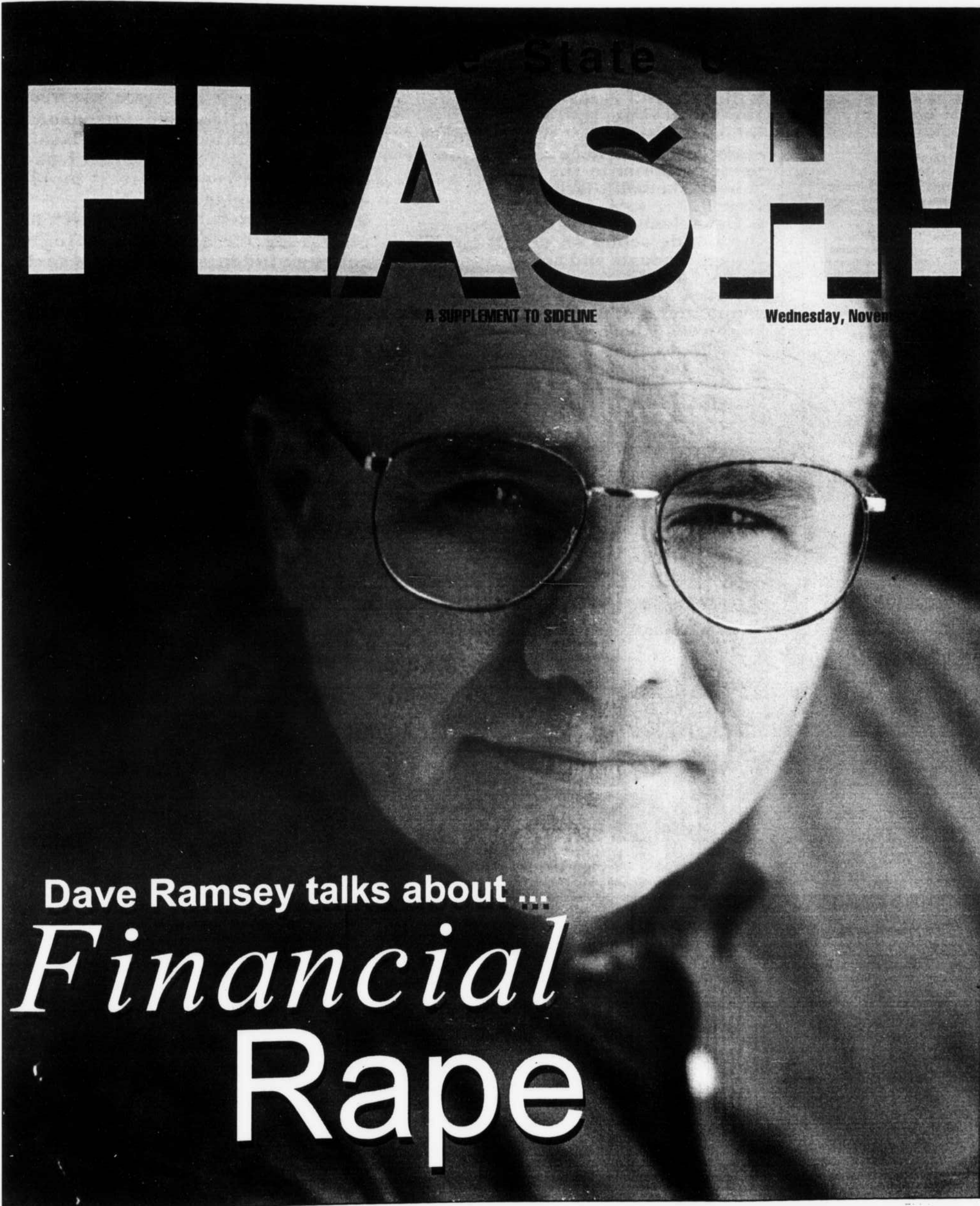


FLASH!

A SUPPLEMENT TO SIDELINE

Wednesday, November 11, 1992



Dave Ramsey talks about ...
Financial
Rape

SIDELINES

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Contents

- Jim Carroll returns to music for the first time in 14 years. The infamous Carroll last surfaced in the early '90s when Leonardo DeCaprio portrayed him in the dark bio-pic "The Basketball Diaries." Page 3.
- Dave Ramsey gives Flash! readers the inside scoop on credit cards, college students and debts! Pages 4 and 5.
- Catch up on all your favorite soaps and don't be afraid to read your weekly horoscope. Page 6.
- Look to see who's hitting Middle Tennessee this week in our show list. Page 7.

Upcoming FLASH! articles

- With Thanksgiving just a few weeks away, the holiday movie season is about to be thrust upon us. Flash! is going to give its readers a first look at some of this year's hottest movies expected to top the box office.
- Youth hostels across America are preparing for a winter influx of college students near ski resorts. Flash! looks to give its readers the inside track on where to go, how to get there and, most of all, how to save money doing it.

If you have any stories you would like to see in a future issue of FLASH!, please call 898-2917. We'd love to hear about your thoughts and ideas.

Quote of the week

"I can't stand up right now. I'm having a problem with my pants."

Howard Stern, on his nightly E! Entertainment television show, when he declined to walk over towards his guest, a local New York City stripper, because he had an erection.

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VAZZ
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MIDDLE TENNESSEE STATE UNIVERSITY

Carroll returns after 14-year vacation

Staff Reports

Max's Kansas City has gone highbrow and Midtown; heroin has a chic; and punk rock has gone the acceptable and safe shopping mall route — not exactly the world Jim Carroll thrust himself into as a *carpe diem* and literary rookie genius.

It's not the universe that welcomed The Jim Carroll Band, at opposite ends, as both a troupe of misspent misfits and raucous team of inspired rock clairvoyants.

Still, that hasn't stopped Jim Carroll.

Set upon a canvas stretched by producer and film composer Anton Sanko (Suzanne Vega), "Pools of Mercury" is Carroll's first for Mercury Records.

For the album sessions, Carroll called on his old friend Lenny Kaye, along with Truly's Robert Roth and an assorted cast of ready-and-willing players, and work began in earnest at a downtown New York studio.

Released concurrently with "Void of Course", Carroll's new collection of poetry, "Pools of Mercury" is an intense combination of new songs and music-backed spoken-word pieces, including "8 Fragments for Kurt Cobain" — which Carroll first performed in April 1994 on MTV, in the wake of the Nirvana leader's death and was later published in "The New York Times" on New Year's Day 1995.

Exhausted by the time he hit 28, Carroll fled to California in the late '70s in an attempt to put his relationship with heroin to bed. In 1978, during a Patti Smith tour in California, Carroll hooked up with his friends from the city and hitched a ride to catch the shows.

One night in San Diego, Patti found herself stuck without an opening act and Carroll was nominated for the job. Patti stepped onstage and introduced "the guy who taught me how to write poetry."

Inspired, Carroll it fly — ranting a free-form lyrical language as Patti and the band backed him up. The crowd went nuts and a rock star was born — though it was a difficult labor.

Soon Carroll hooked up with the Bay Area band Amsterdam and together they became The Jim Carroll Band. The group played the San Francisco club circuit to great acclaim and word-of-mouth raves.

When Carroll returned to New York for the first time in five years to sign contracts with Bantam for the mass market paperback publication of "The Basketball Diaries," he also brought a demo tape with him.

As the story goes, he brought the tape to Rolling Stones Records President Earl McGrath to see what he thought. The tape also made its way into the hands of Keith Richards. That sealed it. Carroll was signed to RSR, distributed by Atlantic Records.

In describing a Jim Carroll Band concert in 1980, just prior to the release of his "Catholic Boy" debut, writer Lynn Hirschberg reported overhearing a Oui



Photo credit: Ray Lego/Cut The Fat

Jim Carroll in a publicity photo for his newly released album "Pools of Mercury."

photographer remark, "You're watching the Dylan of the '80s, you know ... Seeing Jim Carroll now ... is like witnessing history."

"Along with the city sense of my lyrics, I like to have music that's real dirty, straight rock 'n' roll without any frills to it, that has an immediate impact," said Carroll at the time.

When John Lennon was assassinated in December 1980, "People Who Died," the blazing single from "Catholic Boy" was one of the most-requested songs on FM radio, just after Lennon's own "Imagine."

The song had impact. As "Newsweek's" Barbara Graustark noted, it in effect "propelled Carroll from underground status ... to national attention as a contender for the title of rock's new poet laureate."

The release of "Catholic Boy," along with the publication of his now-classic book, "The Basketball Diaries," shot Carroll and his band into the international spotlight. Cover stories appeared in "Rolling Stone," "New York," "Creem," "Interview," "Melody Maker" and "Penthouse."

The expression continued through to Carroll's celebrated "Dry Dreams" in 1982 and "I Write Your Name" in 1984. However, with the fulfillment of his three-album deal with Atlantic, he embarked on a 14-year vacation from rock 'n' roll.

Still he had left an indelible mark on music and minds and, nearly 20 years later, "Catholic Boy" is widely regarded as one of the last great original punk albums.

Descended from three generations of Irish Catholic bartenders, Carroll was born in New York City in 1950. He spent his childhood living on the city's Lower East Side, attending Catholic schools.

At age 12, shortly before his family

moved to the Upper West of Manhattan, he began keeping the journal that would eventually be published as "The Basketball Diaries."

His diaries immediately attracted attention of the literary crowd around him. When he published his first collection of poetry at age 16 and excerpts from "The Basketball Diaries" were printed in the "Paris Review," he was hailed as a genuine prodigy and given the official nod by the "Beat generation's kingpin."

Jack Kerouac observed, "At 13 years of age, Jim Carroll writes better prose than 89 percent of the novelists working today."

Likewise, William Burroughs dubbed Carroll "a born writer."

A best-selling author of six books, including 1973's award winning "Living At The Movies," and his critically lauded "Praying Mantis" spoken word album, Carroll continues to pack concert halls for his poetry performances.

As he continues to inspire new generations of writers, he regularly collaborates on any variety of musical projects — most recently Rancid's "Junkie Man."

Additional songwriting credits include work with artists as diverse as Marcus Miller, Blue Oyster Cult, 7 Year Bitch and Sonic Youth. He has performed with Keith Richards, Richard Hell, Marianne Faithfull, Ray Manzarek, Jerry Garcia, Robert Hunter, Allen Ginsberg and William Burroughs. He has recorded with Pearl Jam, Lou Reed and John Cale.

At the same time, a 20-song Jim Carroll Band tribute album, "Put Your Tongue To The Rail," is nearing completion. As for "Pools of Mercury," it's all true Jim Carroll — "organic and honest," as he explains.

An open letter from Jim Carroll

My last spoken word, "Praying Mantis" intentionally — indeed, almost definitely — contained no musical backing whatsoever. However, many of the poems I have written over the last two years, which have now been compiled in "Void of Course," seemed to ache for some sort of musical frame. So I got in touch with Lenny Kaye and Anton Sanko, both of whom I had worked with previously, and we talked about going about it. Anton seemed a logical choice to produce the record, and afterwards proceeded to Anton's studio, where I began to read the pieces I thought would work best ... those that had a lyrical quality that carried beyond the page. All that's instinctual, and pretty much decides itself. Lenny parted after that first day to get back to his work with the Patti Smith Band, but came back later ... guitar, of course, in hand.

From there it was a straight collaborative process. Anton had gathered a fantastic bunch of musicians, and they all came filled with ideas. My part seemed easy.

Then one day we played a demo of these songs, "The Beast Within" and "Falling Down Laughing," which were written a couple of years earlier — specifically for the soundtrack of the "Basketball Diaries" movie. They never used them, but I liked both songs and kept the tape within reach. I'd passed on the idea of another rock LP with several kind and persistent A&R guys at record labels in the years since my last album in 1984, not wanting to go there again (for whatever reasons I can't really say and wouldn't anyhow). But with these musicians assembled as they were, I took the leap and we recorded them for real.

The shards of rock and roll energy began to arc around my body like uranium zippers. Anton turned out to be the best rock producer I'd worked with since Bob Clearmountain on "Catholic Boy."

The flood gates were open, and the metaphors were mixing. From the first song, the project shifted gear and turned into a rock and roll album. It was almost a natural process of accretion. Anton and Tristan came in with music for more songs, others flew in from Seattle, and I was back to lying on my floor, running variations of lyrics onto legal pads once more. It was a state I'd almost forgotten — different than writing poems — more like lava flowing from a dormant volcano. You just allow it to keep moving, until it hardens into something solid and integral to the landscape. (That's just the verses, you've still got the chorus to deal with.)

So in wierd and wired way, this album simply defined itself as it went along. The ecstasy-drenched magnetism of Rock pulled us all to a different place than planned, but it was all organic and honest. What's left is some variegated hybrid ... not only of musical styles, but of emotion and passion. And for all the digital technology available in recording today, it's in the end an analogue thing. That is: We participate in your consciousness, and you participate in ours.

Jim Carroll

heroin punk prose rock 'n' roll spoken-word life addictions



“It’s a piece of plastic. Grow up.”

Keith Ryan Cartwright
Flash! editor

Attending college and obtaining a degree is a choice millions of young adults make in an effort to secure the best possible future for themselves.

Unfortunately, many of those same students will wind up making poor financial choices in the process. Which in turn, will come back to hinder their future earnings before they even have a chance to graduate from school.

One of biggest factors contributing to student debts are the so-called-all-too-important credit cards.

“People sign up for them knowing in their mind and heart, they don’t have the money to pay it back,” said Dave Ramsey, host of “The Money Game” on WWTN-FM 99.7. “Figuring Ed McMahon is going to show up at their door. And, because it proves, ‘I’m an adult because I have a credit card.’”

Avoiding credit card debt, however, may be one of the most difficult tasks a student will ever be faced with during their time in school.

Not a week has gone by at MTSU since the fall semester began that one bank or another hasn’t set up a stand offering students a chance to sign up for their own card by enticing them with free gifts. MTSU isn’t the only institution privy to this unscrupulous tactic, but rather it has become a common sight on campuses across the country.

“These companies are paying the campuses millions and millions of dollars for the right to rape the student population,” Ramsey said. “It’s really sad that higher

education has sunk to that point. I think it’s immoral. It’s greedy people feeding off of students.

“I’m a capitalist, I believe in selling stuff but that’s just going too far.”

The amount of money universities are being paid by banks and credit agencies is far beyond the realm of comprehension. The University of Tennessee, for example, just signed a \$17 million deal with First Card to come out with the UT credit card for students.

The figure pales in comparison with the deal the UT Athletic Department signed with Adidas for what amounts to \$5 million.

“That is not good,” Ramsey said. “Now they’re making more money on credit cards than they are on athletics. That is unbelievable. Athletics has always been the cash cow. It’s all because they’re too stinking

lazy to raise funds.”

More than ever before, the peer pressure of owning

a credit card has overcome the majority of students. Knowing full well that students are using credit cards as meanings of paying bills, universities have also begun to tap into the plastic spending habits of its student body.

University administrators, including at MTSU, are now allowing students to pay their tuition and fees with a credit card. Aside from having to deal with the rising cost of attending college, students are also stressing out over the typical 12.9 percent interest rates their credit card companies are charging.

“The folks I’m most upset about are the administrators,” Ramsey explained. “I mean, when they put a stinkin’ Coke machine on campus that takes a credit card, somebody is not

watching out for the students.

“They’re suddenly condoning bad financial decisions.”

In talking with employees of a Washington, D.C. student loan service center researching student activity throughout the United States, Ramsey found a disturbing trend developing among college students using credit cards.

It seems more and more of them are quitting school in order to pay off their escalating credit card debts. As a direct result of students dropping out of college, there are currently more than \$13 billion in student loan defaults.

“Quitting, of course, activates your student loan bill early,” Ramsey said. “Then, you don’t have as good of a job because you didn’t get the degree. So these cards on campus are really bad news.

“It’s America at its worst level of greed.”

Despite the fact that tuition and fees are higher than ever before, the cost of housing continues to rise and the economy has remained stagnant, graduating from college debt-free is still a realistic possibility.

Today, however, 78 percent of graduating college seniors have a student loan debt — the average of which is \$15,348.

“People start out with the fact that debt is normal and ‘everybody does it’ kind of thing” Ramsey said. “So you end up with student loan debt and, of course, credit card debt is right behind that.

Ramsey, a 1982 UT graduate, entered the so called “real world” with only about \$100 charged on three separate cards along with roughly \$3,000 in student loan debt. One reason he was able to keep his debt at such a manageable amount and pay it off within the first year of graduation was that he worked 40 hours a week while going to school, including selling real estate.

“I got the cards out of desperation and they were stupid for giving them to me,” Ramsey said. “If you can get out even, that’s cool because normal is \$15,000 in debt. You’re already ahead of most people.

“It’s nothing to feel bad about because it’s normal. It’s just, normal isn’t good enough.”

Though student loans may be hard to avoid, credit cards are a different problem altogether. In fact, of all the debts students are likely to incur, credit cards are completely avoidable.

However, due to the status symbol of owning them and the insistent need to impress others, credit cards have, unfortunately, become the norm.



Photo credit Derrick Wilson

Students once again fall victim to another slew of credit card sharks on campus last week.

"Credit cards are a lot easier to give up than the student loan is," Ramsey said. "Don't use credit card debt in any way, shape or form in college. There is no excuse for it. There's no possible rationalization that makes it worth it."

Even with all the facts laid out for everyone to see, students will likely follow the growing trend of having not one but several credit cards as a means of paying for expenses.

Studies have also shown credit agencies that users of credit cards have typically developed loyalties to the first few cards they ever receive. Trends like that have led agencies into wars with one another to sign users up as early as possible despite the fact that many who apply don't even hold jobs.

"I have people come to my seminars and cut up all their credit cards but they hold on to one of them," Ramsey said. "They say, 'No, this one, I've had this one since college, Dave.' They're about to cry. It's like God, it's a piece of plastic."

"Grow up. It's truly an emotional attachment."

In an effort to combat the possibility of the user not being able to pay back their debts, companies have devised what is now known as "psychological co-signers" and often don't require employment of a college student as a prerequisite.

The fine print, which oftentimes doesn't even require the signature of a parent or guardian, in actuality holds them responsible for any charges made by their children.

"What the flip can you do with a credit card when you don't have a job except go in debt that you can't pay," Ramsey complains. "It's suicidal. There's no way it can work."

"College is tough. The stress of just being in school is enough but add to that, working a little bit. Add to that, student loans looming out in the future. And add to that some credit card debt. You've got some people that just blow up, that could have made it through otherwise."

"It becomes more of a price than someone's willing to pay to get an education."

Financial

Peace

Keith Ryan Cartwright
Flash! editor

A 1982 graduate of the University of Tennessee, Dave Ramsey accumulated more than four million dollars in real estate by the time he was 26-years-old.

Unfortunately, when the banks began to foreclose on all his property Ramsey lost virtually everything he owned.

The experience, however, didn't cripple him.

Instead, he has rebuilt his financial life and, in turn, the experience has given Ramsey an unusually deep perspective and insight into money matters.

The end result is a syndicated radio program, a book on the "The New York Times" best seller list and seminars in which Ramsey has been able to reach over 100,000 people with his plan known as "Financial Peace."

With his real estate brokerage firm, specializing in foreclosures and bankruptcy, Ramsey has become known as "the financial communicator."



Aside from founding Ramsey Investments, Inc., Ramsey also is the founder of The Lampo Group, a counseling firm created to do bankruptcy avoidance counseling. In over 10 years of counseling and foreclosure brokerage he has reviewed more than 10,000 foreclosure situations and done in depth counseling for several thousand families.

Ramsey is the host of "The Dave Ramsey Show," which can be heard in the Middle Tennessee area on WWTN-FM 99.7 weekdays from 1 p.m. to 4 p.m.

With his program, which is currently broadcast in 37 markets from Kalamazoo, Mi. to Jacksonville, Fl., Ramsey speaks to over 700,000 listeners an hour.

From CNN to NBC's "The Today Show" and from "US News & World Report" to "People Magazine," Ramsey's financial rise and fall and his eventual reclaiming of wealth and financial security has been well documented by the national media.

Currently, Ramsey is putting the finishing touches on the follow-up to his critically acclaimed "Financial Peace" book, which had been described as "... the simple and yet profound book on personal finance in recent years."

Yet, with all that Ramsey has to manage in his life, he still enthusiastically created time to talk honestly, freely and openly about the financial burden of being a college student on the verge of a new millennium.

Horoscopes

By Linda C. Black
Tribune Media Services

Aries (March 21-April 19)
Put in the extra effort to hold your temper. Although you're itching to tell the truth, you don't need to tell it in anger. That could do more harm than good.

Taurus (April 20-May 20)
Panic may be caused by another person's impatience. Be calm, but firm, especially if your partner is advising you to wait. Don't let someone else's emergency cause a problem for you. Just the opposite would be more effective.

Gemini (May 21-June 21)
Don't let yourself get all stirred up over a work-related conflict. If you go ahead and let your partner know how you feel, that ought to be enough. Keep the others out of it for now, especially if you're angry.

Cancer (June 22-July 22)
Anticipate agitation from higher up and maybe even an outburst of bad temper. Keep your head down, especially if controversial subjects are being discussed. You already have your mind pretty well made up.

Leo (July 23-Aug. 22)
Let a friend break through your crusty exterior and give you a little information. You wouldn't have thought of this ordinarily, because you had your mind made up. There's something you need to consider, however, that's a little confronting.

Virgo (Aug. 23-Sept. 22)
You're worried about money, but don't get into a panic. By putting a method you already know into effect, you'll be able to shut off a leak and protect your resources. A practical decision you make will bring rewards in the future and you can find a way to buy your loved one something special.

Libra (Sept. 23-Oct. 23)
A rather surprising confrontation could lead to a new friendship. A rule you don't want to obey could turn out to be good for you and help you achieve your lifelong ambitions. So, don't resist one who's trying to give you coaching, even if you don't like what you're hearing.

Scorpio (Oct. 24-Nov. 21)
Put up with an irritating co-worker. He or she may have a couple of good points, so don't throw those out with generalizations. Just because this person is insensitive in some areas doesn't mean you should ignore his or her advice.

Sagittarius (Nov. 22-Dec. 21)
You'd rather goof off than work even more than usual. Follow through with old leads instead of making new contacts. Use your restlessness to push yourself to try something you've been thinking about. There's plenty of work and some of it is kind of frustrating.

Capricorn (Dec. 22-Jan. 19)
You're still cleaning up the mess from this weekend, but that's OK. Make some changes you've been thinking about while you're at it. Once things are disrupted thoroughly, as they seem to be, it's a good excuse to put them the way you wanted them in the first place.

Aquarius (Jan. 20-Feb. 18)
You're especially intelligent and that's good. You'll need the extra brainpower and quick wit to outmaneuver a tough competitor. Get your two cents' worth in early, and you'll shift the way things are decided. If you don't speak up at all, you could lose an important benefit.

Pisces (Feb. 19-March 20)
Financial worries spur you to study the issues. There's something you can do to improve your lot in life, but you won't get there by accident. This is going to take planning, and a decision on your part. You'll also need to make up your mind in another situation.

Soap Box

Soapbox
College Press Exchange

ALL MY CHILDREN
Hayley and Gillian get into a major chick fight when Hayley hears Gillian is in Raquel's court. Trevor prevents Raquel from telling Mateo about Max. Nathan claims Kit is his child. Jake tells Allie he won't marry her but he will take care of the baby. She thinks Liza turned Jake against her.

AS THE WORLD TURNS
Tom won't sign the divorce papers for Margo. Hal is on to Carly's 50 million-dollar trust fund scam thanks to a bug he planted in John's office. He tells Barbara and then gets in Carly's face. Carly wants Hal but he wants nothing to do with her. Jack and Jules hang out in Chicago at the top of the Sears Tower.

ANOTHER WORLD
A hemorrhaging Lila distracts everyone from noticing her newborn infant is missing. Can we talk, Oakdalers? Sofia freaks when Matt and Lila bond over the missing baby. Cindy plays that tape on the Lumina Ball PA system to implicate Grant. Distracted by Lila, no one listens. Both Grant and Cindy try to retrieve the tape but someone beats them to it.

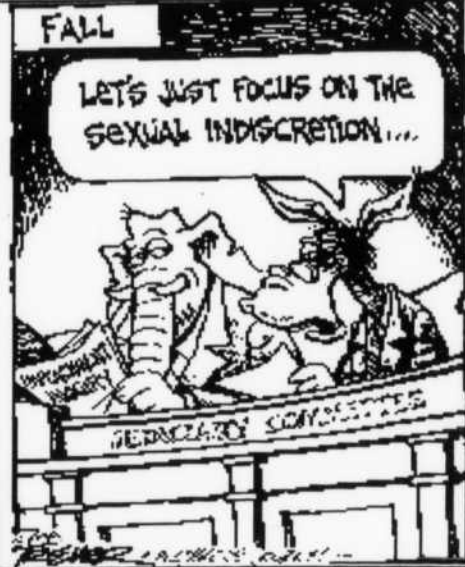
THE BOLD AND THE BEAUTIFUL
Rick's got big eyes for Kimberly and Amber shops for wedding rings. Eric and Brooke are liking Rick's interest in Kim. Sally gets an anonymous cash gift that will save Spectra. CJ meets Kimberly and thinks she rocks. He realizes Rick feels the same way. Macy gets cool flowers with inspiring words to go on with her life.

DAYS OF OUR LIVES
Austin blows a gasket upon learning Kate fired Sami. Sami catches Kate in a lie about Franco's murder. Bo asks Roman what's up between him and Billie. Roman opts for the purely platonic explanation. Wayne and Earl are following Bo, hoping to find Greta. Rolf tells Stefano that Viv could come unhinged when the serum runs out.

GENERAL HOSPITAL
Jerry tells Stefano he'll stash Nikolas's cash in a Swiss bank and find out who pushed Katherine. Tony wants to use Jerry's admission of arson to get custody of Lucas. Later, Tony sees Bobbie and Jerry making love. Is Tony everywhere or what? Carly decides to see A.J. Katherine and Nikolas share a kiss after a hot discussion. What is she thinking?

GUIDING LIGHT
Reva can't believe Annie croaked in that boat explosion. The coin Annie left for Reva is missing. Vanessa thinks Dinah is a total psycho. Rick believes Dinah is making herself sick to hold onto Hart. How perceptive, right? Cassie tells Hart her child is Sean's but she still wants Hart. Ross tells Blake he's staying with her just for the kids. She hates that.

ONE LIFE TO LIVE
Lindsay wants Nora to admit she slept with Sam. Sam intervenes. Lindsay accuses Sam of marrying her just because she was pregnant with Will. Will hears this while dining with Roseanne. Still, he wants to marry Jessica. Clint tells Lindsay their marriage could be on the rocks. Blair sees Dorian but doesn't tell her about Cassie's condition.

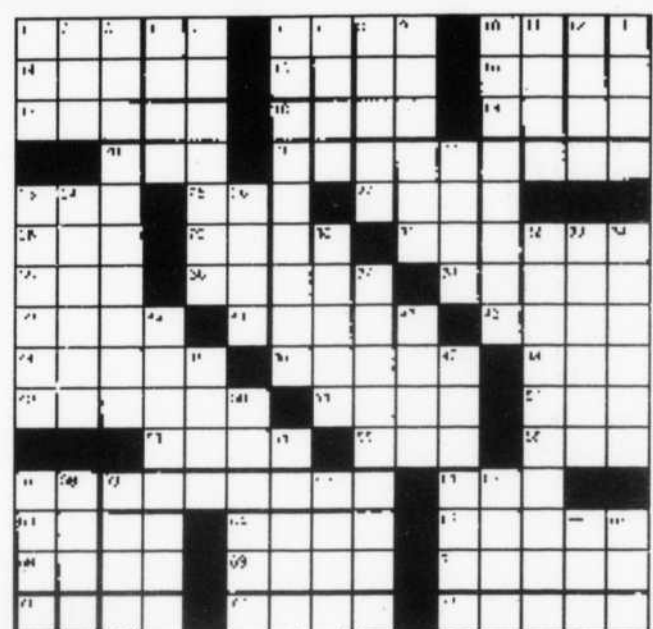


ACROSS

- Aluminum company
- Cleaning agent
- Missing
- Tits
- Remove ties
- Partner
- Nina's sister ship
- Can game
- Radar image
- Negative conjunction
- Restroom
- Top marksman
- Ms. Thurman
- Carbonated water
- Guy's address
- Non-cleric
- City north of Mecca
- Frigid
- Boredom
- Continuing prints
- Thal. and nu
- 41 Courage
- 43 Calmar
- 44 Maine town
- 46 Gauges
- 48 Final degree
- 49 Alphabet group
- 51 Solity
- 52 Male cat
- 53 Costa
- 55 Winter Delight
- 56 Nest-egg \$
- 57 Opera glasses
- 61 False fruit
- 63 Needle case
- 64 Maltay
- 65 King of Troy
- 68 Roosevelt con
- 69 Oklahoma city
- 70 Soft leather
- 71 Small vipers
- 72 Find a buyer
- 73 One Ford

DOWN

- Swiss mountain
- Circle of flowers
- Steinbeck novel
- Not faked by
- Usually
- Kept in existence
- Single line
- Second president
- Decorative lull
- Part of Newfoundland
- Earthenware jar
- Narrow cul
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- Garden ul
- Author of 'The Gods Themselves'
- Chicago suburb
- 'Death in Venice' author
- Piece of bro-a-brac
- District personalities
- Greek advisor
- Chronic respiratory disease
- Three-time U.S. Open winner
- Forces



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DOWN

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- Steinbeck novel
- Not faked by
- Usually

PORT CHARLES
Frank knows Courtney lied about the identity of Neil's father. He hears Joe is Neil's father and he gets in Courtney's face about that. He is unaware that Karen is listening. Later Karen tells Courtney not to use Neil to come between Karen and Joe. Scott wants Lucy to move into the firehouse but Lucy is unsure.

SANTA BARBARA
Olivia and Annie meet at the power plant and end up in another chick fight. Cole hears that Gregory is returning that ruby rock necklace

to his safe. Francesca teams up with Cole to lift the ruby choker. Meg discovers she is no longer legally married to Ben because Maria is in the picture. What's up with Dr. Estrada?

YOUNG AND THE RESTLESS
Sharon is crushed upon discovering thick Nick made love to Gracie Slick. She's hitting the road with the kids. She also informs Tony of the situation. Tony is crushed over Dis-Grace's betrayal. On the Newman airbus, Jack and Victor dish the conference in Denver. Victor says Brad may be returning to Newman Enterprises.

Club List

BAR NASHVILLE
114 2nd Ave. South
Nashville 248-4011

BIG RIVER GRILLE
111 Broadway
Nashville 251-4677

BLUEBIRD CAFE
4104 Hillsboro Rd.
Nashville 383-1461

BONGO JAVA
2007 Belmont Blvd.
Nashville 385-0575

THE BORO
1211 Greenland Dr.
Murfreesboro 895-4800

BOURBAN ST. BLUES
220 Printers Alley
Nashville 24-BLUES

BUNGANUT PIG
1143 Columbia Ave.
Franklin 794-4777

BUNGANUT PIG
1602 W. Northfield
Murfreesboro 893-7860

CAFE COCO
210 Louise Ave.
Nashville 329-0024

THE CANNERY 1
Cannery Row
Nashville 251-0979

THE CLUB
207 Broadway
Nashville 244-8173

DENIM & DIAMONDS
950 Madison Sq.
Madison 868-1557

EASTSIDE CAFE
2716 Gallatin Rd.
Nashville 383-1229

THE END
2219 Elliston Pl.
Nashville 292-8642

EXIT/IN
2208 Elliston Pl.
Nashville 321-4400

GECKO'S BEACH CLUB
579 Stewerts Ferry Pk.
Nashville 871-9500

GIBSON'S CAFFE
Milano 176 3rd Ave. N.
Nashville 255-0073

GRAHAM CENTRAL STATION
128 2nd Ave. N.
Nashville 251-3545

GRAND OLE OPRYHOUSE
2840 Opryland Dr.
Nashville 889-3060

HARD DAY'S NIGHT CLUB
1001 Bell Rd.
Nashville 731-5611

HARD ROCK CAFE
100 Broadway
Nashville 742-9900

HAVANA LOUNGE
154 2nd Ave. N.
Nashville 313-7665

JAMMIN' JAVA
117-B 5th Ave. N.
Franklin 591-4888

JOE'S CRAB SHACK
1646 Westgate Cir.
Cool Springs 661-6645

JOE'S CRAB SHACK
1919 Gallatin Pk.
Rivergate 859-0677

LAVA LOUNGE
1407 Division St.
Nashville 251-7107

LEGENDS CORNER
428 Broadway
Nashville 248-6334

MAIN STREET
527 Main Street
Murfreesboro 890-8692

MANHATTAN'S
901 2nd Ave.
Nashville 255-2899

MERE BULLES
152 2nd Ave. N.
Nashville 256-1946

MUNICIPAL AUDITORIUM
417 4th Ave. N.
Nashville 862-6395

MUSIC CITY CAFE
5751 Old Hickory Blvd.
Hermitage 872-0013

MUSIC CITY MIX FACTORY
300 2nd Ave. S.
Nashville 251-8899

NASHVILLE ARENA
501 Broadway
Nashville 770-2000

PHANTOM 309 BAR & GRILL
1508 Hwy 96 N.
Fairview 799-2437

PLANET HOLLYWOOD
322 Broadway
Nashville 313-7827

PLAYOFF'S
2275 Murfreesboro Pk.
Antioch 360-7380

PLAYERS DRAFT HCUSE
5434 Bell Forge Lane East
Nashville 717-3020

RADIO CAFE
1313 Woodland St.
Nashville 262-1766

RYMAN AUDITORIUM
116 5th Ave. N.
Nashville 889-6611

2ND & GOAL
128 2nd Ave. N.
Nashville 244-5340

SOUL SATISFACTION
328 4th Ave. S.
Nashville 259-3288

STARWOOD AMPHITHEATER
3839 Murfreesboro Rd.
Antioch 641-5800

STATION INN
402 12th Ave. S.
Nashville 255-3307

3RD & LINDSLEY
818 3rd Ave. S.
Nashville 259-9891

328 PERFORMANCE HALL
328 4th Ave. S.
Nashville 259-3288

TEXAS TROUBADOUR
2416 Music Valley Dr.
Nashville 885-0028

TOOTSIE'S ORCHID LOUNGE
422 Broadway
Nashville 726-0463

TPAC
505 Deaderick St.
Nashville 782-4000

12TH & PORTER
114 12th Ave. N.
Nashville 254-7236

VERTIGO DANCE CLUB
2146 Thompson Ln.
Murfreesboro 893-3999

WILDHORSE SALOON
120 2nd Ave. N.
Nashville 251-1000

ZANIES
2025 8th Ave. S.
Nashville 269-0221

EXIT/IN
2208 Elliston Place
Nashville (615)321-4400

Earlier this year the Exit/In took a new set of managers and with it, the historical nightspot, began to take on a new look as well. With a renewed vengeance in bring in some of the top-flight talent it had in the past, the club's promoters began once again to attract some of the world's most renowned artists. Aside from already established acts like Max Carl, Exit/In has done its share of hosting such current trend setters as Marcy Playground and King's X.

Upcoming Shows

Nov thru Nov. 8
Amadeus
Johnson Theatre

November 4 - 8
Ricky Mokol
Zanies

Saturday, Nov. 7
Fall Metal Fest '98
328 Performance Hall

Tuesday, Nov. 10
John Mohead
328 Performance Hall

Wednesday, Nov. 11
The Billygoats
12th & Porter

November 11 & 12
Beth Donahue
Zanies

Thursday, Nov. 12
Kings X
Exit/In 8 p.m.

November 13 & 14
Tommy Davidson
Zanies

Sunday, Nov. 15
Phish
Murphy Center

Sunday, Nov. 15
Marcy Playground
Exit/In 7 p.m.

Sunday, Nov. 15
Beth Donahue
Zanies

Wednesday, Nov. 18
Barenaked Ladies
Municipal Auditorium

November 18, 20 - 22
Taylor Mason
Zanies

Thursday, Nov. 19
Cake
328 Performance Hall

Thursday, Nov. 19
Beth Donahue
Zanies

Saturday, Nov. 21
Cluster Pluckers
Station Inn

Tuesday, Nov. 24
Chris Isaak
Ryman Auditorium

November 25 - 29
Fred Charles
Zanies

Saturday, Nov. 28
Larry Sparks
Station Inn

Wednesday, Dec. 9
Medeski Martin
Ryman Auditorium

Friday, Dec. 11
'NSYNC
The Ryman

Saturday, Dec. 12
Screamin' Cheeta
328 Performance Hall

Thursday, Dec. 31
Chris Ledoux
Wildhorse Saloon

Upcoming:
Nashville Opera Assoc.
Contact (615)292-5710

MAX CARL & BIG DANCE
Every Wednesday from Nov. 4 thru Dec. 9 @ 9 p.m.
Exit/In

Mission Records recording artist Max Carl & Big Dance is scheduled to appear at the Exit/In, 2208 Elliston Place. The shows are on consecutive Wednesday's from Nov. 4 through Dec. 9. Known for his megahits "Second Chance" and "Sound of Your Voice" during his tenure with .38 Special, Max Carl & Big Dance will be showcasing songs from their latest Mission Records release, "One Planet, One Groove," including the hit "One More River," which is currently climbing the charts. These Exit/In performances are part of the band's national tour in support of "Planet," which will take them to every corner of the country throughout the rest of 1998 and all of 1999.



get
the
keys

friends don't let friends drive drunk

The last challenge
of a socially
conscious society?

Depression strikes millions— indiscriminately. Depression is simply a suppression of brain activity that makes life unbearable. And even though depression is readily treatable, only 1 in 5 ever seeks treatment. Why do so many just drag themselves along or eventually seek relief through suicide? First, there's the lack of awareness of depression— as an illness and as the threat that it is to each and every one of us. Second, there's the unwarranted negative stigma attached to it. You know, the 'mental' thing. It's time to collectively face depression. To know it's an illness, not a weakness. And it's a challenge that's long overdue. It's taken too many of us already.

**UNTREATED
DEPRESSION**

#1 Cause of Suicide

Public Service message from SA-VE (Suicide Awareness/Voices of Education) <http://www.save.org>

**INTERESTED IN
SALES?**

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ADVERTISING MARKET OF THE FASTEST
GROWING COLLEGE IN TN?

Sidelines is now
accepting Fall '98 applications
for the position of Account
Executive.

Applicants must possess
excellent oral and written
communication skills, be well-
organized and have a reliable
mode of transportation.
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Advertising Manager, at 904-8487.

What you can
expect:

- Flexible hours
- Work with a fun
bunch of people
- Excellent Income
Opportunity
- A job where you go
to all the stores in
town, earning money
instead of spending it.

Commonly
Unbearable.

Dangerously
Believable.

Subsequently
Fatal.

#1 Cause of Suicide
**UNTREATED
DEPRESSION**

<http://www.save.org>



Stevie Ace Flores.

Muerto por un conductor borracho el
23 de marzo de 1993, en la autopista
Pacific Coast, Wilmington, California.

Si usted no impide que su amigo
maneje borracho, ¿quién lo hará?
Haga todo lo que sea para impedirselo.

NO DEJE QUE SUS AMIGOS MANEJEN BORRACHOS.

Yes! I want to know more about Childreach.

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City _____
State _____ Zip _____
Area Code Phone _____ V303

Please send to:
Childreach, 155 Plan Way,
Warwick, RI 02886-1099

**Not one more lost life.
Not one more.**

TAKE A BITE OUT OF
CRIME
U.S. Department of Justice
Crime Prevention Coalition



When I hear the music, it reminds me of my grandmother.

I remember the way she'd comfort me. Make me feel secure.
Even today, when I hear the music, I can almost hear her saying,
'Everything'll be just fine.' I'll never forget how good that security felt.

I want that same security when I invest my money. That's why I



decided on Savings Bonds. Because when I buy Bonds, I get security, not
surprises. I like knowing things are where I put them, and that they'll stay
there. That's peace of mind for me. Savings Bonds are backed by the full
faith and credit of the United States. And my Payroll Savings Plan lets me
save something each payday. I know exactly where my money goes.
I think my grandmother would have approved.

*Ask your employer or banker about saving with
U.S. Savings Bonds. For all the right reasons.*



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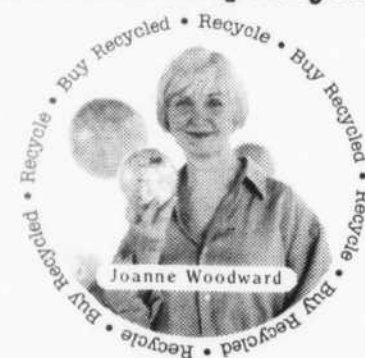
*"I didn't like
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did my dad.*

*But I discovered,
ever since he died,
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