web site that decried the corruption of Robinson's "regime" included a cartoon of the former president's head on a catapult.

"We all had a good laugh over that one," said Justin Resner, the chief of staff under Robinson.

**The future**

In spite of the controversy, Robinson said he enjoyed his two years as SG president. His only regret, aside from not turning in the voter cards, is that he wasn't there to see his work to the end.

"It's just too bad that a pure case of clerical over-

sight, drawn way out of proportion, destroyed what Tim has been working on for so long—to be in politics," said Phillip Wheeler, Robinson's close friend and current SG supreme court judge.

Although a political office may not loom in his future, Robinson plans to jump into action back home, where he wants to build a law practice.

"This hasn't taken me out of being someone who's going to contribute and serve," he said. "Sometimes you just have to find new ways to serve."

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**Questions & Answers**

By Keren Henderson  
STAFF WRITER

*As his time at UK draws to a close, former SG President Tim Robinson reflects on his time spent with SG and what his future holds. Robinson was SG president from spring 2001 to spring 2003, when he resigned. Two months after the Lexington Area Party Plan was passed by the Lexington-Fayette Urban County Council last December, Robinson was charged with willfully failing to turn in 747 student voter registration cards to the county clerk. SG members had collected the cards from students to threaten the ousting of council members who supported the party plan.*

*Robinson sat down with the Kernel and discussed SG, his regrets, his accomplishments and future plans.*

See a full transcript of the interview online at [www.kykernel.com](http://www.kykernel.com).

**Q** Can you sum up your time here?

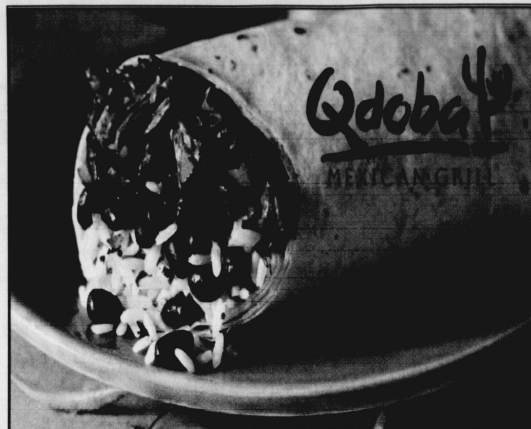
**A** It was a dream-come-true for me to be able to come to UK. I am the first person in my family to be able to even come to college so to be able to come here and go to law school at the University of Kentucky—that itself was for a boy from pigeon roost a big thing. And then to have the honor to serve as president was just something that I couldn't even have imagined when I left home to come up here to move to Lexington.

**Q** Any regrets?

**A** I wish we would have made sure the cards were in... because that's what it was. It wasn't a crime; it was an administrative mistake. I wish we would have done that. Other than that the only regrets I have is that I wasn't there to see the programs that I had started in the beginning come through.

**Q** What would you like to say to students before you leave the university?

**A** Well, for those who voted for me, I appreciate the chance to be president. It was a great honor in my life. I regret that I didn't finish what I started on their behalf, and I'm sorry if I've disappointed any of them.



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# SADDAM

Continued from page 1

south of the capital — the 452nd soldier to die in Iraq. Saddam was one of the most-wanted fugitives in the world, along with Osama bin Laden, the leader of the al-Qaida terrorist network, who has not been caught despite a manhunt since November 2001, when the Taliban regime was overthrown in Afghanistan.

"Ladies and gentlemen, we got him," U.S. administrator L. Paul Bremer told a news conference, referring to Saddam. "The tyrant is a prisoner."

Some 600 troops and special forces were involved in the raid that netted Saddam.

Troops found the ousted leader, armed with a pistol, Odierno said. Saddam didn't fire his weapon.

Rugs and dirt covered the entrance to the hiding place, a few feet from a small, mud-brick hut where Saddam had been staying.

The hut consisted of two rooms, a bedroom with clothes scattered about and a "rudimentary" kitchen. Odierno said. The commander said Saddam likely had been there only a short time, noting that new shirts, still unwrapped, were found in the bedroom.

Saddam was "very disoriented" as soldiers brought him out of the hole, Odierno said. A Pentagon diagram showed the hiding place as a 6-foot-deep vertical tunnel, with a shorter tunnel branching out horizontally from one side. A pipe to the concrete surface at ground level provided air.

Two other Iraqis — described as low-level regime figures — were arrested in the raid, and soldiers found two Kalashnikov rifles, a pistol, a taxi and \$750,000 in \$100 bills.

A U.S. defense official, who spoke on condition of anonymity, said Saddam admitted his identity when cap-

tured. Lt. Gen. Ricardo Sanchez, the top U.S. military commander in Iraq, who saw Saddam overnight, said the deposed leader "has been cooperative and is talkative." He described Saddam as "a tired man, a man resigned to his fate."

"He was unrepentant and defiant," said Adel Abdel-Mahdi, a senior official of a Shiite Muslim political party who, along with other Iraqi leaders, visited Saddam in captivity.

The official added: "He didn't seem apologetic. He seemed defiant, trying to find excuses for the crimes in the same way he did in the past."

The White House said Saddam's capture assures the Iraqi people that the deposed leader is gone from power for good.

"The Iraqi people can finally be assured that Saddam Hussein will not be coming back — they can see it for themselves," said White House press secretary Scott McClellan.

Eager to prove to Iraqis that Saddam was in custody, Sanchez played a video at the news conference showing the 66-year-old Saddam in custody.

Though the raid occurred Saturday afternoon American time, U.S. officials kept it quiet until Saddam's identity was confirmed.

DNA tests confirmed Saddam's identity, said the president of Iraqi Governing Council, Abdel-Aziz al-Hakim.

Saddam was being held at an undisclosed location, and U.S. authorities have not yet determined whether to hand him over to the Iraqis for trial or what his status would be. Iraqi officials want him to stand trial before a war crimes tribunal created last week.

Amnesty International said Sunday that Saddam should be given POW status and allowed visits by the international Red Cross.

Ahmad Chalabi, a member of Iraq's Governing Council, said Saddam will be put on trial.

"Saddam will stand a public trial so that the Iraqi people will know his crimes," Chalabi told Al-Iraqiya, a Pentagon-funded TV station.

Celebratory gunfire erupted in the capital, and shop owners closed their doors, fearful that the shooting would make the streets unsafe.

"I'm very happy for the Iraqi people. Life is going to be safer now," said 35-year-old Yehya Hassan, a resident of Baghdad. "Now we can start a new beginning."

Still, many Baghdadis were skeptical.

"I heard the news, but I'll believe it when I see it," said Mohamed al-Hassaji, 33.

"Things will be better for my son," said Ayet Bassem, 24. "Everyone says everything will be better when Saddam is caught. My son now has a future."

After invading Iraq on March 20 and setting up their headquarters in Saddam's sprawling Republican Palace compound in Baghdad, U.S. troops launched a massive manhunt for the fugitive leader, placing a \$25 million bounty on his head and sending thousands of soldiers to search for him.

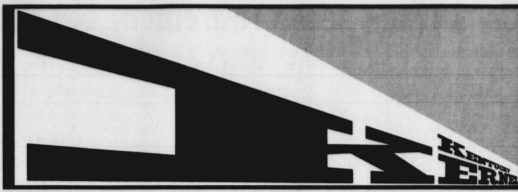
Saddam proved elusive during the war, when at least two dramatic military strikes came up empty in their efforts to assassinate him. Since then, he has appeared in both video and audio tapes. U.S. officials named him No. 1 on their list of 55 most-wanted Iraqis.

Saddam's capture leaves 13 figures still at large from the list.

### For more information

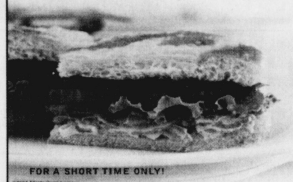
For up-to-date information on the capture of Saddam Hussein and what will follow this week, visit: [www.cnn.com](http://www.cnn.com), [www.msnbc.com](http://www.msnbc.com), [www.nytimes.com](http://www.nytimes.com) and [salon.com](http://salon.com).

Or, from a campus computer, go to [www.uky.edu/Libraries](http://www.uky.edu/Libraries). Through this site, click on "Quick Links to Selected Databases." This allows you to search Lexis Nexis and other sources.



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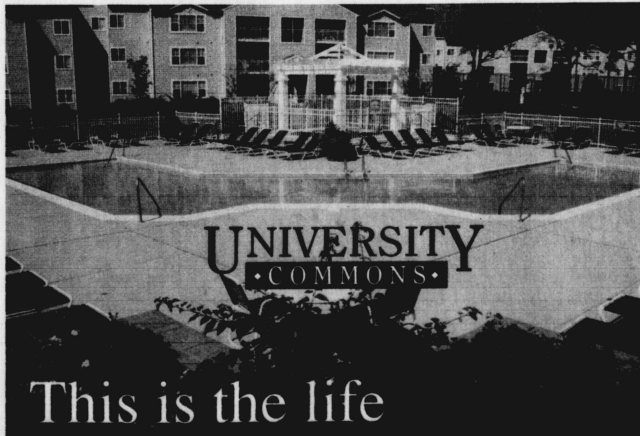
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## Committee seeks retirement benefits solutions

By Hilly Schiffer  
STAFF WRITER

While opinions are scattered on UK's proposed retirement health care benefits cap, most faculty and staff recognize a change is needed.

With increasing health care prices, UK can't foot the same bill many retired faculty and staff are used to, said Joey Payne, director of university benefits.

"To quell fears, the Retiree Health Benefits Task Force Committee has held forums and meetings for UK employees, retirees and the public since early November," Payne said.

Payne said the meetings have been beneficial.

"People are uneasy at the beginning of meetings, but by the end, they understand we need a change," Payne said.

The forums and meetings have been held to help the Employee Benefits Committee make the best retirement

benefits solution to President Lee Todd about UK employees' health-care benefits.

The change would directly affect the 2,300 retirees and 1,600 faculty and staff eligible for retirement.

UK's current retirement plan is on a "pay as you go basis," which is a problem, Payne said.

"The university must set aside enough money to pay for all employees' future retiree health benefits," he said.

One idea is for employees who retire before the proposed Jan. 1, 2005 start date to get a "single-credit" monthly cap of \$625 a month, amounting to \$7,500 a year in health care.

Once the cap is reached, retirees will pay 100 percent of the annual cost increase over \$625 to continue coverage. Their money will never run out, Payne said.

But if they retire after the proposed date, \$50,000 per

person will be available for UK to pay its monthly contribution toward the cost of the monthly premium until the account runs out.

Once the account runs out, the retiree will have to pay the full amount, Payne said.

The problem with this solution is that roughly 13 years after they retire, their money will run out, said University Senate Council Chair Jeff Dembo.

"The university made a commitment, and now they were thinking about renegeing it," Dembo said.

Dembo said he wants what is in the best interest of the employees.

He worries about the value of professors UK will have if professors get fed up with what is going on and leaves.

"People came to work at UK because the benefits were so good," Dembo said.

One retiree said UK has a

big problem to fix.

"It's a no-win proposition," said Bob Stroup, a retired UK faculty member. "The university is in a bind because it can't pay what it's been paying. The problem is much bigger than the university."

The Employee Benefits Committee will be holding a public meeting Dec. 16 at 1:30 p.m. in room 102 of the Mining and Minerals Building.

This is the next step in discussing suggestions and comments from the forums, task force, Staff Senate, University Senate, faculty and staff in efforts to make the final recommendations to Todd.

The Employee Benefits Committee has three recommendations: It could accept the proposal as it is, accept the proposal with modifications or throw the proposal out, Payne said.

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For more information, please call 257-8798.

## You can't expect New Year's to always be perfect

You look forward to it all year, but when it comes, it won't just magically be great - it takes some planning

By Andrea Uhdé  
EDITOR IN CHIEF

Too many times in my life I have told myself that the next New Year's would be my best.

And too many times I have awoken Jan. 1, wondering why in the world I ever thought that.

You look forward to New Year's for months - even a whole year - wondering who your first kiss of the year will be with, where the big party of the night will go down, what flashy costume you'll be wearing.

But you don't factor in the drunken dramas, puke-covered bathrooms or police busts.

Maybe you'd just rather forget the bad stuff. After all, you have a year to put it all in the past.

When I was little, my

mother would tuck me into bed before the ball dropped. New Year's wasn't a big deal then.

But when I got into high school, I started to experience "real" Lex Vegas New Year's. I'd splash on some glitter and give and party until the sun rose.

I won't bore you with all my experiences, but I will tell you what I've learned over the years. I've had some really fun times, but the fun hasn't come without its own share of downsides.

Fortunately there are ways to avoid the bad parts.

#### Andrea's rules for New Year's:

1) Plan ahead. Trust me, it's not fun or cool to be sitting around at 11:50 p.m. New Year's Eve, trying to figure out which party you'll be hitting up and how to get everyone there.

2) Avoid drama at all costs. Good friends with two people who just broke up in a bitter battle? Sorry 'bout your luck, but you've got to make a choice as to which you want to hang out with. Unless, of course, you enjoy drunk people when they're upset.

3) Don't travel to another city unless you're sure it'll be great. In my experience, it always turns out that the one "AMAZING" party happens when you're out sipping on martinis in Cincinnati. Then, you've got to deal with stories and inside jokes that you don't understand for the next several years.

4) Don't be afraid to take risks with your party plans. If a new cutie or a few semiclose friends invite you to a party, it may turn out to be a good thing. You meet new people and have a better chance of getting a kiss at New Year's than you would with the same ol' group.

E-mail

auhde@kykernel.com

### What's Shakin' This New Year's

Where: The Radisson, 369 W. Vine St.

Contact: 231-9000

What's going on: A party with a variety of bands playing and a cash bar, \$30 per person. Also a \$219 deal includes a standard room, two tickets to the gala, free parking and brunch.

A \$299 deal gets you a room on a private access floor, a complimentary reception, champagne, brunch for two, free parking and live music.

Where: AIA Sandbar and Grill, 367 E. Main St.

Contact: 231-7263

What's going on: 1975, a rock band, is playing. There's a champagne toast at midnight, free party favors and a karaoke contest (the winner gets a trip to Aruba).

Where: Hyatt Regency, 401 W. High St.

Contact: 253-1234

What's going on: A \$20 party with band and bar, plus hotel deals.

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## Take a breather and blow off the stress

We got tips from students and others on how to get rid of stress during finals

By Sara Allgier  
CONTRIBUTING WRITER

With final exams lingering and grade point averages on the line, stress is almost inevitable during finals week.

But don't fear — there are a number of ways to cope with the pressure.

We looked into everything from physical activities to mood-boosting herbal pills, and here are some tips we came up with:

- Take a drive. Emily Schoen, a psychology junior, suggested going on a 30-minute drive. "I like to make a relaxing CD and just drive for a while," Schoen said. "By the time I get back, I feel much better."

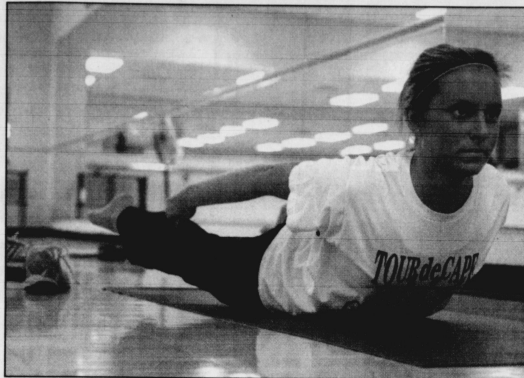
- Take yoga or Pilates class. Robert Hayslett, fitness director of the Johnson Center, suggested these classes as a quick way to relax. "Physical activity is a great outlet," Hayslett said. "With yoga and Pilates, you get more into the psychological benefits of exercise but still get the physical benefits of stretching."

Hayslett said these classes work to make participants put stress into a big picture perspective, thereby making all of the little items not so stressful.

- Get some sleep. According to the University Health Service Web site: "Getting just six to eight hours less sleep in a week can impair mental efficiency and reaction time, causing depression, anxiety and irritability."

"Skipping sleep also can cause academic failure." Hence, pulling "all-nighters" may not be the best way to get that A.

- Relax at a local restaurant. "Chamomile tea is a good stress reliever," said John Sealf, a biology



JONATHAN PALMER | KERNEL STAFF

Amber Shadwick, a physical therapy sophomore, practices yoga after teaching a step aerobic class in the Johnson Center.

major at Lexington Community College who works at Alfalfa Restaurant.

"Also, it seems like people who are stressed out always come in and order soul food, like a cup of potato soup and grilled cheese."

- Get a massage. "The goal of a massage is to lower your energy, which allows your muscles to relax," said Tonya McCoy, a massage therapist at Posh Salon and Spa.

"You are in a relaxed environment. We meet your energy level. We get you to breathe slower until you fall into relaxation," McCoy said.

- Try an herbal remedy. Zack Chappell, a business sophomore and employee of General Nutrition Centers, recommended St. John's Wort as a mood lightener and mild anti-depressant.

"It may be something you would want to start taking now because it takes a few days to go into effect," Chappell said.



JONATHAN PALMER | KERNEL STAFF

Fourth year medical school students Kirk Silver (right) and Brennan Royalty play chess at Common Grounds, a local coffee house.

For the actual day of a final, Chappell suggests an energy-boosting drink such as Up Your Gas to give you the energy you need to get through a long exam.

Herbal remedies or not, students handle the pressures of finals put on them differently.

But by heeding the advice of fellow students who have found their way out of the stress, it may be a little easier to see what will work best this week to rid your life of stress.

E-mail kernel@uky.edu

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— Tonya McCoy, a massage therapist at Posh Salon and Spa

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Entry forms for the Oswald Research and Creativity Program are now available at [www.uky.edu/UCS](http://www.uky.edu/UCS) or in the Office of the Associate Provost for Undergraduate Education, 217 Funkhouser Building. Any current UK undergraduate (full- or part-time, enrolled for either semester) who does not already have a four-year degree is eligible for this competition and is invited to submit papers and other projects in the following categories:

1. Biological Sciences
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6. Physical and Engineering Sciences
7. Social Sciences

Awards in each category are \$350 for first place and \$200 for second place. Each entrant must submit the completed project (except for Design and Fine Arts) by **February 4, 2004**. Prizes and certificates will be presented at the Honors and Recognition program in April.

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## Students should be wary of ephedra

By Emily Hagedorn  
NEWS EDITOR

A bright, transparent container packed with Yellow Subs, Ephedrine and other energy aids sits between the registers at Euclid Avenue's Speedway SuperAmerica.

To some students, this container holds the key to successful finals.

To Jill Kindy, a nutritionist with University Health Services, it carries caution.

"The ephedra is the most dangerous," she said. "Most of the people who had problems or died from it, it was their first time with the thing."

According to the Food and Drug Administration, ephedra has been linked to

strokes, heart attacks and seizures.

The biggest danger is uncertainty, Kindy said.

Since it isn't approved by the FDA, those who take the drug can't be sure of the pills' ingredients and dosages, Kindy said.

While the box may say 25 mg, it could be less than or many times that in each pill, she said. Also, it could be laced with other unknown ingredients.

"The Vivarin (caffeine pills) is regulated by the FDA. You know you're getting 200mg of caffeine in each tablet," she said. "Ephedra is unregulated."

Kindy said other common legal stimulants — caffeine, Red Bull and caf-

feine pills — aren't as dangerous as ephedra.

The trick is to know your body, she said.

"Try to at least have a feel for what your limit is," she said.

Instead of stimulants, she suggests a 10-minute study break and exercising "to get the blood flowing."

Also, students can rejuvenate the body by eating more protein and carbohydrates such as peanut butter and crackers, sandwiches or a bagel and cream cheese, she said.

"You don't want anything that's high in fat, like meat-covered pizza or chicken wings," she said.

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ehagedorn@kykernel.com

## Operation stimulation: Kernel editors test uppers

Kernel News Editor Emily Hagedorn and Photo Editor John Foster put coffee, Red Bull, Vivarin and Ephedrine to the test to see how well they kept them awake and alert. Jill Kindy, a nutritionist at University Health Services, also weighed in on the effects and effectiveness of each.

### News Editor Emily Hagedorn

**Coffee**  
four cups  
in 10 hours

Mmmm, coffee. Of all caffeinated drinks, coffee is my favorite. It kept me up and not too jittery. But, alas, after drinking four cups, my stomach hurt.

**Red Bull**  
five 8.3 oz.  
cans in 10  
hours

Red Bull strung me out more than it kept me awake. It also kicked in and wore off quickly. And by bedtime, I was shaking and felt sick. Not good.

**Vivarin**  
four  
200mg pills  
in 10 hours

Vivarin left the least amount of side effects. While I wasn't jittery, I didn't notice any more alertness than usual. Still, I wasn't tired, so I guess it worked.

**Ephedrine**  
three  
225mg  
pills in 10  
hours

Ephedrine — while dangerous, it did deliver the best results. I felt energized and could focus easier. It did leave me spaced out at times, though.

### Photo Editor John Foster

Two cups made me feel happy, energetic, even witty. A few more and I was irritable and jittery. It woke up my mind but sure didn't focus it.

Five cans or \$10 worth was not enough to give me much energy, only to keep me awake. Although that may be because I woke up at noon. A rip-off.

This made me irritable and unfocused but kept me awake enough to write an essay on the drug trade. At this point, I was officially strung-out.

Instead of unfocused energy like the others, it heightened my mental awareness and focus. Hey, my heart didn't even explode.

### Nutritionist Jill Kindy

Caffeine is hard to shut off. When you're still coursing through your body. Side effects: jitteriness and not being able to sleep.

The thing that makes Red Bull stand out is that it contains taurine — which is an amino acid — caffeine and vitamin B. That's a pretty natural thing.

They say it's just as safe — whatever that means. You might feel your heart racing, but as far as we know, no one has died from caffeine.

It has been linked to death and seizures. Most of the people who had problems or died from it, it was their first time kind on the thing.

Emily and John: Our suggestion is to pay attention to your body. Only take enough to stay awake. More will only make it tougher to focus. Also, stimulants will only keep you "up" for a certain amount of time. Once you come down, you will be more fatigued than you were originally. Have fun studying.

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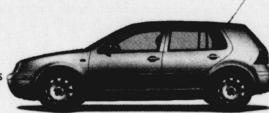


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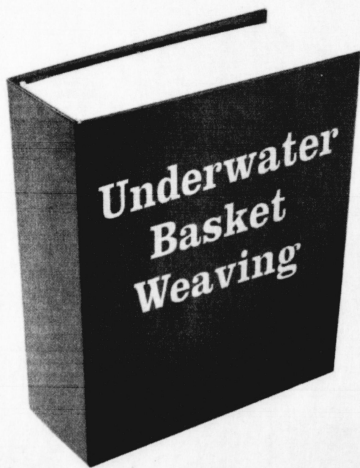
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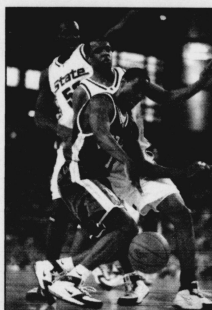
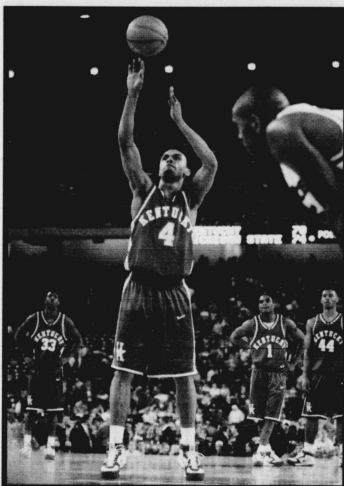


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## RECORD-SETTING DAY

A look back at the Cats' 79-74 win over Michigan St.



(top) MSU guard Shannon Brown shoots a three-pointer as the bench leans on the court expectantly.

(far left) Gerald Fitch sinks two free throws to seal the win in the final minute. He finished with a game-high 25 points.

(left) Cliff Hawkins dribbles past the MSU defense.

(bottom) Coaches Smith, Hobbs and Hanson have an intense second half conference.

JOHN FOSTER | PHOTO EDITOR  
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# UK goalie can't save Bearcats

By Ben Roberts  
STAFF WRITER

Simon came home. That was the plea from Cool Cats' fans Saturday night after seeing UK freshman goaltender Simon Ebelhar donning the black and red of the Cincinnati Bearcats.



Ebelhar

Ebelhar's 30 saves in net for the Bearcats were not enough as the Cool Cats scored three goals on their team mate for a 3-0 exhibition victory over Cincinnati.

The switch in goal came after several Bearcat players, including both goaltenders, left for Cincinnati after Friday's game and did not return for Saturday's series closer.

Despite coaching against one of his players, UK head coach Mike Sosnowski never questioned Ebelhar's competi-

tion spirit. "We hate to hang a loss on one of our own goalkeepers but it felt good," Sosnowski said. "I know Simon is as competitive as anyone on the team. I know he wanted to win."

Ebelhar admitted feeling nervous about playing in front of the UK fans, who are known for tormenting opposing goalies.

But he said the only negative comments came from members of area rock band Lucid Grey, who performed in between periods. "Most of them were pretty good, the people who are always here, the die-hard fans," Ebelhar said. "I think a few people from Lucid Grey were giving me some hell. I don't think they knew I was one of UK's goalies. That was pretty funny to hear."

Ebelhar said most of the verbal abuse actually came from his teammates before and during the game.

"They were just like, 'If you don't let us score, if you make us lose, don't expect to be around next semester,'" he

said. "They wouldn't let me hear the end of it. I'll probably hear cracks about it for the rest of the year."

UK freshman forward Adam Engels and junior forwards Matt York and Mark Marfise now have bragging rights over their teammate after scoring one goal apiece.

Marfise said he had mixed emotions after scoring a third-period goal on Ebelhar to set the final score at 3-0.

"It felt bad at first," Marfise said. "But it felt really great to look down there and see Simon shaking his head."

On the other end of the ice freshman goaltender Nathan Lyons was making his first-ever start in a Cool Cats uniform.

Lyons, UK's third string goalie behind senior Justin Clark and Ebelhar, made the most of his opportunity by stopping 21 Cincinnati shots en route to recording his first career shutout.

Sosnowski was not surprised by Lyons' performance. "That's why we have him

on the team," he said. "We know he can do the job. It's going to be real good experience for him going into the second semester."

After Friday's 7-3 win over Cincinnati, the Cool Cats will go into the break with a 10-11-1 record. Last year at this time UK was 7-13.

With one semester at the helm of the Cool Cats behind him, Sosnowski said he is pleased with the direction his team is heading.

"I wasn't here last year, but from everything people have told me about last year's squad and this year's squad, it's a 100 percent difference," he said.

Ebelhar and his teammates are already looking forward to the Jan. 16 matchup with league rival Toledo.

"We played the two best teams in the league and we hung with them," Ebelhar said. "I think the break will get us re-energized and healthy and ready to play. I know we'll be anxious to get back out there."

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## Kernel's Krystal Ball: Staff Pigskin Predictions, bowl games. Winners in bold.

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**TENNESSEE** vs. Clemson

**ARKANSAS** vs. Missouri  
**FLORIDA** vs. Iowa  
**MARYLAND** vs. West Virginia  
**GEORGIA** vs. Purdue  
**OKLAHOMA ST.** vs. Ole Miss  
**TENNESSEE** vs. Clemson

Bowl Championship Series  
**SOUTHERN CAL** vs. Michigan  
**FLORIDA ST.** vs. Miami  
**KANSAS ST.** vs. Ohio St.  
**LSU** vs. Oklahoma

Bowl Championship Series  
**MICHIGAN** vs. Southern Cal  
**MIAMI** vs. Florida St.  
**KANSAS ST.** vs. Ohio St.  
**LSU** vs. Oklahoma

Bowl Championship Series  
**MICHIGAN** vs. Southern Cal  
**MIAMI** vs. Florida St.  
**KANSAS ST.** vs. Ohio St.  
**LSU** vs. Oklahoma

Bowl Championship Series  
**SOUTHERN CAL** vs. Michigan  
**MIAMI** vs. Florida St.  
**KANSAS ST.** vs. Ohio St.  
**OKLAHOMA** vs. LSU

Bowl Championship Series  
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**OHIO ST.** vs. Kansas St.  
**OKLAHOMA** vs. LSU

Bowl Championship Series  
**SOUTHERN CAL** vs. Michigan  
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Bowl Championship Series  
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Bowl Championship Series  
**MICHIGAN** vs. Southern Cal  
**FLORIDA ST.** vs. Miami  
**KANSAS ST.** vs. Ohio St.  
**LSU** vs. Oklahoma

### 2003-2004 Provost's Awards for Outstanding Teaching

The Office of the Provost seeks nominations for the 2003-2004 Outstanding Teaching Awards. Each winner has the distinction of being identified as one of the University's best teachers and receives a cash award. All full-time tenured and non-tenured faculty (Regular and Special Title) and teaching assistants are eligible. Awards will be given in three categories.

Tenured Faculty • Non-tenured Faculty • Teaching Assistants

**NOMINATION**

- Faculty, staff, and students are encouraged to initiate the nomination process by sending a one-page nomination letter to the candidate's department chair.
- The department chair or a senior faculty member who is familiar with the candidate's teaching performance will prepare a two-page formal recommendation. The formal recommendation must include specific examples of the accomplishments and qualities that make the nominee a model of teaching excellence.
- Submit three (3) copies of the initial nomination letter and the formal recommendation to the Office of the Associate Provost for Undergraduate Education, 217 Funkhouser Building, by 4:00 p.m. on Monday, February 2, 2004.

For additional information, contact Sharon Gill at [sgill@uky.edu](mailto:sgill@uky.edu) or go to the UGS web site at <http://www.uky.edu/UGS/provostaward.htm>

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Check the box of the team you think will win each game. Enter the total number of points scored by both teams in the tie-breaker game. Drop ballots in Room 26, Grehan Bldg., Kennedy Book Store or Pazzo's.

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Phone Number: \_\_\_\_\_  
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| <input type="checkbox"/> | GEORGIA at KENTUCKY          | <input type="checkbox"/> |
| <input type="checkbox"/> | MISSISSIPPI STATE at LSU     | <input type="checkbox"/> |
| <input type="checkbox"/> | OLE MISS at ARKANSAS         | <input type="checkbox"/> |
| <input type="checkbox"/> | TENNESSEE at SOUTH CAROLINA  | <input type="checkbox"/> |
| <input type="checkbox"/> | AUBURN at ALABAMA            | <input type="checkbox"/> |
| <input type="checkbox"/> | FLORIDA at VANDERBILT        | <input type="checkbox"/> |
| <input type="checkbox"/> | KENTUCKY at TENNESSEE        | <input type="checkbox"/> |
| <input type="checkbox"/> | ALABAMA at GEORGIA           | <input type="checkbox"/> |
| <input type="checkbox"/> | ARKANSAS at AUBURN           | <input type="checkbox"/> |
| <input type="checkbox"/> | MISSISSIPPI STATE at FLORIDA | <input type="checkbox"/> |
| <input type="checkbox"/> | LSU at OLE MISS              | <input type="checkbox"/> |

**TIE-BREAKER: KENTUCKY VS. TENNESSEE**

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No purchase is necessary. Drop your ballot off at the Kentucky Kernel in Room 026 Grehan Journalism Bldg, Kennedy Book Store or Pazzo's. Or go to [www.kykernel.com](http://www.kykernel.com) and fill out the ballot on-line. One ballot per week per UK student, faculty or staff will be valid. Ballots must be received by 12 p.m. each Thursday unless otherwise noted. Contest will be for weekly games between Friday and the following Saturday. Winners will be notified each Monday.  
\*\*\*Employees of the Kentucky Kernel are not eligible to play.\*\*\*

# Battle-tested seniors hush MSU

By Tim Wiseman  
STAFF WRITER

**DETROIT** — With a swish and a smile, Gerald Fitch silenced the largest crowd in basketball history. On a day when 78,129 fans shattered the 52-year-old attendance record, the senior guard scored 25 points to lead UK over Michigan State, 79-74.

With less than 30 seconds left, MSU sophomore center Paul Davis scored to bring the Spartans within two points, 76-74. A quick Spartan foul put Fitch on the line as thousands of green-clad MSU fans jumped to their feet.

Fitch swished both. And as he smiled and laughed, most of those fans began heading to the exits.

All day, Fitch was there when the Cats needed him — just where he wants to be, he said.

"That's when you show people what you are made of and show your teammates why they trust you," Fitch said. "I want the ball. I want it all the time, but especially in those situations."

When MSU pulled to within three points with just over four minutes remaining, Fitch was there to nail a 3-pointer and give the Cats some breathing room.

That was the story of the second half: Every time the Spartans mounted a charge, the Cats turned them back.

For much of the first half, the game was never that close. Coming off their worst shooting performance in nearly 20 years, the Cats rediscovered their range early against the Spartans. Shooting 66.7 percent from the field in the first half, the Cats roared to a 15-point lead with six minutes left in the half.

Up to that point, UK held Davis in check, as the leading scorer for the Spartans had only two points. Davis then

scored 10 of his 24 points to spark an MSU run that closed the gap to 49-43 at halftime.

"We had a good performance on the offensive end," Davis said. "Sadly enough, we have to play defense too. Today in the first half our defense was not there."

UK's veterans made sure their defense pressured MSU the whole game, head coach Tubby Smith said.

"We have a veteran team, an experienced team, and I thought defensive stops were something we worked extremely hard on in every practice, every second, every possession," Smith said. "We have experienced guys who understand ... how to raise their intensity when it's called for."

In the second half, both teams traded runs, but UK never surrendered its lead, a testimony to the Cats' experience and defensive intensity, Smith said.

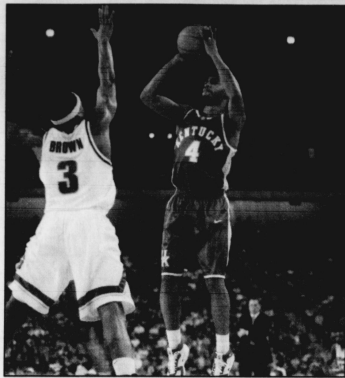
"They're tested. They've been hardened by the wars they've gone through," Smith said. "They're not intimidated by opponents or atmosphere."

Senior forward Erik Daniels and junior forward Chuck Hayes showed no signs of intimidation against MSU's 6-foot-11 Davis, as the two forwards helped the Cats dominate the points in the paint, 44-26.

"Since we are a little bit undersized, we have to do our best job to get angles in there on the block," Hayes said. "Everything was falling for us; I was able to get a couple rolls, and Erik was able to do his up-and-under move."

Battling sickness in the first half and leg cramps in the second, Daniels scored 16 points before fouling out with 3:15 left to play.

But it was Hayes' play that earned the praise of teammates. Hayes had his second double-double of the sea-



UK senior guard Gerald Fitch fires a shot over Michigan St. guard Shannon Brown. Fitch scored 25 points in the Cats' 79-74 win.

son, scoring 17 points and adding 12 rebounds.

"He's a total player," Fitch said of Hayes. "He had his hardhat on today."

With foul trouble limiting sophomore guard Keleenna Azubuike to 16 minutes of play, Smith turned to freshman center Lukasz Obrzut, who added four points in 13 minutes. But Obrzut said the setting did not phase him.

"As long as there are two baskets and a ball, there are no other distractions," he said.

But the record-setting day was one senior guard Antwan Barbour said he will never forget.

"It was to great to play in front of that many people, and it's great to show that many people what Kentucky basketball is all about."

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

## Kentucky (5-0) 79

NAME	mi	fg	3-pt	ft	rb	tp
Hawkins	38	4-8	1-3	4-6	2	13
Brown	29	4-9	2-4	4-4	1	14
Daniels	28	8-12	0-1	0-0	4	16
Azubuike	16	0-2	0-0	0-0	0	0
Hayes	38	7-9	0-0	3-4	12	17
Torbert	1	0-0	0-0	0-0	0	0
Obrzut	13	1-2	0-0	2-2	1	4
Cats	1	0-0	0-0	0-0	0	0
Barbour	26	2-4	0-1	0-0	3	4
Team	200	29-48	5-11	16-21	26	79

## Michigan State (3-4) 74

NAME	mi	fg	3-pt	ft	rb	tp
Brown	29	4-9	2-4	4-4	1	14
Hayes	34	4-9	4-6	1-2	1	13
Anderson	34	4-10	0-2	0-0	9	8
Torbert	29	2-4	0-1	2-3	3	6
Davis	35	5-9	0-0	14-14	24	4
Ager	23	2-7	1-3	0-0	1	5
Boopikos	7	0-1	0-1	0-0	0	0
Andreas	6	0-0	0-0	2-2	2	2
Rowley	3	1-2	0-0	0-0	2	2
Team	200	22-51	7-19	23-25	25	74

Kentucky	49	30	79
Michigan State	43	31	74

# Efficient Cats ready for top billing

**DETROIT** — Kid Rock said it best: "Ain't no party like a Detroit party."



Steve Ivey  
SPORTS ILLUSTRATED EDITOR

Hard as it is to believe, the Basketball Bowl Live! event up its intensity.

It would have been easy for UK to get caught up in the circus-like atmosphere surrounding the Basketball Bowl. A record-setting crowd of 78,129, a halftime laser show and a resulting five-minute delay in getting the lights back on the Cats quite literally shot the lights out all would have been ample distraction.

"That's why we came to Kentucky, to play in games like this," said senior guard Antwan Barbour.

UK and Michigan State battled it out in a style fans have come to expect from this new rivalry.

Each time the Spartan fans turned up the volume, UK remained focused, especially in the nip and tuck moments in the second half. Perhaps the Cats are worthy of their probable No. 1 position in the new USA Today/ESPN Coaches Poll.

(A note to Florida head coach Billy Donovan: Maybe in the future your Gators can just decline any and all No. 1 rankings.)

The week between games was nothing but beneficial for the Cats. They came out hot — no easy task in the Motor City in mid-December — shooting 20-for-30 in the first half to the Spartans' 14-for-31.

UK's offense was more efficient than a Ford assembly line than a Ford assembly line. The Cats weren't as sharp in the second half, they put together

their first 40-minute stretch of solid basketball this season, shooting 60.4 percent.

Gone were the bad shots UK head coach Tubby Smith lamented last week.

Junior forward Chuck Hayes was in a strong position on each possession, finally coming out of his funk.

And Barbour came to the rescue with four points in the first half after sophomore guard Keleenna Azubuike committed two early fouls.

But Tubby hasn't worked out all the kinks with this six-deep team yet.

Senior forward Erik Daniels committed a foolish foul with no time left in the first half, allowing MSU senior center Jason Andreas to make two free throws and give the Spartans some momentum at halftime.

Daniels sat out the final 3:15 after fouling out. That can't happen with a starter. The Cats had no answer

for Michigan State sophomore center Paul Davis. Each time UK would foul Davis to keep him from making an inside shot, he went to the free throw line with ice in his veins, finishing the game 14-for-14 from the line. Had MSU gone inside to Davis early in the second half, the outcome may have been different.

And with limited production from the bench so far, UK cannot afford to have three starters in foul trouble late.

But while MSU (3-4) head coach Tom Izzo has dug himself a bigger hole than the one I put myself in at Casino Windsor (Ontario) late Friday night, Tubby has the Cats ready to hit the ground running.

The Cats proved themselves Saturday. This UK squad looks primed to play plenty more games in domes this season.

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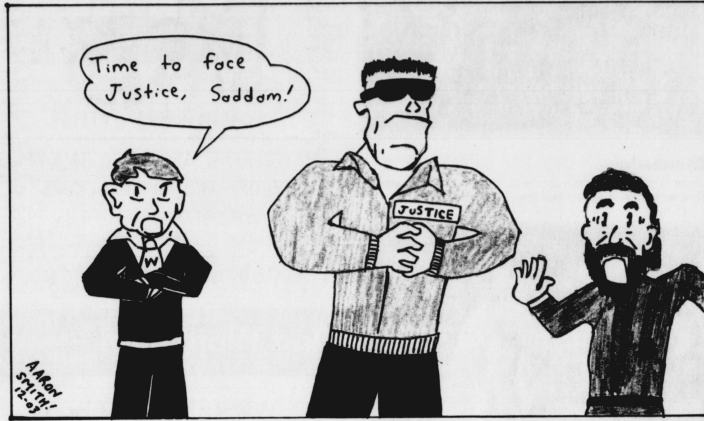
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QUOTE OF THE DAY

**"The former dictator of Iraq will face the justice he denied to millions,"**

— President George W. Bush, in a mid-day televised address from the White House



LETTERSTOTHEEDITOR

## NCAA computers right to leave USC in the cold

The following is a response to *Kernel* columnist Tim Wiseman's Dec. 9 article on NCAA football's computerized rankings and determinations of championship contenders. — Eds.

Before we go comparing the Bowl Championship Series to evil French figure skating judges, let's think with our heads outside the turf.

The University of Southern California, voted No. 1 in all the land by coaches and writers, finished No. 3 in the BCS behind Oklahoma and Louisiana State University. Instead of fighting for the national championship in the Sugar Bowl, they will battle Big 10 champions Michigan in the Rose Bowl.

So how did USC get left out in the cold? With the smoke starting to settle, the explanation is becoming very clear. Each team had only one loss, which was vital in the final equation.

Oklahoma lost to a very strong Kansas State team, which will battle defending national champ Ohio State in the Fiesta Bowl. LSU lost to (cringe) Florida, which finished No. 15. USC's loss doesn't fare as well, as they were beat by California, which finished only one game above .500.

Conference championships also had a hand in the final standings. Oklahoma and LSU hurt themselves by playing in a conference championship, while USC didn't even have a final m le for the Pac-10 crown. With a win over Georgia, LSU was actually penalized.

Georgia's second loss to the Bayou Bengals bumped them out of the BCS top 10. This move caused LSU to give up a quality win bonus for their first victory over Georgia. USC watched safely from a distance while LSU and Oklahoma duked it out and was almost rewarded for it. Instead, the lack of a Pac-10 title game probably hurt the SoCal.

Finally, USC had the path of least resistance. The 37th-toughest schedule led the Trojans to an 11-1 record. Meanwhile, LSU (29th) and Oklahoma (11th) had a rockier road to attain a 12-1 record. The computer and voters basically canceled each other out, leaving strength of schedule to rank the three teams.

USC's schedule, with games against Auburn, BYU, Notre Dame and Arizona St., looked ruthless before the season opener. But these teams failed to live up to expectations, hurting USC's strength of schedule. True, USC couldn't control how its opponents finished. But in the end, they controlled their fate with a loss to Cal.

Many bashers of the BCS complain that too many games are taken into consideration. For example, had 5-7 Notre Dame defeated 6-6 Syracuse, USC would be in the title game. The BCS is unique in that every game can impact who matches up for the championship. All eyes are attracted to games that are otherwise meaningless — games like Notre Dame vs. Syracuse and Hawaii vs. Boise State.

In fact, if Kentucky had beaten Florida, our SEC ally LSU would be shut out of the Sugar Bowl. Buzz is created over games otherwise irrelevant, focusing more eyes on college football.

To those who think it's ridiculous that OU has a chance to hold the Sears Trophy on Jan. 4, compare the Sooners to another team. An absolute dominant season was blighted by a beat-down in the conference championship. The basketball Cats of '96, coached by (cringe) Rick Pitino, were in the same position as the Sooners before March Madness.

As we all know, the Cats proved their doubters wrong, coasting their way to their sixth national championship. Maybe it's wrong to draw comparisons between the two teams, but know that losing a conference championship shouldn't spoil title hopes.

While there are legitimate arguments on both sides of the coin, know that teams in all sports catch the short end of the stick. The Red Sox are in the same division as the Yankees, the NBA West is stacked and NFL teams with ten wins can be shut out of the playoffs. Absolute fairness is an itch that we can't scratch, and sometimes things should be accepted for what they are.

ROBBY WILLIAMS  
 UNDECLARED FRESHMAN

WALKNTALK

## What to do with Saddam?

We asked various UK students for their takes on Saturday's capture of former Iraqi president Saddam Hussein. Coalition troops discovered Saddam hiding in a hole below a walled compound on a farm in the town of Adwar, about 10 miles from his hometown of Tikrit, the Associated Press reported.



"I think it gives the Iraqi people more positive notions of America, that we're going to do the right thing."

— Frank Cupolo, communication senior



"It means nothing. That whole weapons of mass destruction thing was a lot of B.S., but I'd rather see him locked up than running around."

— Colin Kellogg, undecided freshman



"It's a stone toward the greater good, but you can't pinpoint it to one man... Why did we attack Iraq (and not North Korea as well)?"

— Jesus Acosta, political science senior



"Can we torture him?"

— Chris Hessler, political science and history senior

LETTERSTOTHEEDITOR

## Cartoon made false implication; homosexuals aren't pedophiles

We are writing in regard to Friday's (Dec. 12) editorial cartoon.

The cartoon depicted two Catholic priests suggesting that their "problem priests" be sent to the Episcopal Church.

This cartoon was obviously created in the wake of the ordination of Dr. Gene Robinson as Bishop of New Hampshire and referenced the sexual abuse scandals of the Catholic Church that have come into the public eye.

The first glaring error in this cartoon is that it equates homosexuals with child molesters.

As almost everyone (except the cartoonist) has learned in the past four decades, most child molesters profess heterosexuality.

Homosexuality has no more correlation with child molestation than heterosexuality, and implying that all homosexuals are child molesters is irresponsible and unfounded.

This illogical leap is akin to comparing all conservatives to Nazis. In 14 words, the cartoonist implies that homosexuals are without moral fiber and are disturbed enough to molest children.

In addition to suggesting that homosexuals are child molesters, the cartoon insinuates that the Episcopal Church would openly establish criminals as powerful community leaders.

The prayerful ordination of a homosexual does not make the Episco-

pal Church, or any other, immoral.

Only God can judge, and no one is bold enough to claim to understand the will and decisions of God.

In conclusion, we believe the cartoon chosen for Friday's Dialogue page is deceptive and offensive to all parties involved.

The *Kernel* was negligent in publishing this cartoon because of the implications contained within.

MANDY GATEWOOD  
 ENGLISH SOPHOMORE

JIM POOLE  
 GERMAN SOPHOMORE

**"As almost everyone (except the cartoonist) has learned in the past four decades, most child molesters profess heterosexuality."**

— Mandy Gatewood and Jim Poole, UK sophomores

## Wildcat band members are 'courteous, clever and kind'

My family and I were fortunate enough to be able to attend the UK-Vanderbilt football game in Nashville in November.

As we were checking in at our hotel we were surprised to find that the Wildcat Marching Band would also spend the night there.

And although the hallway, elevators and stairways were crowded with young people, we could not have asked for a better group of folks to share space with. To the person, they were courteous, clever and kind.

Their performance at half-time was superb. Too often folks of our generation fail to point out when we truly enjoy such interactions with a younger generation.

UK can be very proud of our marching band as they travel outside of Lexington. We enjoyed our experience with them very much.

REP. KATHY W. STEIN  
 KY. HOUSE DISTRICT 75, LEXINGTON

## MAKE YOUR VOICE HEARD

The Dialogue page is looking for submissions from all corners of campus. Are you a leader of a student organization searching for a way to reach citizens? The *Kernel* is read by thousands of people daily. Are you a student with a gripe about campus issues? The Dialogue page is a great way to discuss current events. Maybe you just need some extra cash to blow at the bars on Friday night. The *Kernel* offers paid positions to interested writers. Drop the Dialogue editor a line at jsullivan@mykernel.com.

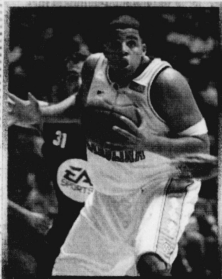


**WHILE YOU'RE AWAY** Here's a look at UK sports in action over Winter Break.



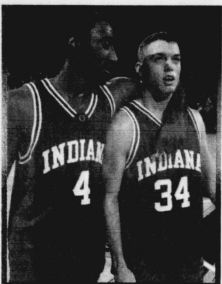
**Louisville**  
Rick Pitino and the Louisville Cardinals come to Rupp Arena at 5 p.m. Dec. 27. U of L won last year's meeting 81-63 at Freedom Hall. Both teams are likely to be in the Top 25 when they meet again this season. The game will be broadcast on CBS.

ASSOCIATED PRESS PHOTO



**North Carolina**  
The North Carolina Tar Heels, led by new head coach Roy Williams, head to Rupp Arena to face UK at noon Jan. 3. UK beat a young Tar Heel team 98-81 in Chapel Hill, N.C. last season. The game will be broadcast on CBS.

ASSOCIATED PRESS PHOTO



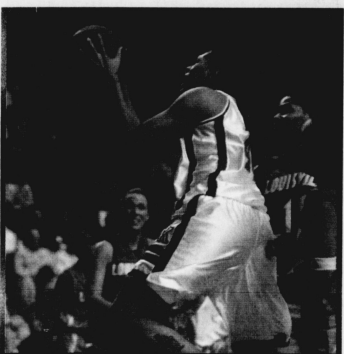
**Indiana**  
Indiana's Bracey Wright (4), Ryan Tapak (34) and the IU Hoosiers will play UK at noon Dec. 20 at the RCA Dome in Indianapolis. The Cats beat the Hoosiers 70-64 in Louisville last season.

ASSOCIATED PRESS PHOTO



UK ATHLETICS PHOTO

**Gymnastics**  
Junior Krista Prestigiacomo and the UK gymnastics team begin their season Jan. 4 against Ohio State in Columbus, Ohio.



JOHN FOSTER | PHOTO EDITOR

**Women's basketball**  
Junior forward Keiko Tate and the UK women's basketball team will play home matches against Austin Peay (Dec. 30) and High Point (Jan. 6). UK opens its conference season Jan. 8 at Vanderbilt.

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**CLASSIFIEDS**

Continued from page 13

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**NOW HIRING:** Kitchen, server & bus person at 345 Romney Rd.

**PT KEMEL HELP:** Afternoons & every other weekend. Call Richmond Rd. Tel: 252-5572.

**PT PATHOLOGY TRANSCRIPTION** and needed for lab. Duties include inputting data into computer system and assisting transcriptionists w/ daily functions. Competitive wages & some benefits. Send resume to Human Resources, 250 Franklin Rd. Lexington, KY 40529.

**PT SERVER NEEDED** for Café in Midway (15 min. from Lex.) Includes weekends. 859-946-4688 or 233-0677.

**PT-4 HR'S/ Sat + Sun.** Need car, run errands + fit lunch for older person. 293-9733.

**PT-OFFICE WORKER** 20 hr/wk. Some computer work. Good attendance, reliable, will work with college schedules (day). EOE. 233-950. 9-3 M-F. Ask for Randy.

**SITTER NEEDED** to begin Jan. 5 for 2 school-aged children. 2-40 P.M. M-F. Car and excellent driving record required. N/S. Call after 6pm. 350-2575.

**THE LEX. HOMEAGE SOCIETY** is currently seeking a PT homecare agent in our adoption dept. Hours are M-F, 9am-5pm. Must have valid drivers license. Apply at 800 Old Frankfurt Pike, Lex. No phone calls please.

**UK BASEBALL TEAM** looking for a student rep. Duties include practice set up, laundry and everything necessary to support the team and coaching staff. Must be self-motivated and hardworking. Some scholarship money avail. 257-3353.

**VOLUNTEERS PAID** to participate in studies concerning the effects of alcohol and other drugs on behavioral and mental performance. Looking for male and female social drinkers 20-30 years of age. -- Call 257-5794. EOE. M/F/D/V.

**WALL ST. BASED** investment firm now accepting applications for interns for spring semester. Please forward cover letter and resume to First Investors Corp., Attn: Amanda Hoopes, 4750 Hartfield Parkway, Suite 205 Lexington, KY 40515-1561, or email recruit.487@firstinvestors.com or fax to 859-273-4055.

**WALL ST. INVESTMENT** firm, with offices nationwide, currently seeking career minded self-motivated individuals to train as Financial Services Reps w/ future management opportunities. Some of the investment products we provide are mutual funds, IRAs, pensions, tax deferred programs and insurance. For immediate and confidential consideration please forward resume and a cover letter to First Investors Corp., Attn: Rachelle Burch, 4750 Hartfield Pkwy, Suite 205, Lexington, KY 40515-1561 or email to recruit.487@firstinvestors.com or fax to 859-273-4055.

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**WANTED**

**GREEN SEEK VIDEOS:** 2002 & 2003. Will pay for copies! Please call 257-6524 between 9-5. Ask for Jennifer.

**I WILL BUY UK BASKETBALL** Tickets. Please contact Andrew at 859-402-9172.

**WANTED:** 2 UK-CHI basketball tickets-Carl Rebecca at 859-536-1914.

**WANTED:** UK VS. UNC student basketball tickets. Call Julie 336-655-0165.

**ROOMMATE WANTED**

**FEMALE ROOMMATE WANTED:** Amal, long, largest BR w/ BA, W/D, internet. All utilities included. \$35/mo. 494-9577.

**ROOMMATE WANTED** to share 3 BR townhouse. Master BR avail. w/ private BA and huge walk in closet. Cable internet, W/D, Tapes Creek area. 396-2292. \$335/mo. 859-536-1914.

**2 FEMALE ROOMMATES** wanted for house of 4 in Nicholasville. \$250/mo. Call 489-8204.

**2 FEMALES** FOR House in Chevy Chase. Call after 6pm. 502-227-4904.

**2 ROOMMATES NEEDED** for 3 BR condo. \$325/mo. Min. from campus. 252-2909.

**3 BR HOUSE:** Roommate by UK. \$300/wk. 859-294-7596.

**DEMENTED STUDENT** Wanted immediately to share house. Walking distance to campus. N/S. Call 859-396-6906.

**FEMALE GRAD N/S** to share house \$300/mo. includes utilities + phone. No pets. 271-2587.

**FEMALE GRAD STUDENT** to share 3 BR, 2.5 BA. Townhouse near campus. \$400/mo. + utilities. 396-3824.

**FEMALE HEALTHCARE STUDENT** to assist. hand-capped student. Approx. 20 hrs. week. maryd@umbc.edu. 333-2783.

**FEMALE WANTED** to share 2 BR apt. Fully furnished. \$280/mo. Heating + cooling included. Call 252-2483.

**FEMALE WANTED** to share Royal Lex. Apt. \$340/mo. Call 252-220-9433 or email: indiana@ukhotmail.com.

**FOR CLEAN 3 BR** House w/ 2 females. Nazareth. 2 min. walk to Memorial Hall. W/D, D/W, air, all electric. own BA! 252-6472.

**HOUSEMATE:** Female Student N/S. No pets. 4 BR + 2 BA. Kitchen privileges. Utilities included. Close to the park. off Reading Rd. \$275/mo. 271-4228.

**MALE ROOMMATE** 4 BR, 2 BA apt. on Waller. \$300/mo. W/D, C/A. Starting in Jan. We'll provide deposit. ALAU-SD@ukmail.com.

**MALE TO SHARE** 1 BR. Private BA. 1300 sq. ft. house. W/D in 10 min. walk from campus. Quiet neighborhood off Southland Dr. \$350/mo. + 1/2 utilities. 859-625-2250.

**NEW HOME NEEDED:** 2 roommates. Off Reynolds Rd. on Kalmia Hwy. 3 BR, nice utilities, common living area. No pets. Utilities included. Call field 859-523-0994 or email: edward@earthlink.net

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**ONE FEMALE ROOMMATE** wanted-4 BR, 2 full baths. 220 A Waller. \$313/mo. 278-0404.

**ROOMMATE WANTED** for a 4 BR 2 BA house. 5 min. walk to campus. \$350/mo. 353-7589.

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**ROOMMATE WANTED:** W/ 3 outgoing girls. 1 BR, full BA. \$300/mo. + utilities. Close to campus. 859-323-9324 or email: gfr@ukmail.com.

**ROOMMATES WANTED:** \$250/mo. + \$500 security deposit, utilities included. Located at 958 Fairhaven Dr. House in quiet neighborhood close to Tates Creek Center. Contact: Call 859-600-6308.

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## **Best College Entrepreneurs of 2003**

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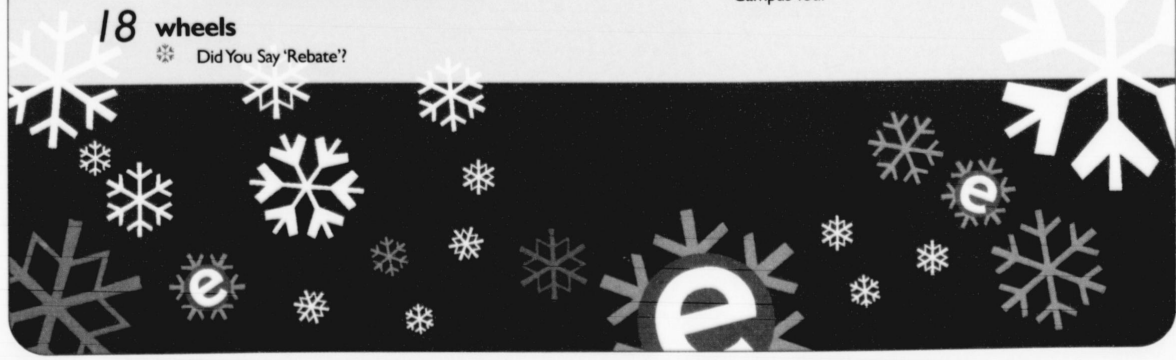
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feature story

## BEST COLLEGE

By Daniel Jimenez, YOUNG MONEY Managing Editor

Imagine yourself standing in front of a room with 500 strangers who are there to cast judgment on every word you say. Imagine that their decision could possibly affect your entire career future. Imagine that you've only got two minutes to impress them.

That was the real life scenario competitors faced at the First Annual Collegiate Entrepreneurs' Organization (CEO) Elevator Pitch Competition. The event was one of the highlights of the recent CEO (www.c-eo.org) annual conference in Chicago. More than 1,000 of the country's top entrepreneurial students flocked to the windy city to network with their peers, hear speeches from top business leaders and compete for awards.

Many of those students had vied for one of only 10 elevator pitch competitor slots available (an elevator slot was added to the roster at the last minute). The surviving entries qualified to pitch their business ideas to a live audience. The winners would earn cash prizes and a coveted cover appearance on YOUNG MONEY magazine.

Here's how it worked: Students were given two minutes to explain their business idea and convince an imaginary businessperson to invest in their company. The two-minute period represents the time you'd have to share a long elevator ride with that potential investor.

YOUNG MONEY served as a co-sponsor of the event and was there to follow the competitors throughout the day. What follows is an exclusive behind-the-scenes view of the CEO Elevator Pitch Competition.

**11:20 a.m.** Organizers and competitors meet for the first time to go over the rules. Each participant is given an opportunity to talk with volunteer mentors and get advice on improving their presentations. Competitors listen intently as judges tell them what criteria they'll be using to score their efforts.

"I'm looking for enthusiasm and clarity," says Ron Rubin, chairman of the board of the Republic of Tea, a leading purveyor of premium teas. "They should cover all the bases. I'm also looking for ideas that show innovation."

The winners will share a total of \$500 in prizes. That sum is not nearly enough to start even a small company. So if money isn't a big motivating factor, then why do the would-be winners put themselves through this type of event?

"To get my idea in front of an audience and get feedback," explains Tanya Payne, a senior from Middle Tennessee State University who wants to start a health food drive-through restaurant called

Go Healthy. "I hope that there's an investor in the crowd who will be interested in my idea. If that doesn't happen, then I can still get ideas on how to improve the pitch and the venue."

**2:55 p.m.** Lunch is over and most students are busy making their final preparations. However, presenter Mark Celis seems surprisingly calm as he heads off to attend a conference workshop. Later that evening, the Loyola Marymount University senior will be pitching his Dream and Dream concept, a nonprofit organization dedicated to forging partnerships among nonprofit groups in order to increase donations and draw good publicity for their causes.

Celis had a friend record his presentation weeks earlier so that he could work on his delivery. However, the young entrepreneur is prepared to make adjustments during his presentation.

"I don't think memorization really works," he says. "It's like a football team that plans out their first 20 offensive plays of a game. You can run the plays but that doesn't account for changes that happen during the game."

**5:10 p.m.** The event is finally set to begin and the large conference room is filled to capacity. A moderator introduces the competitors and encourages the audience to get involved by clapping and cheering for their favorite pitch. The scene soon takes on the atmosphere of a raucous talent show.

The competition uses an "American Idol" style format in which a panel of five judges is asked to share their comments after each presentation. But the students can breathe a sigh of relief since there is no merciless Simon-type character to criticize their performance. Instead, the judges offer mostly positive encouragement and point out strengths and areas for improvement. The judges will award prizes to the top three competitors while audience members pick an "Audience Favorite Award" winner via a secret ballot.

The moment of truth has arrived and each team appears to have its own unique strategy for influencing the judges. Twin sisters Catherine and Monica Mac Gillivray of Loyola Marymount University demonstrate faith in their custom-designed cookie business by giving homemade samples to the entire judging panel. Brigham Young University students Adam Abraham and Kelly Oswald show an unbridled enthusiasm for their genealogy company by using lively hand gestures and talking in fast-paced excited tones.

The audience is also treated to a fascinating display of how different people handle pressure situations. Embury Riddick's Leonard Antico is

remarkably cool and relaxed as he breezes through a PowerPoint presentation for his 24-hour mobile aircraft detailing service. On the other hand, one student's hands are shaking noticeably as he shuffles his note cards during a pitch. Another competitor loses his train of thought momentarily and suffers through an awkward silence before regaining his composure.

Overall, the quality of the presentations impresses even the experts on hand. You can't escape the feeling that one of the competitors in that room is going to be a millionaire someday.

**7:45 p.m.** The awards ceremony is underway and several honorees have already been announced, including best CEO chapter, best Web page and best business plan. The convention had begun buzzing with excitement in anticipation of the final award presentation of the evening.

All the competitors are called up to the stage and recognized one final time before the winners are announced. It's rare to see so many sweaty palms and nervous glances in one place other than a hospital waiting room. The spotlight shines brightly on the crutch as he calls out the results. "And the first place winner is ... Brigham Young University."

The audience bursts into applause and a crowd of people rush to congratulate the winners. The BYU team's idea is named One Page Genealogy and boasts a new technology that allows a user to print out an entire family tree on a single sheet of paper. For example, a person could trace their lineage back to the 1300s and display the results instantly on a 3' x 4' document. The group now hopes to enter its school's own elevator pitch competition and have the business up and running by mid-2004.

"I had no idea we would win," says Kelly Oswald, a senior accounting major at BYU whose presentation had drawn loud applause from spectators. "We did it for the experience. There's a huge network of business contacts at the CEO conference. If the right people are interested, then they'll contact us."

Next year, a whole new group of students will put themselves to the ultimate test. The competition will be just as tough and no one will escape feeling the pressure. But there's always the chance that somebody in the audience could turn one winner's dream into reality. So the real question is this—Do you have what it takes to go against the best? ☐

## ENTREPRENEURS OF 2003



(From left)  
Leonard Antico,  
Embury Riddick,  
Kelly Oswald

### CEO Elevator Pitch Competition 2003

- 1st Place:** Kelly Oswald and Adam Abraham, Brigham Young University's One Page Genealogy—Genealogy software.
  - 2nd Place:** Leonard Antico, Embury Riddick, Aeronautics of University, Launch Detail—Mobile aircraft detailing services.
  - 3rd Place:** Will Qian, University of Notre Dame, Wireless Water System—Wireless technology for streamlining wastewater services.
  - Audience Favorite Award:** Leonard Antico, Embury Riddick, Aeronautics of University.
- Want to know more? Go to [www.youngmoney.com](http://www.youngmoney.com) to view the first place winner's cover presentation.

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mo' money



## THE CO\$T OF LOOKING GOOD



By Shari Biediger

Kristi looks like a million bucks, and it's no wonder.

She's young, she's fit, she's fun. And she spends more than \$45 a month on cosmetics, almost \$100 for each hair salon visit, and more of her parents' cash than she realizes at regular visits to the skin doctor.

"I spend most of my money on foundations. But my favorite thing is lip gloss and I don't mind how much they cost," says Kristi of Colorado. "The last one I got was \$24."

But it's all about priorities for people like Kristi, who are willing to pay whatever it costs for products and services that promise the glam look. And they may be right.

Some research by economists Jeff Biddle and Daniel Hamermesh showed that "ugly" women earn about 5 percent less than other women, and "ugly" men earn about 10 percent less. Better-looking men get better job offers and higher salaries, and better-looking women get better raises.

Not looking to be a supermodel or state governor? It still holds true — beauty pays when entering the job market.

These days, beauty can be bought at any mall near you. At Sephora — a nationwide cosmetic retailer that carries young adult brands like Urban Decay, Stila and Hard Candy — it comes in all shapes and shimmers.

"Unlike department stores," says Sephora manager Shara Christiansen-Benavides, "here you're free to scratch-n-sniff every blush and every eye shadow, get a professional makeover in the latest shades, and fill your basket to the beat of your favorite recording artists."

Graduates of Hard Candy's famous nail polishes are now buying Urban Decay's XXX Shine Lip Gloss (\$15) and edible body powders (\$25). According to a company spokesperson, you'll soon see the cosmetics tie in with Vans shoes in a promotion to further reach its 16- to 32-year-old market.



[Young adults] want to feel better about themselves, to feel comfortable with their bodies and how they look.

"There's also a growing interest in spas and salons for this age group," says TRU's Wood. "It's a whole new movement now."

Take Seventeen. That's the new salon concept, not the magazine, although it all started with those in the specific age demographic. "We noticed they had an increased spending power and there was a void in the marketplace," says owner Susan Tierney. "And the research supported that."

The first Seventeen shop, in Dallas, offers hair cuts and color, manicures, pedicures, waxing, facials and more in a party-like atmosphere. Tierney says they get students from several nearby universities, and the salon is exceeding expectations - it was recently named Salon of the Year by Modern Salon magazine.

When it comes to beauty, there is one significant change between the younger teen and a college-age person, says TRU's Wood. "And that's the fact that they are in full control of what they are buying for the first time."

Whatever they buy, college students spend a weekly average of \$145, according to TRU research - money they get mostly from their parents, part-time jobs and gifts (in that order).

And looking good is, without a doubt, very important to young people. That's not necessarily because they want to impress their peers, as younger teenagers do, says Wood, but because they want to feel better about themselves, to feel comfortable with their bodies and how they look.

So when spa-style skin treatments and sweat-surrender Bikram yoga aren't enough, plastic surgery is an option many young people are turning to. Even at \$422 for the average Botox injection to \$3,500 for a new nose, the numbers of people who seek these procedures are big.

Last year, 24 percent of all cosmetic patients - surgical and non-surgical - were between 19 and 34 years old.

Not alone in her quest, Kristi admits, "I spend quite a lot of money on beauty supplies. But it's about the same as my friends."

"I just think it helps to look the best you can look; it seems to make you more approachable."

"Marketers are getting wise to this age set," says Jon Harris, vice president of the popular Bally health and fitness clubs. "[Young people] want more and deserve more. We have to stay on top of the trends to follow and adapt to their ever-changing fitness needs and goals."

That's why 40-year-old Bally looks so young, says Harris. The average new member at Bally Total Fitness is between 18 and 34, about evenly split between men and women. They enjoy the hip environment at Bally - new music and dance classes - and the easy payment options. Bally promotes its "college memberships" on campuses alongside special promotions featuring musical talents like singer Pink.

Working out or not, men are using one of the biggest products of its kind to hit shelves in decades - Axe body spray and deodorant. "This is a new category altogether," says Teenage Research Unlimited's Michael Wood.

It's proof that products and services that promise young people good looks - not just good fashion - are taking off.



Dec. 11, 2003

# COLLEGE GROUP TEACHES STUDENTS THE ABC'S OF CREDIT & DEBT

By Arek Sarkissian II, University of Arizona

Students at the University of Arizona have found refuge from the credit card offers, interest rates, and debt monsters that await their perusal every month as they adjust to college and a world without allowances. They're seeking help from a group of fellow students on how to find their way around credit management.

The group, Credit-Wise Cats, has guided more than 1,000 UA students down the road of safe money management, teaching them everything from how to manage money on their own, to understanding financial terms such as annual percentage rate. And according to the group's faculty adviser, Melinda Burke, director of the Southwest Retail Center for Education and Research, the counseling given to students by trained students couldn't have come at a better time.

"I think that credit card companies know where the money is. If they're going to generate money, they've got to be young," Burke said.

A recent Fannie Mae Foundation report stated that 78 percent of college students have a credit card, up from the 67 percent reported in 1998. The same report showed that the average college student is about \$3,000 in debt, not including student loans.

Burke said Credit-Wise Cats had been in existence for about a year when then freshman James Tang-Mills approached her with a plan to have students teach other students how to recover or stay away from credit debt.

"I just saw that a lot of my friends were running into problems, so I wanted to find a way to help," Tang-Mills said. After two years, he has become one of the coordinators for the project.

From there, his idea exploded into a group of at least nine counselors who hold sessions with students each semester. Some sessions consist of PowerPoint presentations that enlighten students on some of the terminology and general ways to balance their budget. Others consist of one-on-one consultations, where debt-ridden students are told to bring everything relating to their finances to work out a battle plan for debt recovery.

Aside from being trained by other students and faculty, all of the Credit-Wise Cat counselors learned from their own experiences. For instance, Teresa Teso was just another face in the crowd of the debt-plagued students looking for help from the project. But after successfully completing the program, she decided she, too, wanted to help others.

Teso's story about credit debt was one she has now heard over and over again. "I just ignored it, and then something major happened. I couldn't hide from it anymore," she said.

Teso also became president of the UA's Students In Free Enterprise (SIFE) team, of which Credit-Wise Cats is a part. SIFE is an international non-profit organization supported by people, foundations, and corporations whose mission is to build collegiate teams who teach free enterprise in order to better people in their communities.

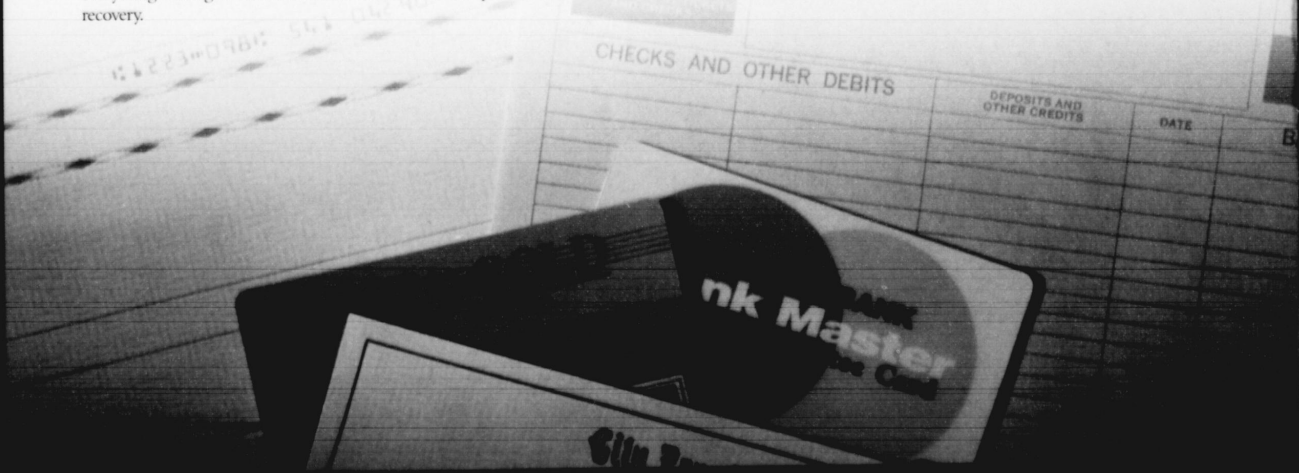
The good done by these credit savvy scholars doesn't end with money crunching either. The group has also held campus taste test fairs that compared the quality of generic products to name brands. Student reaction has been consistently positive.

"They don't know that the cheaper brand is normally just as good as the name one," said Tang-Mills.

Burke said the group plans to continue to work with students at the local community college and area high schools. She said what's particularly unique is that UA's program is primarily run by students. Everything, even managing their own \$75,000 budget donated by a local non-profit credit counseling agency, is left up to the participants.

Tang-Mills, who spent the summer working at that same local non-profit credit counseling agency, suggest that students need not shy away from credit cards all together despite the potential debt risks.

"You're going to need to build credit anyway; you just have to be smart about it," he said. "Don't be afraid to ask questions." ☺



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## youngmoney.com Poll Results \*

**Q:**

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<b>38%</b>	<b>Save it</b>
<b>47%</b>	<b>Pay off bills</b>
<b>12%</b>	<b>Buy stuff</b>
<b>3%</b>	<b>Give it to charity</b>

\*Based on 849 respondents



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## SURVEY RESULTS

### MONEY SMART: **MEN vs. WOMEN**

YOUNG MONEY readers told us their opinion on which gender handles money better. \*

Do women handle money and finances better than men?	What characteristic do men value most in a woman?
Yes . . . . . 29%	Wealth . . . . . 4%
No . . . . . 38%	Appearance . . . . . 76%
Both handle finances about the same . . . . . 33%	Morals/Values . . . . . 20%
Are women discriminated against in relation to job salaries?	What characteristic do women value most in a man?
Yes . . . . . 76%	Wealth . . . . . 40%
No . . . . . 24%	Appearance . . . . . 14%
	Morals/Values . . . . . 46%
Who should handle the finances in a marriage?	Which sex is more likely to negotiate a better sales price?
Men . . . . . 12%	Women . . . . . 26%
Women . . . . . 10%	Men . . . . . 62%
Both should share equal responsibility . . . . . 78%	Both are equally likely . . . . . 12%
Which gender is greedier?	Which gender is generally better at saving money?
Men . . . . . 44%	Women . . . . . 37%
Women . . . . . 26%	Men . . . . . 44%
Both are equally greedy . . . . . 30%	Both are equally likely . . . . . 19%

\*Results based on 173 responses.



Dec. 11, 2003

ask YOUNG MONEY

9



## "Which Used Car Should I Buy?"

Dear YOUNG MONEY,

*I'm a college sophomore and I'd like to purchase a reliable used vehicle about 5-6 years old. I live close to campus so I don't plan to drive it too much. Any suggestions on which ones to start investigating in the \$6,000-\$10,000 range?*

*Tom Phillips*

Dear Tom,

Thank you for writing! I usually do not like to provide specific vehicle recommendations because I do not know your specific transportation needs. There are two parts to getting a "good buy" on a vehicle. First, buying a vehicle that truly meets your driving needs and, second, then buying it at a good price. This results in maximum driving pleasure at a reasonable cost.

I would suggest that you visit your local public library and check out the April 2001 "vehicle edition" issue of Consumer Reports ([www.ConsumerReports.org](http://www.ConsumerReports.org)). Identify the category of vehicles that will best meet your needs. Check out the repair history on vehicles in that category and pick 2-3 vehicles to zero in on and drive.

I can recommend a vehicle that gives me or someone else much driving pleasure. I could also recommend one that is dependable and at a good price. However, if it does not give you the same driving pleasure, how good is it really even if the price is right? Concerning prices, check out the current month's N.A.D.A. Used Car Price Guide at the library or online at [www.nadaguides.com](http://www.nadaguides.com). If you shop carefully, you should be able to buy the vehicle that meets your driving needs for 20-25 percent below retail price.

All that being said, I would consider a 1996 Toyota Camry LE for about \$5,500-\$6,000. You should also look at a 2000 Toyota Camry or 2000 Honda Accord that sell for roughly \$10,000-\$10,500. If you want more of an SUV (college people need to move stuff), consider a 1998 Subaru Outback or a 1997 Nissan Pathfinder for \$7,000-\$7,500. Again, I do not know your driving needs. You need to consider how much passenger room, cargo area, front-wheel drive, all-wheel drive, etc., you will need.

I would try to buy from a private owner who has owned the vehicle since it was new. I would also avoid dealers because they generally want to make the maximum profit possible, which means the buyer pays more for a given vehicle. Also, in many instances, dealers do not have complete maintenance information about a used vehicle. The more information that the buyer knows, the better their chances of making a good purchase. I hope that this helps you.

All the best driving,

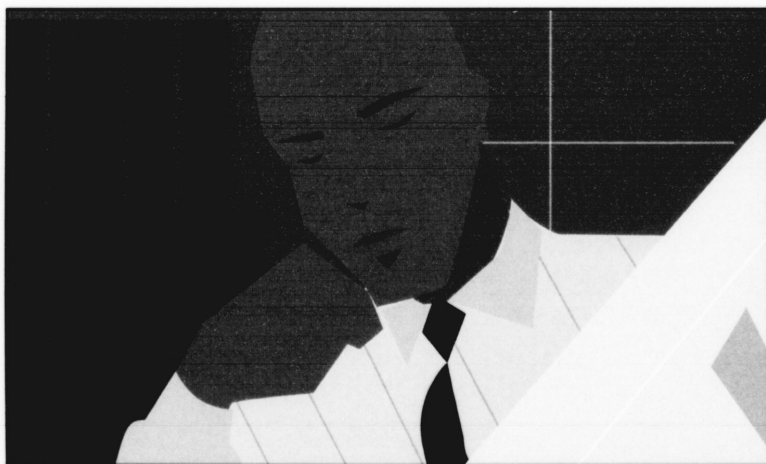
*Kyle Busch*

*Kyle is the author of "Drive the Best for the Price: How to Buy a Used Automobile, Sport-Utility Vehicle, or Minivan and Save Money." For answers to other automotive questions, please visit his website at [www.drivethebestbook.com](http://www.drivethebestbook.com).*

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## DREAMING OF A BIG PAYCHECK? KNOW WHAT SKILLS EMPLOYERS LOOK FOR

By Sara Faiwell, University of Iowa



If you can't live without spell check, aren't sure of the difference between a salad and dinner fork or have a difficult time carrying on a meaningful conversation, then it's important to get your head on straight before marching into the job world.

"You really have the edge if you're able to write well or communicate well verbally," said Amy Glass, a corporate trainer with Brody Communications Ltd. "Since we're all so dependent on technology, it's getting worse and worse."

Spelling, speaking and good manners aren't the only skills that will be imperative for college graduates who are looking for jobs in the coming years, said Glass. The Pennsylvania-based company she works for teaches skills like business etiquette and team building to large corporations.

Glass said flexibility is one characteristic all employers will be looking for in coming years. Graduates need to be adaptable in different job and social situations to succeed. This is important because many larger companies are now starting off their employees in rotating positions, for example two years in sales and then two years in marketing.

The ability to converse on a global scale is another important ingredient for success.

"People need to look out of the American spectrum and into other parts of the world," said

Glass. "That's why it's so important to be involved in a variety of activities at the college level."

NACE, the National Association of Colleges and Employers, ranks the top qualities/skills employers look for in order of importance. The top five are as follows:

- 1) Communication skills
- 2) Honesty/integrity
- 3) Teamwork
- 4) Interpersonal skills
- 5) Motivation/initiative

But when talking about future trends in the job market, college graduates might be thinking of something else besides qualifying skills: the paycheck.

Graduates who hold degrees in business are seeing some increase in their salary offers, according to an April report by NACE. Starting salary offers for those in the technical field are continuing to fall, as they have for the past several years. NACE's Spring 2003 Salary Survey shows that

business administration graduates received the highest overall increase of 3.7 percent. On average, these majors earned \$36,515 to start off.

Accounting majors average beginning job offers of \$41,360 for those in public and private accounting positions. However, bigger paychecks are more likely for grads in areas of consulting and financial analysis. These fields, on average, were offered \$45,680 for consulting and \$45,761 for financial analysis.

For the past six years, starting job offers to computer science majors have dropped. Now, these majors will earn an average of \$46,536 out of college, a 7.6 percent decrease from a few years ago when this major was in high demand.

As a whole, most liberal arts graduates receive starting offers of \$29,543, according to the NACE study. Sales, management trainee and teaching positions are some of the most common jobs for these grads.

Other than a few specific areas such as accounting and nursing, most employers are looking for specific skills mentioned above, rather than specific majors, according to Jane Schildroth, director of career and education programming at the University of Iowa Career Center.

Schildroth and her staff say the top five places employers find new hires are company's internship programs, co-op programs, on-campus interviews, employee referrals, and career fairs.

Even with all the necessary knowledge in the world about what to do in order to land that great job, the fact still lingers: the job market is not booming at the moment. Although some predictions say that hiring will improve in 2004, no one really knows for sure. The whole theory is sort of like gazing into a crystal ball, according to the career center staff.

The impact of the war on hiring is still unknown because of the complicated connections with the economy as a whole, career center officials say.

"We've also told students for years that the job they may have someday may not have been invented yet," Schildroth said. ☺

## 5

## Holiday Jobs: Ways To Make Extra Cash

By Kate Tobin, New York University

The fall semester is winding down and in between studying for exams, packing up your stuff and saying *arrivederci* to all your homies, something truly terrible happens. You realize that it's time to start searching for a winter break job.

So go make yourself a cup of java, knock those textbooks off your bed, unplug the phone and prepare to be enlightened. Finding the money to buy those "Christmas / Chanukah / Kwanzaa / cuz I wanna" gifts shouldn't be half as hard as you think.

Retail stores need extra help. First, start thinking seasonal. It's wintertime so people are buying stuff. They'll also be returning lots of gifts after the holidays. Therefore, other (and more) people are needed in the selling, stocking, wrapping, exchanging and transporting areas of community commerce. To put it more simply: Got a mall nearby? Call them.

Get into show biz. Become a movie or TV show extra! Garner some fame and acclaim from family and friends, lounge around in the background and get paid to do it. If you live in the LA-area, try [www.ep-services.com/extras.htm](http://www.ep-services.com/extras.htm). Or, if you're East coast or otherwise based, check out [www.filmfaces.com](http://www.filmfaces.com) or [www.caryn.com/biz](http://www.caryn.com/biz) for free listings.

On a smaller scale, many towns put on religious or holiday-themed plays and musicals. Even if you don't see yourself leaping like a Sugar Plum Fairy, Scrooging it up, resting in the Nativity, or helping Charlie Brown decorate the world's tiniest tree, there's plenty to do behind the scenes. Especially if your town has a community theater or a local school is putting on a holiday show.

Put your skills to work by filming and then selling copies of the production, organizing ticket sales, making costumes, building sets, or even casting and directing. Don't expect to earn a bundle but a small fixed or hourly salary shouldn't be out of the question.

Jump start your career. Another option is to give yourself the ultimate holiday present: a career. Start an internship in the winter

months that you can continue in the spring semester by checking out [www.monsterTRAK.com](http://www.monsterTRAK.com) or [www.internships.com](http://www.internships.com). These websites have freely accessible listings of short-term, part-time and starter gigs that can, at the very least, beef up your résumé. For a swankier gig (pouring coffee for celebs), try [www.EntertainmentCareers.net](http://www.EntertainmentCareers.net), or specialize your job search through the career guidance center at your university.

Use your family to network. Are you at your wits end for a job that satisfies the cool quotient without paying you in breadcrumbs? Practice a little nepotism. Yeah sure, everyone says they don't, but they do. 'Cept for the rest of us it's called "networking." Call that friend of the family who works for NBC or Rolling Stone or whatever, and offer your services. Many companies need a little extra help around the holidays when employees take their vacations.

Contact a previous employer. Have you thought about returning to your old summer job? Swallow your pride if you have to and go back. There's nothing like doing what you know. Or, consider a stint in the food service industry, such as waitressing or serving at a local hot spot. Want to be outdoors? Try working on a tree farm.

If your goal is just to get out of the house and keep yourself occupied, consider working a volunteer job. Soup kitchens and homeless shelters always need extra hands to make the holidays special. For other volunteering ideas, try [www.servenet.org](http://www.servenet.org) or [www.americorps.org](http://www.americorps.org). The rewards are endless, even if the pay isn't.

No matter what you choose to do with your time off from school, remember this: There are many opportunities out there, so don't waste time on one that's going to make you miserable. The holidays should be enjoyed. ☺

Many companies need a  
little extra help around the  
holidays when employees take  
their vacations.



12 Dec. 11, 2003

# COLLEGE STUDENTS' TOP TEN JOB SEARCH MISTAKES

By Peter Vogt, MonsterTRAK Coach



It's easy to make job search mistakes when you're a college student. After all, you've never really learned how – or how not – to look for a job.

In my six years as a career counselor working with college students, I've found there are at least 10 job search mistakes students commonly make. So here's a crash course on what not to do or think while searching for a job:

## 1. Don't Think You're Entitled to a Job.

Maybe you've fallen into the trap of believing the world owes you a job, because you've done all the right things like earning your degree and gaining relevant experience while in school. But employers don't share this perspective. They want you to prove yourself and demonstrate you're the right person for the job. Employers don't respond well to a give-me-a-chance type of thinking. They want to know what you can do for them.

## 2. Don't Assume You Have No Valid Work Experience.

If you don't believe you have any skills, experience or education that employers want, how will you convince employers to interview you, let alone hire you? You do have skills and experience to offer, perhaps through your academic background, internship or part-time job.

## 3. Don't Fail to Explore All Career Possibilities.

College students never learn about careers that might really interest them, because they don't explore career paths beyond the few they already know. Give yourself the opportunity to truly explore all your career options.

## 4. Don't Use Passive Job Search Methods.

In this difficult entry-level job market, you must diversify your job hunt. The more search methods you use – particularly networking activities – the more likely you'll find the job you want.

## 5. Don't Worry About The Rest of Your Life Before It Unfolds.

Very few people work in the same organization, or within the same career field, for 30 or 40 years. Don't stress yourself out unnecessarily by trying to

figure out what to do with the rest of your life. A much better question to ask yourself is, "What will I do first?"

## 6. Don't Ignore Your Campus Career Center.

Almost all colleges and universities have a career center staffed by counselors and filled with career-exploration materials. Are you tapping into your career center? If not, consider the fact that your tuition dollars are going towards a resource you're not using.

## 7. Don't Treat Less-Than-Knowledgeable People as Career Experts.

College students take career advice from incredibly uninformed people – roommates, friends, family members and other relatives. Make sure you critically evaluate each source of career information you use so you make your career decisions based on verifiable facts, not ignorant opinions.

## 8. Don't Let Opportunities to Gain Experience Pass You By.

If you graduate without getting some field-specific experience, you'll have difficulty competing with candidates who do have some. Remember: By itself, your degree is only a basic credential for an entry-level position. In most cases, employers demand more.

## 9. Don't Neglect to Talk to People in Your Chosen Field.

It's one thing to read about a specific career on the Internet or in a book. But you won't get a true feel for what a career is all about unless you talk to someone who's working in that field or at the company in which you're interested.

## 10. Don't Believe Your Major Limits Your Career Options.

With only a few exceptions, your major doesn't box you into career options. Sure, you probably need to be an accounting major to go into accounting or a law degree to practice law, but in most cases, the major you choose can be applied to many career paths.

Have you fallen into any of these traps? If so, do something about it, either on your own or with the help of a career counselor at your school or in your community. While there's no need to dwell on job search mistakes, there's no need to keep making them, especially when your future job is at stake. ☺

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## LOOKING FOR GOOD ADVICE? YOU NEED A MENTOR

By Ida Abdalkhani, Ohio State University

### Discover the Importance of Mentors, Where to Find Them, and What Qualities To Look For

Friend. Confidant. Teacher. Coach. Role model.

These are just a few of the words used to describe one's greatest asset in the business world—a mentor.

Mentors, wise and trusted advisors that they are, serve as the cornerstone to a successful young professional life. However, though mentors are easily accessible, they are vastly underutilized. Whether it's the hectic nature of a college schedule or a lack of business contacts, the influence and importance of business mentors in one's personal and professional growth, especially young adults, should not be underestimated.

#### What does a mentor do?

Classes, work, extra-curricular activities, and going out with friends often keep students so busy that they have little time for anything else. However, many of the problems faced in these everyday tasks are exactly what a mentor can help one deal with. A mentor can give advice to help tackle these responsibilities and provide clarity to one's personal and professional goals.

Rich Langdale, CEO of NCT Ventures, an Ohio-based operating and investment company, is a mentor and trainee alike. Having had the opportunity to benefit from mentors himself, he attempts to give back to the community and

other individuals looking for guidance. Langdale believes that "business mentors are of great importance because no one has all the answers. It is very valuable to assess your limitations and then seek out mentors in the areas where you need the most improvement and knowledge."

Mentors are excellent sounding boards. They provide listening ears, helping hands, and understanding and insight that are priceless.

#### But what's in it for you?

Having a business mentor can help one understand the relevance of academic studies and the implications of career path moves. Moreover, it can help one gain exposure to people and resources within the business community and to get honest feedback about the business world and issues one may face.

#### What's in it for them?

At the same time, mentors benefit through their service. Many individuals who become mentors had mentors themselves and want to show their appreciation for the mentoring they had received. In addition, many mentors enjoy staying connected with students and the college atmosphere and learning about others. It also gives him/her a chance to guide someone who is interested in the same career field.

#### Where can mentors be found?

Professional associations (e.g. chamber of commerce, an academic related organization), professors, and non-profit and community organizations are good places to start.

Friends and family are also great initial contacts. Mentors can evolve through already existing relationships or through referrals to others.

Keep in mind that finding a mentor takes active involvement—you will have to seek them out. However, usually a simple and genuine request is all it takes to make the connection.

#### I've found mentor connections, now what?

Start by identifying the areas you need advice/coaching in. Once you identify what you need help with, you will be better able to seek out individuals that can complement those areas.

Moreover, there are certain qualities you can look for in a mentor to ensure an optimal mentor-trainee relationship.

Mark Stempel, a fee-only financial advisor who provides objective financial advice is a top business mentor, according to a recent selection by Mission Publishing. Stempel suggests to "search for a business mentor who is successful and enjoys teaching. [Find] someone who wants to share their knowledge and experience with others."

Other key qualities to look for include background similarities, career path objectives, and availability to mentor on a consistent basis.

Once found, a mentor will undoubtedly become a close friend and teacher. If both the mentor and trainee do their part in nurturing the relationship, their efforts will be rewarded 10-fold—every time. ☺



Dec. 11, 2003

# ILLINOIS GRAD TURNS HOBBY INTO "EXTREME" BUSINESS

By Geoffrey Ritter, Southwest Illinois University



Roman Brzozowski used to bag groceries. He once was paid to ride forklifts. He even sold hammers at one point.

For this Chicago native, though, none of that was quite enough. Driven by an urge to leave his own mark, Brzozowski, now 26, scored his bachelor's degree in management and marketing in 2002 from the University of Illinois at Chicago while at the same time laying the groundwork for a business of his own, Extreme Auto Detailing Service, which he started in 2000 in the Chicago suburb of Plainfield, Ill.

Now, three years into his little venture, the future looks bright from Brzozowski's point of view. Using a very simple business plan — wash and detail people's cars, but bring the service directly to them at their home or office — he has found success through his own means. He says the rewards of starting his own business, working for himself and looking at future possibilities has made it all more than worth the effort.

He now has six employees of his own. And, if nothing else, he's not forced to bag groceries on somebody else's watch.

**YM: So, how did Extreme Auto Detailing Service start out?**

**BRZOZOWSKI:** It started out as a hobby. My first car was an '88 Ford Mustang GT, and I wasn't too mechanical, but I liked to keep it clean. Every week, I was out there washing it, waxing it, whatever. One day, my neighbor, a sweet little old lady, asked me if I'd wash her car. I did it for free. She gave me a \$10 tip, word started spreading, and I started thinking that I could make some money doing this.

**YM: How did you find the money to start this all up?**

**BRZOZOWSKI:** I really just started buying store products with my own money. In the first year, all I invested was about \$500, and that was just to have enough for a vacuum, a hose, buckets, different things like that. We started from there, and all of our financing up to now has been internal. We just take the money we get from business and reinvest the majority of it.

**YM: Where did you get the motivation to pull something like this off?**

**BRZOZOWSKI:** I guess part of it was seeing my folks not really making it in the world of working for someone. I know my mom worked at a clothing manufacturer, and without notice, they just let go of

**"Desire is No. 1. You can't just start a business, hire a bunch of people and just sit back and make money, because you're not going to make it."**

— Roman Brzozowski, Extreme Auto Detailing Service

her. Same with my dad. He was making transmissions for helicopters and was one day just laid off. These experiences from my parents provided motivation, and I've always liked to do my own thing. I'm motivated by being different from other people.

**YM: What advice would you offer to people coming out of college who are interested in doing something on their own like you've done?**

**BRZOZOWSKI:** Desire is No. 1. You can't just start a business, hire a bunch of people and just sit back and make money, because you're not going to make it. Another thing is to learn, and not just from college textbooks, but really learning from a mentor or from somebody who's done what you want to do. I've worked for several people who have been mentors to me for free, but the information I got was invaluable.

**YM: So, what's the future from here?**

**BRZOZOWSKI:** I pretty much have a vision set up. As the business goes, the primary goal is to eventually get it where we can franchise it out and really replicate our system. One of the things we envision in the near future is developing what we call the Extreme Leadership Development Program through which we'd set up an internship program where somebody who is really committed to learning about entrepreneurship can come work with us and become part of our team. It might help them to create a business of their own or even realize that they don't want to start a business. ©

Extreme Auto Detailing Service can be reached at 815-609-3382 or at [extremedetail@excite.com](mailto:extremedetail@excite.com).

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Dec. 11, 2003

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## NEW YORK CITY: SEE THE BEST, SPEND LESS

By Ina Carmon, Let's Go Travel Expert

The best things in New York City, like those in life, are free. The city may have its quota of high-bling socialites and Wall Street money-wielders, but a visitor doesn't need a wad of cash to see what's best about America's quintessential metropolis. Basically, a sense of openness, adventure, and a willingness to walk will suffice. Simply walking through the neighborhoods, especially downtown, is the best way to experience the color and vibrancy of the city.

While it may be impossible to hit everything the average tourist wants to experience without dropping any money at all, it is possible to do things on the relatively cheap. Here are some insights, gleaned from a hickling New Yorker as well as the budget-conscious guru in the *Let's Go New York City 2004* guidebook.

**GETTING AROUND:** Despite what you may have heard, the NYC subway system is generally a blessing. A mere \$2 will get you just about anywhere in the five boroughs, but the best bet if you're moving around enough is to pick up an unlimited rail pass from any subway station vendor or machine. Paying \$7 gives you an unlimited day; a week will set you back \$21.

**FOOD:** Everybody knows that you can get a hot dog on most corners for \$1 (the most famous wienie place for those wishing to upgrade a bit is Katz's Delicatessen, with West Village and Upper West Side locations). But it would be a shame not to experience the unbelievable wealth of ethnic cuisine NYC has to offer. Be it Tibetan, Moroccan, or Jamaican-Japanese fusion (check out the not-too-expensive Aki on 181 West 4th Street for an example of the last). If you want to plan ahead on your cheap munchies, pick up your *Let's Go* guide, or try the great searchable archive of the Best Cheap Eats at <http://www.villagevoice.com>.

**SIGHTSEEING:** Most first-time visitors will want to experience the big sights: the Statue of Liberty, the Met and Broadway. But don't forget the Village Voice, dynamic NYC, the area that stretches above and below the advertising circus that is Times Square. *Let's Go* has sidebars on just about everything the city has to offer: in no particular order, details on bike commuting, bagel stores, gay and lesbian life, tea-houses, 24-hour food and spoken word poetry.

**ENTERTAINMENT:** Once you're in the city, free print copies of the Village Voice, *990* jazz street corners—their pull-out Choices section has weekly arts and entertainment listings. Take a chance on a new indie band or fringe show, which will always cost less and usually will be something you can't see elsewhere. For Broadway shows, try getting student rush tickets, which are given away 30 minutes before the show

starts. Many shows hold a ticket lottery instead of making you wait, those are sold at cut-rate prices of \$20-\$25. A word of advice: arrive early. You can also try walking through the theater district around show time, where theater goers with extra tickets may be giving them away or selling them cheaply. A more risky option is sneaking in after intermission (usually around 9:15 pm)—ticket stubs are rarely checked.

Off the beaten tourist track, Williamsburg is the acknowledged hot Brooklyn neighborhood, and is less expensive and commercial. Take the L train and check out Galapagos, a performance/ DJ space (70 N 6th Street). Price Candy Store (709 Lorimer Street) is a quirky, railroad-car-style spot with free live music every night.

**ART MUSEUMS:** Even the bigger museums, whose normal admission prices are steep even for students, relent on special occasions. Don't be afraid to be cheap at "Buy-what-you-wish Fridays" (4-7:45 pm at The Museum of Modern Art, 6-8 pm at the Guggenheim Museum, 6-9 pm at the Whitney Museum of American Art).

The Brooklyn Museum of Art has free admission on the first Saturday of every month 5-11 pm, and the Metropolitan only asks for a voluntary donation, though the suggested admission price is \$7-12. The stellar, if small, New Museum for Contemporary Art is free for those under 18, and many of the galleries in Chelsea and the Village don't charge admission. A complete list of cheap-to-free museums is available at <http://www.theinsider.com/nyc/save/0956teen.htm>.

**SHOPPING:** It doesn't cost anything to gape at the architectural marvel that is the new Prada Soho store (575 Broadway), but should you actually want to take something home without breaking the bank, affordable style is mere steps away. At Find Outlet (229 Mott Street) pay 50-80 percent less for boutique finds.

Visit [Girlpops.com](http://girlpops.com) for a dizzyingly cheap and eclectic array of accessories (check the website for all three downtown locations). Canal Jean Cox (504 Broadway) has four floors of antique coats, under priced goth paraphernalia, and the latest hipster threads. You can always bargain hunt in Chinatown—start on the jungle of knockoff bags, burned CDs and beaded slippers that is Canal Street, and keep walking south.

New Yorker and Harvard University junior Ina Carmon is the student travel columnist for *The Boston Globe*. She has been a researcher and editor for *Let's Go Travel Guides*. Reach her through [www.inacarmon.com](http://www.inacarmon.com).



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18 Dec. 11, 2003

## Car Dealers Lure Students With Special Price Incentives

With school loans, rent and other bills monopolizing a college student's wallet, how can a person afford a new car? Recently, carmakers have addressed this problem by creating discount programs specifically for recent graduates and students closely within reach of a diploma. Hyundai, Ford, Mazda, Honda and GM all offer special rebates or discounts to people who fall into one of the two above categories. In addition to these unique markdowns, car manufacturers such as Honda, Saturn, Toyota and Hyundai are catering to students by offering more options in sleeker looking vehicles with lower price tags.

Hyundai promises a \$400 rebate off any new vehicle to those who have graduated within the past 24 months from an accredited institution and to current students who plan to graduate within

the next six months. To obtain this rebate, Hyundai requires an official letter from the registrar's office, or a copy of your diploma, and proof of current or prospective employment, at the time of purchase.

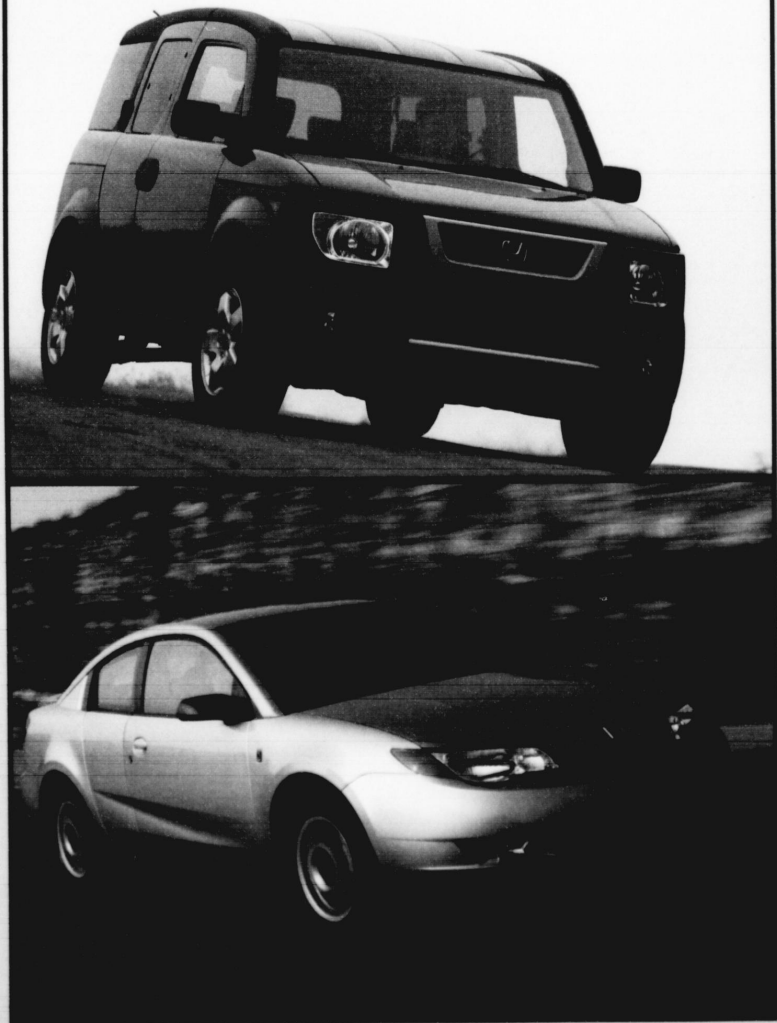
Ford offers a very similar discount, promising a \$400 cash bonus to people who have graduated, or plan to graduate, from an accredited college, graduate school, junior college, community college, nursing school or trade school between May 1, 2001 and January 2, 2004. Ford, like Hyundai, also requires proof of graduation and employment, but excludes certain higher-priced vehicles.

"The program has been very successful," said Steve Rennells, a salesman at Joe Machens Ford dealership in Columbia, Mo. "Because we don't require a lot of established credit, students take

CAN YOU SAY  
'REBATE'?

By Jason Mann  
University of Missouri-Columbia

## ELEMENT





advantage of the rebate. We've offered this discount for several years now and each one has been successful."

Another incentive attracting students to sign the dotted line and purchase a new car are the increased features, lower prices and more unique designs that stray away from the conventional four-door vehicle.

The Honda Element is being heavily promoted as the perfect student car. With more than 60 possible seating and cargo configurations, this very boxy vehicle is ideal for the multiple moves to and from college and home.

Other features that appeal to students can be found in the higher level EX model, which includes multiple outlets for an MP3 player and video game system, CD player and accompanying 270 watt audio system with seven speakers and an independently controlled subwoofer. The Element is priced at \$16,000 for the DX model, while the option loaded EX costs \$23,000.

Hyundai has recently reintroduced the sleek, sporty Tiburon to the auto market. Starting at \$16,249, this two-door sports car comes standard with power windows and locks, a six-speaker stereo system with CD player and keyless remote entry, while the GT V6 edition includes the above features plus a V6 engine, spoiler, 17" pilot summer tires and leather seating surfaces for a price tag starting at \$18,599.

"I recently got a new Tiburon," said Aric Maiden, a student at the University of Missouri-Columbia. "I love it. It drives well and looks great and I've noticed a few heads turning in my direction when I drive around campus."

Toyota recently expanded its fleet of vehicles by adding the Scion to its collection. Currently, the car is available only in California, but will soon be for sale at dealerships in 23 other states in February of 2004, and the rest of the country in June. The two new models, the Scion xA and xB, are a hybrid of an SUV and a sports car.

The four-door hatchback features many possible seating arrangements, power locks, windows and exterior mirrors, a six-speaker sound system with CD player with MP3 and satellite controller capability as standard options in the xA. The xB is quite different from its counterpart, with a more square-shaped body style and longer list of standard features. The xA has a base price of \$12,965 while the xB carries a \$14,165 price tag.

Another popular car among college students is the Saturn Ion series, which is available in five different models, including three sedans and two coupes. The vehicle is priced between \$11,995 and \$16,095, though costs can go higher depending on specific options added. The Ion features driver and passenger airbags, dent resistant fender, bumper and doors, and a 140 horsepower engine.

"I've had an Ion for about two years now," said Colin Galbraith, a student at the University of Beloit. "It's still fairly new, but I've never had any trouble with it." ☺



SCION



## STUDENTS SLACK-OFF ON CAR MAINTENANCE

One-third of college students who had a car on campus last year said they should have changed their vehicle's oil more often, according to a recent online survey. Here are the reasons they gave for not having changed their oil more often.

Meant to change it regularly, but simply forgot .....	32%
Too busy .....	18%
Lack of money .....	15%
Thought someone else was going to take the car in, but it never happened .....	15%
Didn't know their oil needed changing .....	20%

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**Ask the Pro: How can I reach my short-term investing goal?**

Dear YOUNG MONEY,

I plan to save \$1,000 a month for my wedding in December 2004. What is the best type of short-term savings account for it to go in, where the interest can increase my balance with little financial risk for me?

Thank you,  
Esaluh

Dear Esaluh,

Congratulations on your upcoming wedding. We wish you adventures and joy.

In answer to your question about saving \$1,000 monthly for the next 12 months for the wedding, first, I am very pleased that you are saving. Second, where to save depends on when you will need to start writing checks for the deposits for the caterer, banquet facility, etc. Your time frame for using the money within one year limits your choices. If in addition you need to guarantee the principal, that will further limit your choices.

Do you have a budget for the wedding expenses? Is it a range? Meaning, have you said to yourselves, "If we have \$8,000 saved we will do this, if we have \$13,000 saved we can do that." What is the minimum dollar amount you need to have for the basics of what you would like, and then what dollar amount would be closer to the more lavish design?

The reasons for asking these questions are:

1. To state a target dollar amount, and to feel you are on track for your goal because you have considered all the types of expenses
2. To decide whether you want to take any risk with the principal. Can you manage with less than \$12,000 saved up?

If you need to have the principal guaranteed (12 months multiplied by \$1,000), you can deposit everything into a savings account and then purchase Certificates of Deposit (CDs). At the end of the term you will have at least the \$12,000 you saved plus whatever interest it earned.

Depending on the banks you are reviewing, you will find that they have different minimum deposits for CDs and different numbers of months for the holding period. For instance, suppose that on

December 1, 2003 you have \$2,000 already saved. You could purchase a six-month CD that matures in May 2004 or a nine-month CD if those are available at your bank of choice.

You can continue purchasing the six-month CDs while scheduling them to come due when the first deposit money is due. However, if you need to put down a deposit in February for a December banquet room, then you must hold that amount in cash.

If another deposit is due in May, then a six-month CD purchased in December should be scheduled to mature then. Be careful not to get charged penalties for breaking a CD before it matures. Ask bank officials what the penalties are should that happen. Generally, you will lose some interest earnings.

CDs usually offer a little more return than a savings account because you are willing to tie up your money for those months. The principal is secure and the interest is declared for that period of time. In addition to checking local banks, two websites that you might search for CD rates are: [www.bankrate.com](http://www.bankrate.com) and [www.USBankingNews.com](http://www.USBankingNews.com).

Know the tax rules of your state and be sure that there is no extra tax for using a bank outside of your state. That added tax could eat up your earnings. Check that the institution is offering a CD covered by the FDIC (Federal Deposit Insurance Corporation).

Also, look for the highest APY, Annual Percentage Yield, in addition to checking the FDIC coverage on your CD. Two institutions may advertise the same interest rate, referred to as the nominal interest rate. The second number in the ad will be the APY, which states the interest that the CD would earn if it were invested for a year given the compounding offered. If the interest is compounded more frequently, the APY will be higher and you want the highest APY.

If you know that you could cover your wedding expenses with less than \$12,000, then you could invest some of the monthly amount in a guaranteed setting and some in a riskier setting, such as a money market fund or an ultra short-term bond fund. Otherwise, continue in the conservative way and be proud of yourself for being a disciplined saver.

Other choices like stock mutual funds [1] would be much riskier than considered appropriate for a 12-month savings plan.

We wish you great happiness.

Penelope Tzougros, Ph.D., ChFC, CLU  
[www.wealthychoices.com](http://www.wealthychoices.com)

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1. Please contact your registered representative. You should understand the risks involved. Shares, when sold, may be worth more or less than the original purchase price.

# TOO YOUNG TO INVEST? COLLEGE STOCK WHIZ PROVES OTHERWISE

By Leah Gliniewicz, Northwestern University

In a time where the average college graduate carries at least \$20,000 of debt, University of Michigan sophomore Chris Stallman bucks the trend.

In just six years of investing, the 20-year-old has paid for nearly two years worth of his share of undergraduate education, which is also supplemented by a partial school scholarship. The pre-business major plans to graduate with minimal debt — a mission he sought at age 14.

Stallman then spent three months researching the stock market and companies. Next, he collected his college savings, birthday money and other gift money — totaling about \$3,000 — and placed the sum into a Roth IRA and the Stein Roe Young Investor mutual fund.

"My mindset was I was looking for companies I wouldn't mind holding all through high school and if the situation was right, holding all throughout college," the self-taught investor said.

His quest for college cash through investing became a lifestyle, and life lessons to teach other teens. At 15, he and his friend Dan Bassett started TeenAnalyst.com, a resource for young investors, which Stallman still runs today. The site has received praise from The Wall Street Journal and The New York Times.

"At that point, I felt I had a very strong understanding of money basics and would do a good job teaching others my age," Stallman said.

The prodigal investor has been featured on CNBC's Squawk Box, CBS News, Money magazine, Bloomberg Personal Finance magazine, and Barron's. Stallman's portfolio now is made up of 50 percent stocks and 50 percent cash, so he can make tuition payments.

In addition to maintaining his website and going to school full-time, Stallman plans on working again this year at Michigan's business school. And he's begun fostering an investment community on campus. This fall, he and some friends launched the university's first investors' group, called the

Michigan Investors Club  
(www.michiganinvestors.com).

He plans to graduate in two years with a degree in business administration, and is interested in pursuing a career in venture capital or investment capital.

Here's our interview with Chris Stallman, including his words of advice for young investors.

**YM: What would you say was the best part about deciding at age 14 to save money to pay for college?**

STALLMAN: The best part has been the lessons it's taught me. Sure, financially, it's nice to know I can pay tuition. But I know that that takes a backseat to all of the money lessons I've learned. I've learned to set goals and take the steps to achieve them. I've learned to manage my money wisely. Looking around, I see tons of other college students weighed down with credit card debt. And it feels good to know that I don't have to worry about that because I've made good money decisions.

**YM: Has your portfolio changed at all since you started investing? What about your strategies?**

STALLMAN: My portfolio has changed a little. I began investing with the idea that my money would go towards college. So now that I'm in college, I'm starting to put some of that money to use. About 50 percent of my portfolio is kept in cash for that reason. But as for my investment strategy, it still remains the same. I still look for stocks I can see myself holding for five, 10, or even 20 years.

**YM: How would you answer skeptics who think that students are too young to invest because they don't truly understand the stock market?**

STALLMAN: I think it's pretty easy to stereotype students as impatient investors who are just going to "gamble" their money away. But young

investors today have far more resources available to them. There are websites, magazines, mutual funds, books, etc. geared specifically towards them. I've noticed a considerable change over the years. It just seems like young investors today take advantage of these resources and have a better understanding than those five years ago when I was starting to invest.

**YM: What are your investment goals?**

STALLMAN: My financial goals are to graduate from college with little debt, buy a house, have a family, and eventually retire. I use investing as my means to achieve that. I hope to earn a high enough rate of return to afford a good life without too many worries about money. And hey, if I make a few million bucks along the way, that won't be bad.

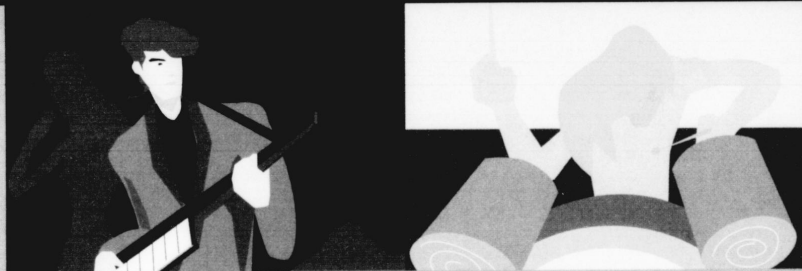
**YM: How do you describe your investment style?**

STALLMAN: I consider myself a buy-and-hold investor. I take a fundamental approach by trying to "value" a business. I do this by reading through their annual reports to get a sense of what the business is doing, how it stands financially, and what its growth prospects are. If the company is financially sound, has growth potential and I feel that it's undervalued, I invest in it. But I never invest in companies I don't understand. I wouldn't invest in some biotech company I know little about because I feel that investing in what you don't know is inherently risky.

**YM: How have corporate scandals affected your thinking, and when you buy investments?**

STALLMAN: It's unfortunate that such corporate scandals have happened and have affected so many people. But it hasn't had too much of an effect on me. Sure, I'm a little more hesitant now, but I don't let it deter me too much. I feel that if I invest in a company with a lot of integrity and good management, I'll avoid that. ☺





# SO YOU WANT TO BE A ROCK STAR?

By Grant Schulte, University of Iowa

## It takes hard work, talent and some luck to reach the top

University of Iowa senior Brian Korey reads "War and Peace" and "To Kill a Mockingbird" by day, hitting the books in class as he advances toward an English degree.

But a few nights every month, he trades classroom literature for a 1974 Rickenbacker 4001 Bass and takes center stage at Gabe's Oasis, a downtown Iowa City bar known for its bustling music scene. On those nights, the band often launches into its popular song, "Upon Deaf Ears," and the crowd soaks up the sound.

"The group's chemistry really shows when we're playing," says 21-year-old Korey, whose band, Faultlines, recently signed with a small label in Chicago. "You've got to play wherever you can to get your name out there. It's all about making yourself known."

Strong promotion, coupled with the drive to practice and a well-thought attack plan comprise the key ingredients necessary to succeed in the music world, experts say.

That Korey and his band have signed with a label to produce as many as three albums shows they have already beaten the odds in the music business. Faultlines' ability to tour while promoting a record—Korey predicts the deal will allow them to do so for the next four or five years—makes them only one band out of 50 who will unsuccessfully try, says Bill Carlton, a representative for the New York-based BookingEntertainment.com.

And of those who can tour, "only one in 50 will ever appear on MTV," says Carlton, a 30-year industry veteran who has worked with performers such as Eminem and Sister Hazel.

The odds may seem challenging, to say the least, but "don't buy into the Big Brother system about the industry," he says. "The underdog [in music] has won."

Bands that have already toured and released albums often need a strong business team, typically

consisting of a public relations representative, attorney, business manager, and manager who oversees them all, Carlton says.

"If you were going into a business selling construction tools, you'd need a business plan with set goals," he says. "It's just the same with a band, except in this case the variable is a human as opposed to a widget."

**Of those [bands] who can tour, 'only one in 50 will ever appear on MTV.'**

— Bill Carlton, BookingEntertainment.com

So where do musicians start?

In the beginning, "it is just a matter of becoming as good as you possibly can at your craft" with intense practice and work, says Elizabeth Neff, spokeswoman for Trans Continental Talent—the company that helped groups such as the Backstreet Boys rise to fame.

"Only time and dedication can separate the true aspiring musician from the average 'garage band,'" Neff says. "To achieve success, the artist not only has to possess an unusual amount of talent, but also the willingness to endure many personal sacrifices over a long period of time to develop his or her career."

That means starting small and honing a style with practice, she says. Musicians can—and should—find audiences at school concerts, churches, community events, and retail store openings, she says.

Don't try special images or gimmicks if you can't back them with a good performance, the company warns.

"The best way to stand out is to comport oneself in an extremely professional and dedicated manner at all times," Neff says. "Life has a way of sorting

the wheat from the chaff very quickly and efficiently."

Aspiring young musicians should also remain aware of potential scams from false advertisers who prey on dreams and ambitions. "If anybody wants anything up front money-wise, run the other way as fast as you can," Carlton says.

Such scams are more common to modeling and acting, but musicians should also remain vigilant and not hesitate to ask questions, says John Sorensen, spokesman for the New York State Consumer Protection Board. "It does happen," he says.

The time commitment to become a major band varies too drastically to measure, but a "pretty fast track" would span 18 months, from a group's inception to its release, Carlton says.

Faultlines began two years ago in the living room of a friend's house, known as the "Theta Beta Potata." The four-man group now practices roughly once a week—"we'd like to do it more often, but our schedules sometimes get in the way"—and is set to release its first album through Action Heights Records in early 2004.

"School and the band is definitely a tough balance," Korey says. "I'd love to dedicate to something I want, the band, but at the same time I need to focus on what I need."

One hardship came on a weekend tour through Wisconsin and Minnesota, when he tried studying between appearances and ended up returning to Iowa City at 7:30 a.m. without sleep, four hours before a major exam.

"When I grow up, I know I want to be an English teacher or a rock star," Korey says. "But no more weekend tours before midterms." ☺

02-11-2003 23  
“ Only time and dedication



can separate the true  
aspiring musician from the  
average ‘garage band,’ ”

- Elizabeth Neff, Transcontinental Talent



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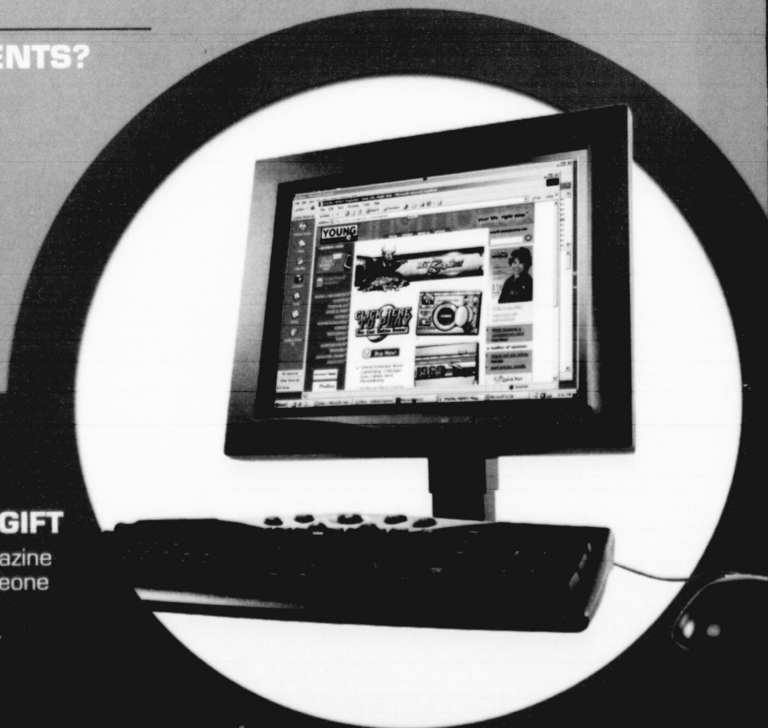
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## QUESTIONS OR COMMENTS?

We'd love to hear from you. Email us with your comments anytime.

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One "yes"  
it is high



Dec. 11, 2003 25

# DO YOU KNOW SOMEONE WITH A DRINKING PROBLEM?



Have you ever felt you should cut down on your drinking?



Have people annoyed you by criticizing your drinking?



Have you ever had a drink first thing in the morning  
to steady your nerves or get rid of a hangover?

One "yes" answer suggests a possible alcohol problem. If you answered "yes" to more than one question, it is highly likely that a problem exists. In either case, it is important that you see your doctor or other health care provider right away to discuss your answers to these questions.

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# LANDING A SCHOLARSHIP: LETTERS OF RECOMMENDATION CAN MAKE A BIG IMPACT

By Jose Vazquez, YOUNG MONEY Financial Aid Columnist

College students spend a lot of time getting to know themselves. Many like to think of themselves as "individuals" doing their own thing. Whether they dye their hair purple, or wear the same pair of shorts three years in a row, students like to be themselves. I've even had the same grungy hat on for the last four years.

But while we are being ourselves, we often forget to develop relationships with other people who may help us reach our long-term goals. Sure, we have our "party pals," but these people typically won't help us get where we want to be in life.

Think about it. Most students will be in school about five years. That's five whole years to get to know people who may be able to help get you where you want to be in life. It's critical for students to learn how to develop the right relationships in college.

Professors, advisors and other college personnel are typically people we avoid getting to know well. But these are usually the folks that can help students get into grad school or even find their first job.

So, talk to your potential references. Learn about what their interests are and how they spend their time. In the case of professors, pay attention in their class and show up on time. Asking questions and getting involved in class discussion is a great way to stand out in the professor's eyes. It may sound like sucking up, but it's not. It's just being attentive.

In order to increase the chances of getting a strong letter of recommendation from someone, you must pay attention to three important tips:

- 1) Pick the right reference
- In regards to scholarships, picking the right person to write the letter can help put you

ahead of the competition. The best recommendations come from people who have worked closely with you, and who understand the award you're applying for.

For example, the director of the homeless shelter where a student volunteered would be a great reference for an award sponsored by a community service group. However, a person shouldn't necessarily use that reference for a scholarship application to an economics honors society. Perhaps a professor in economics or another professional in the same field would be the best person for that purpose.

Teachers and professors are typically excellent sources, but also consider previous employers, coaches, clergy members and community leaders. Also, pick someone who can address the award's special criteria or the sponsoring organization's particular interests.

One warning though, don't ask a family member for a recommendation. The praise a person may get from Uncle Marty for cleaning up after his last Super Bowl isn't what you need to impress the judges.

### 2) When to ask for the letter

Knowing when a person will need a letter of recommendation is sometimes hard to estimate. In most cases, people ask for recommendations as they need them. But planning ahead may save you some time. Start by making a list of potential letter writers, including names, addresses, email and phone numbers.

A good idea is to ask for letters right after you've finished a course with a professor who likes your work. If you wait until you need the letter (maybe two or three years down the line), you risk losing it because the professor doesn't remember you. Some colleges can help by maintaining an official letter file. That way, when it is needed, the person can just call up the office holding the letters and have them sent.

### 3) How to make sure the letter shines

Some professors and others on a student's potential recommendation list may allow people to call them by their first name, or even to party with them. But it is important to make the reference process formal. Start by scheduling an appointment to discuss the recommendation fully.

Supply the writer with as much information as possible, including your correct contact information, materials information needed for the application. Also, including two copies of any forms the letter writer would need to fill out (for a rough draft and a final draft), a description of the award, and the name, title and mailing address of the recipient are crucial to receiving a great letter.

It's also important to include complete instructions on how the letters should be handled, information about your achievements such as your transcripts, résumé, and reminders of your past work with the letter writer (e.g., a description of coursework, a copy of an essay or class project, etc.).

If you're concerned that a reference has forgotten about writing your letter, graciously remind them by asking if they need more information. Once your letter has been sent, be sure to send a thank you note to him or her. It's a lot to keep in mind, but all this work should produce a great letter of recommendation -- which means you can breathe easier next time you submit a scholarship application. ☺

Jose Vazquez, a marketing teacher at Western Illinois University, has been awarded 27 scholarships, amounting more than \$100,000 in aid to date. He is the author of the book "Free Cash For College: The Everyday Student Guide To Financial Aid," which can be found at [www.youngmoney.com](http://www.youngmoney.com). He can be reached at [Scholarships@youngmoney.com](mailto:Scholarships@youngmoney.com).

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30 Dec. 11, 2003



**“Hold up. I can do *what* with my cash instead?”**

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- Buy a new computer.**
- Put a down payment on a car.**
- Take a friend to dinner 57 times.**
- See 152 movies.**
- Buy 676 gallons of gas.**
- A year's supply of cigarettes?**

**What would you do with \$1,150?**

A pack-a-day habit costs \$1,150 a year or more. Are you getting burned?

Produced by the Florida Department of Health, College Advocacy Initiative.  
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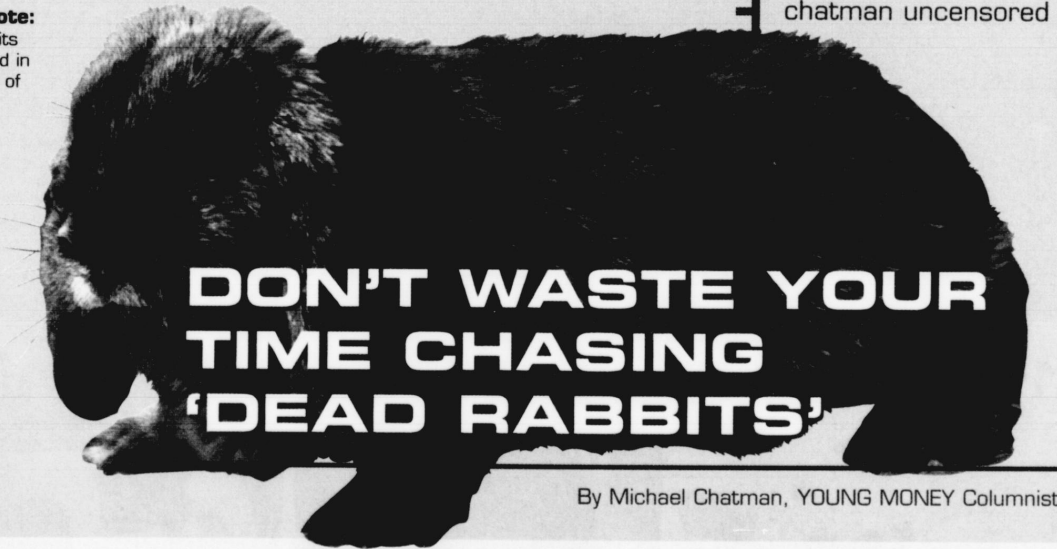
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[www.youngmoney.com](http://www.youngmoney.com)

**Editor's note:**  
No live rabbits  
were harmed in  
the creation of  
this story



## DON'T WASTE YOUR TIME CHASING 'DEAD RABBITS'

By Michael Chatman, YOUNG MONEY Columnist

Too many people spend their lives working for things that don't bring true fulfillment.

A woman happened to be looking out the window of her home one morning. She was horrified to see her dog shaking the life out of the neighbor's rabbit. Her family had been quarreling with these neighbors; this was certainly going to make matters worse. She grabbed a broom and ran outside, pummeling the pooch until he dropped a rabbit now covered with dog spit – and extremely dead.

After a moment's consideration, the woman lifted the rabbit with the end of the broom and brought it into the house. She dumped its lifeless body into the bathtub and turned on the shower. When the water running off the rabbit was clean, she rolled him over and rinsed the other side.

Now she had a plan. She found her hairdryer and blew the rabbit dry. Using an old comb, she groomed the rabbit until he looked pretty good. Then, when the neighbor wasn't looking, she hopped the fence, snuck across the backyard, and propped him up in his cage. No way she was taking the blame for this thing.

About an hour later, she heard screams coming from the neighbor's yard. The woman quickly ran outside, pretending not to know what was going on. "What's happened?" she asked innocently.

Her neighbor came running to the fence. All the blood had drained from her face. "Our rabbit, our rabbit!" she blubbered. "He died

two weeks ago, we buried him – and now he's back!"

Had the neighbor poked the rabbit or tried to play with him, she would have discovered the truth: The rabbit was dead. And playing with a fluffed-up dead rabbit isn't much fun.

The same is true for people trudging through fluffed up superficial lives. One of the disadvantages of living in an affluent society – meaning most of us – is that it's too easy to get dead and buried before we're dead and buried. We clutch our material possessions and social status tightly. Too often we're afraid to take risks, stand out in a crowd, or attempt anything that could make us look different. In a world of people whose first priority is to maintain the status quo, simply looking alive can be too dangerous.

I once spoke with a news anchorman who hated nearly every aspect of his job. When I asked him why he didn't quit, he said he'd come too far to turn back now. To search for something more significant in life would mean taking a pay cut and relinquishing a few job perks.

So every day he gets up and heads for a job he hates, so as not to lose what he's gained. And just what has he gained? It sounds like a fluffed-up dead rabbit to me. All over the country, college graduates accept jobs they hate so they can buy stuff they don't need to

Too often we're afraid to take risks, stand out in a crowd, or attempt anything that could make us look different.

impress people who don't care.

You deserve so much more than that. Could it be time for you to take a deep breath and really live again?

Take some risks. Your life's goal should never be about being propped up in a cage. I've met dozens of students who finally took a leap of faith and made their escapes. Some changed majors; some changed attitudes; some took initiative and summoned up the courage to live their dreams.

There are some people who are living with fewer financial resources for now, but they're experiencing an excitement and a renewed hope they never knew possible. They are learning to invest in real assets and not liabilities. The renewed fire in their lives leaves no doubt they're alive. ☺



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

You can contact him at [info@michaelchatman.com](mailto:info@michaelchatman.com)

# YOUNG MONEY live!

The YOUNG MONEY crew made another road trip this fall with stops at Arizona State University, University of Arizona, Ohio State University, University of Cincinnati, UCLA, Florida State University, University of Maryland and the University of South Florida. Thousands of students enjoyed free drinks, complimentary magazines, and colorful YOUNG MONEY bags full of helpful materials from our sponsors.

Two lucky students at each campus received free round-trip airline tickets courtesy of travel sponsor Orbitz. Many other participants also

won cash hidden in our "Money Safe." YOUNG MONEY gave out more than \$5,000 worth of prizes and giveaways to lucky winners during the tour!

Our traveling show will begin a new college tour in the spring featuring even more prizes and giveaways. See the entire event photo gallery and upcoming tour schedule by visiting [www.youngmoney.com/events](http://www.youngmoney.com/events).





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PUZZLE #1

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By James E. Buell  
Edgewater, FL

CROSSWORD CLUES

ACROSS

- 1 Cause injury
- 5 Waxed cheese ball
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- 14 Hodgepodge
- 15 Smidgen
- 16 Ashley and Wynonna's mom
- 17 Taking chances
- 20 Defames
- 21 Edible coarsely ground grains
- 22 Golly!
- 23 Moistens
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- 27 Shallow notch
- 30 Longest period of time
- 32 Kathleen Turner movie, "Peggy ... Got Married"
- 33 Fuss
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- 63 Taking chances
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- 67 Succulent herb
- 68 Melody
- 69 Adolescents
- 70 Hankerings
- 71 Bump off

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- 6 Rin Tin Tin or Lassie
- 7 Molecule element
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- 9 Offensive barrage
- 10 Sidekick
- 11 Sturdy
- 12 Host
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- 18 Wrath
- 19 Breaks bread
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- 28 Run in neutral
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- 34 Typos
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- 39 Egg place
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- 47 Space juice?
- 49 Attacks
- 50 Military school student
- 51 In the cooler
- 52 Full course
- 53 Not a chance!
- 55 Bit
- 58 Longest river in the world
- 60 Transport
- 61 Sicilian volcano
- 62 Milk byproduct
- 64 Anderson of Jethro Tull
- 65 Avouirdupois unit

See page 23 for solutions.

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KENTUCKY KERNEL KICKBACK | 3

**PUZZLE #2**

TMSpuzzles@aol.com

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69							70				71			

By Alan P. Olschwang  
Huntington Beach, CA

**CROSSWORD CLUES**

**ACROSS**

- 1 Identical
- 5 Printers' measures
- 8 Oyster creations
- 14 Univ. course
- 15 Come to regret
- 16 Necessitate
- 17 Start of Mark Twain quote
- 20 Actress Thorndike
- 21 Big rig
- 22 Small vipers
- 23 Iranian currency
- 25 Troubles
- 27 Part 2 of quote
- 31 Tablelands
- 35 Without delay!
- 36 Algerian port
- 38 Part of AT&T
- 39 Holm and Hunter
- 40 Captive of Paris
- 42 Lucy's husband
- 43 Somme summer
- 44 A Turner
- 45 Scottish language
- 47 Grasslike plant
- 49 Part 3 of quote
- 51 Amo, \_\_, amat...
- 53 On the sheltered side
- 54 Open position
- 57 Amorphous mass
- 59 Golfers' rides
- 63 End of quote
- 66 Fall bloomers
- 67 -de-France
- 68 Kett of the comics
- 69 Native New Zealanders
- 70 Stirling negative
- 71 Profound

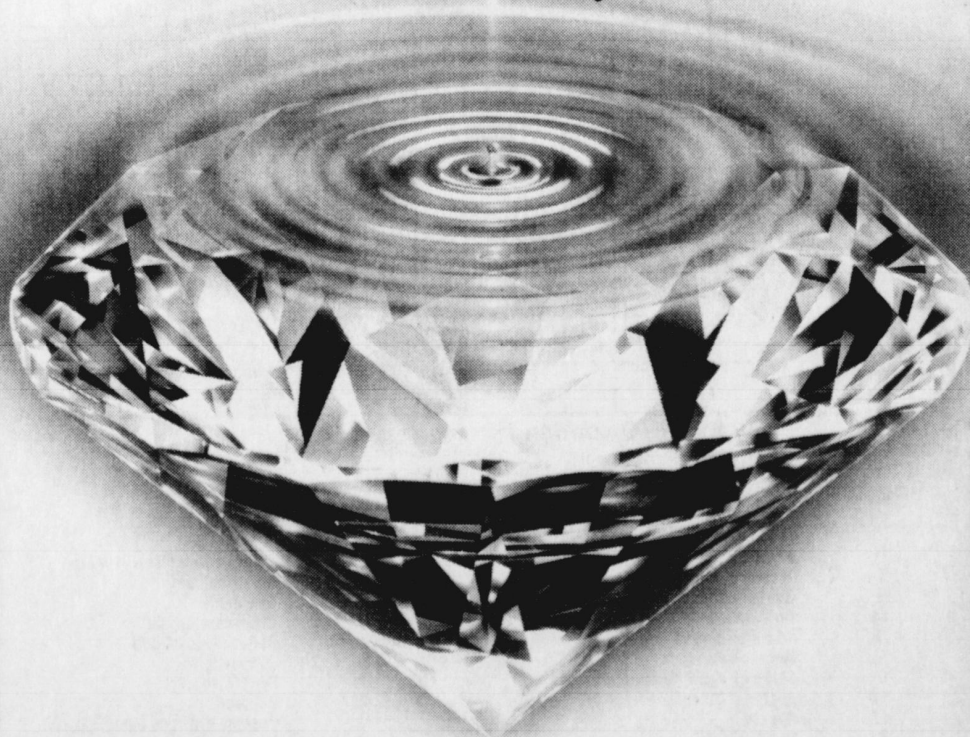
**DOWN**

- 1 Six in Seville
- 2 Hurtin'
- 3 Ancient Dead Sea kingdom
- 4 Surroundings
- 5 Sea eagle
- 6 Breakfast cereal
- 7 Ballesteros of golf
- 8 Jeopardy
- 9 Pic blowup
- 10 Relaxed
- 11 Charlie Brown's exclamation
- 12 Flaccid
- 13 Stone and Stallone
- 18 George who was Mary Ann Evans
- 19 Political refugee
- 24 Island farewell
- 26 K-O connection
- 27 Secret observers
- 28 Shipping container
- 29 Sharpened
- 30 Ryan with the most no-hitters
- 32 Inscribed pillar
- 33 Norse gods
- 34 Pizza piece
- 37 Anaheim player
- 41 Isolate
- 42 Thwarted
- 44 Moon vehicle's letters
- 46 Betel palm
- 48 Collect
- 50 \_\_ rasa
- 52 Chasm
- 54 Did the crawl
- 55 Writer Alther
- 56 Director Preminger
- 58 Member of 33D
- 60 Ceremony
- 61 Lug
- 62 Clinch
- 64 Med. picture
- 65 Average grade

See page 23 for solutions.

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**KENTUCKY KERNEL KICKBACK | 5**

**JUMBLE**

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

DOBOR

○	□	□	□	○
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□	○	□	○	□
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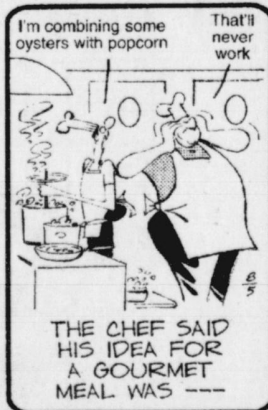
MASHAT

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THAT SCRAMBLED WORD GAME  
by Henri Arnold and Mike Argiron  
www.jumble.com



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Answer here: ○○○○ - ○○○○

**JUMBLE #1**

**See page 22 for solutions**

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			48				49		50			51	52	53
54	55						56		57		58			
59						60			61					
62						63					64			
65						66					67			

By Roger Coburn  
Summerville, GA



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**CROSSWORD CLUES**  
for Puzzle #5

**ACROSS**

- 1 Recedes
- 5 Garlic-basil sauce
- 10 Mimic
- 14 Cambodian currency
- 15 Fall flower
- 16 Foal's mom
- 17 Russian-born violinist
- 19 Sch. orgs.
- 20 Universe
- 21 Superlatively wee
- 23 Picnic pest
- 24 Unruly crowd
- 26 Take the helm
- 27 Guadalajara bread?
- 29 Worked for
- 32 Separate
- 35 Carols
- 37 Actress Lupino
- 38 Vault
- 39 Gardner's Mason
- 40 Move
- 41 Adherent's suffix
- 42 "Two Women" star
- 43 Senior member
- 44 Inscribed monuments
- 46 Gets up
- 48 Of an ancient alphabet
- 50 Center starter?
- 51 Cry of discovery
- 54 Implies an additional meaning
- 57 Banded chalcidies
- 59 In a tizzy
- 60 Apprentice period

- 62 Blackthorn
- 63 Missouri feeder
- 64 Ripped
- 65 Biddies
- 66 Roman tyrant and others
- 67 Org.

**DOWN**

- 1 Author Jong
- 2 Buffalo
- 3 Beauty's beau
- 4 Criticize severely
- 5 John Dos \_
- 6 Cornerstone abbr.
- 7 Fr. rel. figures
- 8 Conditions
- 9 Showily
- 10 More spacious
- 11 Fatherhood
- 12 Historic times
- 13 Take a breather
- 18 Celestial transient
- 22 Poetic meadows
- 25 Stupid mistake
- 27 Tense beginning?
- 28 More tender
- 30 Singer Brickell
- 31 Phooey!
- 32 Buyer-beware phrase
- 33 Gone by
- 34 "The \_ of a Faun"
- 36 Sergeant Bilko
- 39 Status
- 40 Mayday!
- 42 Late-night Jay
- 43 Vouchsafe

- 45 Sudden thrusts
  - 47 Items in reserve
  - 49 Use a thurible
  - 51 Porthos' pal
  - 52 Will's names
  - 53 Colorado ski resort
  - 54 Alternative to plastic
  - 55 Eye amorously
  - 56 Night light
  - 58 Cinematic pooch
  - 61 Conceit
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See page 23 for solutions.

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

LEBER  
○ ○ ○ ○ ○

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LEAGE  
○ ○ ○ ○ ○

TUCSOC  
○ ○ ○ ○ ○

SUTTOM  
○ ○ ○ ○ ○

Answer: A ○ ○ ○ ○ ○ TO ○ ○ ○ ○ ○

THAT SCRAMBLED WORD GAME  
by Henri Arnold and Mike Argilton  
www.jumble.com



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

## JUMBLE #2

See page 22 for solutions

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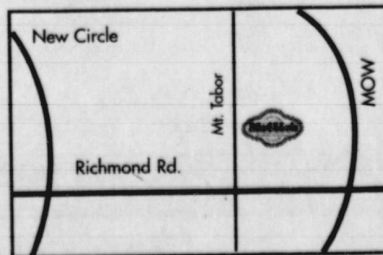
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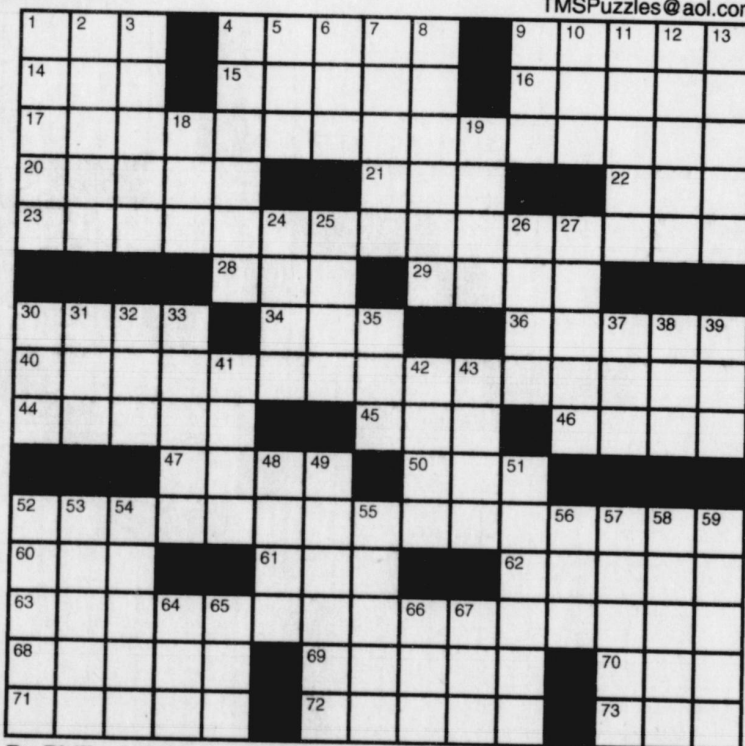
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**PUZZLE #3**

TMSPuzzles@aol.com



By Philip J. Anderson  
Portland, OR

**CROSSWORD CLUES**

- |  |   |   |
|--|---|---|
| <p><b>ACROSS</b></p> <p>1 Turf</p> <p>4 Miles Crane's wife</p> <p>9 Out of order</p> <p>14 Swiss canton</p> <p>15 Lacking sense</p> <p>16 Right-hand page</p> <p>17 Challenge for some CEOs</p> <p>20 Close, in poetry</p> <p>21 Wire service letters</p> <p>22 Gun lobby's letters</p> <p>23 Marriage of CEOs</p> <p>28 Lon _ of Cambodia</p> <p>29 Cut text</p> <p>30 Houston and Peckinpah</p> <p>34 Guitartist Paul</p> <p>36 Soffeggio</p> <p>40 Threat to some CEOs</p> <p>44 English composer</p> <p>45 Nabokov book</p> <p>46 St. Petersburg's river</p> <p>47 Acts the shrew</p> <p>50 Ms. Gardner</p> <p>52 Lifesaver for some CEOs</p> <p>60 TV pioneering co.</p> <p>61 _ gratia artis</p> <p>62 Chalice</p> <p>63 End of some CEOs</p> <p>68 Transparent</p> <p>69 City on the Rhone</p> <p>70 Mal de _</p> <p>71 Desert spring</p> <p>72 "Guys and _"</p> <p>73 Candler of Coca-Cola</p> | <p><b>DOWN</b></p> <p>1 Poisonous shrub</p> <p>2 Maine town</p> <p>3 Even more calamitous</p> <p>4 Millineth of a meter</p> | <p>5 Pedro's year</p> <p>6 Male sheep</p> <p>7 Feed the computer?</p> <p>8 Oozed</p> <p>9 Onassis, to pals</p> <p>10 Shea player</p> <p>11 Cupcake coverage</p> <p>12 Mall unit</p> <p>13 Sub detector</p> <p>18 "The Gold Bug" author's monogram</p> <p>19 Duration</p> <p>24 Dice toss</p> <p>25 Toward shelter</p> <p>26 Besides</p> <p>27 Brief looksee</p> <p>30 That woman</p> <p>31 Internet provider: abbr.</p> <p>32 NYC arena</p> <p>33 Group of trees</p> <p>35 RR depot</p> <p>37 Hail to Horace</p> <p>38 3rd Bible book</p> <p>39 Period</p> <p>41 "Dies _"</p> <p>42 Hebrew month</p> <p>43 Polynesian beverage</p> <p>48 Snari and growl</p> <p>49 Propagate</p> <p>51 Means of entry</p> <p>52 Hellenic: pref.</p> <p>53 Florida city</p> <p>54 _ and penates</p> <p>55 Jetsons' dog</p> <p>56 Hog thigh</p> <p>57 Muslim scholars</p> <p>58 Fork prongs</p> <p>59 Additional</p> <p>64 Chou En- _</p> <p>65 Time meas.</p> <p>66 Unkindly</p> <p>67 Theol. Belief</p> |
|--|---|---|

See page 23 for solutions.



**PUZZLE #4**

TMSPuzzles@aol.com

1	2	3	4	5	6	7	8		9	10	11	12	13	14
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60								61						
62								63						

By Annabel Michaels  
 Williamsburg, VA

**CROSSWORD CLUES**

- ACROSS**
- 1 Overacts
  - 9 Islands in the Atlantic
  - 15 In matched pairings
  - 16 Mouse or rat
  - 17 Legendary island
  - 18 So far
  - 19 Imitation diamond
  - 21 Floral necklace
  - 22 Bell sound
  - 23 Working as a copyist
  - 26 Consummation
  - 27 Mil. captive
  - 30 Singer Tammy
  - 31 Scandinavian rug
  - 32 Shrewish woman
  - 34 Aviator
  - 35 Lunchroom
  - 37 Top-grade topper
  - 40 Half-goat man
  - 41 Dissemblance
  - 44 1955 Wimbledon champion
  - 46 Skirt edge
  - 47 Possible 27A
  - 48 Kernel of an oil-yielding plant
  - 50 Kitchen utensils
  - 51 Tanker's cargo
  - 52 Thwarts
  - 56 Commendation
  - 59 Nautical
  - 60 Batsman
  - 61 Ancient
  - 62 Leavening agents
  - 63 Uniformity

- DOWN**
- 1 Stockpiler
  - 2 Hervey Allen's " \_ Adverse"
  - 3 Dillon of "Close Encounters..."
  - 4 Comic actor Arnold

- 5 Skye Leitch
- 6 Kiddies
- 7 Component piece
- 8 Monterrey money
- 9 Blood conduit
- 10 "The \_ Story"
- 11 Peculiar
- 12 Material existence
- 13 Cooperative agreement
- 14 "In the Heat of the Night" Oscar winner
- 20 Father of "Christina's World" painter
- 24 Weak in body
- 25 Lugosi or Bartok
- 27 Temporary stages
- 28 One with two left feet
- 29 Forceful usurper
- 33 School grp.
- 35 Rubik's toy
- 36 Kind of whiskey
- 37 Deterioration from lack of use
- 38 Grasslands
- 39 Colorado peak
- 41 Inclined toward love
- 42 Movie theaters
- 43 Dangling ornaments
- 45 Pertains
- 49 Refuse heaps
- 50 Metal disk
- 53 Poet Teasdale
- 54 Remove fat
- 55 "The \_ of the Ancient Mariner"
- 57 Part of TGIF
- 58 Tennis grouping

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See page 23 for solutions.

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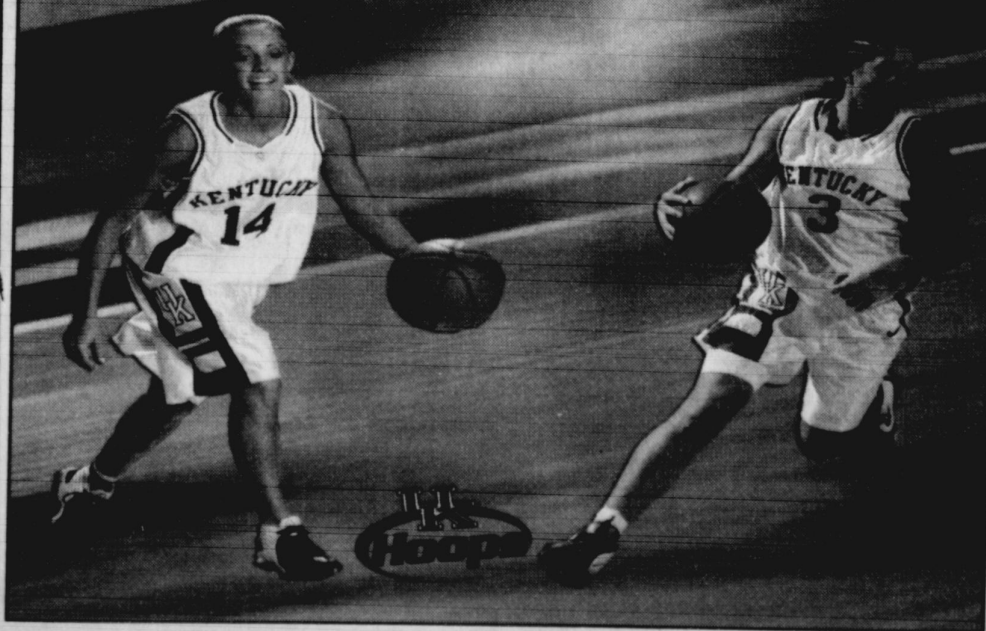
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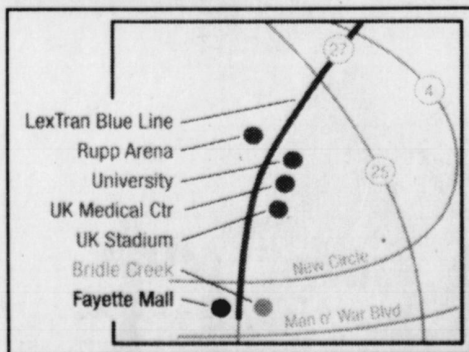
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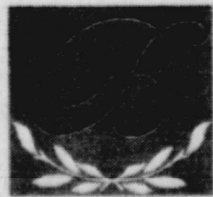
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Friday, Feb. 27<sup>th</sup> vs. Florida  
Friday, Mar. 5<sup>th</sup> vs. Ball State

For more information or to sign up, send an email to [mosmaniacs@yahoo.com](mailto:mosmaniacs@yahoo.com).

**Search #1**  
See page  
23 for  
solution.

**MAGICWORD**

**HOW TO PLAY:** Read the list of words. Look at the puzzle. You'll find these words in all directions—horizontally, vertically, diagonally, backwards. Draw a circle around each letter of a word found in the puzzle, then strike it off the list. Circling it will show a letter has been used but will leave it visible should it also form part of another word. Find the big words first. When letters of all listed words are circled, you'll have the given number of letters left over. They'll spell out your MAGICWORD.

**HOTEL (sol: 12 letters)**

B-Bags, Beds, Best, Western, Breakfast, Business; C-Cater, Clean, Comfort Suites, Concierge; D-Days Inn; E-Econo Lodge, Express; F-Features; G-Guests; H-Hampton Inn, Hilton, Holiday Inn, Homewood Suites, Hyatt; L-Lobby, Luggage, Luxury; M-Marriott; R-Radisson, Ramada, Rate, Relax, Rooms; S-Service, Sheraton, Sleep, Stay; W-Welcome

This Week's Answer:

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DLLSERVICEWRRHK  
ICOMFORTSUITESA  
LOBOONSEXPRESSE  
OMBOEGDOLONOCER  
HEYRYATSSENISUB

**Search #2**  
See page  
23 for  
solution.

**MAGICWORD**

**HOW TO PLAY:** Read the list of words. Look at the puzzle. You'll find these words in all directions—horizontally, vertically, diagonally, backwards. Draw a circle around each letter of a word found in the puzzle, then strike it off the list. Circling it will show a letter has been used but will leave it visible should it also form part of another word. Find the big words first. When letters of all listed words are circled, you'll have the given number of letters left over. They'll spell out your MAGICWORD.

**THE CARIBBEAN (sol: 8 letters)**

A-Anguilla, Antigua, Antilles, Aruba; B-Bahamas, Balmi, Barbados, Beaches, Belize, Bequia, Bonaire, Breezy; C-Casinos, Coast, Cruise, Cuba, Curacao; E-Exotic; H-Haiti; I-Islands, Islets; J-Jamaica; L-Lush; M-Martinique; O-Ocean; P-Paradise; R-Reggae, Resorts; S-Saba, Sail, Sand, St. Lucia, Sunny, Swim; T-Tourists, Travel, Trip, Tropical; W-Warm, Windsurfers

This Week's Answer:

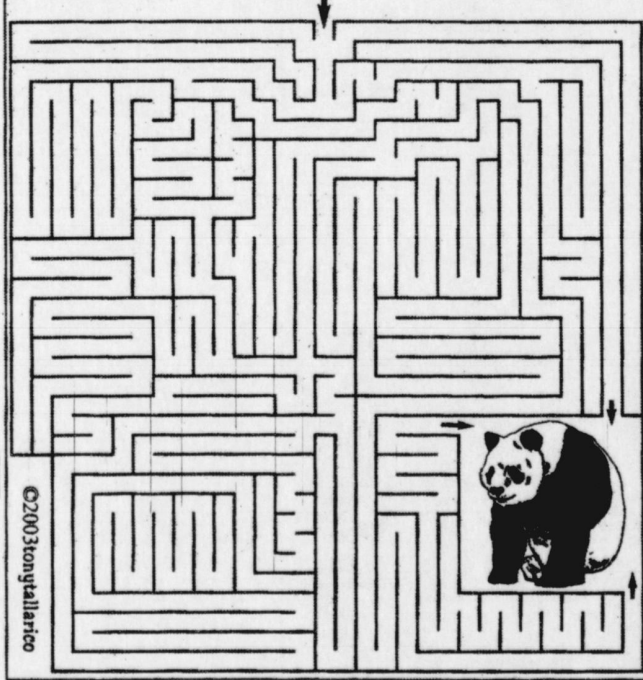
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**KENTUCKY KERNEL KICKBACK | 19**

**Search #3**  
See page  
23 for  
solution.

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**SPACE STATION (sol: 13 letters)**

A-Alpha, Ambitious, Assemble, Astronaut; B-Build; C-Canada, Cargo, Cosmonauts, Costly, Crew; D-Dock; E-Effort, European; F-Flights; J-Japan; L-Laboratory, Learn; M-Microgravity, Modify; N-NASA; O-Orbit; P-Payload, Permanent, Ports; R-Robot arm, Russia; S-Science, Segments, Soyuz, Spacewalk; U-Unique, United States; V-Venture, Visitors

This Week's Answer:

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M R A T O B O R Y K C O D A C  
D L I U B P A Y L O A D D I O  
N S T U A N O R T S A A O S S  
A M B I T I O U S M N S R E M  
E L B M E S S A O A E N B G O  
P O R T S T S D C T E R I M N  
O P S R N A I A A A T I T E A  
R E R O N F R T E L E A R N U  
U R O F Y G S R J A P A N T T  
E M T F O D U F L I G H T S S  
U A I E E T O R U S S I A N O  
Q N S T N S P A C E W A L K Y  
I E I E C N E I C S W E R C U  
N N V Y R O T A R O B A L A Z  
U T L Y T I V A R G O R C I M

**Search #4**  
See page  
23 for  
solution.

**MAGICWORD**

**HOW TO PLAY:** Read the list of words. Look at the puzzle. You'll find these words in all directions—horizontally, vertically, diagonally, backwards. Draw a circle around each letter of a word found in the puzzle, then strike it off the list. Circling it will show a letter has been used but will leave it visible should it also form part of another word. Find the big words first. When letters of all listed words are circled, you'll have the given number of letters left over. They'll spell out your MAGICWORD.

**THE HOLIDAY SEASON (sol: 8 letters)**

A-Advent calendar, Angels; B-Boxing Day; C-Candles, Cheer, Christmas, Celebrate, Customs, Culture; D-December, Decorate, Dreidel; E-Elves, Evergreen; F-Family; G-Gifts, Greetings; H-Hanukkah, Happy, Holy, Hope; K-Kind, Kwanzaa; L-Lights, Love; M-Mass, Menorah; N-Noel; P-Peace; R-Reflect; S-Santa, Shamaah, Snow, Songs; T-Toys, Trees; W-Winter, Wish, Wreath

This Week's Answer:

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G T C E L F E R E B M E C E D  
W O N S C H R I S T M A S V P  
H A K K U N A H A P P Y D E E  
S T H G I L D A S Y O T E R A  
A N G E L S N R G W O O C G C  
M L S C R O E O N R H D O R E  
A E E U E N L N I E S W R E T  
H D L L T G A E T A I I A E A  
S I D T N S C M E T W L T N R  
M E N U I S T A E H O P E S B  
O R A R W A N S R E H P C E E  
T D C E L N E S G S E V L E L  
S T F I G T V Y L I M A F R E  
U H O L Y A D G N I X O B T C  
C D N I K W A N Z A A E V O L

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**MAGICWORD**

Search #1  
-RESERVATIONS

Search #2  
-SEASHORE

Search #3  
-INTERNATIONAL

Search #4  
-GOODWILL

**JUMBLES**

Jumble #1 | Jumbles: **BROOD LEAKY ASTHMA FILLET**  
 Answer: The chef said his idea for a gourmet meal was  
 -- **HALF-BAKED**

Jumble #2 | Jumbles: **REBEL EAGLE STUCCO UTMOST**  
 Answer: What the maestro ended up with when the  
 orchestra disagreed -- **A SCORE TO SETTLE**

# THE BLACK MARKET



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CANDLES & INCENSE  
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EAST HIGH STREET



KENTUCKY KERNEL KICKBACK | 23

**PUZZLE #1**

H	A	R	M		E	D	A	M		O	P	T	E	D	
O	L	I	O		I	O	T	A		N	A	O	M	I	
P	U	S	H	I	N	G	O	N	E	S	L	U	C	K	
S	M	E	A	R	S		M	E	A	L		G	E	E	
			W	E	T	S		S	T	A	S	H	E	S	
N	I	C	K		E	O	N		S	U	E				
A	D	O		M	I	N	E	D		G	R	A	I	N	
P	L	A	I	N	G		W	I	T	H		F	I	R	E
S	E	X	E	S		S	T	A	R	T		D	O	S	
			A	P	T		O	N	E		B	E	N	T	
C	O	C	H	R	A	N		A	N	T	E				
A	N		I	N	O	N		C	A	S	H	E	W		
D	I	C	I	N	G		W	I	T	H		D	E	A	T
E	C	L	A	T		A	L	O	E		T	U	N	E	
T	E	E	N	S		Y	E	N	S		S	L	A	Y	

**PUZZLE #2**

S	A	M	E		E	M	S		P	E	A	R	L	S	
E	C	O	N		R	U	E		E	N	T	A	I	L	
I	H	A	V	E	N	E	V	E	R	L	E	T	M	Y	
S	Y	B	I	L		S	E	M	I		A	S	P	S	
			R	I	A	L		I	L	L	S				
S	C	H	O	O	L	I	N	G		M	E	S	A	S	
P	R	O	N	T	O		O	R	A	N		T	E	L	
I	A	N	S		H	E	L	E	N		D	E	S	I	
E	T	E		L	A	N	A		G	A	E	L	I	C	
S	E	D	G	E		I	N	T	E	R	F	E	R	E	
			A	M	A	S		A	L	E	E				
S	L	O	T		B	L	O	B		C	A	R	T	S	
W	I	T	H		M	Y	E	D	U	C	A	T	I	O	N
A	S	T	E	R	S		I	L	E		E	T	T	A	
M	A	O	R	I	S		N	A	E		D	E	E	P	

**PUZZLE #3**

S	O	D		M	A	R	I	S		A	M	I	S	S	
U	R	I		I	N	A	N	E		R	E	C	T	O	
M	O	R	E		C	O	M	P	E	T	I	T	I	O	N
A	N	E	A	R		U	P	I		N	R	A			
C	O	R	P	O	R	A	T	E	M	E	R	G	E	R	
			N	O	L		D	E	L	E					
S	A	M	S		L	E	S		S	C	A	L	E		
H	O	S	T	I	L	E	T	A	K	E	O	V	E	R	
E	L	G	A	R		A	D	A		N	E	V	A		
			N	A	G	S		A	V	A					
G	O	L	D	E	N		P	A	R	A	C	H	U	T	E
R	C	A		A	R	S		C	A	L	I	X			
E	A	R	L	Y		R	E	T	I	R	E	M	E	N	T
C	L	E	A	R		A	R	L	E	S		M	E	R	
O	A	S	I	S		D	O	L	L	S		A	S	A	

**PUZZLE #4**

H	A	M	S	I	T	U	P		A	Z	O	R	E	S
O	N	E	T	O	O	N	E		R	O	D	E	N	T
A	T	L	A	N	T	I	S		T	O	D	A	T	E
R	H	I	N	E	S	T	O	N	E		L	E	I	
D	O	N	G			S	C	R	I	B	I	N	G	
E	N	D		P	O	W		W	Y	N	E	T	T	E
R	Y	A		H	A	R	P	Y		F	L	Y	E	R
				C	A	F	E	T	E	R	I	A		
A	P	L	U	S		S	A	T	Y	R		A	C	T
T	R	A	B	E	R	T		H	E	M		M	I	A
R	A	P	E	S	E	E	D		P	A	N	S		
O	I	L		F	R	U	S	T	R	A	T	E	S	
P	R	A	I	S	E		M	A	R	I	T	I	M	E
H	I	T	T	E	R		P	R	I	M	E	V	A	L
Y	E	A	S	T	S		S	A	M	E	N	E	S	S

**PUZZLE #5**

E	B	B	S		P	E	S	T	O		A	P	E	R	
R	I	E	L		A	S	T	E	R		M	A	R	E	
I	S	A	A	C	S	T	E	R	N		P	T	A	S	
C	O	S	M	O	S		S	M	A	L	L	E	S	T	
A	N	T		M	O	B		S	T	E	E	R			
			P	E	S	O	S		E	A	R	N	E	D	
A	P	A	R	T		N	O	E	L	S		I	D	A	
S	A	F	E		P	E	R	R	Y		S	T	I	R	
I	S	T		L	O	R	E	N		D	O	Y	E	N	
S	T	E	L	E	S		R	I	S	E	S				
			R	U	N	I	C		E	P	I		A	H	A
C	O	N	N	O	T	E	S		A	G	A	T	E	S	
A	G	O	G		I	N	T	E	R	N	S	H	I	P	
S	L	O	E		O	S	A	G	E		T	O	R	E	
H	E	N	S		N	E	R	O	S		A	S	S	N	

**PUZZLE #6**

B	I	L	K		A	R	O	I	D	S		R	O	W	
R	O	M	A		R	E	P	E	A	T		A	B	E	
A	N	N	I	E	L	A	U	R	I	E		L	O	A	
			S	L	E	D	S		R	I	P	P	E	R	
S	P	L	E	E	N	S		D	I	N	A	H			
P	E	A	R	C	E		T	R	E	S	T	L	E	S	
I	O	U	S		S	T	O	A	S		H	A	S	P	
N	P	R			S	O	V			U	T	A			
E	L	E	V		D	A	L	A	I		B	R	A	T	
R	E	N	E	G	E	R	S		T	E	R	E	T	E	
			T	E	A	M	S		R	E	T	U	N	E	S
P	L	I	S	S	E		B	O	R	E	S				
S	E	A		L	A	U	R	A		A	S	H	L	E	Y
S	I	N		I	N	S	E	R	T		E	Y	R	E	
T	A	S		T	S	E	T	S	E		S	E	A	T	

**PUZZLE #7**

F	A	R	E		P	E	N	N	A		C	A	N	T	
I	R	O	N		A	V	A	I	L		O	L	E	O	
L	A	U	D	E	R	A	P	P	L	A	U	D	E	R	
E	N	E		L	A	D	E	S		G	R	A	D	E	
			A	I	D	E		P	E	I					
S	P	E	C	T	E	R	R	E	J	E	C	T	E	R	
H	E	R	M	E	S		E	S		I	T	O			
E	A	V	E	S		A	C	T		S	U	M	U	P	
A	L	I		A	R	T		S	T	R	I	D	E		
F	E	N	D	E	R	C	O	M	M	E	N	D	E	R	
			E	L	K		E	E	L	S					
A	T	E	A	M		O	C	T	A	L		E	A	T	
F	A	C	T	O	R		D	E	T	R	A	C	T	O	R
R	I	C	H		A	I	S	L	E		A	C	N	E	
O	L	E	S		M	E	T	E	R		T	H	E	E	

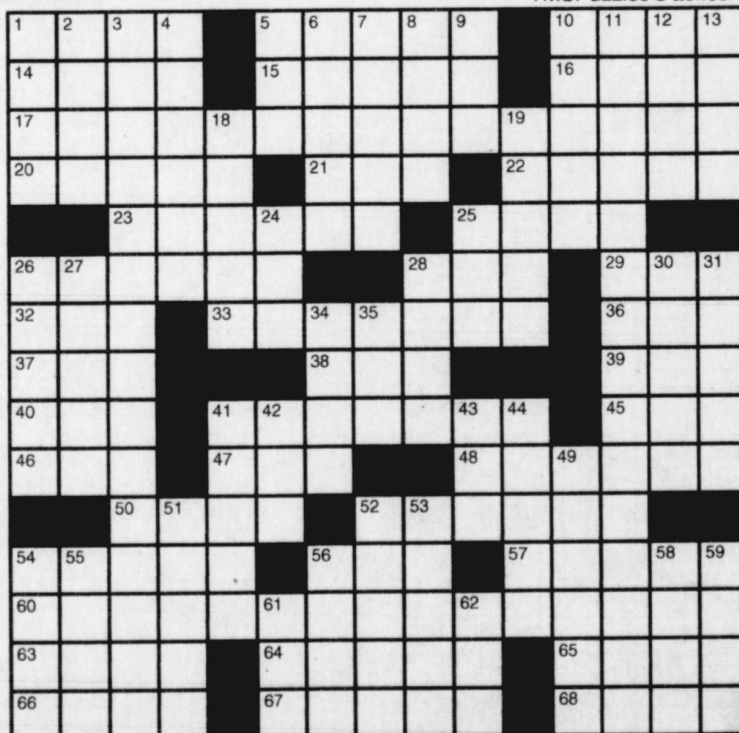
**PUZZLE #8**

P	A	C	A		B	O	S	S	A		C	H	E	R	
U	G	L	I		A	C	T	O	N		H	A	L	O	
C	H	O	R	U	S		H	E	A	D	W	A	I	S	T
E	A	T	I	N		R	E	P		H	I	R	E	S	
			H	E	I	F	E	R		H	E	R	B		
P	U	E	R	T	O		T	I	A		O	L	D		
I	N	S		E	X	H	A	U	S	T		R	A	E	
S	D	S			E	R	R			D	U	G			
M	I			A	D	D	E	N	D	A		E	R	A	
O	D	D		F	O	Y			U	L	T	R	A	S	
				E	M	I	T		C	S	H	A	R	P	
S	O	F	A	R		M	O	A		R	I	L	K	E	
P	H	O	N	E		B	O	T	T	O	M	F	U	E	L
O	N	U	S		A	T	T	I	C		L	M	N	O	
T	O	L	E		M	E	A	N	T		E	B	O	N	

## KENTUCKY KERNEL KICKBACK | 24

## PUZZLE #8

TMSPuzzles@aol.com



By Verna Suit  
Silver Spring, MD

## CROSSWORD CLUES

- ACROSS**
- 1 Agouti's cousin  
5 nova  
10 "Moonstruck" star  
14 Jamaican citrus fruit  
15 Respond to  
16 Saint's glow  
17 Three lines  
20 Dine at home  
21 GOP member  
22 Employs  
23 Young cow  
25 Mint or sage, for example  
26 \_ Vallarta, Mexico  
28 Argentine aunt  
29 Long in the tooth  
32 Election winners  
33 Deplete  
36 Charlotte of "The Facts of Life"  
37 '60s radicals  
38 Fumble  
39 Tunneled  
40 Pair of 501's  
41 Book supplements  
45 Memorable time  
46 Uneven?  
47 Eddie of vaudeville  
48 Extremists  
50 Send forth  
52 D fiat  
54 As yet  
56 Large, extinct bird  
57 "New Poems" poet  
60 Three lines  
63 Burden  
64 Top room  
65 K-P connection  
66 Enameled metalware  
67 Had in mind  
68 Black, in poetry

- DOWN**
- 1 Purplish brown  
2 Turkish honorific  
3 Three lines  
4 More ethereal  
5 \_-relief  
6 Earth pigment  
7 Direct  
8 Cleansing agent  
9 Word in partnerships  
10 Dept. head  
11 Three lines  
12 So what \_ is new?  
13 Goes bad  
18 Bring together  
19 Cereal grain  
24 Crafty critter  
25 That man's  
26 \_ Beach, CA  
27 Dismantled  
28 Chance to play  
30 Davies or Ashley  
31 Painter of ballerinas  
34 Actress Lamarr  
35 Exist  
41 In flames  
42 E-mail period  
43 Blank reply  
44 Warning  
49 Inconsequential thing  
51 Presbyterian parsonage  
52 Terra \_  
53 Glossy finish  
54 Catch sight of  
55 Exclamation of distress  
56 Very small speck  
58 Gambling game  
59 North Carolina college  
61 Wham \_  
62 One meaning of 10

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See page 23 for solutions.